

**SEPTEMBER 23, 2021  
6PM-7PM - SESSION #6**

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# **HouseKeys - City of Hayward at SoHay BMR Ownership Program Webinar**

# House Keeping

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Chat



Raise  
Hand



Q&A

Please use the **Q&A button** to submit questions.

# HouseKeys' Mission Statement

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*Improve Programs that  
Improve Lives*

# HouseKeys Websites

Description	Website
<b>HouseKeys Software Application Site</b> <ol style="list-style-type: none"><li>1. Register your Household</li><li>2. Obtain an Application I.D.</li><li>3. Enter an Opportunity Drawing</li><li>4. Opt-out from an Opportunity Drawing</li></ol>	<a href="https://www.myhousekeys.com/"><u>https://www.myhousekeys.com/</u></a>
<b>City of Hayward at SoHay</b> (City Specific Resource Website)	<a href="http://www.housekeys[8].com"><u>www.housekeys[8].com</u></a>

# [www.myhousekeys.com](http://www.myhousekeys.com)

## One Account per Household/No Multiple Accounts Allowed

- Incomplete or fraudulent [www.myHouseKeys.com](http://www.myHouseKeys.com) accounts will not be allowed entry into any program Opportunity Drawing
- Please do not use multiple email addresses or devices (iPad, cell, laptop, desktop etc.) to create multiple accounts to increase your chances of getting selected. These accounts will be identified, deleted and disqualified from the BMR program
- If you are locked out/unable to edit your account or have questions, please email us at [programs@housekeys.org](mailto:programs@housekeys.org) for assistance

# Homebuyer Application Steps

## Part 1

## Step 1

# Opportunity Advertisement

HouseKeys releases an Advertisement for a New Housing Opportunity. This notice will include:



Bedroom Count



Income Level



Property Type



Deadlines

The notifications go out to Application ID holders and email subscribers.



## Step 2

# Package Your File

## A Application Packet [www.housekeys8.com](http://www.housekeys8.com) > Getting Started tab > Ownership Info Page

The Program Package includes:



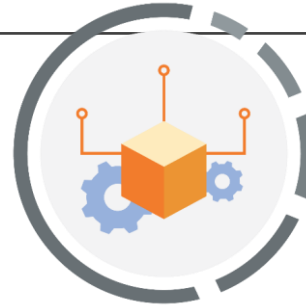
Initial Action Items



Info on Members,  
Income Sources  
and Debts



Intent to Follow  
(Abide by) the  
Rules



## C Document Checklist

Contains a list of supporting documents to verify your household size, income, and other information that you have stated on your application and in the screening questions. It is important to be honest, truthful, and start on this Document Checklist right away. We recommend that you give yourself at least 21 days to collect everything on the list. If you find that a deadline does not give you enough time, do not be discouraged, HouseKeys is constantly adding new programs and opportunities to the Marketplace and Program Center.

## B List of Loan Officers

It is very important to connect with a Loan Officer as soon as possible. The ones on our list have gone through training and verified that their legal departments have reviewed the program documentation. We understand that it may sometimes be difficult to get ahold of a loan officer on our list in time to meet the posted deadlines. If you choose to go with your own lender, make sure to verify that they have done the same. If you do not verify, you run the risk of not being able to close on your purchase transaction even if you are chosen during the Lottery Ranking process.



## Step 3

# Attend an Orientation

Attend a Live Orientation or View one of the Pre-Recorded Videos. There is a Homebuyer Quiz that is available and each applicant in the household must complete the quiz. HouseKeys also holds FAQ Sessions on Fridays and Saturdays, and these are posted on our Event Calendar.





**HouseKeys**  
Unlock Opportunity

# Step 4

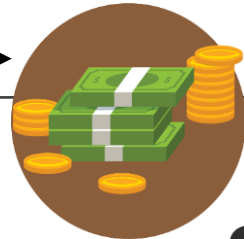
## Setup your MyHouseKeys Account

Set up an account at MyHouseKeys.com and complete the Household Profile with:

### Household Member Profiles



Illustration of a person sitting at a desk with a computer, representing the user setting up the account.



### Household Income Profiles

INFORMATION PROFILES	
Name	_____
Email	_____
Role	_____
Total Household Members	_____
Total Income	_____
AMI%	_____
Income Category	_____
Country	_____

Members (4)			
Name	Email	Address	Action
_____	_____	_____	⋮
_____	_____	_____	⋮
_____	_____	_____	⋮
_____	_____	_____	⋮



### Household Asset Profiles(coming soon)

Your MyHouseKeys Account allows you to apply for any Program that HouseKeys manages.

