

# New Affordable Homes at 870 Harrison

- Four smartly-designed condominium residences
- Prices range from \$266,195 \$269,258 without parking and \$362,265 \$367,030 with parking
- Two parking spaces will be made available to BMR buyers for \$100,000 each by lottery rank
- Buyers must be first-time homebuyers and buyers must not exceed the following incomes:

### 100% OF MEDIAN INCOME BY HOUSEHOLD SIZE

Household	One	Two	Three	Four	Five	Six
Size	Perso	Perso	Perso	Person	Person	Person
100% of Median Income 2014	\$67,950	\$77,700	\$87,400	\$97,100	\$104,850	\$112,650

Applications due by Monday, February 2nd by 5pm to Dilan Urun, 870 Harrison Street #405 (Harrison Street between 4th and 5th street), San Francisco, CA 94103. The sales office is open Wednesday and Thursday from 3:30-6:30pm, and Sunday from 12-5pm. The sales office will also be open Monday, February 2<sup>nd</sup> from 10-5pm.

Contact Dilan Urun at (415) 539.9100 or dilan@870harrison.com. For information on the building please visit <u>http://870harrison.com/bmr</u>. To view the full unit posting, please visit www.sfmohcd.org.

Units are monitored through the San Francisco Mayor's Office of Housing and Community Development and are subject to monitoring and other restrictions. Visit www.sfmohcd.org for program information.

### Information Session

Wednesday, January 14th at 4pm Mayor's Office of Housing and Community Development 1 S. Van Ness Avenue, 5th Floor

### **Open House Dates**

Sunday, December 21st from 12-5pm Sunday, January 4th from 12-5pm Thursday, January 8th from 3:30-6:30p Sunday, January 11th from 12-5pm 870 Harrison, San Francisco, CA 94103

### **Lottery Date**

Tuesday, February 11th at 11am Mayor's Office of Housing and Community Development 1 S. Van Ness Avenue, 5th Floor

All adult titleholders must complete a first-time homebuyer workshop and one-on-one counseling through any of the City's five approved first-time homebuyer counseling agencies in order to apply. Applicants can visit www.homeownershipsf.org to view upcoming workshops. Please sign up right away, as classes tend to fill up quickly and often require two or more meetings.

Applicants for 870 Harrison must obtain a loan preapproval from one of the approved participating lenders listed on The Mayor's Office of Housing and Community Development website in order to apply.

Cooperating broker commission available at 2.5% for realtors who accompany BMR applicants upon their first visit to the building and who register with the building upon that visit.

All applicants are encouraged to apply. Lottery preference will be given to Certificate of Preference holders\*, and households that currently live or work in San Francisco.

\* Certificate of Preference (COP) holders are primarily households displaced in Redevelopment Project Areas during the 1960's and 1970's, but may also include other persons displaced by Agency action. Please contact 415-701-5613 for more information.

BMR Unit	Bedrooms	Baths	Square Feet	Floor	Price w/o Parking	Price with Parking	Income Maximum	Monthly HOA Dues w/o Parking	Monthly HOA Dues with Parking	Down Payment Required
304	2	1	845	3	\$266,195	\$362,265	100% of AMI	\$472.00	\$495.09	5% of sale price
305	2	1	898	3	\$269,258	\$367,030	100% of AMI	\$454.00	\$477.09	5% of sale price
405	2	1	898	4	\$269,258	\$367,030	100% of AMI	\$454.00	\$477.09	5% of sale price
504	2	1	845	5	\$266,195	\$362,265	100% of AMI	\$472.00	\$495.09	5% of sale price

870 HARRISON STREET SAN FRANCISCO, CA 94107 870HARRISON.COM/BMR



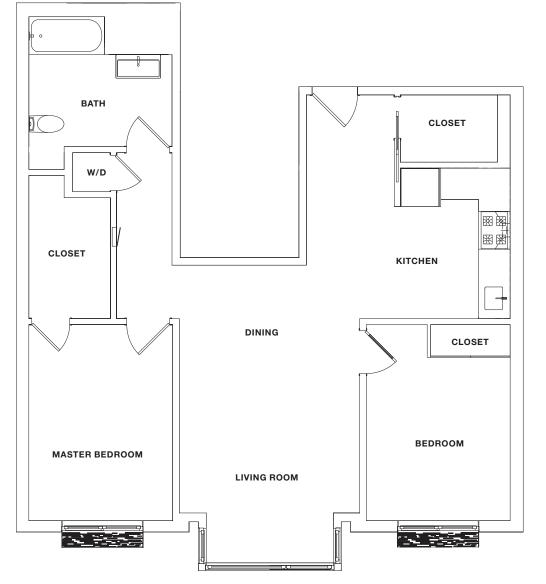
EXCLUSIVELY REPRESENTED BY THE MARK COMPANY. CALBRE LICENSE # 01235902.

This is not an offer to sell, but is intended for information only. The developer reserves the right to make modifications in materials, specifications, improvements, plans, designs, amenities, pricing, scheduling and delivery of the homes without prior notice. ി

870 HARRISON .COM



RESIDENCE 304 2 BED, 1 BATH APPROXIMATE SQ FT: 845



**JS**SULLIVAN



EXCLUSIVELY REPRESENTED BY THE MARK COMPANY. CalBRE LICENSE #01235902

The Seller reserves the right to make modifications to specifications, plans, designs, pricing, scheduling and delivery of the homes without prior notice. Square footage estimates are approximate and subject to normal construction variances and tolerances. There are a number of different methods of measuring a condominium unit, so you may see different square footage numbers for the same unit in different documents provided to you by the seller. For this site plan, the approximate square footage reflects paint-to-paint measuring actions.

870 Harrison Street San Francisco, CA 94107

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RESIDENCE 305 2 BED, 1 BATH APPROXIMATE SQ FT: 898



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The Seller reserves the right to make modifications to specifications, plans, designs, pricing, scheduling and delivery of the homes without prior notice. Square footage estimates are approximate and subject to normal construction variances and tolerances. There are a number of different methods of measuring a condominium unit, so you may see different square footage numbers for the same unit in different documents provided to you by the seller. For this site plan, the approximate square footage reflects paint-to-paint measuring actions.

