

Meadow Park

******Important******

This package contains important information regarding the upcoming lottery at Meadow Park. We ask that you review it carefully to get an understanding of how the process will work.

When submitting your application you must include:

- 1) Completed Meadow Park Application (Page 20 and 21 of the packet. Please read through the entire application.
- 2) \$40 Application Fee

You can either drop off the application by **February 24, 2010** or mail it to:

City of Novato
75 Rowland Way #200
Novato, CA 94945
ATT: Tim Wong

If you have any questions, please call Tim Wong, City of Novato, (415) 899-8257

Any mailed applications must be postmarked by February 24, 2010.

MEADOW PARK
Affordable For-Sale Townhomes

**Buyer Information &
Application Package**



THE CITY OF
NOVATO
CALIFORNIA

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Contact Information

Call the City of Novato:
415-899-8257

www.hamiltonhousing.org

Or email Tim Wong, Housing Coordinator: twong@ci.novato.ca.us

Drop off all applications and original documentation to:

City of Novato
75 Rowland Way, #200
Novato, CA 94945

Sale of the 351 affordable homes at Meadow Park will be subject to the terms and conditions described in the Affordable Housing Plan as approved by the City of Novato.

About Meadow Park Affordable For-Sale Town Homes

History of Hamilton

In 1974 the United States Air Force decommissioned Hamilton Field. The United States Navy owned and operated the military housing until 1996. In 1998 the City of Novato and its Redevelopment Agency entered into an agreement to develop Hamilton Field with the Novato Community Partners (Shea Homes/Centex Homes). The project was divided into two large and two small parcels totaling 313 acres.

The largest 200 acre site on the main base side is named Meadow Park (formerly Capehart/Hillside) and has a total of 708 new affordable homes built, of which 351 are ownership, 297 rental apartments, and 60 short-term rentals.

The other 100 acre site is named Pointe Marin (formerly Rafael Village) which has 344 single family detached market rate homes, as well as a 100 unit senior condominium development of which 67 units are affordable for sale to seniors 55 years and older. A small parcel has 19 additional single family detached homes for a total project delivery of 1,171 homes.

About Meadow Park Townhomes

These *for-sale* one and two story townhome style condominiums, which consist of two, three, and four bedroom units, were designed with the architectural style of Rustic shake and California cottage.

Meadow Park at Hamilton surrounds you with the very best of Marin County, one of the Bay Area's most desirable places to live. The master-planned community of Hamilton, created on the site of the historic Hamilton Field, offers the ambience of a mature small town. Well regarded public and private schools, parks, ball fields, Novato's own skateboard park, a recreation center, walking trails and a proposed wetlands preserve are all part of Hamilton's appeal. Downtown Novato, with its array of antique shops and cafés, is close by, as are movie theaters, highly ranked Novato Unified schools, regional shopping, the College of Marin Indian Valley Campus and the Marin Civic Center.

Outdoor enthusiasts will enjoy Novato's many parks, which offer activities ranging from fishing and picnicking to horseback riding. Some of California's most scenic landscape - the Marin Headlands, Mount Tamalpais, and the Napa and Sonoma wine country - are just a brief drive away. Active or relaxed, sophisticated or casual...the lifestyle you desire becomes an appealing reality at *Meadow Park*.

Information Regarding Current Availability & Pricing

Unit Availability & Estimate of General Allocation Schedule

Homes are not available at this time. However, homes will be available for resale in the near future and on an ongoing basis thereafter. Eligible lottery participants will be contacted by the City of Novato in the event a home becomes available that they may be qualified for so that they may begin the screening process.

The units will be priced based upon the income ranges that this plan was designed to serve. These prices currently range from:

Mid \$100,000's to Mid \$400,000's

Once available, the homes will be sold within a range of prices as follows:

Two Bedroom	Mid \$100,000's Low \$200,000's
Three Bedroom	Mid \$100,000's High \$400,000's
Four Bedroom	Mid \$300,000's Mid \$400,000's

Equal Housing Information

The City of Novato is committed to providing equal housing opportunity for all people regardless of race, color, gender, religion, national origin, familial status, or disability. If you believe you have been a victim of discrimination, contact the U.S. Dept. of HUD's Fair Housing Hotline (800) 669-9777.

This information changes frequently.

Please visit the website for information updates or make inquiries at the City offices.