# www.myhousekeys.com

## Create an Account and Log In

login.prod.housekeys.io



**To Create an Account**

### Sign in to your account

Username \*

Password \*

Forgot your password? [Reset password](#)

No account? [Create account](#)

**SIGN IN**

# Create a New Account



## To Create a New Account:

**Username** = Email Address

**Password** = 8 characters and 1 symbol →

**First Name**

**Last Name**

**Click on Create Account**

Create a new account

Username \* (Email)

Password \*

First Name \*


Last Name \*

Have an account? [Sign in](#)

# Sign in to your Account

login.prod.housekeys.io

Apps GrowthX Investor Stuff LinkedIn Muni Program Web... HouseKeys Analytics Admin Example Affordable... MyHouseKeys.Com Applications and Sit... Engineering Other bookmarks

 **MyHouseKeys 1.0**  
Housing Program Operating System

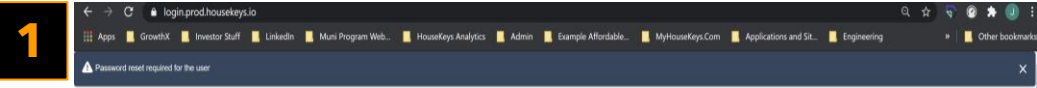
### Sign in to your account

Username \*

Password \*

Forgot your password? [Reset password](#)

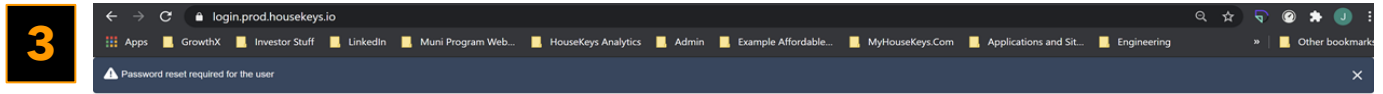
No account? [Create account](#)



**1. If you need to Reset your password, please enter your Username (email address) and our system will email you a code**



**2. HouseKeys Verification Code Email**



**3. Use that code to create a New Password and Click Submit**

# My HouseKeys 1.0 Dashboard Screen/MENU/HOME

login.prod.housekeys.io

Apps GrowthX Investor Stuff LinkedIn Muni Program Web... HouseKeys Analytics Admin Example Affordable... MyHouseKeys.Com Applications and Sit... Engineering Other bookmarks

MyHouseKeys 1.0  
Housing Program Operating System

Welcome, Jason

**MENU** ← The MENU Button will help you navigate this website. Click on it to open The Home button

## DASHBOARD

**JASON BOURNE**

JASON BOURNE  
julustest14@housekeys.org  
Kaiser Permanente \$72,000.00

MARY BOURNE  
Sunnyvale School District \$40,000.00

CINDY BOURNE

# of Household Members **3**













Total Income **\$112,000.00**

AMI 20  
Income Category Low  
County Alameda

**My Programs (0)**  
*(Programs I've received a pre-application id for)*

**My Drawings (0)**  
*(Drawings I've entered)*

# MENU>Home>Manage your Household>Information Profiles (add, edit, delete, member info or income)

-  Home
-  Manage Your Household ^
-  Information Profiles
-  Tools and Planning
-  File Cabinet
-  Community Center
-  Program Center v
-  Program Operations ^
-  Opportunities
-  Drawings
-  Rankings
-  Drawing Results

## INFORMATION PROFILES



INFORMATION PROFILES

PROFILE

Name **John Baker**

Email

Role

Total Household Members

1

Total Income

\$0.00

AMI %

0

Income Category

County

**To add member info or income please use these buttons**

MEMBERS (1)

NAME	RELATION TO PRIMARY	EMAIL	ADDRESS	AGE	INVITED? (Y/N)	ACTIONS
------	---------------------	-------	---------	-----	----------------	---------

 John Baker		john@abc.com			N	 
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**To Edit member info please use the pencils**

INCOME (\$0.00)

NAME	EMPLOYER	INCOME	ACTIONS
------	----------	--------	---------

**To delete member info or income please use the trash can**

**ADD MEMBER +**

**ADD INCOME +**

- Home
- Manage Your Household ^
- Information Profiles
- Tools and Planning
- File Cabinet
- Community Center
- Program Center ^**
  - Programs**
  - Drawings
  - Opportunities
  - FAQ
  - Market Place
- Program Operations ^
  - Opportunities
  - Drawings
  - Rankings
- Drawing Results

Drawings	
Opportunities	293
Open Drawings	35
Applicants	4141
Active Applicants	657
Published	23

Opportunities				
Total	772			
Available	40			
By Income Level				
Ext. Low	V. Low	Low	Moderate	Median
0	2	15	18	3

Rankings	
Total	46
Opportunities	43
Open Rankings	4
Applicants	1299
Active Applicants	654
Published	32













# Step 5

## Get an Application ID

Go to the "Program Center" to find the list of Programs. You will see a "Request Application ID" button that leads to a set of pre-application screening questions that will issue an Application ID if you pass the screening.