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HARRISON STREET

RESIDENCE 405 2 BED, 1 BATH APPROXIMATE SQ FT: 898



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EXCLUSIVELY REPRESENTED BY THE MARK COMPANY. CalBRE LICENSE #01235902

The Seller reserves the right to make modifications to specifications, plans, designs, pricing, scheduling and delivery of the homes without prior notice. Square footage estimates are approximate and subject to normal construction variances and tolerances. There are a number of different methods of measuring a condominium unit, so you may see different square footage numbers for the same unit in different documents provided to you by the seller. For this site plan, the approximate square footage reflects paint-to-paint measurement.

870 Harrison Street San Francisco, CA 94107

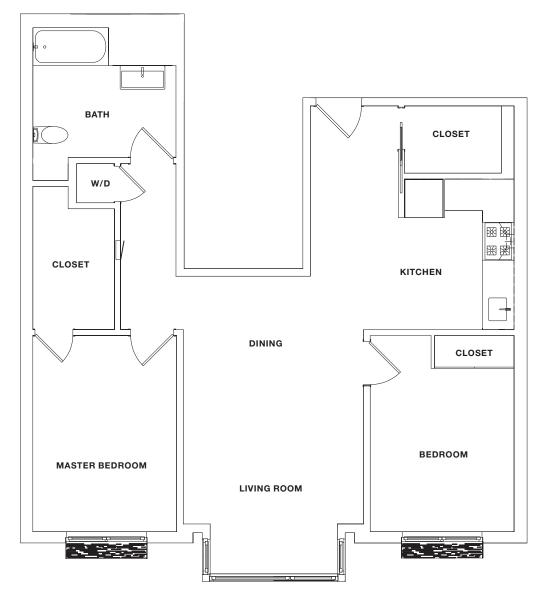
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RESIDENCE 504 2 BED, 1 BATH APPROXIMATE SQ FT: 845







EXCLUSIVELY REPRESENTED BY THE MARK COMPANY. CalBRE LICENSE #01235902

The Seller reserves the right to make modifications to specifications, plans, designs, pricing, scheduling and delivery of the homes without prior notice. Square footage estimates are approximate and subject to normal construction variances and tolerances. There are a number of different methods of measuring a condominium unit, so you may see different square footage numbers for the same unit in different documents provided to you by the seller. For this site plan, the approximate square footage reflects paint-to-paint measuring actions.

870 Harrison Street San Francisco, CA 94107

### MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT CITY AND COUNTY OF SAN FRANCISCO



EDWIN M. LEE MAYOR

> OLSON LEE DIRECTOR

### PLEASE SUBMIT THIS APPLICATION DIRECTLY TO THE SALES TEAM, <u>NOT</u> TO THE CITY. SEE INSTRUCTIONS BELOW. THANK YOU!

### Application for Inclusionary Housing Program Below Market Rate (BMR) Ownership Units

Dear Applicant,

Thank you for your interest in applying for a home through the San Francisco Inclusionary Housing Below Market Rate (BMR) Ownership Program.

It is important to understand both the guidelines for applying and qualifying for a BMR home, as well as the restrictions placed on the homes. For an informal overview of the program, please review the program overview at www.sfmohcd.org. For legal information about the Inclusionary BMR program, please review the City and County of San Francisco Inclusionary Affordable Housing Monitoring and Procedures Manual 2013. This Manual governs all Inclusionary Housing Program BMR units marketed at this time. Finally, please review the application instructions before completing your application.

Please submit a complete application to the sales agent listed on the formal posting for the desired unit in order to be considered for the home. The posting for the unit can be found at www.sfmohcd.org. Please note that you must submit income documentation for all household members 18 and older as well as a first-time homebuyer certificate for each titleholder and a loan preapproval letter from an approved BMR lender in order to apply. Please visit www.sfmohcd.org to view approved BMR lenders. To view all upcoming first-time homebuyer workshops, please visit www.homeownershipsf.org.

For specific questions regarding this development and general application questions, please contact the sales agent directly.

Thank you for making San Francisco your home. We wish you luck with your application!

Sincerely,

San Francisco Mayor's Office of Housing and Community Development (MOHCD) Inclusionary Housing Program

### MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT (MOHCD) CITY AND COUNTY OF SAN FRANCISCO

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	35.033	

### SAN FRANCISCO INCLUSIONARY HOUSING PROGRAM APPLICATION FOR BELOW MARKET RATE OWNERSHIP UNITS

EDWIN M. LEE MAYOR

> OLSON LEE DIRECTOR

(Submit pages 1-6 and all required materials directly to the <u>sales agent</u> in order to enter the BMR lottery for the home. Incomplete applications will not be accepted.)
Page 1 of 6

i age	
BMR UNIT ADDRESS: Uni	it Size: Date:
1. Legal name of applicant(s) who will <u>hold title</u> to the BMR unit:	
Head of Household Name Co-	-applicant Name
Head of Household Occupation Co-	-applicant Occupation
Head of Household Race/Ethnicity (optional - for statistical use only)	
(Please attach additional sheets for additional applicants, if needed	d.)
2. Does at least one household member live or work in San Fran If yes, name of household member:	
3. Does one household member hold a *Certificate of Preference If yes, name of household member	
	action in Redevelopment Project Areas during the 1960's and 1970's, but may also holders are primarily households displaced by Ellis Act evictions as defined by The
5. Name(s) of dependent household member(s) who will live in the	unit (See Procedures Manual for rules on dependents)
Name      Dependent? Yes   /     No    In School? Yes	uts(s) Date of Birth / No
Name      Dependent? Yes   /     No	nts(s) Date of Birth
6. Total Household Size (including applicants and dependents)	Current Rent Amount:
7. Current Applicant Address	City/State/Zip
Home Telephone Number Wo	rk Telephone Number
Cell Number Em	ail

CONTINUED ON NEXT PAGE

### SAN FRANCISCO INCLUSIONARY HOUSING PROGRAM APPLICATION FOR BELOW MARKET RATE OWNERSHIP UNITS

### Page 2 of 6

8. <u>Financial Information</u>, Part I: You must complete and submit pages 3-4 of this application. You must list all jobs, accounts, and sign.

9. <u>Financial Information, Part II</u>: You must include copies of the following documents for <u>each</u> household member 18 years old or older. Please see instructions for more guidance.

