

**THURSDAY,
DECEMBER 9, 2021,
6:00PM - 7:00PM**



**HouseKeys - City of San Ramon
BMR Ownership Program Orientation Webinar
Session #12**

House Keeping



Chat



Raise
Hand



Q&A

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

HouseKeys' Mission Statement

*Improve Programs that
Improve Lives*

HouseKeys Websites

| Description | Website |
|---|---|
| <p>HouseKeys Software Application Site</p> <ol style="list-style-type: none">1. Register your Household2. Obtain an Application I.D.3. Enter an Opportunity Drawing4. Opt-out from an Opportunity Drawing | <p><u>https://www.myhousekeys.com/</u></p> |
| <p>City of San Ramon (Resource Website)</p> <ol style="list-style-type: none">1. Opportunity Information2. Application Forms, Exhibits, checklists, addendum, Lender List, Orientation prerecorded video, short videos, quiz and program guidelines.3. Orientation, FAQ Friday/Saturday registration | <p><u>https://www.housekeys6.com/</u></p> |

<https://www.myhousekeys.com/>

One Account per Household/No Multiple Accounts Allowed

- **Incomplete or fraudulent [www.myHouseKeys.com](https://www.myhousekeys.com/) accounts will not be allowed entry into any City Opportunity Drawing**
- **Please do not use multiple email addresses or devices (iPad, tablets, cell phones, laptops, desktops etc.) to create multiple accounts to increase your chances of getting selected for an opportunity. These accounts will be identified, deleted and disqualified from ALL BMR programs**
- **If you are locked out/unable to edit your account or have questions, please email us at CustomerService@housekeys.org for assistance**

Homebuyer Application Steps

Part 1



HouseKeys
Unlock Opportunity

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.housekeys6.com > Getting Started tab > Ownership Info Page

The Program Package includes:



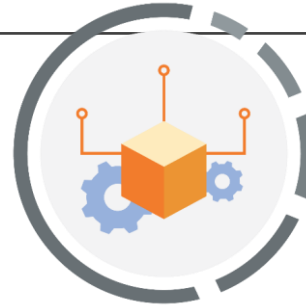
Initial Action Items



Info on Members,
Income Sources
and Debts



Intent to Follow
(Abide by) the
Rules



B 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.

C 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



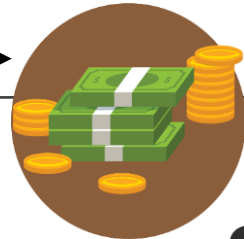
UserName (Email):

Password:

First Name:

Last Name:

Have an account? Sign in **Create Accounts**



Household Income Profiles

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

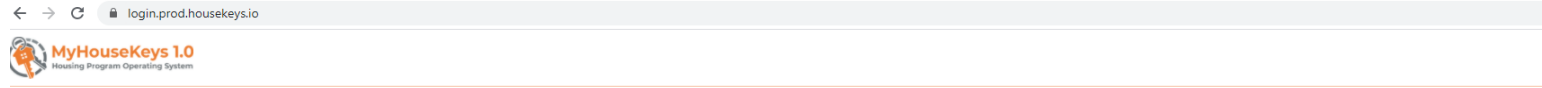
| Members (4) | | | |
|-------------|-------|---------|--------|
| Name | Email | Address | Action |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |



Household Asset Profiles(coming soon)

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

<https://www.myhousekeys.com/> Create an Account and Log In



To Create an Account

Sign in to your account

Username *

Password *

Forgot your password? [Reset password](#)

No account? [Create account](#)

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

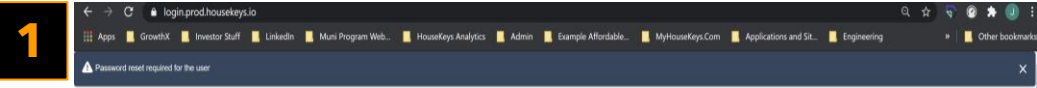
Sign in to your account

Username *

Password *

Forgot your password? [Reset password](#)

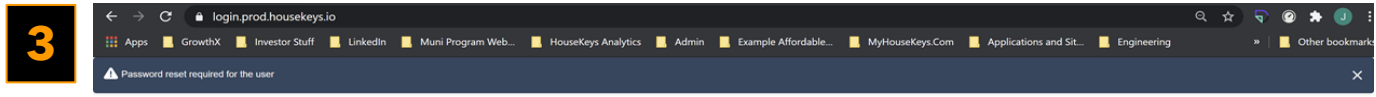
No account? [Create account](#)



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

To Edit member info please use the pencils

ADD MEMBER +

INCOME (\$0.00)

NAME EMPLOYER INCOME ACTIONS

To delete member info or income please use the trash can

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.