<p>Santa Clara BMP Ownership Program <b>City of Santa Clara</b> <i>(Home Ownership)</i></p> <p><a href="#">Request Application ID</a></p> <p>Home Ownership</p>	<p>Santa Clara Affordable Rental Program <b>City of Santa Clara</b> <i>(Rental)</i></p> <p><a href="#">Request Application ID</a></p> <p>Rent</p>	<p>Hayward Affordable Homeownership Program <b>City of Hayward</b> <i>(Home Ownership)</i></p> <p><a href="#">View Application</a></p> <p>Home Ownership</p>
<p>Burlingame Ownership Program <b>Burlingame</b> <i>(Home Ownership)</i></p> <p><a href="#">View Application</a></p> <p>Home Ownership</p>	<p>Lafayette Homeownership Program <b>City of Lafayette</b> <i>(Home Ownership)</i></p> <p><a href="#">Request Application ID</a></p> <p>Home Ownership</p>	<p>Morgan Hill Affordable Rental Program <b>City of Morgan Hill</b> <i>(Rental)</i></p> <p><a href="#">Request Application ID</a></p> <p>Rent</p>

-  Home
-  Manage Your Household ^
-  Information Profiles
-  Tools and Planning
-  File Cabinet
-  Community Center
-  Program Center v
-  Program Operations ^
-  Opportunities
-  Drawings
-  Rankings
-  Drawing Results

INFORMATION PROFILES

- Home
- Manage Your Household
- Program Center
  - Programs
  - Drawings
  - Opportunities**
  - FAQ
- Market Place
- Program Operations
  - Opportunities
  - Drawings
  - Rankings
- Drawing Results

Drawings	
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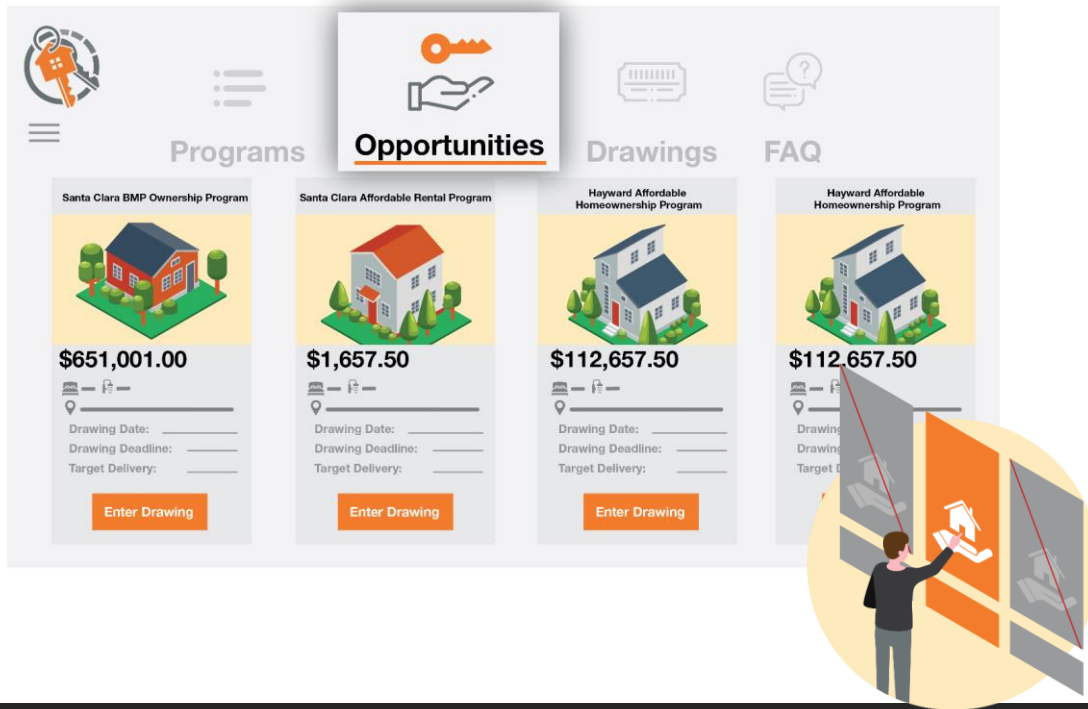
Rankings	
Total	46
Opportunities	43
Open Rankings	4
Applicants	1299
Active Applicants	654
Published	32

## Step 6

# Enter an Opportunity Drawing

Go to the “Program Center” and look at the Opportunities List or the Opportunity Drawing List. Available Homes in the Inventory that we present are called “Opportunities” and each Opportunity is placed into an Opportunity Drawing. An Opportunity Drawing is how HouseKeys connects applicants to available homes. You “Enter” a Drawing by pressing the entry button and answering an additional set of screening questions and you will be assigned an entry number if you pass the additional screening. You can only be in one Opportunity Drawing at a time.