- 1. Complete set of past three (3) years' <u>Federal</u> Income Tax Returns (signed & dated)
- 2. Complete set of past three (3) years' W-2 forms
- 3. Three (3) most recent and <u>consecutive</u> pay stubs or other income statements
- 4. Three (3) most recent and <u>consecutive</u> statements from each savings, checking or any other type of account in which money is saved
- 5. Loan Pre-approval Letter from a MOHCD-approved lender
- 6. Certificate of completion from a MOHCD-approved first-time homebuyer workshop for <u>all</u> titleholders/borrowers
- 7. Proof that one household member lives or works in San Francisco (if you are applying under this preference)
- 8. Proof that one household member holds a Certificate of Preference or Ellis Act Housing Preference (if you are applying under either preference)
- 9. Resale BMR Units Only -- A complete San Francisco Purchase Agreement (for resale units only)

10. Has any member of your household appeared on title for a housing unit (whether living in it or renting it out) in the past 3 years from the date of this application? Yes \_\_\_\_ / No \_\_\_\_

11. Does any member of your household own land? Yes \_\_\_\_ / No \_\_\_\_ If yes, owner name and location of land

12. Does any member of your household own a commercial business? Yes \_\_\_\_ / No \_\_\_\_

If yes, owner name, name of business and location of business \_\_\_\_\_

13. Where did you learn about the available unit(s)? (Newspaper ad; City website; etc.)

ALL STATEMENTS MADE IN THIS APPLICATION ARE TRUE AND MADE FOR THE PURPOSE OF APPLYING FOR AN INCLUSIONARY AFFORDABLE HOUSING PROGRAM BELOW MARKET RATE UNIT THROUGH THE CITY AND COUNTY OF SAN FRANCISCO. VERIFICATION MAY BE OBTAINED FROM ANY SOURCE NAMED IN THIS APPLICATION. I/WE FULLY UNDERSTAND THAT TO KNOWLINGLY MAKE ANY FALSE STATEMENTS CONCERNING THIS APPLICATION WILL RESULT IN THE CITY'S DENIAL OF THIS APPLICATION. Must be signed by all applicants 18 years or older.

Applicant's Signature	Date	
Applicant's Signature	Date	

Please use additional sheets of paper if necessary for any question above

CONTINUED ON NEXT PAGE

Date: \_\_\_\_\_

### SAN FRANCISCO INCLUSIONARY HOUSING PROGRAM APPLICATION FOR BELOW MARKET RATE OWNERSHIP UNITS Page 3 of 6

You must complete this form as a part of your application. See application instructions for more information and examples. "HH Mbr" = "Household Member"

PART I: HO	PART I: HOUSEHOLD COMPOSITION									
HH Mbr #	Last Name	First Name and Middle Initial	Household Member Type (Adult, child, etc.)	Date of Birth	Full-Time Student? (Y or N)	Married or State Domestic Partnered? (Y or N)				
1			Adult							
2										
3										
4										
5										
6										

PART II: E	PART II: EMPLOYMENT (Please write "unemployed" under "Name of Employer" for unemployed HH members)									
HH Mbr #	Name of Employer	City	Full-time (FT) or Part-time (PT)	First Day of Employment (mm/dd/yyyy)	Self- Employed? (Yes/No)	Estimated Annual Income				

PART III: GROSS ANNUAL INCOME								
HH	Wages	Social Security/Pensions	Public Assistance	Income Received from Land	Other Income			
Mbr#	-	Received Annually	Received Annually	or Business Annually	Received Annually			
Total	\$	\$	\$	\$	\$			
	(a)	(b)	(c)	(d)	(e)			
	TOTAL GROSS ANNUAL INCOME Add (a) through (e) \$							

CONTINUED ON NEXT PAGE

Date:

### SAN FRANCISCO INCLUSIONARY HOUSING PROGRAM APPLICATION FOR BELOW MARKET RATE OWNERSHIP UNITS Page 4 of 6

### PART IV (A): INCOME FROM ASSETS

•	Important: You must list every cash account that lists the household member as an account holder. Asset accounts can include, but are not
	limited to, checking accounts, savings accounts, Certificates of Deposit, Mutual Funds, stocks, bonds, trust funds, limited liability investments,
	gifts for down payment or other costs, retirement accounts, and any other account in which money is saved. If money is not saved in an
	institution (e.g. it is saved at home), applicants must list this amount, as well. Do not include material assets such as cars, boats, etc only
	cash assets.

- You must also list all joint accounts, custodial accounts for minors, and other accounts on which the household member's name appears. Failure to list all accounts will disqualify your household from applying for the BMR unit.
- All money used toward down payment and closing costs (in the case of ownership units) is counted as an asset and should be included.
- Retirement money will not be counted toward the asset test and should not be listed below. However, please include at least the most recent statement from each retirement account as an attachment in your application for verification.

<ul> <li>Allaci</li> </ul>	radditional sheets if necessary.		
	Name of Institution	Type of Asset	
HH	(bank name, etc.)	(e.g: bank account, savings account, CD,	Current Cash Value of Asset
Mbr #	( , , ,	mutual fund, trust fund, gift, etc.)	
		Total Household Liquid Assets (do not include retirement)	
PART IV	(B): EXCLUDED RETIREMENT	ACCOUNTS	
HH	Name of Institution	Type of Retirement Account	Current Approximate Cash
Mbr #	(bank name, etc.)	(e.g: pension, 401k, 401B, etc.)	Value of Retirement Account
		H 3 CONSECUTIVE STATEMENTS FOR EACH ASSET LISTED ABO ETIREMENT ACCOUNT AND SIGN BELOW. THIS IS A LEGAL DOCI	
PART V:	HOUSEHOLD CERTIFICATION & S	IGNATURES – PLEASE COMPLETE	
The inform	ation on this form will be used to deter	mine income eligibility. I/we have listed in Part I all pers	sons in my/our household. I/we have
		III acceptable verification of current annual income. I ha	
		umentation thereof. Under penalties of perjury, I/we certify	
		my/our knowledge and belief. The undersigned furth	
representa	tions herein constitutes an act of fraud.	False, misleading or incomplete information may result in t	he termination of application review
Applicant's	Signature	Applicant's Printed Name	Date
Applicant's Signature		Applicant's Printed Name	Date
Applicant's	Signature	Applicant's Printed Name	Date
Applicant's	Signature	Applicant's Printed Name	Date
	-	••	

