INSTRUCTIONS FOR PACKAGING YOUR SUPPLEMENTAL (POST-LOTTERY) APPLICATION HABITAT FOR HUMANITY HOMES AT 36 AMBER DRIVE

If your application is selected by lottery, you will be contacted for a supplemental (post-lottery) application. You have 5 business days to submit a complete application. Please use these instructions to help you prepare a complete application package.

GENERAL INSTRUCTIONS

- ☐ Use the most current version of the application, available at <u>https://habitatgsf.org/amber-drive-info</u>. Submission of an outdated version may result in rejection of your application.
- \Box Complete this application to its entirety, leaving no blanks. If an item does not apply enter "N/A".
- $\hfill\square$ All applicants 18 years or older must sign this application.
- $\hfill\square$ Do not submit originals. Documents you submit will not be returned.
- If you submit any documents in a foreign language, you must include a complete English translation.
- To ensure a timely submission, you should gather all the Required Documents (as provided below) ahead of time. If you have already gathered all these documents, completing the supplemental (post-lottery) application should take no more than 30 minutes.
- Submit a complete application before the established deadline.
 Applications received after the deadline or incomplete applications will be rejected.

4 Essential Tips

- **1. Follow instructions**
- 2. Start preparing early
- **3. Include all required documents**

4. Upload your documents on time

Need Help?

Contact Habitat for Humanity Greater SF at 415-625-1041 or <u>HDDIntake@HabitatGSF.org</u> if you need help to submit your application!



Item **Description** (check at least one box per item) Completed, signed and dated BMR Supplemental Application (one for the **Application** entire household) Information □ An email from Habitat for Humanity confirming your attendance at an Information Session (only one applicant needs to attend) Session **Photo ID** Copy of current photo identification for <u>all</u> adult household members **Tax Information** □ Signed and dated copies of last 3 years of Federal Income Tax Returns - Include <u>ALL</u> schedules and/or attachments required by the IRS l Year l - Include <u>ALL</u> W-2 and/or 1099 form(s) Year 2 □ OR – If applicable, complete attached Income Tax Declaration form, and ear 3 submit with supporting documents as specified in the form **Proof of Income** □ Copies of 3 most recent, consecutive paystubs and/or income statements \$ □ OR – If applicable, complete the attached Unemployed Declaration form. Paystub (Form is not necessary if receiving any form of income that should be noted in the application, such as unemployment income or government Paystub assistance) \$ Paystub OR – If applicable, complete the attached Self-employed Declaration form. Must be submitted with most recent and current signed and dated Profit and Loss statement □ OR – Employment offer letter if less than 3 weeks from date of hire

REQUIRED DOCUMENTS

Bank Statements Statement 1 Statement Statement	 Copies of 3 most recent and most consecutive bank or asset statements from all bank or other liquid asset accounts. Must be official statements. All pages must be included. Copies of 1 most recent monthly or quarterly statement for all retirement accounts.
Lease Agreement & 3 Rent Payments	 Copy of current lease agreement with all pages with proof of 3 most recent rent payments If rent free, provide a signed letter from your landlord
Gift Funds - <i>if applicable</i>	□ N/A □ If applicable, completed gift letter and evidence of donor availability of funds

ASSEMBLE YOUR APPLICATION

- □ Make sure you are organizing your application package using the enclosed dividers for each section so that information can be easily identified and nothing left out. If the section is not applicable, still have a divider for that section and then check the box "N/A" on the divider.
- $\hfill\square$ The section dividers are placed in the following order:
 - Section I: Application
 - Section II: Information Session
 - Section III: ID
 - Section IV: Income
 - Section V: Assets
 - Section VI: Rent
 - Section VII: Gift Funds

BE CAREFUL!

When you fill out your application for assisted housing from MOHCD make sure the information provided is complete, accurate and honest. You must include:

- All sources of income and changes in income for any member of your household, such as wages, welfare payments, benefits, retirement, all contributions or gifts you regularly received, and etc.
- All assets, such as bank accounts, savings bonds, stocks, and investments and etc. that are owned or jointly owned by you or any member of your household.

• If you don't understand something on the application, always ask questions. Better to be safe than sorry! The information you provide on your application will be verified. Providing false or misleading information is fraud, and subject to penalties and prohibition from participating in the program.