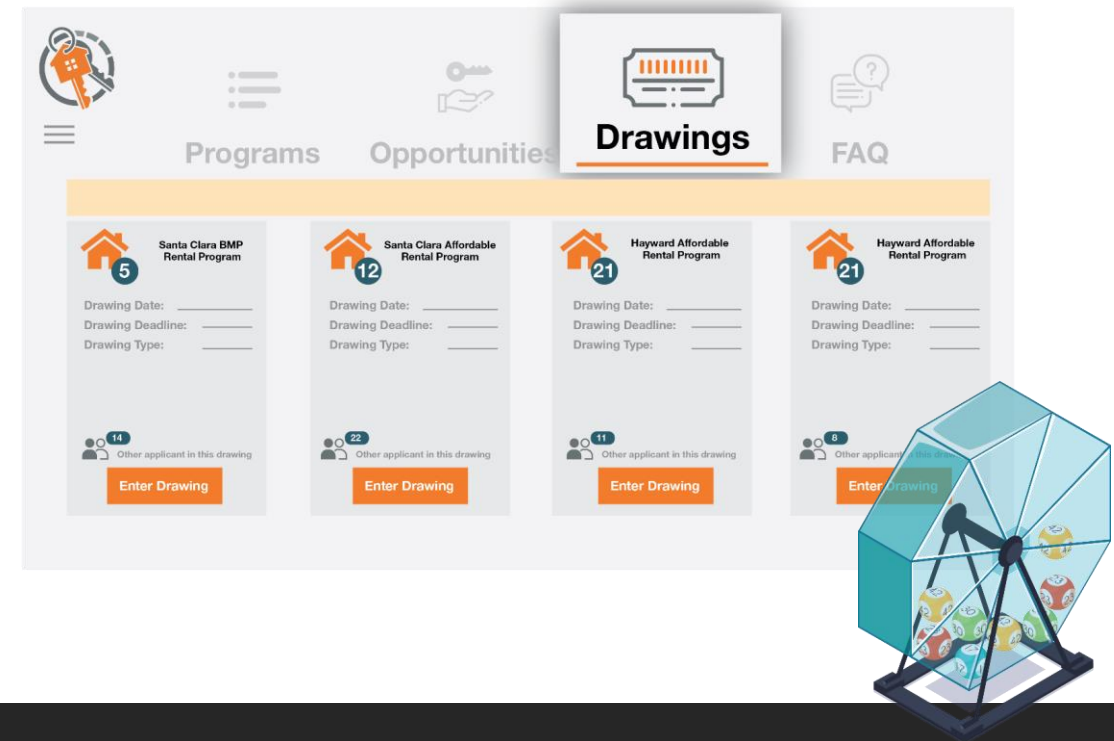
## Go through the Opportunity List



Programs **Opportunities** Drawings FAQ

Program Name	Price	Drawing Date	Drawing Deadline	Target Delivery
Santa Clara BMP Ownership Program	\$651,001.00	_____	_____	_____
Santa Clara Affordable Rental Program	\$1,657.50	_____	_____	_____
Hayward Affordable Homeownership Program	\$112,657.50	_____	_____	_____
Hayward Affordable Homeownership Program	\$112,657.50	_____	_____	_____

## Or you can enter from the Opportunity Drawing List



Programs Opportunities **Drawings** FAQ

Program Name	Entry Number	Drawing Date	Drawing Deadline	Drawing Type	Other Applicants
Santa Clara BMP Rental Program	5	_____	_____	_____	14
Santa Clara Affordable Rental Program	12	_____	_____	_____	22
Hayward Affordable Rental Program	21	_____	_____	_____	11
Hayward Affordable Rental Program	21	_____	_____	_____	8

# MENU > Home > Drawings > Opt Out



MENU

PROGRAMS

OPPORTUNITIES


**DRAWINGS**

FAQ

## DRAWINGS (6)

Programs All Type All


Showing (6) drawings



### City of Hayward Homeownership Program


Drawing Date: April 15, 2021 4:30 PM  
Drawing Deadline: April 20, 2021 5:00 PM  
Drawing Type: Lottery Selection

Entry No: 92-10-2-Rent-OPPr-2021-8-3402




Other applicants in this drawing (184)

[VIEW SUBMISSION](#) [OPT OUT](#)




### Menlo Park Below Market Rental Program (180) City of Menlo Park

Drawing Date:  
Drawing Deadline:  
Drawing Type: Lottery Selection




Other applicants in this drawing (180)