A grid of six program cards is displayed on a light gray background. Above the grid are two house icons: a white house with a red roof and a 'SALE' sign, and a blue house with a red roof and a 'RENT' sign. Each card has a yellow header with the program name, a dark blue button for actions, and a diagonal orange banner in the bottom right corner. The programs are: 1. City of San Ramon Home Ownership (Home Ownership, Request Application ID); 2. Santa Clara Affordable Rental Program City of Santa Clara (Rental) (Rental, Request Application ID); 3. Hayward Affordable Homeownership Program City of Hayward (Home Ownership) (Home Ownership, View Application); 4. Burlingame Ownership Program Burlingame (Home Ownership) (Home Ownership, View Application); 5. Lafayette Homeownership Program City of Lafayette (Home Ownership) (Home Ownership, Request Application ID); 6. Morgan Hill Affordable Rental Program City of Morgan Hill (Rental) (Rental, Request Application ID).



-  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 | |
|-------------------|------|
| Opportunities | 293 |
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| Opportunities | | | | |
|-----------------|--------|-----|----------|--------|
| Total | 772 | | | |
| Available | 40 | | | |
| By Income Level | | | | |
| Ext. Low | V. Low | Low | Moderate | Median |
| 0 | 2 | 15 | 18 | 3 |

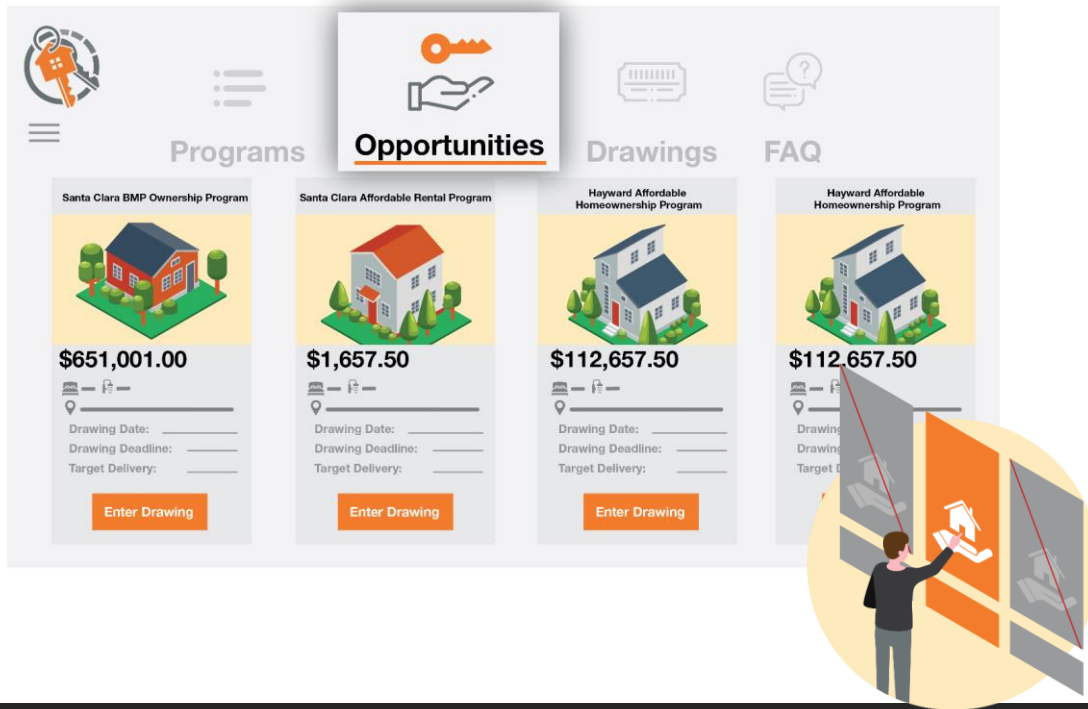
| Rankings | |
|-------------------|------|
| Total | 46 |
| Opportunities | 43 |
| Open Rankings | 4 |
| Applicants | 1299 |
| Active Applicants | 654 |
| Published | 32 |

Step 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.

