INSTRUCTIONS FOR JUNE 2025 RANDOM DRAWING APPLY DURING APPLICATION WINDOW: MAY 15 – MAY 29, 2025

To Apply:

Applicants should complete these steps to participate in this drawing:

- 1. Review the Random Drawing Flyer, Instructions, Application Form, and Affordable Housing Guidelines (AHG) with your loan officer and/or other advisor to determine if you may be eligible to purchase a Measure J home (key AHG sections are in pages 8 21, 25 31, and Exhibits 2 and 3 (pp. 55-57).
- 2. **Obtain a loan prequalification letter** from your loan officer, who must be a <u>local</u> lender or mortgage broker with a branch office open to the public, located within Santa Cruz county.
- 3. **Print the Pre-Application Form**, fill it out completely, initial where indicated, sign and date at the bottom. Each adult aged 18 or over in your household should initial and sign at the bottom.
- 4. Seal your preapplication form and loan pre-qualification letter in an envelope. Write the primary applicant's full name, email address, and cell phone number clearly on the outside of your envelope.

ADDRESS YOUR SEALED ENVELOPE TO:

County of Santa Cruz CDI Planning Division, Attn: Housing Staff Re: Measure J Random Drawing 701 Ocean St., Room 418 Santa Cruz, CA 95060 (831) 454-2332

5. Submit your sealed envelope to the County of Santa Cruz, CDI Planning Division, by mail, Fedex, or hand-delivery during the Application Window: 8:00 am on May 15th through 4:00 pm on May 29th, 2025.

DELIVERY INSTRUCTIONS:

- Hand-Delivery: 701 Ocean Street, 4th Floor, Unified Permit Center front counter. Drop off with UPC staff during regular Counter hours: Monday through Thursday from 8:00 AM to 12:00 PM and 1:00 PM to 3:30 PM. There will also be a drop-box on the front counter for use outside of these hours, available Monday Friday from 8:00 am to 5:00 pm. Contents of this box will be brought to Housing at the end of day each day during the Application Window.
- By Mail or Fedex, etc.: Your pre-application package must be <u>received</u> by the CDI Planning
 Division during the Application Window time frame noted above. Postmarks within this date range
 will not count; your package must physically arrive at the CDI office during this Application
 Window.
- Applications received before or after the Application Window, and/or applications that are incomplete, unsigned by applicant(s), or submitted without a loan pre-qualification letter, will not be entered into the drawing.

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• DO NOT EMAIL OR FAX YOUR FORM. Email and/or fax submittals are not accepted.

APPLICATIONS ACCEPTED ONLY THROUGH 4:00 pm on the last day of the Window (May 29, 2025)

The Random Drawing will be held by CDI Planning Division, Housing staff. It is tentatively scheduled for June 12, 2025. That date may be postponed by Housing staff if a large number of applications are received. Applicants will be notified whether their application qualified to enter the Drawing, and of the confirmed time and date of the Drawing, before it is held. Applicants are not required to attend the drawing. Applicants entered into the Drawing will be notified of their ranking on the waiting list within 3 business days of the Drawing.

Instructions for filling out the Pre-Application Form :

- 1) Fill in <u>all blanks</u> in the form, including your name, household information, contact info and loan pre-qualification amount. "Applicant(s)" means each adult aged 18 or over living in your household. If there are more than 2 adults in your household, print out an extra copy of the Form and have the additional adults fill out and sign that one, and staple both together.
- 2) Applicant(s) to initial at left of each numbered item;
- 3) Applicant(s) to print name, **sign** and date at bottom;
- 4) <u>Attach</u> your loan pre-qualification letter on your lender's letterhead. A pre-qualification letter is not a formal loan approval letter. The prequalification letter should state the following information to the extent possible, but at least item a) below:
 - a. You are prequalified for a loan amount of at least 70% of the Measure J home price you wish to purchase:
 - b. The maximum home price you are prequalified to purchase with that loan;
 - c. Your proposed downpayment amount (must be between 3% and 30% of the home price); and
 - d. Any gift funds you propose to use for your purchase (gift funds may not exceed the total amount of your own downpayment funds). The entire downpayment, including any gift funds, may not exceed 30% of the home price, plus closing costs).

The sum of your proposed loan amount and your proposed downpayment (and any proposed gift funds, to the extent allowed) should equal at least the price of the Measure J home you want to buy.