### Menlo Park Below Market Rental Program (186) City of Menlo Park

Drawing Date:  
Drawing Deadline: April 20, 2021 5:00 PM  
Drawing Type: Lottery Selection




Other applicants in this drawing (186)




### Menlo Park Below Market Rental Program (187) City of Menlo Park

Drawing Date:  
Drawing Deadline: April 20, 2021 5:00 PM  
Drawing Type: Lottery Selection




Other applicants in this drawing (187)




### Menlo Park Below Market Rental Program (188) City of Menlo Park

Drawing Date:  
Drawing Deadline: April 20, 2021 5:00 PM  
Drawing Type: Lottery Selection




Other applicants in this drawing (188)



### Menlo Park Below Market Rental Program (183) City of Menlo Park

Drawing Date:  
Drawing Deadline: April 20, 2021 5:00 PM  
Drawing Type: Lottery Selection

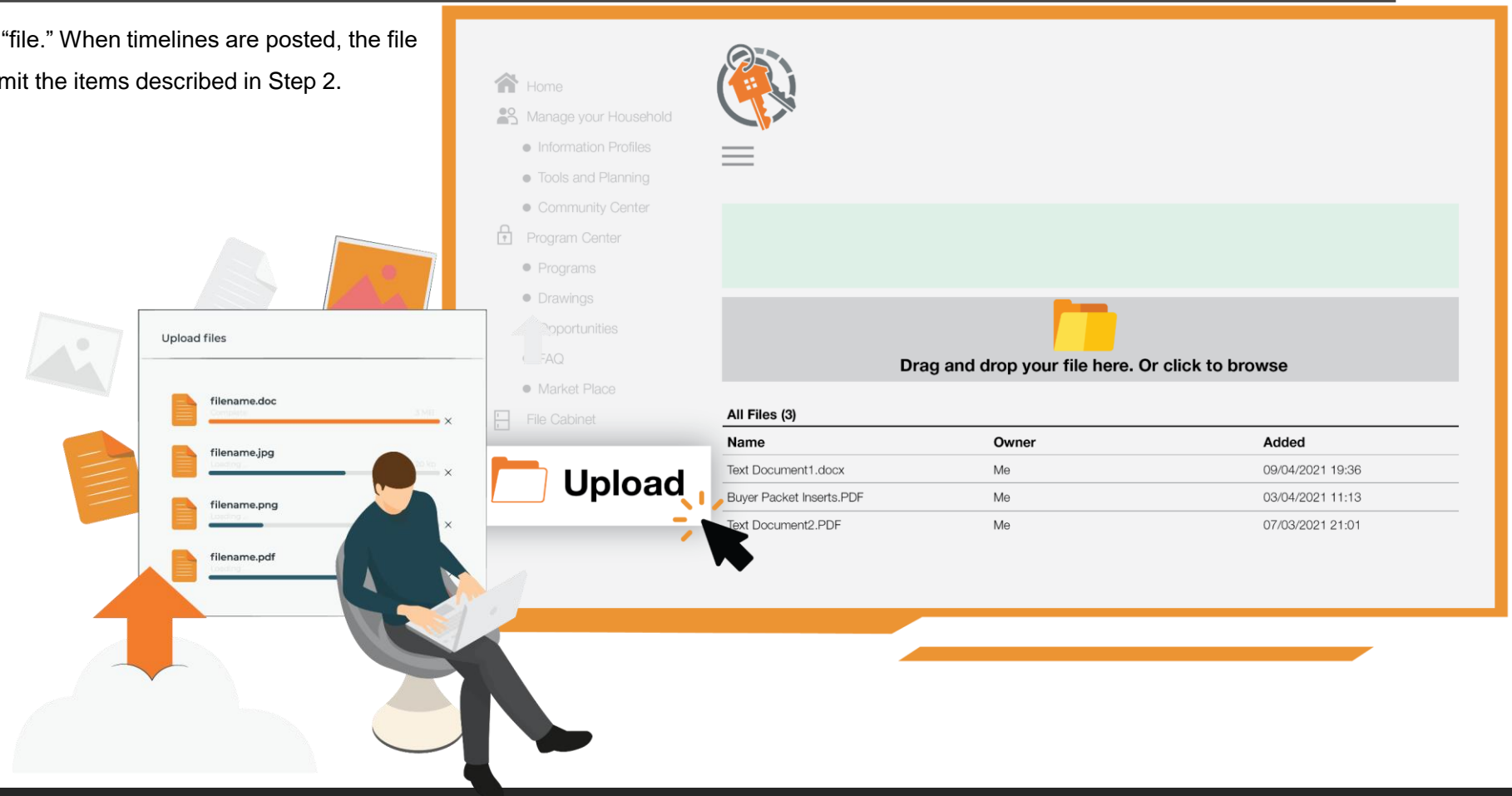


Other applicants in this drawing (183)

## Step 7

# Upload File to the File Cabinet

All the items in Step 2 are what make up a “file.” When timelines are posted, the file submission deadline is the deadline to submit the items described in Step 2.