REPORT FRAUD

If you know of anyone who provided false information on a MOHCD assisted housing application, or if anyone tells you to provide false information, report that person to the MOHCD Confidential Hotline by:

- Call the Hotline at 415-701-5613 Monday through Friday, from 8:00am to 5:00pm, or
- Email the Hotline at <u>housinginfo@sfgov.org</u>, or
- Write the Hotline at: MOHCD, 1 South Van Ness Ave, 5th Floor, San Francisco, CA 94103

Section I: Application

Signed and dated application with applicable Declaration(s)

One application per household

Section II: Information Session

An email confirming your attendance at an Information Session.

Only one applicant needs to attend

Section III: ID

Copy of current government-issued photo ID for <u>ALL</u> adult household members

Section IV: Income

Income documents for <u>ALL</u> adult household members

Income documents:

Copies of last 3 years of federal income tax returns including ALL W-2 and 1099s Copies of 3 most recent, consecutive paystubs and/or income statements For self-employment income, a year-to-date Profit and Loss Statement

Section V: Assets

Assets documents for all adult household members

Assets documents:

Liquid Assets: copies of 3 most recent and most consecutive bank or asset statements from all bank or other liquid asset accounts. Must be official statements. All pages must be included.

Non-Liquid Assets: copies of 1 most recent monthly or quarterly statement

Section VI: Proof of Rent

Rent documents:

Copy of current lease agreement with all pages with proof of 3 most recent rent payments If rent free, provide a signed letter from the landlord to support

Section VII: Gift Funds

 \square N/A (check the box if not applicable)

Gift documents:

Completed gift letter (gift letter form is attached) Evidence of donor availability of funds (such as donor's bank statement)

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

TODAY'S DATE:

BMR UNIT A	ADDRESS				Please enter	one:	
					Lottery Tic	ket #	
Street No. St	raat Nama	Street Type	Unit	Zip Code	Preferred	Size	
Street No. St		Street Type	Unit	Zip Coue	# of bedro	oms	
Primary Appli	cant (Household Men	nber 1):					
HOUSEHOLD	LEGAL NAME				DATE OF BI	RTH	
MEMBER							
#1	First	Middle	Last		Month I	Day	Year
Primary	OCCUPATION:			\Box Married or Do			
Applicant	DEPENDENT: Yes	No 🗆		Unmarried (in Separated	cluding singl	e, divor	ced, widowed)
Household Me	ember 2			•			
	LEGAL NAME				DATE OF	BIRTH	
HOUSEHOLD							
MEMBER	First	Middle	Last		Month	Day	Year
#2	OCCUPATION:			□ Married or Do			
	DEPENDENT: Yes	No 🗆		Unmarried (inclusion) Separated	cluding single	e, divorc	ed, widowed)
	RELATIONSHIP TO P	RIMARY APPI	LICAN	IT:			
Household Me	ember 3						
	LEGAL NAME				DATE OF	BIRTH	
HOUSEHOLD							
MEMBER	First	Middle	Last		Month	Day	Year
#3	OCCUPATION:			□ Married or Do			
	DEPENDENT: Yes	No 🗆		□ Unmarried (ind □ Separated	cluding single	e, divorc	ed, widowed)
	RELATIONSHIP TO P	RIMARY APPI	LICAN	IT:			
Household Me	ember 4						
	LEGAL NAME				DATE OF	BIRTH	
HOUSEHOLD							
MEMBER	First	Middle	Last		Month	Day	Year
#4	OCCUPATION:			□ Married or Do	mestic Partn	ered	
	DEPENDENT: Yes	No 🗆		□ Unmarried (ind □ Separated	cluding single	e, divorc	ed, widowed)
	RELATIONSHIP TO P	RIMARY APPI	LICAN	IT:			
A!							

HOUSEHOLD MEMBER INFORMATION

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

	LEGAL NAME			DATE O	F BIRTH	
HOUSEHOLD						
MEMBER	First N	Лiddle	Last	Month	Day	Year
#5	G OCCUPATION:		🗆 Married	l or Domestic Partn	ered	
	DEPENDENT: Yes	No 🗆	Unmarr 🗆 Unmarr	ied (including singleed) ed	e, divorce	d, widow
	RELATIONSHIP TO PRI	MARY AP	PLICANT:			
Household Me	ember 6	MARY AP	PLICANT:	DATE O	FBIRTH	
Household Mo		MARY AP	PLICANT:	DATE O	F BIRTH	
	ember 6 LEGAL NAME	MARY AP	PLICANT:	DATE O	F BIRTH	Year
HOUSEHOLD MEMBER	ember 6 LEGAL NAME		Last		Day	Year
HOUSEHOLD	ember 6 LEGAL NAME First		Last	Month I or Domestic Partn ied (including singl	Day	