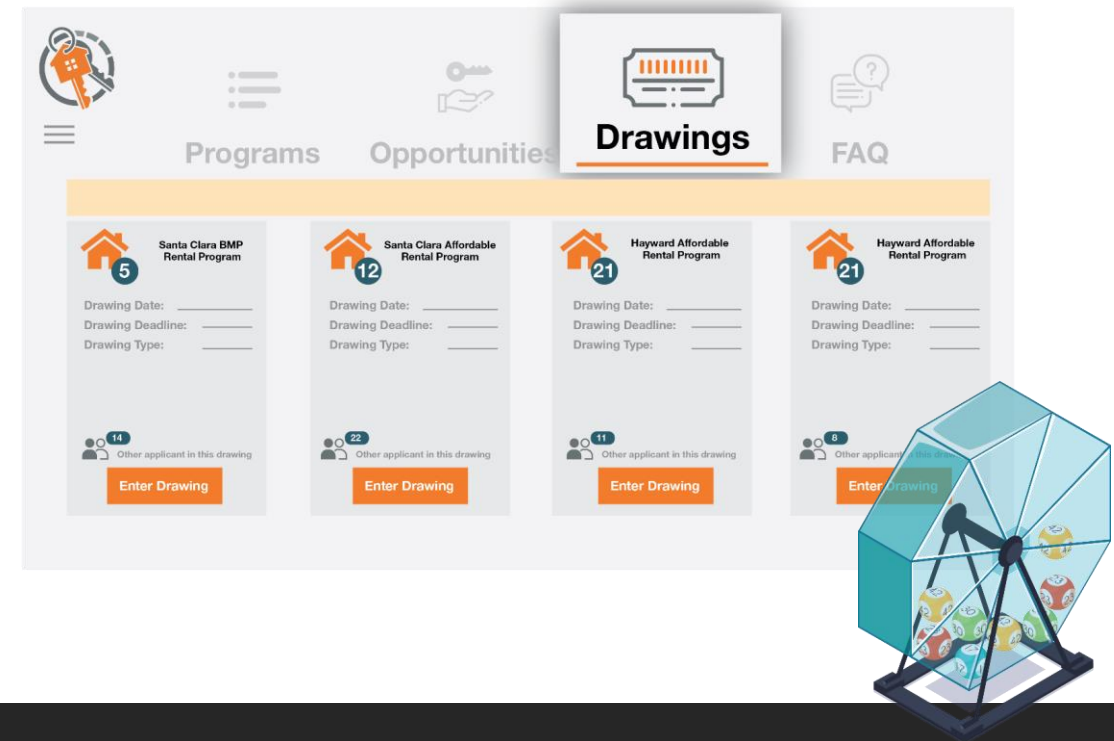
Go through the Opportunity List



Programs **Opportunities** Drawings FAQ

| Program Name | Price | Enter Drawing |
|--|--------------|---------------|
| Santa Clara BMP Ownership Program | \$651,001.00 | Enter Drawing |
| Santa Clara Affordable Rental Program | \$1,657.50 | Enter Drawing |
| Hayward Affordable Homeownership Program | \$112,657.50 | Enter Drawing |
| Hayward Affordable Homeownership Program | \$112,657.50 | Enter Drawing |

Or you can enter from the Opportunity Drawing List













Programs Opportunities **Drawings** FAQ

| Program Name | Drawing Number | Enter Drawing |
|---------------------------------------|----------------|---------------|
| Santa Clara BMP Rental Program | 5 | Enter Drawing |
| Santa Clara Affordable Rental Program | 12 | Enter Drawing |
| Hayward Affordable Rental Program | 21 | Enter Drawing |
| Hayward Affordable Rental Program | 21 | Enter Drawing |

MENU > Home > Drawings > Opt Out

DRAWINGS (19)