City of Novato
75 Rowland Way, #200
Novato, CA 94945
415-899-8257
www.hamiltonhousing.org

MEADOW PARK at Hamilton
Income Certification & Eligibility Guidelines

Thank you for your interest in resale homes at Meadow Park. The neighborhood is being sold under strict regulations. In order to purchase a home in the development, your household income must fall within “Low Income” or “Moderate Income” limits. Please take a careful look at the following guidelines, income self-analysis worksheet and Area Annual Median Income Chart.

I. Eligibility

To qualify to purchase one of the homes in the Meadow Park development at a price less than the fair market value, applicants must have a current income that meets the fairly complex definition of income as required by California Redevelopment Law. A household's income (see definition of qualifying household income) must qualify either within the low income limits for the designated low income units or within the moderate income limits for the designated moderate income units below based on 75% and 120% of the area median income, adjusted by household size, as issued by the California Department of Housing & Community Development (HCD) for Marin County, effective April 2008.

Marin Area Annual Median Income Schedule
Income limits for the
Hamilton Navy Reuse Project — Meadow Park Ownership Homes
Effective: April 1, 2009

		2009 Income Limits Household Size							
	Percentage of AMI	1	2	3	4	5	6	7	8
Low Income	Up to 55%	37,260	42,590	47,900	53,240	53,735	57,720	61,710	65,690
	55-65%	44,040	50,340	56,615	62,920	63,505	68,210	72,930	77,640
	66-75%	50,810	58,080	65,325	72,600	73,275	78,710	84,150	89,580
Moderate Income	76-90%	60,975	69,705	78,390	87,120	87,930	94,455	100,980	107,505
	91-100%	67,750	77,450	87,100	96,800	97,700	104,950	112,200	119,450
	101-110%	74,525	85,195	95,810	106,480	107,470	115,445	123,420	131,395
	111-120%	81,300	92,940	104,520	116,160	117,240	125,940	134,640	143,340

* AMI = Annual Median Income

This median income schedule is based on the Marin County Area Annual Median Income limits as published by the State of California Department of Housing and Community Development (HCD), dated February 28, 2008. The median income for a four-person household, which is currently \$95,000, is determined by the Department of Housing and Urban Development (“HUD”), Office of Economic Affairs, Economics and Market Analysis Division. This figure is adjusted for household size in accordance with HUD standard adjustment factors. The current median income became effective 4/01/09.

Please Note: Most local, state, federal and conventional lending institution affordable housing programs define low income as “within 80% of AMI limits”. The low income limit of 75% is specifically related to the unique characteristics of the Hamilton Navy Re-Use Affordable Housing Plan.

“Gross Annual Income” shall mean the projected income of a person or family for the twelve month period following the date of determination of income. If the circumstances are such that it is not reasonably feasible to anticipate a level of income over a twelve month period, a shorter period may be used subject to a re-determination at the end of such period.

Annual household income includes the current annual income of household members 18 years or older who will be residing in the home. Household members include individuals who will be living in the home including head of household, spouse, children or others listed as dependents on federal tax forms, and other adults who are also purchasing the property. Applicant’s household income must be eligible at the time of application and at the close of escrow to purchase the home.

WORKSHEET

Your Gross Annual Income

List all current, regular gross annual income for yourself and any adults in your household 18 years or older. Include all sources of income.

	Average Annual Amount
Gross Pay (Before Taxes & Other Deductions)	\$ _____
Self Employment Income*	\$ _____
Overtime/ Part Time/ Seasonal/ Commissions Income	\$ _____
Bonus/ Tips	\$ _____
Dividends/ Interest Earnings	\$ _____
Business or Investment earnings	\$ _____
Pension/ Social Security Benefits	\$ _____
Veterans Administration Benefits	\$ _____
Unemployment/ Disability Compensation	\$ _____
Public Assistance	\$ _____
Alimony/ Child Support/ Separate Maintenance Income	\$ _____
Other	\$ _____
Total Gross Income	\$ _____

* Refer to Section II, Determination of Income Eligibility

Income for Meadow Park ownership lottery qualification shall include the following:

- The gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses;
- The previous 3 years signed federal tax returns with all schedules (RS Form 1040). Please sign any copies, e-files or fax copies that do not have your signature(s) on page 2.
- The previous 3 years IRS Form W-2 (Wage & Tax Statement); 3 years.
- One month's most recent pay stubs;
- Year-to-Date Profit and Loss statement for self employment
- Two month's most recent bank statements from your bank and/or credit union;
- Most recent statement for all brokerage accounts and retirement accounts
- Letter from employer if employee's overtime, commission, or bonus status has changes from that reflected on the pay stubs;
- Signed and notarized statement for —
 - Any adults who did not, and were not required to, file federal tax forms for the previous three years. Include a full explanation;
 - Any adults who had no income. Include a full explanation;
- Documentation of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability on death benefits or similar types of periodic payments with indication of when payments will end;
- Documentation of periodic and determinable allowances such as alimony or child support;
- Final divorce or legal separation papers, if applicable; division of assets, alimony, child support or child custody.

- For applicants who are currently renting; name, address and phone number of landlord(s) for the past two years.
- For applicants who are current homeowners; name, address, and phone number of current home loan servicer.
- Interest and dividends;
- Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay;
- All regular pay, special pay (Special pay to serviceman head of a family away from and exposed to hostile fire is excluded as qualifying income. See exclusions that follow in next section) and allowances of a member of the Armed Forces (whether or not living in the dwelling) who is head of the household or spouse; and Public Assistance. If the public assistance payment includes an amount specifically designated for shelter and utilities which is subject to adjustment by the public assistance agency with the actual cost of shelter and utilities, the amount of public assistance included as income shall consist of:
 - The amount of the allowance or grant exclusive of the amount specifically designated for shelter and utilities, plus
 - The maximum amount which the public assistance agency could in fact allow for the family for shelter and utilities.
- Where a family has net family assets in excess of \$5,000, income shall include the actual amount of income, if any, derived from all of the net family assets or ten percent (10%) of the value of such assets, whichever is greater. For purposes of this section, net family assets means value of equity in real property other than the household's full time residence, savings, stocks, bonds, and other investment. The value of necessary items such as furniture and automobiles shall be excluded.

Income for Meadow Park ownership lottery qualification shall NOT include the following:

- Casual, sporadic or irregular gifts;
- Amounts which are specifically for or in reimbursement of the cost of medical expenses;

- Lump sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses;
- Amounts of educational scholarships paid directly to the student or to the educational institution, and amounts paid by the government to a veteran for use in meeting tuition, fees books and equipment. Any amounts such as scholarships, or payments to veterans NOT used for the above purposes of which are available for subsistence are to be included as income;
- Special pay to serviceman head of a family away from and exposed to hostile fire;
- Relocation payments made pursuant to federal, state or local relocation law;
- Foster child care payments;
- The value of coupon allotments for the purchase of food pursuant to the Food Stamp Act of 1964 which is in excess of the amount actually charged the eligible household;
- Payments received pursuant to participation in the following volunteer programs under the ACTION Agency;
 - a) National Volunteer Antipoverty Programs which include VISTA, Service Learning Programs and Special Volunteer Programs;
 - b) National Older American Volunteer Programs for persons aged 61 and over which include Retired Senior Volunteer Programs, Foster Grandparent Program, Older American Community Services Program, and National Volunteer Program to Assist Small Business Experience, Service Corps of Retired Executives (SCORE) and Active Corps of Executives (ACE).

Applicants must also be owner-occupants, i.e. must occupy the homes is their principal residence.

II. Determination of Income Eligibility

The City of Novato (City) or its agents will calculate the applicant's household income to determine eligibility to purchase the home. The applicant is responsible to report any change in the application status after submitting the application which would affect the applicant's eligibility. City or its agents will calculate the current annual household income based on employment. For those earning salary or wages, the income will be calculated as follows based on income indicated on recent pay-stubs:

- 12 x current gross monthly income, or
- 24 x current gross semi-monthly income, or
- 26 x current gross bi-weekly income, or
- 52 x current gross weekly income

If year-to-date information on pay-stubs, indicates an income which would be over the income limits, applicant would need to provide a letter from the employer indicating that the higher income is no longer applicable.

Self-employed applicants must provide a profit-and-loss statement for the current year to date. Income will be calculated based on the most recent two years income averaging of the Schedule C from the federal income tax forms (1040's). Income will be based on net income not including depreciation. These calculations will be used to determine the projected income for the following twelve month period.

Income from seasonal employment or income from commission will be based on a two year average of gross income received.