(If you need to add more household members, please attach a separate sheet to this application)

Total Household Size :

TITLE REQUIREMENTS

All Household members aged 18 and older must appear on the title for a BMR Ownership Unit except 1) Legal dependents of titleholders as claimed on the two most recent federal income tax returns (spouses and domestic partners are not considered dependents); 2) A Household member younger than age 24 who is the child of a titleholder and will reside in the BMR Unit as their Primary Residence, regardless of being named as a dependent on the federal tax form; 3) Household members that do not count toward the BMR Unit size and their income does not change the applicant's Household income eligibility. Household members falling into this category are usually those who do not intend to live in the BMR Unit as their Primary Residence for the entire duration of ownership of the Unit.

TITLE WILL BE HELD IN WHAT NAME(S):

(PRINT EXACTLY how you wish to have your legal name(s) shown on title, which will be exactly how your name appears on the final City documents.)

TITLEHOLDER	FIRST NAME	MIDDLE NAME	LAST NAME	SUFFIX
1				
2				
3				
4				
5				
6				



SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

THE FOLLOWING QUESTIONS APPLY TO THE ENTIRE HOUSEHOLD:

A) What is the household's total current rent amount?	<u>\$</u>
If nothing, write "0" and explain:	per month
B) Do you currently live in a BMR rental unit?	☐ Yes
If yes, provide the address:	<u>No</u>
C) Does any household member own a manufactured home, agricultural or commercial property, or vacant land?	☐ Yes ☐ No
If yes, provide address of property/land:	
D) Does any household member have an ownership interest in a business entity?	☐ Yes
If yes, provide name of business:	□ No
E) Has any household member appeared on title for a housing unit in the past 3 years from the date of this application?	☐ Yes ☐ No
If yes, enter name(s):	
F) Are you willing and able to complete 500 volunteer hours towards construction, education, and other opportunities?	☐ Yes ☐ No
More information available at https://www.habitat.org/stories/what-is-sweat-equity.	
G) Will your household be receiving gift funds for the purchase of this BMR unit?	☐ Yes
If yes, indicate gift funds amount: \$	L] No
 H) Do you and any co-applicants meet the following basic requirements? Must be permanent residents or U.S. Citizens Must have a minimum credit score of 650 Must have history of reliable payments on credit report Must have a total debt-to-income ratio below 45% 	☐ Yes ☐ No
 Is there a person with a disability in your household? If yes, how many: 	☐ Yes ☐ No
J) Do you have any household member(s) who are not your dependent(s) and will not appear on title of this BMR unit?	☐ Yes ☐ No
If yes, enter name(s):	

HOUSEHOLD DISCLOSURES

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

You must complete this form as a part of your application. See application instructions for more information and examples. **PLEASE PROVIDE A TWO YEAR WORK HISTORY**

"HH#" = Household Member Number

EMPLO	EMPLOYMENT: 2 YEAR WORK HISTORY IS REQUIRED						
(Please	(Please write "unemployed" under "Employer Name" for unemployed household members)						
HH#	Employer Name	Employer Address	Begin Date & End Date (mm/dd/yyyy)	Self-Employed? (Yes/No)	Gross Annual Income		
					\$		
					\$		
					\$		
					\$		
					\$		
					\$		

"HH#" = Household Member Number

HOUSEHOLD EMPLOYMENT AND INCOME

GROSS ANNUAL INCOME for each household member							
HH#	Wages/Salary	Self-Employment	Non-Employment Received Annually (i.e. Income from Pension; Social Security; Retirement; Unemployment; Child Support; Alimony; Income from Investments; etc.)				
1							
2							
3							
4							
5							
6							
TOTALS	\$ (a)	\$ (b)	\$ (c)				
TOTAL GROSS ANNUAL INCOME Add (a) through (c): \$							

You must complete this form as a part of your application.

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

See application instructions for more information and examples.

INCOME FROM LIQUID ASSETS

Important: You must list every cash account that shows the household member as an account holder. Liquid 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, monthly income from retirement 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. Retirement money will not be counted toward the asset test and should not be listed below. However, applicant must include at least the most recent statement from each retirement account as an attachment in your application for verification. Attach additional sheets if necessary.