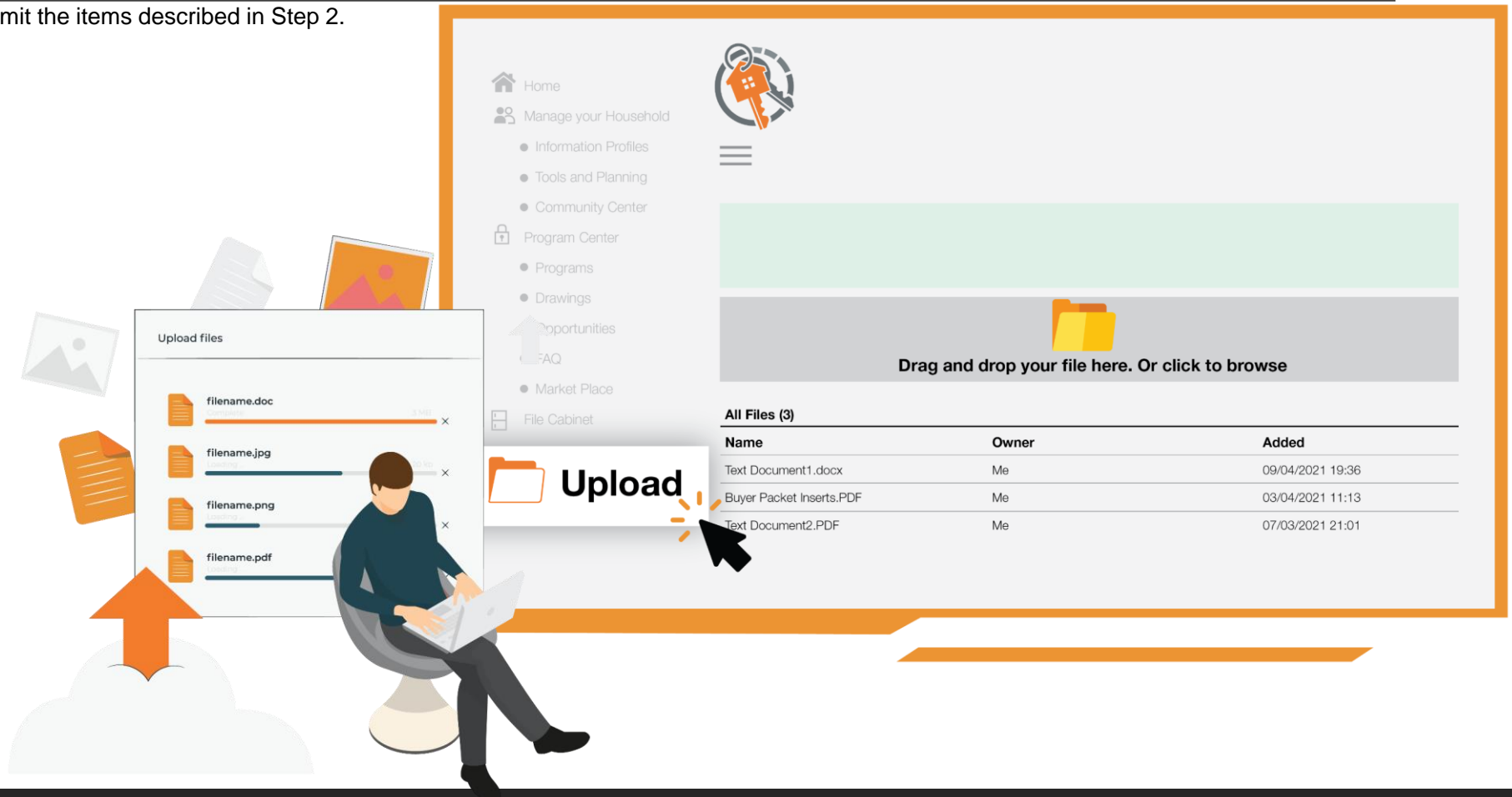
Showing (19) drawings

| | | | | |
|---|---|--|--|--|
|  <p>Hayward Affordable Homeownership Program (133) City of Hayward</p> <p>Drawing Date: May 20, 2021 3:54 PM Drawing Deadline: June 16, 2020 5:00 PM Drawing Type: Lottery Selection</p> <p>Entry No: 92-8-1.1.1-Own-OPPDr-2020-1-3585</p> <p> Other applicants in this drawing (133)</p> <p>VIEW SUBMISSION OPT OUT</p> |  <p>Santa Clara Affordable Rental Program (193) City of Santa Clara</p> <p>Drawing Date: May 26, 2021 1:32 PM Drawing Deadline: January 1, 1900 5:00 PM Drawing Type: Lottery Selection</p> <p>Entry No: 92-7-2-Rent-OPPDr-2021-4-3649</p> <p> Other applicants in this drawing (193)</p> <p>VIEW SUBMISSION OPT OUT</p> |  <p>San Ramon Affordable Ownership Program (163) City of San Ramon</p> <p>Drawing Date: May 27, 2021 3:54 PM Drawing Deadline: February 9, 2021 5:00 PM Drawing Type: Lottery Selection</p> <p>Entry No: 92-6-1-Own-OPPDr-2021-4-3665</p> <p> Other applicants in this drawing (163)</p> <p>VIEW SUBMISSION OPT OUT</p> |  <p>Gilroy BMR Homeownership Program (164) City of Gilroy</p> <p>Drawing Date: May 5, 2021 3:38 PM Drawing Deadline: January 29, 2021 5:00 PM Drawing Type: First-Form First-Serve</p> <p>Entry No: 92-5-1-Own-OPPDr-2021-12-3536</p> <p> Other applicants in this drawing (164)</p> <p>VIEW SUBMISSION OPT OUT</p> |  <p>Menlo Park Below Market Rental Program (184) City of Menlo Park</p> <p>Drawing Date: April 15, 2021 4:30 PM Drawing Deadline: May 3, 2021 5:00 PM Drawing Type: Lottery Selection</p> <p>Entry No: 92-10-2-Rent-OPPDr-2021-8-3402</p> <p>OPTED OUT</p> <p> Other applicants in this drawing (184)</p> <p>VIEW SUBMISSION</p> |
|---|---|--|--|--|