Income from income-generating assets will be included at current passbook interest rate; however, assets to be used for down payment and closing costs may be excluded from the income-generating assets.

While these are the City's applicant eligibility guidelines, the City reserves the right to exercise discretionary decision-making in individual cases not specifically addressed here.

Please Note: The aforementioned income eligibility guidelines are subject to further amendment which would supersede present income eligibility guidelines and certification procedures. Please refer to revision date.

How to Apply for the Lottery
The Application Package begins on page 19

The following conditions must be met in order for your application to be valid

1. Application must be original document with original signatures & dates.
2. Application must be submitted with a \$40 check or money order payable to the City of Novato. No cash or credit card payments will be accepted.
3. You must be 18 years or older to apply.
4. All fields designated with an asterisk (*) must be completed.
5. The application must be dropped off at the Administration Office at:

City of Novato
75 Rowland Way, #200
Novato, CA 94945
ATT: Tim Wong

Applications are available at the following locations and may be downloaded from the web at www.hamiltonhousing.org.

IMPORTANT!

Read the Income Eligibility Guidelines, page 7.

Tips on arriving at an accurate household income:

- Include annual income of all household members 18 years and older
- Income is your CURRENT GROSS annual income if you are paid hourly or by salary
 - Self-employed applicant's income will be based on a two year average
- After the Lottery determination, please be prepared to submit the following documentation
 - for all adult members of your household that are 18 years and older:
 - A completed loan application and necessary disclosures with original signatures
- The previous 3 years signed federal tax returns with all schedules (IRS form 1040) and W-2's (wage and tip statement)
 - Documentation of periodic and determinable allowances such as alimony or child support
- Final divorce or legal separation papers, if applicable; division of assets alimony, child support or child custody.
 - 1 months most recent pay stubs (if applicable)
- 2 months most recent bank statements from your bank, credit union, brokerage accounts and retirement accounts — all pages
 - Documentation of periodic payments (SSI, annuities, etc.)
- For applicants who are currently renting; name, address and phone number of landlord(s) for the past two years.
- For applicants who are current homeowners; name, address, and phone number of current home loan servicer.
 - YTD profit and loss for self-employment
 - Most recent statement for all brokerage accounts and retirement accounts
- Letter from employer if employee's overtime, commission, or bonus status has changed from that reflected on the pay stubs
 - Signed and notarized statement for —
- Any adults who did not, and were not required to, file federal tax forms for the previous three years. Include a full explanation;
 - Any adults who had no income. Include a full explanation;

The above listed requirements are subject to change by the City of Novato, its agents, or lender.

How the Lottery Works

A computer process will be used to randomly sort and rank all applicants. Each applicant will be given a lottery number (rank). The new lottery numbers will begin where the prior lottery numbers leave off and will continue consecutively until all applications have received a ranked number. Within 3 weeks of the lottery, the City will prepare a list of all lottery participants (“lottery list”) and their lottery number (rank).

Eligibility Verification

At the time of receipt of eligible applications, an initial determination of income eligibility will be made by the City based solely on the information supplied in the application.

What Happens After the Lottery

(If a home becomes available)

Screening of Applications Following the Lottery

Applications will be screened following the lottery in order of their lottery ranking. Only in the event that an eligible home becomes available for resale will the process continue for new RSP applicants. Once a home becomes available the City will contact new RSP applicants in order of their lottery ranking to proceed with the screening process.

There are two components of the screening process:

1. **Verifying the household's income** to determine if the household's income is within the low or moderate income category and to place the household's income within the appropriate "income band."

If the applicant's income is not within an income band with current availability, then the applicant will be notified and may have the opportunity to purchase at a future time.

2. **Securing conditional loan approval.** Once the City has established the applicant's income eligibility, the application will be forwarded to the primary lender or a lender of the buyer's choice. The lender will evaluate the financial information and determine if the household is qualified to purchase a home and, if so, the maximum purchase price/loan for which the household is qualified. If the primary lender does not approve the applicant for a loan, the applicant may request to seek out another lender. In this event, the applicant will have 10 working days to secure approval from another lender. If loan approval is not secured, then the applicant will be notified and will be removed from the lottery pool.
3. **Obtaining City approval** once the lender has issued a conditional credit approval for the loan, the City's agent will verify that the household income is eligible to purchase the home. The City will have 14 days from the receipt conditional credit approval for a loan to determine that the applicant is income eligible and to verify the applicant's income band.