"HH #" = Household Member Number

HOUSEHOLD ASSETS – NON RETIREMENT

нн	Name of Institution	Last 4 Digits of	Type of Asset	Current Cash
#	(bank name, etc.)	Account Number	(e.g: bank account, savings account, CD,	Value of Asset
			mutual fund, trust fund, gift, etc.)	
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
		Total Household Li	iquid Assets (do not include retirement):	\$

YOU MUST ATTACH THE 3 MOST RECENT AND CONSECUTIVE STATEMENTS FOR EACH ASSET LISTED ABOVE.

You must complete this form as a part of your application. See application instructions for more information and examples.



Mayor's Office of Housing and Community Development

City and County of San Francisco

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

"HH #" = Household Member Number

НН #	Name of Institution	Last 4 Digits of Account Number	Specify Type of Asset (e.g: 401K, 403B, IRA, etc.)	Current Value
#			(C.g. 401K, 403D, IIK, CIL.)	\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
			Total Household Retirement Accounts:	\$

YOU MUST ATTACH THE MOST RECENT STATEMENT FOR EACH RETIREMENT ACCOUNT LISTED ABOVE AND SIGN ON THE NEXT PAGE.



Mayor's Office of Housing and Community Development

City and County of San Francisco

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

HOUSEHOLD CERTIFICATION AND SIGNATURES

All statements made in this application are true and made for the purpose of applying for an Affordable Housing Program Below Market Rate unit, through the City and County of San Francisco ("City"). Verification may be obtained from any source named in this application. I/we fully understand the City may terminate my/our participation in the Program at any time if it finds that I/we have knowingly provided false, misleading or inaccurate information or withheld information. In such case, I/we understand that I/we may be prohibited from participating in the Program for a minimum of one (1) year, or a longer period of time in the City's sole discretion. For purposes of this Certification, "knowingly" means that an applicant, with respect to any information provided to MOHCD, does any of the following: (1) Has actual knowledge of the information; (2) Acts in deliberate ignorance of the truth or falsity of the information;(3) Acts in reckless disregard of the truth or falsity of the information. Proof of specific intent is not required and reliance on my/our information by MOHCD is also not required. If the City cannot verify a housing lottery preference that you have claimed, you will not receive the preference but will not be otherwise penalized.

The information on this form will be used to determine income eligibility. I/we have listed all persons in my/our household. I/we have provided each household member's acceptable verification of current annual income. I/we have also disclosed ALL assets held by each person listed on the application, and have provided documentation thereof. Under penalties of perjury, I/we certify that the information presented in this Certification is true and accurate to the best of my/our knowledge and belief. The undersigned further understands that providing false representations herein constitutes an act of fraud.

I/we are willing to partner with MOHCD and Habitat for Humanity Greater San Francisco. I/we also understand that my/our information may be shared with MOHCD and Habitat for Humanity Greater San Francisco as needed.

Public Records Act: The City and County of San Francisco is subject to the requirements of the California Public Records Act, Government Code Section 6250, et seq. The Public Records Act provides that virtually all documents held or used by the City in the course of conducting the public's business are public records which the City, subject to certain limited exemptions, must make available for inspection and copying by the public. Applications for loans or grants from the City are public records as are the completed loan and grant documents. Under Section 67.24(e) of San Francisco Administrative Code, applications for financing and all other records of communication between the City and the Borrower must be open to public inspection immediately after a contract has been awarded. All information provided by the Borrower which is covered by that ordinance (as it may be amended) will be made available to the public upon appropriate request. MOHCD will not disclose personal sensitive information including dates of birth, social security numbers and bank account numbers.

Must be signed by all applicants 18 years or older.

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
Applicant's Signature	Applicant's Printed Name	Date
Applicant's Signature	Applicant's Printed Name	Date

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION REQUIRED DOCUMENTS CHECKLIST

You must include copies of the following documents for <u>each</u> household member 18 years old or older. If any form is missing, your application may be disqualified. Please check each box upon completion.