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. A large orange arrow points upwards from a cloud towards the upload interface. The interface is a screenshot of a web application with a sidebar menu and a main content area.

Upload files

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


Upload

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 |

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

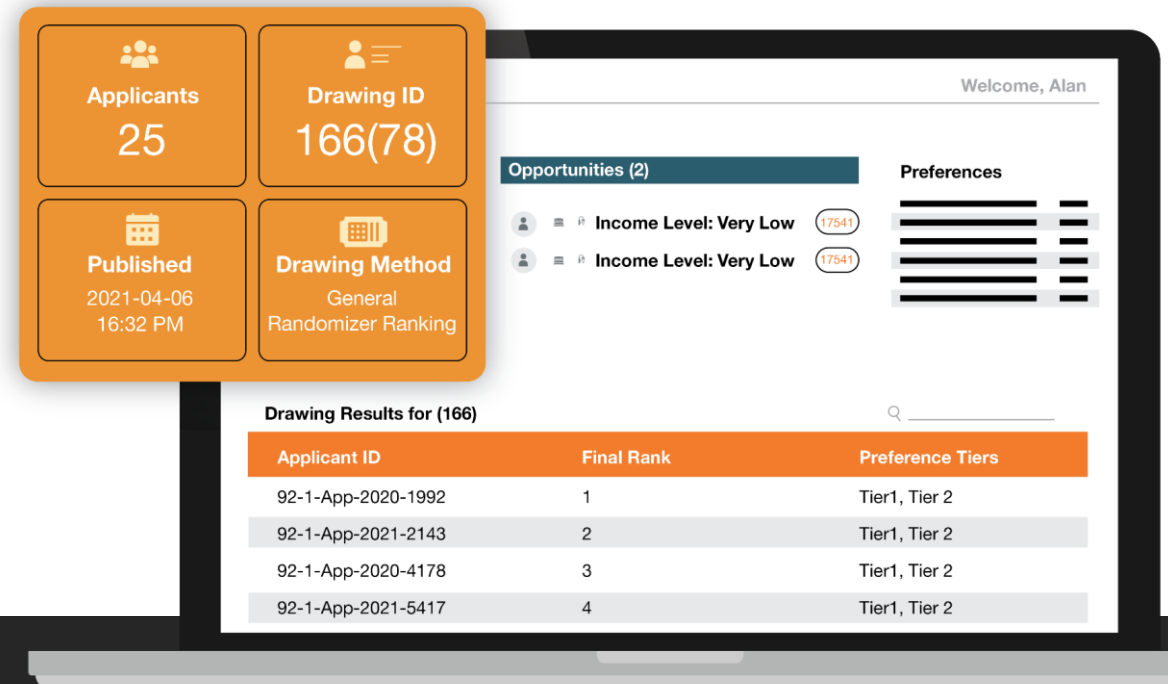
Get Your Ranking

Each Opportunity Drawing that you entered in Step 6 has a timeline that includes:

1) An Entry Deadline

and

2) A 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. Applicants who enter after the Entry Deadline can enter the Opportunity Drawing as back-up applicants. If the original Final Ranking Order List is exhausted (due to not identifying a qualified borrower), we will review files per the time stamp in which the Applicant entered the Opportunity.



