

# Mandela Gateway Townhomes Application Packet

The following Application Packet is for the affordable Flat, developed by Mandela Gateway Townhomes, LLC, in partnership with the City of Oakland, for median income households of 3 or more members. Details on the layout, location, pricing, qualification, Resale Restrictions, application process and timeline are available in the “Mandela Gateway Townhomes Supplemental Information Packet,” which can be downloaded at [www.homebricks.com](http://www.homebricks.com), mailed upon request by calling (415) 495-HOME (4663), Option 150

**Included in this packet:**

**Forms to be completed and returned:**

- **Application – Pages 2-5**
- **Signature Pages – Page 6-7**
- **Required Document Checklist – Page 8**

Please send your completed application with **all required documentation** via:

- 1) Mail to: **HomeBricks – Mandela, PO Box 193430, San Francisco, CA 94119**

**Applications for the median income home is being processed on a first come first served basis.**

**Homebuyer Training Certificate:** Before applications can be submitted for final approval by the City of Oakland, each applicant must provide HomeBricks with a certificate of completion of a Homebuyer Training Seminar. These can be obtained by any HUD certified counselor, such as Lao Family, NID, or the Unity Council.

**I. HOUSEHOLD INFORMATION**

Please provide the information requested below for each adult member of your household (18 years or older). If you are unable to provide any of the requested information, please include a brief signed Letter of Explanation for *each* piece of missing information with your application packet.

**(Please Print)**

1)	Name:	Marital Status:
	Social Security Number:	Date of Birth:
	Present Address:	City, State, Zip:
	Home Phone:	Cell / Alternate Phone:
	Work Phone:	Email:

2)	Name:	Marital Status:
	Social Security Number:	Date of Birth:
	Present Address:	City, State, Zip:
	Home Phone:	Cell / Alternate Phone:
	Work Phone:	Email:

3)	Name:	Marital Status:
	Social Security Number:	Date of Birth:
	Present Address:	City, State, Zip:
	Home Phone:	Cell / Alternate Phone:
	Work Phone:	Email:

If your household contains more than 3 adult members, please attach an additional sheet of paper with the information requested above.

**Please complete one line for each non-adult member of your household (under 18):**

**(Please Print)**

	Name	Relation	Birth Date	Social Security Number
1				
2				
3				
4				

Attach an additional page, if necessary

**II. EMPLOYMENT AND INCOME INFORMATION**

	Adult 1	Adult 2	Adult 3
Name			
Present Position			
Employer			
Work Address			
City, State, Zip			
Length of Employment			
Self Employed:	Yes_____ No_____	Yes_____ No_____	Yes_____ No_____
Adjusted Gross Income (IRS Form 1040 - line 38, Form 1040A - line 22, Form 1040EZ - line 4)	\$	\$	\$

<b>If employed in current position for less than 2 years, or if currently employed in more than one position, complete the following:</b>			
Name and Address of Employer:			
Self Employed:	Yes_____ No_____	Yes_____ No_____	Yes_____ No_____
Length of Employment:	Years _____ From_____ to _____	Years _____ From_____ to _____	Years _____ From_____ to _____
Gross Annual Income: (gross = before taxes)	\$	\$	\$
Position / Title / Type of Business:			
Business Phone:			

Attach an additional page, if necessary

**TOTAL HOUSEHOLD INCOME \$** \_\_\_\_\_

**NOTE: Total Household Income is determined by adding the Adjusted Gross Household income for each adult member of the household (adult = over 18 years old). Adjusted Gross Household income can be found on your annual IRS tax returns (Form 1040 - line 38, Form 1040A - line 22, Form 1040EZ - line 4).**

**Eligibility Check:**

If your Total Household Income (last line of previous page) exceeds the limits in the table below (adjusted for household size) you will not be eligible to purchase a Mandela Gateway Townhome. Only households of **three or more persons** are eligible to purchase the Mandela Gateway Townhomes.

Household Members	3	4	5	6	7
Median-Income Limits (100% Area Median Income)	\$80,400	\$89,300	\$96,400	\$103,600	\$110,700

**Example 1:** If your household has only 1 or 2 members, regardless of income, you will not be eligible to purchase a home at the Mandela Gateway Townhomes.

**Example 2:** If your household has 3 members and your total household income is \$56,000, you will be eligible to purchase a home in the Median-Income category.

