October 11, 2019 RANDOM DRAWING
for Measure J Resale Home in Live Oak

Home Details: 4-bedroom, 3 bath home built in 2003. Located in unincorporated Live Oak.
Sales price: $449,448.

Eligibility Criteria for this Drawing:
1. First-Time Homebuyer, as defined in Affordable Housing Guidelines;
2. Live or Work in Santa Cruz County for at least 60 days;
3. Household income at or below the Moderate-Income Limits (see next page) for your household size;
4. Household size of at least 5 (assuming a two-parent household) and not more than 9 individuals*;
5. Pre-qualified for a conventional, fixed-rate, 30-year mortgage of at least 70% of the purchase price of the home, as shown in loan prequalification letter, and sufficient funds for down payment and closing costs;
6. A minimum down payment of 3% of the purchase price is required, up to 50% of which can be gift funds;
7. If selected, completion of a First Time Home Buyer Class before close of escrow will be required; and
8. Complete Pre-Application Form and loan pre-qualification letter submitted to Planning Dept. between October 1st and October 7th (details below).

For detailed Eligibility Criteria, please see the County’s Affordable Housing Guidelines

* If you believe you qualify for a reasonable accommodation or exception to the household size limitation for this home due to a disability or fair housing concerns, please send an email request for accommodation no later than September 30th to: HousingProgramsInfo@santacruzcounty.us. Your email should explain the reason you believe your household qualifies for an accommodation and include a phone number where you can be reached.

To Apply:
Complete the Pre-Application Form (next page) and attach a pre-qualification letter from a bank supporting your ability to purchase the home. Submit both to the County by mail or hand-delivery between October 1st and October 7th:

- Hand-deliveries accepted at the Planning Counter only during regular business hours of 8:00am to 4:00pm, Monday through Friday.
- Mailed forms must be received by the Planning Department between October 1st and October 7th.
- Applications received before 8:00am on October 1st, or after 4:00pm on October 7th or applications that are incomplete, unsigned or submitted without a loan pre-qualification letter will not be entered into the drawing.
- DO NOT EMAIL OR FAX YOUR FORM. Email and/or fax submissions will not be accepted.

DELIVER TO: County of Santa Cruz Planning Dept.
Attn: Measure J Program
701 Ocean St., 4th Floor
Santa Cruz, CA 95060
PRE-APPLICATION FORM

APPLICATIONS ACCEPTED ONLY FROM October 1 to October 7, 2019

Random Drawing will be held by the County at 4:30 PM on October 11, 2019 at 701 Ocean Street, 4th Floor. Applicants will be notified of their ranking within 3 days of the drawing and are not required to attend the drawing.

Instructions: 1) Fill in all blanks, 2) Initial at left of each numbered item, 3) Sign and date at bottom, 4) Attach your loan pre-qualification letter. Specific questions regarding this Pre-application can be submitted to HousingProgramsInfo@santacruzcounty.us. Se habla español. Telephone inquiries will not be accepted.

SEE PRIOR PAGE FOR DELIVERY INSTRUCTIONS

APPLICANT (HEAD OF HOUSEHOLD) NAME: ____________________________________________

Phone Number:_________________________ Email:__________________________

Initial:

1. My household includes _______ people, including myself. (insert number)

Your household includes any adults and children, related or unrelated, who live with you and form a single economic and housekeeping unit. Any adults included, unless they are your dependent, would be your co-buyers/co-applicants to purchase the home.

2. My household’s gross (pre-tax) annual income, combined for all adult household members, is equal to or less than the maximum income limit shown below for my household size:

<table>
<thead>
<tr>
<th>Household size</th>
<th>2019 Moderate Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>$117,600</td>
</tr>
<tr>
<td>5</td>
<td>$127,000</td>
</tr>
<tr>
<td>6</td>
<td>$136,400</td>
</tr>
<tr>
<td>7</td>
<td>$145,800</td>
</tr>
<tr>
<td>8</td>
<td>$155,250</td>
</tr>
<tr>
<td>9</td>
<td>$164,700</td>
</tr>
</tbody>
</table>

3. Either I, or another adult member of my household, have/has lived in or worked full-time in Santa Cruz county, including its cities, for at least 60 days before I submitted this form.

4. I am a first-time homebuyer, which means I have not owned a home, held any full or partial ownership interest in a home, or purchased a home (residential real estate) in the last three years. A mobile home in a rental mobile home park, without ownership of the space or any share of the land, does not count as real estate, but the mobile home must be sold prior to purchase of the Measure J home.

5. My loan pre-qualification letter for a first-mortgage loan of $________________ is attached, and I have enough funds for down payment and closing costs to purchase this home, priced at $449,448, in conjunction with my first mortgage loan, without any co-signer.
PRE-APPLICATION FORM

6. If selected, I will complete a HUD-approved First Time Home Buyer Class prior to close of escrow, either online or through the Watsonville Law Center.

I hereby certify that the information contained in this form is true to the best of my knowledge and self-certify that my household is eligible for the Measure J Program. I understand that if I am selected to make an offer on this home, I must submit a complete Measure J Buyer Application with third-party documentation for County review and verification of my eligibility in order to purchase the home. I understand that my participation in the random drawing does not guarantee my eligibility for the Measure J program.

Print Name ___________________________ Signature of Applicant ___________________________ Date __________

Print Name ___________________________ Signature of Co-Applicant ___________________________ Date __________

Applicants are responsible for providing all information, including signatures.
Incomplete applications will not be entered into the Random Drawing.

HousingProgramsInfo@santacruzcounty.us
Se habla español