### SAN FRANCISCO INCLUSIONARY HOUSING PROGRAM APPLICATION FOR BELOW MARKET RATE OWNERSHIP UNITS PAGE 5 of 6

### Application Documents Checklist

### PLEASE NOTE THAT INCOMPLETE APPLICATIONS WILL NOT BE ENTERED INTO THE LOTTERY FOR THE UNITS.

	complete one form for each member of household age 18 or older whold Name:	#1	#2	#3	#4	Verifier Initials (sales agent only)
1.	Completed, signed and dated BMR application form. (Pages 1-6 of this document.) (One for the entire household.)					
2.	<ul> <li>Signed and dated copies of last three years of Federal Income Tax Returns (IRS Form 1040 or 1040EZ or 1040A form ONLY)</li> <li>Include all SCHEDULES or attachments</li> <li>Include all W-2 form(s)</li> </ul>					
	OR – If applicable, complete attached Income Tax Affidavit form, have it notarized and submit with supporting documents as specified in the form.					
3.	Copies of 3 most recent and most consecutive paystubs and/or income statements.					
	OR – If applicable, complete the attached Unemployed Affidavit form, and have it notarized. (Form is not necessary if receiving any form of income that should be noted in the application, such as unemployment income or government assistance.)					
	OR – If applicable, complete the attached Self-employed Affidavit form and have it notarized. Must be submitted with most recent and current Profit and Loss statement.					
	OR – Employment offer letter if less than 3 weeks from date of hire.					
4.	Copies of 3 most recent and most consecutive bank or asset statements from all bank or other cash asset accounts. Must be official statements. All pages must be included. Include one statement for each retirement account, as well.					
5.	Copy of mortgage loan pre- <u>approval</u> letter from a participating lender listed on the MOH website ( <u>www.sfmohcd.org</u> ). Name of Lender: Date:					
6.	Copy of First-time Homebuyer Workshop certificate from a participating non- profit agency listed on MOHCD website for <u>each</u> titleholder/borrower. Name of Agency: Date:					
7.	Proof that one household member lives or works in San Francisco (if you are applying under this preference) Name of HH Member: Document included:					
8.	Certificate of Preference from the former San Francisco Redevelopment Agency or Ellis Act Housing Preference Certificate (if you are applying under either preference). Name of HH Member: Certificate Number:					
9.	Resale BMR Units Only A complete San Francisco Purchase Agreement					

### SAN FRANCISCO INCLUSIONARY HOUSING PROGRAM APPLICATION FOR BELOW MARKET RATE OWNERSHIP UNITS PAGE 6 of 6



### MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT CITY AND COUNTY OF SAN FRANCISCO

EDWIN M. LEE MAYOR

> OLSON LEE DIRECTOR

### HOMEOWNERSHIP COUNSELING CONSENT FORM

The Mayor's Office of Housing and Community Development requires every adult household member applying for a Cityadministered homeownership assistance program, in connection with the purchase of a residential unit, to:

- 1. Attend Pre-Purchase Homeownership workshop(s) for a cumulative minimum of 6 hours.
- Meet with a counselor, from one of the City's participating, non-profit housing counseling agencies, to receive a one-on-one counseling session. (Wee <u>www.homeownershipsf.org</u> for current list of approved housing counseling agencies.)
- 3. Receive a Certificate of Completion once requirements 1 and 2 noted above are completed.

I/We understand the Certificate of Completion requirement is in place to ensure first-time homebuyers are educated about the eligibility criteria and policies of the various City-administered homeownership assistance programs AND:

- Assessing readiness to buy a home
- Financing a home
- Maintaining a home and finances
- Budgeting and credit
- Selecting a home
- Home-buying process

I/We understand and authorize the Mayor's Office of Housing and Community Development, its participating nonprofit housing counseling agencies and HomeownershipSF to exchange information about my application, including information about my/our final settlement statement, which shall be used for statistical information or funder reports only.

I/We agree to be contacted by HomeownershipSF and/or its member, non-profit housing counseling agencies for additional services including post purchase counseling which includes budgeting, home maintenance and foreclosure prevention topics. I/We agree to be contacted by HomeownershipSF and/or its member, non-profit housing counseling agencies for referral/counseling services in case of any financial hardship or loan default.

Name as it will appear on Title:	Signature(s):	Date:

### Property to be purchased: (Enter N/A if not yet identified)

Street No.	Street Name:	Unit No.:	San Francisco, CA	Zip code:
			San Francisco, CA	

### 1 S. Van Ness Ave. • San Francisco, California 94103 • (415) 701-5500 FAX (415) 701-5501

### City and County of San Francisco Inclusionary Housing Below Market Rate (BMR) Program

### **Application Instructions**

The formal rules for the Inclusionary Housing Below Market Rate (BMR) Program are contained in the City and County of San Francisco Inclusionary Affordable Housing Monitoring and Procedures Manual 2013 ("Procedures Manual"). The following information is intended to assist applicants in completing a BMR application, but does not supersede the Procedures Manual. Applicants should refer to the Procedures Manual for specific, legal information about the BMR Program. Applicants can also refer to the informal BMR program overview at <u>www.sfmohcd.org</u> for general information about the rules and restrictions of the program.