The illustration shows a person sitting at a desk with a laptop, surrounded by floating document icons and a large orange arrow pointing upwards. The background shows a user interface for uploading files to a 'File Cabinet'.

**Upload files**

- filename.doc
- filename.jpg
- filename.png
- filename.pdf

**File Cabinet**

Home

Manage your Household

- Information Profiles
- Tools and Planning
- Community Center

Program Center

- Programs
- Drawings

Opportunities

- FAQ
- Market Place

File Cabinet

Drag and drop your file here. Or click to browse

**All Files (3)**


Name	Owner	Added
Text Document1.docx	Me	09/04/2021 19:36
Buyer Packet Inserts.PDF	Me	03/04/2021 11:13
Text Document2.PDF	Me	07/03/2021 21:01

**Upload**



# MENU>Home>Manage your Household>Information Profiles (add, edit, delete, member info or income)

- Home
- Manage Your Household ^
- Information Profiles
- Tools and Planning
- Community Center
- Program Center ^
- Programs
- Drawings
- Opportunities
- FAQ
- Market Place
- File Cabinet ^**
- Uploads

Welcome, Tommy 

## DASHBOARD

### My Programs (11)

*(Programs I've received a pre-application id for)*

- Santa Clara BMP Ownership Program  
City of Santa Clara  
**92-7-1-Own-App-2021-1445**
- Santa Clara Affordable Rental Program  
City of Santa Clara  
**92-7-2-Rent-App-2020-149**

### My Drawings (2)

*(Drawings I've entered)*

- Hayward Affordable Homeownership Program  
City of Hayward  
**Submitted On** July 7, 2020 4:57 PM  
**92-8-1.1.1-Own-OPDr-2020-1-1833**
- Test Homeownership  
City of HouseKeys  
**Submitted On** March 22, 2021 9:01 AM



Welcome, Tommy 

 MENU

## FILE CABINET



DRAG AND DROP YOUR FILE HERE, OR CLICK TO BROWSE

 UPLOAD ALL

### All Files (2)

Name	Owner	Added	
 Test Documentation 1.docx	Me	06/19/2021 6:35:15 PM	 
 Test Documentation 1.pdf	Me	06/19/2021 6:36:07 PM	 

## Step 8

# Get Your Ranking

Each Opportunity Drawing that you entered in Step 6 has a timeline that includes: 1) Entry Deadline and 2) File Submission Deadline. After the Entry Deadline, all entrants are ranked using either a randomly assigned number or timestamp, and some form of program preference for applicants who meet special criteria. Applicants who submitted their file by the deadline will be reviewed first according to ranking order.

Dashboard Summary:

- Applicants: 25
- Drawing ID: 166(78)
- Published: 2021-04-06 16:32 PM
- Drawing Method: General Randomizer Ranking

Welcome, Alan

Opportunities (2)

- Income Level: Very Low (17541)
- Income Level: Very Low (17541)

Preferences

Applicant ID	Final Rank	Preference Tiers
92-1-App-2020-1992	1	Tier1, Tier 2
92-1-App-2021-2143	2	Tier1, Tier 2
92-1-App-2020-4178	3	Tier1, Tier 2
92-1-App-2021-5417	4	Tier1, Tier 2



*City of Hayward*

## SOHAY AFFORDABLE HOUSING PROJECT

REGISTER YOUR PROFILE



SoHay by Taylor Morrison

# Housekeys8.com Website Tabs

- HouseKeys City of Hayward @ SoHay Website**
- FAQ's:** type in your question
- Downloads:** Alameda County's 2021 Maximum Income Limits, Applicant Road Map, Application, Applicant Selection Process
- Getting Started:** Home Buyer Info Page, Application Forms, Program Guidelines, Registered Lender List
- EVENTS:** Orientation, FAQ Friday/Saturday registration

## PROGRAM APPLICATION & CHECKLIST (INCLUDING THE LOAN OFFICER LIST)



CLICK ON DOCUMENT TITLE  
LINKS BELOW

[Home Buyer Application Part 1 - 4.21.20](#)

[Home Buyer Application Part 2 – 6.3.20](#)

[Home Buyer Application Part 3 - 4.8.20](#)

[Standard Home Buyer Document  
Checklist - 1.5.21](#)

[Addendum to the Home Buyer Document  
Checklist 6.4.20](#)

[Hayward Registered Lender List -  
12.21.2020](#)

<https://www.housekeys8.com/home-buyer-info-page>

### 1. Click, Download and Print

- Leverage Standard Home Buyer Document Checklists to build your file
- Application Part 1, 2, 3
- Complete them all to the best of your ability
- Schedule an Appointment with a Registered Loan Officer to obtain a Loan Pre-Approval

2. If something does not apply leave it blank

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<https://www.housekeys8.com/home-buyer-info-page>

- 1. Scroll down to the bottom of the page**
- 2. Click on Application Guide**
- 3. Read Program Guidelines before entering an Opportunity Drawing**

## PROGRAM GUIDES

These program guides were created in the Fall of 2018 to provide Applicants and Participants with the rules and processes involved with the housing programs.