If you have questions about the pre-application form or this Drawing, please email Housing staff at HousingProgramsInfo@santacruzcountyca.gov. All inquiries will be responded to via email within 3 business days. Please be patient when contacting staff, as there will be a high volume of inquiries during this time.

MEASURE J HOUSING RANDOM DRAWING June 2025

PRE-APPLICATION FORM

REVIEW INSTRUCTIONS BEFORE YOU BEGIN

APPLICANT (HEAD OF HOUSEHO)LD) NAME	≣:	
Phone Number:	Emai	1:	
Current Home Address:			<u>.</u>
Each adult shall initial blanks to the left of en any blanks:	ach numbere	d statement below, to ver	ify it is true for their household, and fill
Your household includes any adults economic and housekeeping unit ware considered your co-buyers/co-household in the table below. Includ Name and Age of each household in any special needs related to housing	(insert numb and childrei vith you, as s applicants to de yourself (F member, an	er) n, related or unrelated, shown by your lease a o purchase the home. Head of Household) in t	who live with you and form a single nd tax returns. Any adults included Please list the members of your the first line of the table. Provide the indicate whether each person has
Full Name	Age	Special Needs (ADA accessible unit, live-in aide, or other reasonable accommodation) Indicate Yes or No, and provide details below the table.	Relationship to Primary Applicant Choose one of these terms to describe your household members' relationship to you: Self, Partner/Spouse, Child (includes foster children), Parent, Sibling, or "Other household member" (someone who has lived with you for at least 6 months) SELF
			GLLI
Special housing needs: Check a household member for whom you ar	•		to your household, related to any
 □ We need a wheelchair-accessible □ A member of my household curre table above), due to their age, medic 	ently has a l	•	.e., an employee not included in the
,	needs othe	er accessibility features	s in the home, or another type of





My household's gross (pre-tax) annual income, combined for all adult household members listed in the table above, is at or below the maximum income limit shown below for my household size:

Household size	2025 Moderate Income Limit
1	\$111,550
2	\$127,500
3	\$143,400
4	\$159,350
5	\$172,100
6	\$184,850
7	\$197,600
cities, for at least 60 days before I submitted	orked full-time in Santa Cruz county, including its this form. d a home, held any full <i>or partial</i> ownership interest

	3.	I or my co-applicant have/has lived in or worked full-time in Santa Cruz county, incities, for at least 60 days before I submitted this form.	cluding its
	4.	I am a first-time homebuyer: I have not owned a home, held any full <i>or partial</i> ownersh in a home, or purchased a home (residential real estate) in the last 3 years. (A mobil a rental mobile home park, without ownership of the space or any share of the land count as real estate, but that mobile home must be sold prior to purchase of the home.)	le home in I, does not
	5.	My loan pre-qualification letter for a first-mortgage loan of \$ is atta I have enough funds for downpayment and closing costs to purchase one of the Nomes listed in the Flyer, in conjunction with my first mortgage loan. (Note: non-occurrence are not allowed).	Measure J
_	6.	If selected, I will complete a HUD-approved First Time Home Buyer Class prior to escrow, either online or in person as approved by the Measure J Program.	o close of
	Preferred N	Measure J Home Size (circle only 1 size): 1-Bedroom 2-Bedroom 3-Bedroom	room
		't get your preferred home size, are you interested in purchasing a smaller home size (circle one) Yes No	(next size
	my/our knd submit a co and verific	CATION: I/we hereby certify that the information contained in this form is true to the owledge,. I/we understand that if I/we are selected to make an offer on this home, complete Measure J Buyer Eligibility Application with third-party documentation for Courtain of my/our eligibility in order to purchase the home. I/we fully understand the property of the Measure J Hilliam that the property of the Measure J Hilliam that the my/our eligibility for the Measure Hilliam that the my/our	I/we must inty review nat my/our

participation in this random drawing does not guarantee my/our eligibility for the Measure J Homebuyer Program, and that if we have made any intentionally false or misleading statements in this form, we will be eliminated from eligibility to purchase any of the homes made available through this drawing.

Print Name	Signature of Applicant	Date
Print Name	Signature of Co-Applicant	Date

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Applicants (not their lender or RE agent) are responsible for filling out this form and signing where indicated. If you have more than 2 adults in your household, print an extra copy of this form and have the additional adults initial and sign the 2nd form where indicated. Staple the two forms together. Incomplete applications will not be entered into the Random Drawing.