Item	Description (check at least one box per item)
Application	 Completed, signed and dated BMR Supplemental Application (this form) (one for the entire household)
Information Session Proof	 An email from Habitat for Humanity confirming your attendance at an Information Session (only one applicant needs to attend)
Photo ID	\Box Copy of current photo identification for <u>all</u> adult household members
Tax Information Year 1 Year 2 Year 3	 Signed and dated copies of last 3 years of Federal Income Tax Returns (IRS Form 1040 or 1040EZ or 1040A form ONLY) Include <u>ALL</u> schedules and/or attachments required by the IRS Include <u>ALL</u> W-2 and/or 1099 form(s) OR – If applicable, complete attached Income Tax Declaration form, and submit with supporting documents as specified in the form
Proof of Income	Copies of 3 most recent, consecutive paystubs and/or income statements
Paystub 1 Paystub 2 Paystub 3	 OR – If applicable, complete the attached Unemployed Declaration form. (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 Declaration form. Must be submitted with most recent and current signed and dated Profit and Loss statement
	\Box OR – Employment offer letter if less than 3 weeks from date of hire
Bank Statements Statement 1 Statement 2 Statement 3	 Copies of 3 most recent and most consecutive bank or asset statements from all bank or other liquid asset accounts (listed on page 5 of 9 of this application). Must be official statements. All pages must be included. Copies of 1 most recent monthly or quarterly statement for all retirement accounts
Lease Agreement & LEASE 3 Rent Payments	 Copy of current lease agreement with all pages with proof of 3 most recent rent payments If rent free, provide a signed letter from the landlord to support
Gift Funds – if applicable	 N/A If applicable, completed gift letter and evidence of donor availability of funds
Other Income – if applicable	 Any other income not listed elsewhere, provide the applicable documentation. N/A

PLEASE NOTE THAT INCOMPLETE APPLICATIONS WILL BE DETERMINED INELIGIBLE



DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-applicant
Ethnicity (check one or more): Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino – Origin:	Ethnicity (check one or more): Hispanic or Latino Mexican Puerto Rican Other Hispanic or Latino – Origin: For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on. Not Hispanic or Latino I do not wish to provide this information
Sex:	Sex:
Race (check one or more):	Race (check one or more):
Name of enrolled or principal tribe:	Name of enrolled or principal tribe:
□ Asian □ Asian Indian □ Chinese □ Filipino	□ Asian □ Asian Indian □ Chinese □ Filipino
□ Japanese □ Korean □ Vietnamese □ Other Asian — race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.	□ Japanese □ Korean □ Vietnamese □ Other Asian — race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
Black or African American	Black or African American
 Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander — race: For example: Fijian, Tongan, and so on. 	 Native Hawaiian or Other Pacific Islander Native Hawaiian Guamanian or Chamorro Samoan Other Pacific Islander — race: For example: Fijian, Tongan, and so on.
□ White	□ White
\Box I do not wish to provide this information	\Box I do not wish to provide this information



Amber Drive

Habitat for Humanity Greater San Francisco Homeownership Application Application Deadline: Friday, April 22, 2022 5:00 PM

Release of information for the purpose of determining eligibility for affordable

housing

I authorize the release of any information Habitat for Humanity Greater San Francisco may request from third parties regarding myself and all other persons included in the application for Amber Drive for the purpose of determining my eligibility for affordable housing, including the following:

Please sign one form for each adult applicant (18 years and older). Please make as many copies as necessary.

- Credit Report Checks
- Criminal Background
- Money Laundering
- Sex Offender Screenings
- Employment
- Self Employment
- Alimony
- Child Support
- Aid to Families with Dependent Children (AFDC)
- Temporary Assistance for Needy Families (TANF)
- General Assistance (GA)
- Workers Compensation

- Unemployment
- Financial Assistance
- Social Security Benefits
- Disability
- Pensions Benefits
- Annuities
- Union Benefits
- Assets
- Savings and Checking Accounts
- Any other Income or Assets not listed
- Personal, Credit, Landlord and Employer References
- Apartment Rentals and Tenant History

Name (Signature)

Date

Name (Please Print)

Date

Equal Housing Opportunity: Habitat for Humanity Greater San Francisco selects households on an impartial and non-discriminatory basis. Race, color, gender, national origin, marital status, family status, sexual orientation, age, religion, and disability are not part of the decision-making process. Equal Access Opportunity



Mayor's Office of Housing and Community Development City and County of San Francisco

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

INCOME TAX DECLARATION

Complete this form only if you do not have copies of Federal Income Tax Returns for any year during the preceding three years. Please complete the option(s) below that apply.