### **GENERAL RULES FOR COMPLETING A BMR APPLICATION**

- Each household must review the general rules for the BMR program by reviewing the City and County of San Francisco Inclusionary Affordable Housing Monitoring and Procedures Manual 2013 ("Procedures Manual") and the informal BMR program overview at <a href="https://www.sfmohcd.org">www.sfmohcd.org</a>.
- Each household must submit one complete application plus supplemental materials for all household members 18 years old or older, regardless of dependency status. The application must be complete. It must include all household members, must be signed, and must include complete and accurate information on employment, salary, assets, and other statements made on the application. The application is a legal document and any inability to include all relevant information, whether accidental or intentional, may lead to the rejection of the application.
- It is <u>very</u> important to submit a complete application. MOHCD may reject incomplete applications.
- Applicants must submit only one application per household, and each applicant must be included in only one application per development.
- All spouses and State Domestic Partners must be included in the application for the unit.
- Applicants must contact the developer's sales or rental agent or visit <u>www.sfmohcd.org</u> for each individual development for the most current application. Please do not re-use older applications.
- <u>Please do not submit applications to the Mayor's Office of Housing and Community Development</u>. All applications
  must be submitted directly to the developer's agent for the BMR unit by the established deadline for the unit. The agent
  will ensure that your application is delivered to MOHCD.
- Residential developers or their agents work in partnership with MOHCD to hold a lottery for the available BMR units in
  each development. Placing high on the lottery list does not guarantee the unit, as applicants must still be program
  qualified, must be the correct household size for an available BMR unit, and must be able to secure a mortgage loan
  (in the case of ownership units) or pass building selection criteria (in the case of rental units).
- Applicants are not approved to proceed with a purchase or rental until they receive an approval letter from MOHCD or a letter from the building on behalf of MOHCD (which will be indicated in the letter). This letter is generated approximately 15 business days after MOHCD receives your complete application from the developer's agent.
  - The public can learn about new BMR opportunities through the MOHCD website at <u>www.sfmohcd.org</u> by calling (415) 701-5500. Once a unit is listed on the MOHCD website, you must contact developers directly to obtain an application for unit(s) available or visit <u>www.sfmohcd.org</u>.

### INSTRUCTIONS FOR COMPLETING THE COVER APPLICATION

### How to Complete the Front Page of the Application

BMR Unit Address	Enter the name of the building or the address. You do not need to enter the unit number.
Desired Unit Size	Applicants must enter the development name and the size unit desired. You will be offered the opportunity to choose any size unit (of those remaining) that meets the household size standard if you win the lottery. In other words, you are not locking yourself into this unit size by stating it on your application.
Date	Today's date
<ol> <li>Legal Name of Applicants who will be named on the lease for the BMR unit</li> </ol>	Except for certain exceptions laid out in the Procedures Manual, all adults must appear on the title <u>and</u> loan (in the case of ownership units) or the lease (in the case of rental units) for the unit.
Head of Household Name	The "head of household" member is generally considered

	the person who earns the highest income in the household,
	although applicants may assign another adult household member to this role.
Head of Household Occupation	Name the general occupation (e.g. nurse, cashier, etc.)
Co-applicant Name	The name of the other adults in your households whose
	names will appear on the title and loan or lease.
Co-applicant Occupation	Name the general occupation (e.g. nurse, cashier, etc.)
Head of Household Race/Ethnicity	We collect this information so that we can make sure that
	we are serving all segments of the population. We use the
	census categories of "LatinoHispanic, AmerIndian/Alaskan,
	Asian, Black/ AfricanAmer, Hawaiian/Other/PacIslander, White, Other, Unknown" in our final reporting. However,
	you can enter the information as you wish.
2. Does at least one household member live or work in	Please see the Procedures Manual or see below in these
San Francisco?	instructions to review how this preference must be verified.
3. Does one household member hold a	Mark "yes" only if you hold a Certificate of Preference.
*Certificate of Preference?	Please contact 415-701-5613 for questions on these
	programs. (Note: This is <u>not</u> a Section 8 voucher.)
<ol> <li>Does one household member hold an **Ellis</li> </ol>	Mark "yes" only if you hold an Ellis Act Housing Preference.
Act Housing Preference?	Please contact 415-701-5613 for questions on these
	programs.
5. Name of dependent household members	Rules for dependent status are laid out in the Procedures
	Manual. In general, dependents must be claimed on last
	year's taxes and/or the legal child of an adult household member.
Name	The name of the dependent(s)
Relation to Applicants	Child, Parent, etc.
Date of Birth	Enter the month, day and year of birth
Dependent?	Rules for dependent status are laid out in the Procedures
	Manual. In general, dependents must be claimed on last
	year's taxes and/or the legal child of an adult household
	member.
In School?	Mark "yes" if the dependent is a student.
6. Total Household Size	You must include every household member who intends to
	live in the unit. Rules for household members to include in
	the application are laid out in the Procedures Manual. In general, every person who will live in the unit must be
	included in the application. All of the household members
	are added together to obtain the household size.
7. Current Applicant Address	Enter the current address of the head of household
City/State/Zip	Enter the city, state and zip code for the head of household
Home Telephone Number	Enter the home telephone number for the head of
•	household
Work Telephone Number	Enter the work telephone number for the head of household
Cell Number	Enter the cell number for the head of household
Email	Enter the email for the head of household
8. Financial Information	You must complete and return the "Income Certification
	Form" as a part of your application
9. Financial Information, Part II	You must submit specific income documentation for each
	person who is 18 years old or older. See the application
10 Deep only member of your bayesheld encourses	instructions for detailed information on what is required.
10. Does any member of your household appear on title for a housing unit (whether living in it or	Mark "yes" if any member of your household appear
title for a housing unit (whether living in it or renting it out)?	on title for a housing unit (whether living in it or renting it out).
11. Does any member of your household own	Mark "yes" if any member of your household owns
land?	land and note the name of the household member
If yes, owner name and location of land	and the address of the land. Owning land will not
	disqualify you from the program, but the land's
	income will be added to your household income.
12. Does any member of your household own a	Mark "yes" if any member of your household owns
commercial business?	a commercial business and note the name of the
If yes, owner name, name of business and location	household member and the business location.
of business	Owning a business will not disqualify you from the
	program, but the business's income will be added

	to your household income.
13. Where did you learn about the available unit(s)?	We'd love to know how you learned about the program!
(Newspaper ad; City website; etc.)	
Household Certification & Signatures	All household members who are not dependents must sign all parts of the application. Spouses or State Domestic Partners are not considered dependents and must sign, as
	well.

### How to Complete the Income Certification Form

Applicants will be entering information for the different household members who are 18 and older throughout this form. You will use the same number for each member. For instance, if John Lee is "household member 1" in Part I, then John Lee is "household member 1" throughout the remainder of the form.

### Part I: Household Composition

Enter the full name of all intended occupants of the unit who are 18 years old or older. If there are more than six occupants, use an additional sheet of paper to list the remaining household members and attach it to the certification form. State each household member's status using <u>one</u> of the following:

Adult	<ul> <li>Adult household member</li> </ul>
Child	- Applicant's dependent child

Other - Please specify (e.g., "Other - Niece")

### Part II: Employment

Complete a separate line for each household member 18 years old or older, whether the member is employed or not. List the respective household member number from Part I. If there is not enough room to list all employers for each household member, use an additional sheet of paper to list the remaining employers and attach it to the certification form.

