

## Part 1: Home Buyer Program Application Initial Action Items

**A. GET FAMILIAR WITH HOUSEKEYS’ WEBSITES AND CONTENT**

Below is a partial list of where you can locate certain information per site.

<a href="http://www.housekeys.org">www.housekeys.org</a> (then click on City’s Name)	<a href="http://www.myhousekeys.com">www.myhousekeys.com</a>
HouseKeys Orientation Registration	Register and complete Household Profile
Program Information	Obtain an Application ID to enter Drawings
Registered Loan Officer List	View Opportunities and Property Information
Application Forms	Property Income Category
Guidelines, and Process	Enter Drawings
Income Limits (AMI)	Opt Out of Drawings
Announcements	Announcements
Quiz (if online orientation is an option)	

**B. ATTEND A HOUSEKEYS HOME BUYER ORIENTATION** – All applicants, co-applicants, married couples, domestic partners and any person that can or will be on the title of the home, must attend the HouseKeys orientation before being eligible to participate in an Opportunity Drawing. To sign up please go to: [www.housekeys.org](http://www.housekeys.org) - click on the City you are applying for then “register for orientation classes”. Each City requires you attend an orientation for their program. If you are interested in multiple cities you will need to complete one for each. If an online option is available, you will need to indicate the date you took the class, review the materials and passed the quiz.

**C. ADD OUR CONTACT INFORMATION** to your contacts on your phone and email accounts. It’s your responsibility to check your email **and** our websites frequently for notices and deadlines; they are the main forms of communication between all parties. **Don’t forget to check your junk and spam email folders for correspondence.** During the process, you will have short deadlines that you must comply with and you don’t want to miss any emails from us. HouseKeys is not responsible for emails that are undeliverable, rejected, not opened or that landed in your spam or junk email folders.

HouseKeys Contact Information	
Email	programs@housekeys.org
Phone - Main Line	1-877-460-5397
Mailing Address	<b>Attn: HouseKeys</b> 409 Tenant Station #495 Morgan Hill CA, 95037
Physical Address	<b>Morgan Hill Office in person, by appointment only:</b> 358 Digital Drive Morgan Hill, CA 95037

**D. APPLICATION ID** - You will need Application ID’s for each City’s program that you are interested in to view the Opportunities and enter Opportunity Drawings.

**If you already have an ID** go to [www.myhousekeys.com](http://www.myhousekeys.com) , log in using the user name and password. You will be able to view and enter Opportunity Drawings in the "Program Center" Tab. Make sure you enter the information of all your members in your household profile.

**If you don't have an Application ID**, please go to [www.myhousekeys.com](http://www.myhousekeys.com) and register. You will receive an email from HouseKeys to validate your email which will take you to myhousekeys.com to complete your household's profiles. After you complete this section, you will be able to access the "Program Center" tab to request an Application ID for all the programs you are interested in.

**E. KEEP CHECKING HOUSEKEYS' WEBSITES AND YOUR EMAIL FOR OPPORTUNITY DRAWINGS AND OPEN HOUSES**

While you wait for an Opportunity Drawing to be released it's important you do the following:

- **Work with a HouseKeys Registered Loan Officer** to obtain a Mortgage Pre-approval letter for a maximum loan amount (and Down payment Pre-approval Letters, if applicable). **Please make sure you do your research, select a registered loan officer, and have the financing structured before entering a drawing. Once you submit, changes to your financing can not be made.**
- **Complete First Time Homebuyer Class (typically 8 hours long)** offered by a HUD Certified Agency. The certificate is good for two years in most cases. Project Sentinel <https://www.housing.org/first-time-homebuyer-education> or search [www.hud.gov](http://www.hud.gov) for other options. All members that will be listed as owners of the home must attend. The Certificate needs to be completed before the applicant can be approved for the program. If the certificate(s) are not available, the household will be denied.
- **Get familiar** with the HouseKeys Documents Checklist, Application Forms, Exhibits and supporting documents that will be needed if you are selected for review after entering a drawing. Gather and package all the items and keep them at home, organized and updated. (You must provide current information when HouseKeys requests your file, not more than 30 days old)
- While you wait for an opportunity, **keep refreshing/updating** your application file (e.g. if your paystubs or bank statements are old, add new ones to your application package and remove and file away the old ones). Double check it's complete and has the most current information.
- Attendance of an **open house** for a resale home is mandatory **before** applying for the program. Open houses for new construction homes are not available. Please drive by the area to ensure this is the type of unit you are interested in **before** applying.

**F. ENTER AN OPPORTUNITY DRAWING** - Once an Opportunity Drawing becomes available, HouseKeys will post it at [www.myhousekeys.com](http://www.myhousekeys.com) and [www.housekeys.org](http://www.housekeys.org) - Please review its price and requirements. Talk to your Loan Officer to ensure you can afford the home (with acceptable ratios) and you have enough funds. If you feel you meet the property eligibility requirements, enter an "Opportunity Drawing" by the deadline.

**G. PROGRAM APPLICATION FILES ARE REQUESTED** - After the Opportunity Drawing is held, HouseKeys staff will start contacting the applicants, top ranking numbers first and move down the list until an eligible buyer is identified.



If your ranking number is reached and you are selected for review, you will receive an email from HouseKeys with a “File Request” notice. You will have three (3) business days from the date of the request to submit a complete Home Buyer Application File/Package along with all the supporting documentation (including the items produced by your Lender). The information on all the forms and the documentation must be current (not more than 15-30 days old) as indicated on the Home Buyer Program Document checklist. The “File Request” will have instructions of when and where to submit it. You must work with your Loan Officer to ensure that your application is complete when you submit it. If you are not ready or your file is incomplete\*, we will close your file and keep moving down the list.

**□ H. DURING THE APPLICATION PROCESS** – HouseKeys, your Loan Officer, the Cities, Title Companies and other agencies will require additional information and documentation multiple times. Please be on alert and prepared to submit **in a timely manner**. Failure to do so will jeopardize your eligibility and ranking.

**If HouseKeys requests your Application File**, please submit it by the stipulated deadline. Please email [programs@housekeys.org](mailto:programs@housekeys.org) to let us know you sent or submitted it and give us the tracking number if applicable. **If a deadline applies, make sure your application is delivered to our office by the deadline. Single sided copies only, not double sided.** Once you submit, changes to your financing can not be made.

**Submission Options:**

**Upload using Drop BOX:** Let us know if you want us to set up a folder with sufficient time so you can upload your items before the deadline. The documents you upload need to **be PDF format ONLY**, no screen shots or pictures.

**By Mail: ATTN: HOUSEKEYS - 409 Tenant Station #495 – Morgan Hill CA 95037** We recommend you use a service that can deliver and track your package (USPS, FED EX, UPS, Etc.). **Please send us the tracking number immediately otherwise we won’t know you sent something to us. Copies only, single sided pages.**

**To submit in person** (this option may NOT always be available; please check **before** your deadline): 358 Digital Drive Morgan Hill CA 95037 **by Appointment only. Copies only, single sided pages.**

\*APPLICATIONS WITH MISSING DOCUMENTS WILL NOT BE ACCEPTED –THEY WILL BE INVALID.

**Conflict of Interest Clause:** If a conflict of interest is found at any time during the process, your application will be null and void. You will not be able to participate or purchase a home through the program.

I/We certify and acknowledge that we have read, agree and understand all the information.

Date \_\_\_\_\_

Print Name \_\_\_\_\_ Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Co- Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_