### Application Guide

As an applicant, you must complete the steps to create a household profile, obtain an Application I.D. and enter Drawings for the housing opportunity you want. Each housing opportunity is given an Opportunity ID. If you are chosen in the Drawing, then you will submit a full file to be processed and underwritten and the rules are outlined in this guide.

### Participation Guide

Once you are a homeowner, you sign a Restriction Agreement that details what you are allowed to do with the home. While the Restriction Agreement on this site is the latest version, there may be different versions signed by homeowners in the past. The Participation Guide walks through some of the rules on refinancing, re-selling the home, and transfers for inheritance. Please keep in mind that your signed Restriction Agreement is the governing document that ultimately determines what you're allowed to do.

# **What does Area Median Income (AMI) mean?**

**Area Median Income or "AMI"  
is the midpoint of a county's income  
distribution.**

**Half earn more than the MEDIAN and Half earn  
less than the MEDIAN**



# Alameda County

(as of 4/26/21)

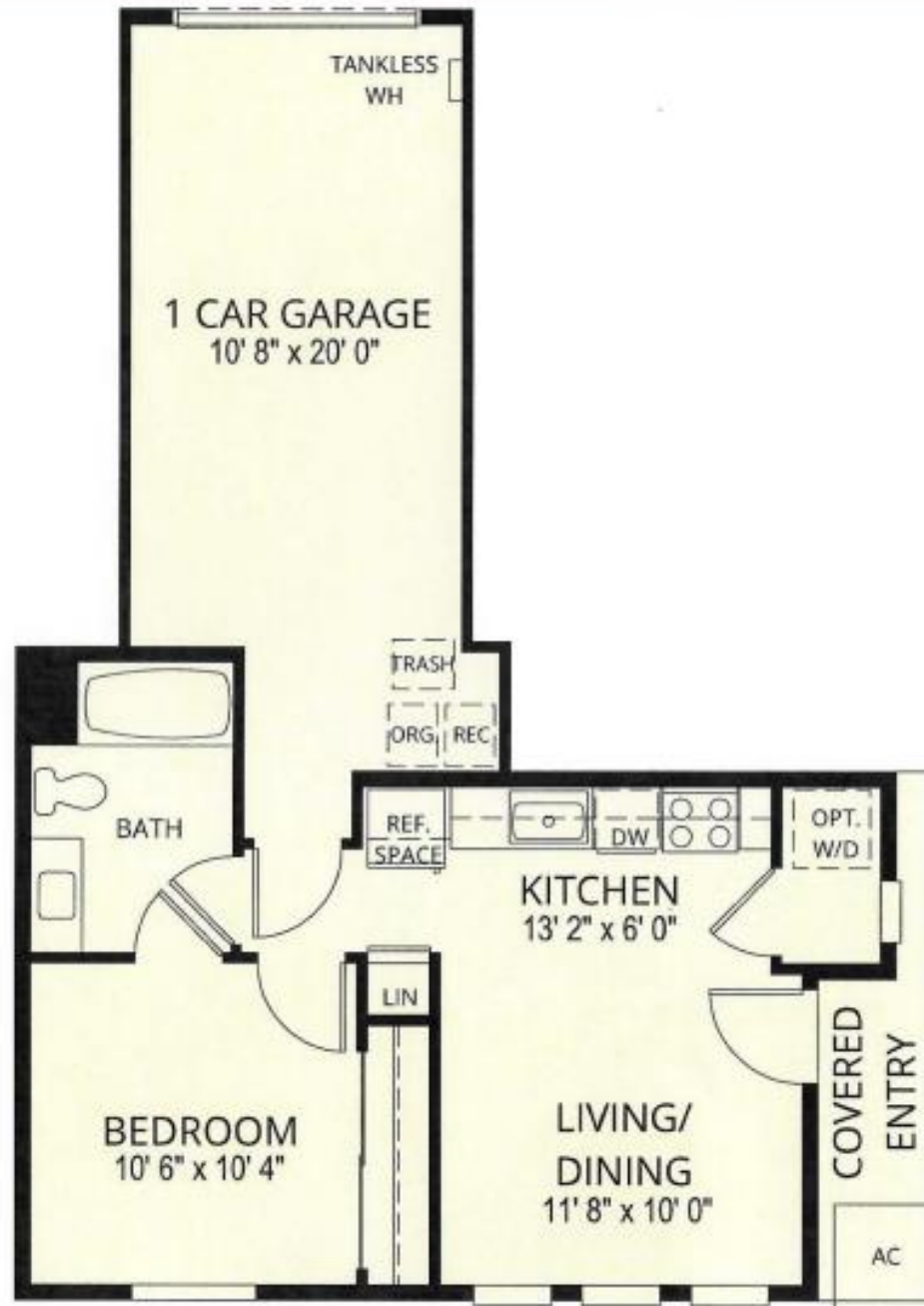
Percentage of the 100% Median	Income Category	1 Household Size	2	3	4	5	6
30% AMI	Extremely Low	\$28,800	\$32,900	\$37,000	\$41,100	\$44,400	\$47,700
50% AMI	Very Low	\$47,950	\$54,800	\$61,650	\$68,500	\$74,000	\$79,500
80% AMI	Low	\$76,750	\$87,700	\$98,650	\$109,600	\$118,400	\$127,150
100% AMI	Median	\$87,900	\$100,500	\$113,050	\$125,600	\$135,650	\$145,700
120% AMI	Moderate	\$105,500	\$120,550	\$135,650	\$150,700	\$162,750	\$174,800