Applicants who meet the income eligibility requirements and obtain a loan approval will receive an offer to purchase notification stating which homes they are eligible to purchase. Offers to purchase will be issued in accordance with lottery ranking, following income certification and preliminary loan approval.

****NOTE****

You cannot assign your Lottery Number. Purchase documentation will only be entered into with the party whose name appears on the Lottery List unless other arrangements have been agreed to beforehand.

MEADOW PARK

Office Hours: 9am-5pm Mon. - Fri.

75 Rowland Way, #200

Novato, CA 94945

415-899-8257

The City of Novato maintains the sole discretion to create, modify and/or enforce the Meadow Park Sales Release Process and reserves the right to modify this process at any time without any notice or obligation to any party.

Summary of Affordable Housing Covenant, Resale Restrictions and Option to Purchase Agreement

All homes will be subject to an Affordable Housing Covenant, Resale Restrictions and Option to Purchase Agreement. This agreement will be recorded against the property, and requires the following:

1. Property must be your principal residence for duration of ownership.
2. The Agency will record a deed of trust against the property equal to the difference between the established affordable housing purchase price and the market value at the time the property is purchased.
3. Upon resale, the Owner shall provide required notice to the Agency, and the Agency will attempt to identify an Eligible Buyer from the list of potential purchasers maintained by the Agency.
4. In determining the resale price, capital improvements that have been approved by the Agency may be added to the purchase price, in addition to a HUD increase. Sale price will be calculated by the Agency.
5. If the Agency is unable to identify an Eligible Buyer, then the Owner may sell its property to an Eligible Buyer whose income is certified by the Agency at an affordable sale price calculated by the Agency.
6. If the Agency is unable to identify an Eligible Buyer, then the City shall have the option to purchase the property pursuant to the City's Purchase Option at an affordable sales price.
7. If the Agency and Owner are unable to identify an Eligible Buyer and the City has not exercised the Agency's Purchase Option, the Owner shall have the right to sell the property to a non-Eligible Buyer at market value as an Extraordinary Sale.
8. In the event of an Extraordinary Sale, the City shall receive, in addition to the principal amount of the Agency Note, a share of the appreciation in the value of the property between the time the property was acquired by the owner and the Extraordinary Sale.
9. Upon any resale, there will be a transaction fee of 3% of the affordable sales price to be paid to the City's Affordable Ownership Fund.
10. Upon any resale, there will be a Public Benefit Monitoring and Compliance Fee of 0.25% of the affordable sales price to be deducted and paid to the City.
11. Transfer of ownership may take place without a sale if it is a permitted transfer. Permitted transfers of title included by gift, devise, or by inheritance to Owner's spouse, or natural or adopted children; by Owner's death to surviving joint tenant, tenant by entireties or a surviving spouse of community property; by divorce or dissolution proceedings; or by any interest in the Property to the spouse in conjunction with marriage.
12. Person taking title under a permitted transfer must occupy the unit as principle residence.

13. Resale restrictions still apply even after permitted transfer.

14. Any transfer to the property in violation of the Affordable Housing Covenant is void.

The “Agency” refers to the Redevelopment Agency, City of Novato. The City and its Agency are implementing different aspects of the Hamilton Navy Reuse Plan within the Hamilton Redevelopment Area.

Application Checklist

Read Carefully: In order for applications to be accepted for the lottery -

1. The submitted application must be date-stamped at the City offices after 10 AM and before 5pm.
2. Submit only one Application Package per household. This application package must include completed, signed and dated application forms for ALL household members 18 years of age or older. Please attach additional copies of the documents as needed.
3. Include the non-refundable Application Fee of \$40.00 by personal check, money order or cashier's check payable to *City of Novato*. Credit card payments will not be accepted.
4. Complete applicant's Name (1a) and Social Security Number (1b) ONLY. Sign and date the bottom.
5. Check to ensure that ALL the required fields (designated by asterisk) have been completed correctly.
6. Check to ensure that all pages are signed and dated.
7. Only applications with income stated that falls within income bands with home availability will be considered at this time.

Helpful Definitions

Household Size — Number of people in your household

Unmarried — Divorced, Separated or Widowed

Current Annual Gross Income — Refer to the “Worksheet, Your Gross Annual Income” in the Affordable Housing Lottery Eligibility section.