NOTE: if by your calculation you are slightly over income, you may still be eligible. It is recommended that you continue to apply, or call HomeBricks for assistance at (415) 495-HOME (4663) x 150 or [mandela@homebricks.com](mailto:mandela@homebricks.com).

**III. ASSET AND LIABILITY INFORMATION**

**Assets:** Liquid Assets include checking and savings accounts, CDs, stocks, bonds, IRAs, Mutual Funds, 401k, etc.

In the table below, please provide the name of each asset for each adult household member (over 18 years old), the type of asset (checking, savings, retirement, etc.) and the current value of each asset. If you do not have 2 or 3 adult applicants, leave the boxes blank.

Adult 1			Adult 2			Adult 3		
Name	Type	Value	Name	Type	Value	Name	Type	Value
		\$			\$			\$
		\$			\$			\$
		\$			\$			\$
		\$			\$			\$
		\$			\$			\$
		\$			\$			\$

Attach an additional page, if necessary

**Liabilities:** Liabilities include debt on credit cards, student loans, car payments, etc.

In the table below, please provide the name of each liability for each adult household member whose income will be used to qualify for a home loan (you do not need to complete this section for members who will not be on the loan application). Provide the type of debt (credit card, car loan, etc.), the monthly payment, and the balance remaining to payoff each debt.

Adult 1				Adult 2				Adult 3			
Name	Type	Monthly Payment	Payoff Balance	Name	Type	Monthly Payment	Payoff Balance	Name	Type	Monthly Payment	Payoff Balance
		\$	\$			\$	\$			\$	\$
		\$	\$			\$	\$			\$	\$
		\$	\$			\$	\$			\$	\$
		\$	\$			\$	\$			\$	\$
		\$	\$			\$	\$			\$	\$

Attach an additional page, if necessary

**IV. HOMEBUYER CERTIFICATION OF ELIGIBILITY**

I certify to the best of my knowledge and belief that, as indicated below:

I am eligible to purchase a home in the Mandela Gateway Townhomes affordable development.

**A. Income**

My household qualifies as a **Median-Income household** (adjusted by household size), with a current total household income of \$\_\_\_\_\_ (same as total income stated on bottom of page 3)

The following is an income limit chart for your assistance:

Household Members	3	4	5	6	7
Median-Income Limits	\$80,400	\$89,300	\$96,400	\$103,600	\$110,700

**NOTE: HomeBricks will pre-screen your application before submission to the City for final income eligibility approval, and contact you if there is a difference between your estimate and the income provided in your documentation.**

**B. Household Size** (fill in blank)

The total number of members in my household is \_\_\_\_\_.

**C. First Time Homebuyer**

I meet one of the following conditions below (*Check one for each adult*)

Condition	Adult Applicant		
	1	2	3
I have not owned a principal residence during the previous three years, <b>or</b>			
I am a displaced homemaker, i.e., have not worked full-time, full-year in the labor force for a number of years, worked primarily without remuneration to care for the home and family, is unemployed or underemployed, is experiencing difficulty in obtaining or upgrading employment, and, while a homemaker, owned a principal residence with my previous spouse, <b>or</b>			
I am a single parent, i.e., am unmarried or legally separated from my spouse, am pregnant or have one or more minor children for whom I have custody or joint custody, and, while previously married, owned a principal residence with my spouse, <b>or</b>			
I own or owned a principal residence during the previous three years not permanently affixed to a permanent foundation in accordance with local or other applicable regulations, <b>or</b>			
I own or owned a principal residence during the previous three years not in compliance with building or other applicable codes, and cannot be brought into compliance with such codes for less than the cost of constructing a permanent structure.			