# Sites to Remember

INFORMATION ITEM	SITE
TO REGISTER AND OBTAIN AN APPLICATION I.D. NUMBER	<u><a href="http://www.myhousekeys.com">www.myhousekeys.com</a></u>
SoHay's-HouseKeys Website	<a href="http://www.housekeys8.com">www.housekeys8.com</a>
EMAIL ADDRESSES	<u><a href="mailto:CustomerService@HOUSEKEYS.ORG">CustomerService@HOUSEKEYS.ORG</a></u>
PHONE NUMBER	1-877-460-KEYS (5397)

Plan 1

1 Bedroom  
1 Bath  
429 Sq. Ft.



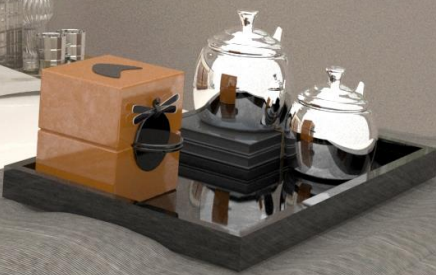
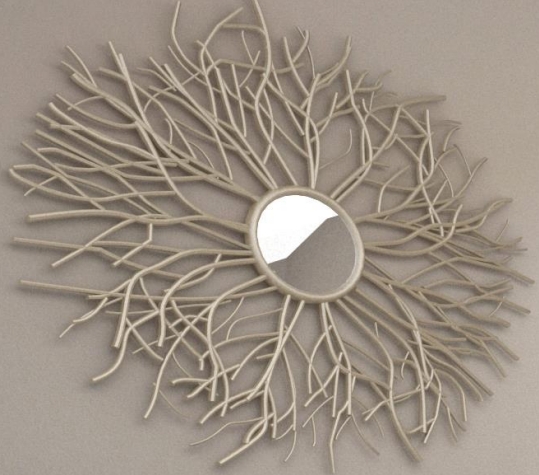
Line 6-Plex



Line 10-Plex























29444  
DIXON STREET  
29450 - 29486

29450

29454

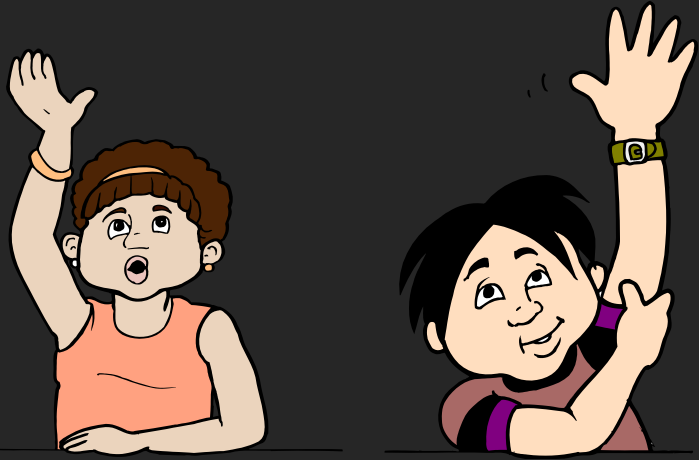
Taylor Morrison

SMH

FAC  
FDC

333  
Fulton St





**QUESTIONS ?????**