First Time Home Buyer — You are considered a first time home buy owned a home in the past 3 years.
Please Note: It is not a requirement for an applicant to be a first-time homebuyer.

The City of Novato reserves the right to ask for additional information as deemed necessary to accurately assess applicant's eligibility.

The City of Novato is committed to providing equal housing opportunity for all people regardless of race, color, gender, religion, national origin, familial status, or disability. If you believe you have been a victim of discrimination, contact the U.S. Dept. of HUD's Fair Housing Hotline (800) 669-9777.

Meadow Park Affordable Home Ownership - Lottery Application - Only One Per Household

APPLICANT INFORMATION					
*Last:		*First:		* Household Size:	
*Date of Birth:		Social Security No:		*Phone:	
*Current Address:					
*City:		State:		ZIP:	
EMAIL:		Own <input type="checkbox"/> Rent <input type="checkbox"/>		How Long?	
Are you a first time home buyer? YES <input type="checkbox"/> NO <input type="checkbox"/>			Marital Status Married <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/>		
APPLICANT EMPLOYMENT INFORMATION					
*Current Employer:					
*Employer Address:					
*City:		State:		Zip:	
*Position		*Current Annual Gross Income:			
**OTHER ADULTS IN HOUSEHOLD INFORMATION					
*Last:		*First:			
*Date of Birth:		Social Security No:		*Phone:	
*Current Address:					
*City:		State:		ZIP:	
EMAIL:		Own <input type="checkbox"/> Rent <input type="checkbox"/>		How Long?	
Are you a first time home buyer? YES <input type="checkbox"/> NO <input type="checkbox"/>			Marital Status Married <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/>		
**OTHER ADULTS IN HOUSEHOLD EMPLOYMENT INFORMATION					
*Current Employer:				How Long?	
*Employer Address:				Phone:	
*City:		State:		Zip:	
*Position:		*Current Annual Gross Income:			
**HOUSEHOLD COMPOSITION AND CHARACTERISTICS					
* List all other household members who will be living in the residence					
Last Name	First Name	Date of Birth	Relationship to applicant	Current Income (18 or older)	Social Security No.
ORIGINAL SIGNATURES REQUIRED FOR A VALID APPLICATION					
*Signature of Applicant:				*Date:	
*Signature of Other Adults in Household:				*Date:	

*All applicable fields that have been designated by an asterisk must be filled in to be a valid & complete application. ** Please attach additional sheets as necessary.

Note: Only one home ownership application will be accepted for each household. Submitting more than one application would invalidate your household's eligibility to buy a home at Meadow Park.

Please Note: It is not a requirement that an applicant be a first-time homebuyer.

**Affordable Home Ownership
Lottery Application
Certification**

The undersigned applicants certify the following:

1. We have applied for the lottery with City of Novato. In applying for the lottery,

I/We completed an application containing various information for the purpose of the lottery, the amount and source of the down payment, employment and income information, and assets and liabilities.

I/We certify that all of the information is true and complete.
I/We made no misrepresentations in the lottery application or other documents, nor did we omit any pertinent information.
2. I/We understand and agree that City of Novato reserves the right to change the review process to a full documentation program. This may include verifying the information application with the employer and/or a financial institution.
3. I/We agree to occupy the home as My/Our principal residence for the duration of ownership. We understand this unit cannot be rental property.
4. I/We understand that a low lottery number does not guarantee that I/We will be able to purchase. I/We understand that in addition to lottery ranking and unit availability, the ability to purchase is dependant upon My/Our credit worthiness and financial ability to qualify for a loan and have adequate cash resources for a down payment and closing costs, and ability to meet application deadlines.
5. I/We understand it is My/Our responsibility to notify City of Novato of any changes to the information provided on my/our lottery application.

Authorization to Release Information

To Whom It May concern:

1. I/We have applied for the lottery with City of Novato. As part of the application process, City and its agents and Novato Public Finance Authority and its Agents may verify information contained in my/our application documents and in other documents required in connection with the lottery.
2. I/We authorize you to provide to City of Novato and its agents and Novato Public Finance Authority and its Agents all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Your prompt reply to City of Novato and its agents is appreciated.
Applicant Signature Date Social Security Number
Other Adults in Household Date Social Security Number

Applicant Signature

Date

Social Security Number

Other Adults in Household

Date

Social Security Number