### Part III: Annual Gross Income

Complete a separate line for each household member who is 18 or older. List the respective household member number from Part I. If there is not enough room to list all sources of income for each household member, use an additional sheet of paper to list the remaining income sources and attach it to the certification form.

Wages(Gross)	Enter the annual amount of wages, salaries, tips, commissions, bonuses, and other income from employment; distributed profits and/or net income from a business.
Social Security/	Enter the annual amount of income from Social Security, Supplemental Security
Pensions	Income, pensions, military retirement, etc.
Public	Enter the annual amount of income received from public assistance (e.g., TANF,
Assistance	general assistance, disability, etc.).
	Enter the annual amount of alimony, child support, unemployment benefits, or any
Other Income	other income regularly received by the household. Please see the Procedures Manual
	for a complete list of income sources to be included.

### Part IV: Income from Asset Accounts

- List the respective household member number from Part I and complete a separate line for each member.
- List every cash account for every household member who is 18 years or older.
- Asset accounts are accounts in which an individual has any money saved. These accounts can include, but are not
  limited to, checking accounts, savings accounts, Certificates of Deposit, Mutual Funds, stocks, bonds, trust funds,
  limited liability investments, gifts for downpayment or other costs (in the case of ownership units), and any other
  account in which money is saved. If money is not saved in an institution (e.g. it is saved at home), you must list this
  amount, as well. Do not include material assets such as cars, boats, etc., only cash assets.
- Applicants must list each asset account separately, identifying the name of the bank or institution in which the asset is held, the type of asset (banking account, checking account, etc.) and the current balance (amount of money) in each account.
- If there is not enough room to list all liquid (cash) assets for each household member, use an additional sheet of paper to list the remaining household members and attach it to the certification form.
- All money used toward downpayment and closing costs (in the case of ownership units) is counted as an asset and imputed onto the household income.
- Applicants must submit statements for any account on which the applicant's name appears. All joint accounts must be noted and statements must be included.

- Applicants must include any account that the adult holds for a person who is under 18 years old (custodial accounts) but for qualified college savings plans. Applicants may not transfer their savings to their children or other youth in order to qualify for a BMR unit.
- Assets from retirement savings will not be counted toward the household income, but at least one recent retirement statement from each account must be included in the application.
- Your assets must not change significantly from the time you apply for a BMR unit to the time when you are about to purchase or lease the unit. MOHCD will compare the income and assets stated on the application with income and assets stated on the final documents. However, our office is willing to work with applicants post-lottery who are receiving new gift money, cashing out retirement funds, etc. to determine how much money they can add to their assets in order to remain qualified.
- Each applicant household is legally swearing to its current asset accounts and cash asset holdings. An application will be disqualified in its entirety if asset accounts are falsely represented.

### WHAT TO ATTACH TO THE APPLICATION -- DOCUMENTATION REQUIRED

### Who Must Submit Documentation?

- All applicants who are 18 years old or older must submit complete documentation in order for the household application to be considered complete.
- All dependents who are 18 years old or older must submit full documentation. This includes dependent parents, children and others who are 18 years old or older.

### **Documentation That Must Be Submitted**

A complete application includes the following documents for each person who is 18 years old or older.

# \_\_\_\_1: Complete Set of Past Three (3) Year Federal (IRS) Income Tax Returns for Each Household Member 18 Years of Age or Older

Applicants who file taxes must provide:

- Copies of complete and final tax form(s) that were submitted to the IRS, including <u>all</u> schedules. MOHCD will not accept brief, computer-generated tax reports.
  - Tax form(s) must be signed & dated. Applicants may use the current date if they are signing an allowable computer-generated tax form (such as a form that was generated through a tax preparer or Turbo Tax.)
  - Applicants should not include state tax returns.
- Applicants who were not required to file federal taxes must provide a *Tax Affidavit* Form, a form that legally swears that applicant was not required to file taxes.
  - *Tax Affidavit* must be signed and notarized.
  - Affidavit may only be used if applicant was not required to complete tax form(s).
  - Affidavit document must be used in the event that the applicant is not able to provide MOHCD with a tax form. Failure to order copies of documents in time for an application deadline is not a qualified reason for using the affidavit.
- Applicants who have not yet filed taxes for the past year and the application date is between January 1 and April 15<sup>th</sup> of a year must provide:
  - All W-2s from the previous tax year (even though taxes have not been filed)
  - Complete federal tax forms from the year prior to year for which taxes were not filed

# \_\_\_\_2: A Complete Set of the Past Three (3) Year W-2 Forms for Each Household Member 18 Years of Age or Older

- Applicants must submit official W-2 forms for each tax year. Please do not submit computer generated and handprepared forms that are not official.
- All W-2 forms must add up to incomes stated on the corresponding year's tax form.
- If the applicant worked but was not required to file taxes, s/he is still required to provide W-2s for the corresponding tax year and a tax affidavit is required.

# \_\_\_\_3: A Complete Set of the Three (3) Most Recent and Consecutive Pay Stubs for Each Household Member 18 Years of Age or Older

Employed applicants must provide:

- Paystubs that are recent and consecutive
- Paystubs that state the pay period dates

• Paystubs that show the year-to-date <u>and</u> current gross earning amount

Applicants who are employed (not self-employed) but lack current, consecutive and complete paystubs must provide a *Verification of Employment (VOE)* form, a form that legally states applicant's recent pay.

- The VOE must include the year-to-date gross earning amount; pay period dates; hire date; and the number of pay periods in the year.
- The VOE must be signed and dated by the employer.

Self-employed applicants must provide:

- Notarized Self-Employment Affidavit with the following attachment:
  - Profit & Loss Statement from most recent quarter attached
  - o All Profit and Loss statements from the past 3 years as submitted with federal tax returns

Applicants who are not employed or not receiving any income must provide an *Unemployment Affidavit,* a form that legally swears that the applicant is not receiving any current income and is unemployed.

- The Unemployment Affidavit must be signed and notarized.
- The Unemployment Affidavit must be used in the event that the applicant is not able to provide MOHCD with paystubs or other documentation of regular income. Failure to order copies of documents in time for an application deadline is not a qualified reason for using the following signed statements.