I (We) the undersigned, hereby declare the following:

🗌 I (We) (name here)	hereby declare 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 (attach documentation to support reason)	:	

Please provide applicable documentation supporting the above explanation such as income earning did not meet requirement for tax filing, proof of date of entry to US, school transcripts or diploma, etc. for that period of time.

Declaration 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 rental management company, canceled checks or rent receipts.

I (We) hereby declare that I (we) was (were) not required hereby certify that the application in connection with which I (we) am (are) applying for the San Francisco BMR Homeownership Housing Program is occurring between January 1 and April 15, and that I (we) have not yet filed our Federal Income Tax Return for the prior tax year. The income I (we) have for 20______ is \$_____ and does not exceed the income limits for the San Francisco BMR Homeownership Housing Program.

By signing below, I (we) certify, under penalty of perjury, that the information presented in this Declaration is true and accurate to the best of my (our) knowledge and belief. I (We) further understand that this Declaration will be relied upon for purposes of determining my (our) household's eligibility for a restricted unit under the San Francisco BMR Homeownership Housing Program. I (We) acknowledge that a material misstatement fraudulently or negligently made in this declaration 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.

Dated:		
	Signature of Applicant	
Dated:		

Signature of Applicant



Mayor's Office of Housing and Community Development City and County of San Francisco

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

SELF-EMPLOYED DECLARATION

I (name here) _______ hereby declare the following:

I hereby attach copies of my federal tax returns (both individual returns and business returns if applicable) for the immediate preceding three calendar years for which self-employment tax returns could have been filed (or, if not filed, were not required to be filed) and certify that the information shown in such income tax returns is true and complete to the best of my knowledge. Business income counted towards income eligibility for the San Francisco BMR Homeownership Housing Program is net income from the operation of a business or profession, including cash withdrawals from the business.

I have been self-employed from the following month and year forward: ______ / _____

Number of Self-Employment Federal Tax Returns filed in the last three years:

______tax return income: \$ ______ (Year of) ______tax return income: \$ ______ (Year of) ______tax return income: \$ ______ (Year of)

Attach a) copies of Federal Income Tax Returns (both individual returns and business returns if applicable) for preceding three calendar years; and b) signed and dated Profit/Loss Statement to date from last tax filing.

OR

If this is a new business, or if you do not file income taxes, you will need to provide a) a signed and dated Profit/Loss Statement; and b) copies of all invoices and payments made to the borrower as a part of self-employment in the current calendar year.

By signing below, I certify, under penalty of perjury, that the information presented in this Declaration is true and accurate to the best of my knowledge and belief. I further understand that providing false representation herein constitutes an act of fraud, and results in the denial of my application.

Dated: _____

Signature of Applicant



Mayor's Office of Housing and Community Development City and County of San Francisco

SAN FRANCISCO BELOW MARKET RATE (BMR) HOMEOWNERSHIP SUPPLEMENTAL APPLICATION

UNEMPLOYED DECLARATION

This Declaration is to be signed by each household member 18 years of age and older when no employment income for them is indicated on the San Francisco BMR Homeownership Housing Program Application.

I (name here) ______ am not presently employed, not currently receiving any income and will not file for unemployment benefits in 20_____ (current calendar year). I am **NOT** eligible to apply for or have exhausted my unemployment benefits and/or any other type of compensation based on employment history.

Please read carefully and complete all statements that apply:

I am not presently employed and do not anticipate becoming employed within the next twelve (12) months.

I am not presently employed, but anticipate becoming employed within the next twelve (12) months. Based on my past work experience, skills, and income history, I expect to earn \$_____ /year when I become employed.

I am not presently employed, but am aware of an employment start date of ______at \$_____ per _____ (If amount is hourly, please provide number of hours per week: ______). Please attach supporting documents, such as borrower's offer or contract for future employment and anticipated income if available.

By signing below, I certify, under penalty of perjury, that the information presented in this Declaration is true and accurate to the best of my knowledge and belief. I further understand that this Declaration will be relied upon for purposes of determining my eligibility for the San Francisco BMR Homeownership Housing Program. I acknowledge that a material misstatement fraudulently or negligently made in this declaration or in any other statement made by me in connection with a loan application may constitute a federal violation punishable by a fine and/or denial of my application for the San Francisco BMR Homeownership Housing Program.

Dated: _____

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Signature of Applicant