**V. HOMEBUYER SIGNATURE(S)**

- I agree to provide documentation required by the City to verify the incomes of all household members who are 18 years of age or older.
- I declare under penalty of perjury that the information on this application is true, correct and complete to the best of my knowledge.
- I have read and understood the Summary of Restrictions from the City of Oakland for the Mandela Gateway Townhomes Development, one of the City of Oakland's Affordable Homeownership Developments, under which I am applying to purchase a unit (**located at [www.homebricks.com](http://www.homebricks.com) and in the Mandela Gateway Townhomes Supplemental Information Packet**).
- I understand that the City monitors the property ownership, resale, refinancing, and owner-occupancy status of properties in all of the City's Affordable Homeownership Developments and I agree to reply promptly to any and all requests for information that I may receive from the City in carrying out its monitoring responsibilities.
- I understand that if I am approved to purchase a unit at Mandela Gateway Townhomes, I will be required to sign a recorded Declaration of Resale and Occupancy Restrictions and Assumption Agreement which will be provided for review prior to signing a purchase agreement.
- I understand that any willful misrepresentation of the information contained herein may be cause for default of the Declaration of Resale Restrictions and the Assumption Agreement.
- I understand that until the City has received the required verifications of income for all household members 18 years of age or older and determined that I am eligible to participate, my application for purchase of a unit in the Mandela Gateway Townhomes Development cannot be approved.

Adult Applicant 1 Signature	Print Name	Date
Adult Applicant 2 Signature	Print Name	Date
Adult Applicant 3 Signature	Print Name Attach an additional page, if necessary	Date

**APPLICANTS WITH DISABILITIES**

The Mandela Gateway Townhomes Development has one unit which is accessible to the mobility, vision and hearing impaired. Please check the box below if you or a household member has a disability and the accessible features described above would allow the household member to more fully enjoy the benefits of living in the development. **If you check this box, we will need to verify your disability.**

I or someone in my household has a disability, and would benefit from the accessible features described above.

**CREDIT REPORT AUTHORIZATION:**

I / We, hereby agree that HomeBricks, Inc. may obtain a copy of my credit report in connection with my application to purchase a unit at the Mandela Development in Oakland, California.

If HomeBricks, Inc. obtains a copy of my credit report, I understand that HomeBricks, Inc. intends to use the information included on my credit report for informational purposes and to assist me in determining if I will be eligible to purchase a home at the Mandela Gateway Townhomes development. I understand that HomeBricks, Inc. will not deny me the opportunity to apply for, or participate in the process to purchase, a Mandela Gateway Townhome based on the results of my credit report.

A copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" is enclosed with the Mandela Gateway Townhomes Supplementary Information Packet. By signing below you acknowledge that you have read this summary.

Adult Applicant 1 Name	Adult Applicant 2 Name	Adult Applicant 3 Name
Adult Applicant 1 Signature	Adult Applicant 2 Signature	Adult Applicant 3 Signature
Attach an additional page, if necessary		

**PREFERRED METHOD OF COMMUNICATION**

Internet users may visit [www.homebricks.com](http://www.homebricks.com) to create a free, private HomeBricks account. With this account you will receive a username and password that allow you 24 hour access to:

- Check the status of your application.
- Confirm receipt of items you've sent
- Communicate directly with HomeBricks staff
- Check deadline dates to remain in compliance
- RSVP for HomeBricks workshops
- Receive periodic updates on this campaign
- Receive notices of future affordable opportunities
- Review and download all pertinent documentation

You are not required to create a HomeBricks account to apply for this campaign, but if you have access to the internet, at home or through a public library or local homeownership counselor, use of this free tool may greatly enhance your application experience.

Please check one of the following preferred methods of communication for your household:

- I have access to the internet, have created a HomeBricks account, and prefer to communicate through email and phone.
- I do not have access to the internet, and must communicate by phone and U.S. Mail.

**AUTHORIZATION TO SHARE APPLICATION WITH THE CITY OF OAKLAND AND THE LENDER OF CHOICE**

I / We hereby agree that HomeBricks, Inc. may, for my convenience, share the documentation I have provided for this application with the City of Oakland and my lender of choice, so that I / we may avoid the need to submit a duplicate set of documentation.

If I am identified as eligible for the low-income homes, my documentation will be sent to World Savings (a.k.a. Wachovia), who is issuing the grant needed to make this home affordable.

If I am identified as eligible for the median-income homes, my documentation may be sent to (check one):

- HomeBricks' preferred lender for the Median-Income homes at Mandela Gateway
- My lender / broker of choice. My lender of choice is:

Name	Company	Phone / email
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I understand that by using my lender / broker of choice, I am responsible for ensuring that:

- My lender / broker of choice understands the allowable mortgage types and the resale restrictions associated with this program (lack of understanding of Resale Restrictions by lender / broker may result in last minute denial of loan).
- My lender / broker of choice must sign and return an Alternate Lender / Broker Form (located in the Mandela Gateway Townhomes Supplemental Information Packet) within 10 business days after contact by HomeBricks using the information provided above.