### \_\_4: Three (3) Most Recent and Consecutive Statements from Each Cash Asset Account

Applicants must submit:

 Complete statements for all asset accounts. Asset accounts are accounts in which an individual has any money saved or money that will be gifted to the applicant household. These accounts can include, but are not limited to, checking accounts, savings accounts, Certificates of Deposit, Mutual Funds, stocks, bonds, trust funds, limited liability investments, and gift funds.

### Notes:

- Applicants must submit statements for any account on which the applicant's name appears, including all joint accounts on which applicant's name appears. If money is not saved in an institution (e.g. it is saved at home), applicants must list this amount, nonetheless.
- Do not include material assets such as cars, boats, etc. -- only cash assets.
- Assets from retirement savings will not be counted toward your income but retirement statements must be included in your application to verify that they are retirement accounts.
- All money used toward downpayment and closing costs (in the case of ownership units) is counted as an asset and must be stated.
- All money given as a gift to a BMR applicant must be counted as an asset. In the case of ownership units, buyers must submit a gift letter with their application or a signed letter from the gift giver stating the amount to be given.
- Applicants must include any account that the adult holds for a person who is under 18 years old (custodial accounts) but for qualified college savings plans. Applicants may not transfer their savings to their children or other youth in order to qualify for a BMR unit.
- Assets must not change significantly from the time of applying for a BMR unit to the time when the unit is being purchased or leased. MOHCD will compare the income and assets stated on the application with income and assets stated on the final documents.
- Each applicant household is legally swearing to its current asset accounts and cash asset holdings. An application will be disqualified in its entirety if asset accounts are falsely represented.

## \_5: If you are applying for an ownership unit, certificate of completion from a certified first-time homebuyer workshop for all titleholders/borrowers.

All BMR ownership applicants for new or resale ownership BMR units must submit a certificate of completion from a MOHCD-approved first-time homebuyer workshop and one-on-one counseling from an approve homeownership counseling organization listed at <u>www.sfmohcd.org</u>. Visit <u>www.homeownershipsf.org</u> to view upcoming classes.

# 6: If you are applying for an ownership unit only, loan pre-approval from a MOHCD-approved BMR lender

Each buyer household must submit one loan pre-approval from an approved BMR lender in order to apply for the lottery. (This is not a loan pre-*qualification* but a loan pre-*approval*.) Please see the list of approved lenders at <u>www.sfmohcd.org</u> or ask the sales agent for a copy of the most current list.

# \_7: If applying under the lottery preference for households that live or work in San Francisco, proof that one household member lives or works in San Francisco

### Live or Work Preference

<u>All</u> individuals and households may enter the lottery for a BMR unit. However, those households that live or work in San Francisco will be given third highest *preference* in the lottery ranking process. If the number of units available exceeds the number of qualified applicants who live or work in San Francisco, the units will become available to other qualified applicants outside of San Francisco.

To be considered a household that lives or works in San Francisco, at least one applicant who will reside in the unit as a household member must provide the following proof of residency or employment with the submitted application:

Live –

(1) One utility bill with a San Francisco address dated within the 45 days preceding the application deadline for the BMR unit. Utility bills can include gas, electric, garbage or water; or

(2) Current paystubs with a San Francisco address; or

(3) A current, formal lease with a San Francisco address.

### Work –

MOHCD shall verify that a person works in San Francisco by reviewing an applicant's paystubs. If an applicant's employer is not based in San Francisco, or if a person's paystubs do not reflect a San Francisco work address, the applicant must supply a notarized letter from the employer stating that the person works primarily in San Francisco and demonstrate that at least 75% of their working hours are in San Francisco.

### \_\_8: If applying under the lottery preference for Certificate of Preference (COP) holders, proof that one household holds a COP

<u>All</u> individuals and households may enter the lottery for a BMR unit. However, those households in which one member holds a Certificate of Preference from the former San Francisco Redevelopment Agency will be given highest *preference* in the lottery ranking process.

\*Certificate of Preference holders are primarily households displaced by Agency action in Redevelopment Project Areas during the 1960's and 1970's, but may also include other persons displaced by Agency action.

To be considered a Certificate of Preference (COP) holder, you must submit a copy of your certificate with the application. To verify that you are a COP holder, please contact us at 415-701-5613.

### \_\_9: If applying under the lottery preference for Ellis Act Housing Preference (EAHP) holders, proof that one household holds a EAHP Certificate

<u>All</u> individuals and households may enter the lottery for a BMR unit. However, those households in which one member holds an Ellis Act Housing Preference Certificate from the Mayor's Office of Housing and Community Development will be given second highest *preference* in the lottery ranking process.

\*\*Ellis Act Housing Preference holders are primarily households displaced by Ellis Act evictions as defined by The Ellis Act Displacement Emergency Assistance Ordinance passed into law on December 18, 2013.

To be considered an EAHP holder, you must submit a copy of your certificate with the application. To verify that you are an EAHP holder, please contact us at 415-701-5613 or <u>eahpcertificate@sfgov.org</u>.

For new developments going through the initial sale process, the EAHP priority applies to twenty percent (20%) of the affordable units. Buildings with four (4) or fewer affordable units are not required to provide the EAHP priority at initial sale because 20% of that number of units is zero. For re-sale units, EAHP certificate preference applies to every unit that becomes available, regardless of the number of affordable units in the building.

### CALCULATING HOUSEHOLD INCOME

MOHCD reviews the most recent three paystubs or other income statements (e.g. social security statements, unemployment income) for each applicant. The annual <u>gross</u> income is derived by dividing the current year-to-date <u>gross</u> income as stated on the most recent pay stub for the calendar year by the current pay period and then by annualizing the estimated pay period amount by the number of times the person is paid in a year.

### Example:

Year-to-date income as stated on the most recent paystub for the calendar year is \$20,000. It is the 10<sup>th</sup> pay period of the calendar year as determined by the end date of the most recent pay stub.

The total number of pay periods in a year for the applicant is 24. The estimated pay period amount is 20,000 divided by 10 = 2,000. The annualized pay is  $2,000 \times 24 = 48,000$ .

MOHCD will include all tips, commissions, bonuses, and other income from employment; distributed profits and/or net income from a business.