NOTE: If the lender / broker contact information above is blank, the application will be sent to Citibank, unless otherwise arranged between applicant and HomeBricks.

I understand that failure by my lender / broker of choice to meet the deadlines for this program may result in the deactivation or withdrawal of my application.

Applicant 1 Name	Applicant 2 Name	Applicant 3 Name
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Applicant 1 Signature	Applicant 2 Signature	Applicant 3 Signature
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# Mandela Gateway Townhomes Required Documentation Checklist

Please review the list below and check to ensure that your application package is complete. Please stack your documents in the same order as the items requested, and do not check the boxes next to each item until you confirm that the item has been included in its entirety. If any of the requested information is missing, or there is something out of the ordinary (change in occupation, illness, missing pay stub, etc.) that would make it difficult for HomeBricks or the City of Oakland to certify your eligibility for this program, please provide a brief Letter of Explanation on a separate sheet of paper that describes your situation. You must submit a separate Letter of Explanation for *each* item not provided as requested below. Please submit photocopies only- no originals.

**Failure to provide all requested documentation, or to present a Letter of Explanation for a document's absence, may result in the deactivation or withdrawal of your application, or placement at the end of the list of applicants.**

**Applications for the remaining two median income homes are being processed on a first come first served basis.**

**Please contact HomeBricks with any questions at (415) 495-HOME (4663) Option 150 or by emailing [mandela@homebricks.com](mailto:mandela@homebricks.com).**

## Application Checklist

### Application Packet

- 1 Completed "Household Information" (Page 2, Section I of this packet)
- 2 Completed "Employment and Income Information" (Page 3, Section II of this packet)
- 3 Eligibility Check (Page 4, top)
- 4 Completed "Asset and Liability Information" (Page 4, Section III of this packet)
- 5 Completed "Homebuyer Certification of Eligibility" (Page 5, Section IV of this packet)
- 6 Completed Document Checklist (this page)

Check box  
when task is  
completed

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

### Supporting Documentation (photocopies only – no originals)

- 7 Most recent 3 years of complete Federal Tax Returns (1040, 1040A, or 1040EZ) for each adult household members (over 18), including all schedules. Self-employed applicants must submit a profit and loss statement.
- 8 Most recent 3 years of W2s for each adult household member. If a member does not receive a W2, please submit substitute documentation, if any, or provide a brief signed Letter of Explanation.
- 9 **Median-income applicants:** 3 most recent consecutive pay stubs for each adult household member (must cover at least a 1 month period)
- 10 Most recent bank statement for each adult household member – **all accounts, all pages**
- 11 Most recent 401K, IRA, Stocks, Bonds, CDs, or other liquid asset statements for each adult household member (if any) – **all accounts, all pages**

Adult Applicant

	1	2	3
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Confirmation

- 12 Have you confirmed that all items are present, complete and in order of the checklist?
- 13 Do you understand that HomeBricks, your lender, or the City of Oakland, may request updated documents or Letters of Explanation for any or all of the above items on this checklist, and that timely response is required?
- 14 Do you understand that prior to approval by the City of Oakland, you must to submit to HomeBricks a completion certificate from a HUD certified homeownership counseling agency?

Check box

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

# FINAL SUMMARY

Please send your completed application with **all required documentation** via:

Mail to: **HomeBricks – Mandela, PO Box 193430, San Francisco, CA 94119, or**

**Applications for the three median income homes are being processed on a first come first served basis.**

**Homebuyer Training Certificate:** Before applications can be submitted for final approval by the City of Oakland, each applicant must provide HomeBricks with a certificate of completion of a Homebuyer Training Seminar. These can be obtained by any HUD certified counselor, such as Lao Family, NID, or the Unity Council.

**HomeBricks Account:** If you have access to the internet, do not forget to log on to [www.homebricks.com](http://www.homebricks.com) to create your free user account.

We look forward to receiving your application!

Please visit [www.homebricks.com](http://www.homebricks.com) for periodic updates to this campaign.

MANDELA  
GATEWAY

The HomeBricks logo features a blue outline of a house roof above the word "HomeBricks" in a blue, sans-serif font.

The City of Oakland logo consists of a black silhouette of an oak tree above the words "CITY OF OAKLAND" in a black, sans-serif font.  
CITY OF  
OAKLAND