Sources of income include:

Wages(Gross)	Enter the annual amount of wages, salaries, tips, commissions, bonuses, and other income from employment; distributed profits and/or net income from a business.
Social Security/ Pensions	Enter the annual amount of income from Social Security, Supplemental Security Income, pensions, military retirement, etc.
Public Assistance	Enter the annual amount of income received from public assistance (e.g., TANF, general assistance, disability, etc.).
Other Income	Enter the annual amount of alimony, child support, unemployment benefits, or any other income regularly received by the household. Please see the Procedures Manual for a complete list of income sources to be included.

In the case of a self-employed person, MOHCD reviews an applicant's tax forms, current year Profit and Loss Statement or other relevant documents on a case-by-case basis.

MOHCD must review income for all household members 18 years old or older, regardless of dependent status.

### \*Asset Test for BMR Applicants

MOHCD will apply an asset test to all applicants. Assets include all savings, checking accounts, gifts and other sources of money (cash) other than retirement accounts. (If your retirement account is currently generating income -- i.e. you are living off of your retirement -- you must count this money as income on the BMR application.) Assets also include any money that will be used toward a down payment on a BMR unit. 10% of all assets above \$60,000 will be added to the total household income. Retirement savings will be excluded from the asset test, but all retirement statements should be included in the application package.

Example:

Household of 4 earns \$72,000 a year Total household assets = \$140,000First \$60,000 of assets is excused: \$140,000 - \$60,000 = \$80,000 remaining 10% of \$80,000 remaining is added to income:  $$8,000 \times 10\% = $8,000$ Total amount added to income: \$8,000New total household income: \$72,000 + \$8,000 = \$80,000

\*Units formerly managed under the San Francisco Redevelopment Agency Limited Equity Program (LEP) are subject to the asset test published in the posting as well as the Loan Disclosure Information – Form C.

### CITY AND COUNTY OF SAN FRANCISCO MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT INCLUSIONARY HOUSING PROGRAM

### **INCOME TAX AFFIDAVIT**

1. I (We) the undersigned, being first duly sworn, state the following:

(Complete Paragraph 2 only if you were not required by law to file Federal Income Tax returns for any year during the preceding three years. Disregard if inapplicable.)

2. I (We) (name here)\_\_\_\_\_hereby certify that I (we) was (were) not required by law to file a Federal Income Tax Return for the following year(s) \_\_\_\_\_\_for the reason(s) below:

In the case of ownership applications ONLY, affidavit must be accompanied with documented proof that the applicant was a renter during the specified period, e.g. copy of the lease, letter from the landlord or manager, canceled checks or rent receipts.

In the case of ownership AND rental applications:

If the applicant was a student, affidavit must be accompanied by a copy of the transcripts or diploma to support the status of the applicant for that period of time.

3. I (We) acknowledge and understand that this Affidavit will be relied upon for purposes of determining my (our) household's eligibility for a restricted unit under the San Francisco Inclusionary Affordable Housing Program. I (We) acknowledge that a material misstatement fraudulently or negligently made in this affidavit or in any other statement made by me (us) in connection with an application for a restricted price/rent unit may constitute a federal violation punishable by a fine and/or denial of my (our) application for purchase/rental of this restricted price unit.

Batea	_	
		Signature of Applicant
Subscribed and sworn to before me this _	day of	, 201

Notary Public in and for the City and County of San Francisco, California

My Commission Expires: \_\_\_\_\_

Notary Seal

(rev. 102512)

Dated:

### CITY AND COUNTY OF SAN FRANCISCO MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT INCLUSIONARY HOUSING PROGRAM

### SELF-EMPLOYED AFFIDAVIT

Before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_, personally appeared \_\_\_\_\_, who, being duly sworn, deposes and says:

I am currently self-employed and am submitting to the Mayor's Office of Housing and Community Development for the purpose of applying for the San Francisco Inclusionary Affordable Housing Program a Profit and Loss Statement from the most recent quarter that is a true and accurate reflection of my income.

I (We) acknowledge and understand that this Affidavit will be relied upon for purposes of determining my (our) eligibility for purchasing/renting a restricted unit under the San Francisco Inclusionary Affordable Housing Program. I (We) acknowledge that a material misstatement fraudulently or negligently made in this affidavit or in any other statement made by me (us) in connection with an application for purchase/rental of the San Francisco Inclusionary Affordable Housing Program Unit may constitute a federal violation punishable by a fine and/or denial of my (our) application for the unit.

I have been self-employed from the following month and year forward: \_\_\_\_\_ / \_\_\_\_

This affidavit must be accompanied by a signed and dated Profit and Loss Statement that reflects the most recent quarter. The Profit and Loss Statement must be modeled on Schedule C of the most currently available federal tax form.

Applicant Name

Applicant Signature

STATE OF CALIFORNIA

Before me personally appeared, \_\_\_\_\_\_ who acknowledged to me that he/she/they executed the foregoing instrument this \_\_\_\_\_ day of \_\_\_\_\_.

(NOTARIAL SEAL) Notary Public

### CITY AND COUNTY OF SAN FRANCISCO MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT INCLUSIONARY HOUSING PROGRAM

### UNEMPLOYED AFFIDAVIT

Before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_, personally appeared \_\_\_\_\_, who, being duly sworn, deposes and says:

I (name here)\_\_\_\_\_\_am <u>not presently employed</u>, not currently receiving any income, and will not file for unemployment benefits in 201\_\_\_\_ (current calendar year).

I (We) acknowledge and understand that this Affidavit will be relied upon for purposes of determining my (our) eligibility for purchase/rental of a restricted unit under the San Francisco Inclusionary Affordable Housing Program. I (We) acknowledge that a material misstatement fraudulently or negligently made in this affidavit or in any other statement made by me (us) in connection with an application for purchase/rental of the restricted unit under the San Francisco Inclusionary Affordable Housing Program may constitute a federal violation punishable by a fine and/or denial of my (our) application for the unit.

Applicant/Resident Signature

STATE OF CALIFORNIA

Before me personally appeared, \_\_\_\_\_\_ who acknowledged to me that he/she/they executed the foregoing instrument this \_\_\_\_\_ day of \_\_\_\_\_.

(NOTARIAL SEAL) Notary Public