The screenshot displays a user dashboard for Alan. It features a summary card with four metrics: Applicants (25), Drawing ID (166(78)), Published date (2021-04-06 16:32 PM), and Drawing Method (General Randomizer Ranking). Below this, there are sections for Opportunities (2) and Preferences. The main content area shows 'Drawing Results for (166)' with a table of applicant rankings.

| 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 |

www.HouseKeys6.com

To protect the health and wellness of our applicants, community and employees, our office is temporarily closed to walk-in's. We are working remotely and ready to assist you. Please contact us at programs@housekeys.org ✕

SAN RAMON
AFFORDABLE
HOUSING

[HOME](#)

[GETTING STARTED](#)

[EVENTS CALENDAR](#)

[HOME BUYER OPPORTUNITIES](#)

[DOWNLOADS](#)

[ONLINE FORMS](#)

[FAQS](#)

[PARTNERS](#)

[LINKS](#)

[CONTACT US](#)

City of San Ramon

AFFORDABLE HOMEOWNERSHIP PROGRAM

[REGISTER YOUR PROFILE](#)

www.housekeys.org/housekeysmunis

PROGRAM GUIDES

Application Guide Issued 6.25.2020 and Revised 3.30.2021

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 (generally 50 years) that details what you are allowed to do with the home. While the Restriction Agreement on this site is the latest version, there have been many different versions used over the past 40 years. 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.

For program information (i.e., occupancy standards (min-max), priorities, down payment cap etc.) please visit the **City of San Ramon's Program Guide**.

Path:

www.housekeys6.com > Getting Started > Home Buyer Info Page > Scroll to the bottom of the page

Homebuyer Opportunities Update

Index #198
Very Low
6 Units

All 6 units were filled

Index #199
Low
6 Units

All 6 units were filled

[VIEW LIST OF INCLUDED FEATURES](#)



[RIDGEVIEW FLOOR PLAN](#)

[RIDGEVIEW SITE MAP](#)

Single-Story | 3 Bedrooms 2 Bathrooms |
1,761 sq. ft.
2-Bay Garage

Current Homebuyer Opportunities Update

| | |
|---|---|
| Index #237 Low (80% AMI) 1 unit available Ridgeview Floor Plan | Index #238 Very Low (50% AMI) (3 units available) Ridgeview Floor Plan |
| 77109 Via Vicenza | 28103 Argento Loop |
| | 28109 Argento Loop |
| | 77103 Via Vicenza |

Note: Currently reviewing applicant files for Opportunity Index #237 and 238. Please keep in mind that if a file was not submitted by the File Submission date your entry will be nulled and void (skipped)

The are the Last Four (4) Opportunities at the Preserve!!!

[VIEW LIST OF INCLUDED FEATURES](#)



[RIDGEVIEW FLOOR PLAN](#)

[RIDGEVIEW SITE MAP](#)

**Single-Story | 3 Bedrooms 2 Bathrooms |
1,761 sq. ft.
2-Bay Garage**

Opportunity Drawing Index #237 & 238



OD INDEX #237

Released on 10/21/2022

One Unit: Homesite 109 - 3bd - 77109 Via Vicenza

Restricted Sales Price: \$381,435

Property Designated AMI: 80% / Up to Low Income

Monthly HOA: \$405.45 Estimated

Monthly HO6 Insurance: \$80 Estimated

Opportunity Drawing Entry Deadline: 11/5/2021 by 5:00pm*

Lottery Rank Results Date (approx.): 11/12/2021

File Submission Deadline Date: 11/21/2021 by 11:59pm

*Anyone that submits a Drawing Entry form after 11/05/2021 5:00PM with a complete file will be added to the end of the processing list. A file without a drawing entry form is null and void.

OPPORTUNITY DRAWING NOTICE 237



OD INDEX #238

Release Date: 10/21/2021

Property Addresses: 3 Units

Homesite 160 - 3bd - 28103 Argento Loop

Homesite 163 - 3bd - 28109 Argento Loop

Homesite 106 - 3bd - 77103 Via Vicenza

Restricted Sales Price: \$200,280

Property Designated AMI: 50% / Up to Very Low Income

Monthly HOA: \$405.45 Estimated

Monthly HO6 Insurance: \$80 Estimated

Opportunity Drawing Entry Deadline: 11/5/2021 by 5:00pm*

Lottery Rank Results Date (approx.): 11/12/2021

File Submission Deadline Date: 11/21/2021 by 11:59pm

*Anyone that submits a Drawing Entry form after 11/05/2021 5:00PM with a complete file will be added to the end of the processing list. A file without a drawing entry form is null and void.

OPPORTUNITY DRAWING NOTICE 238

Meet the Garcia's (Family of 5)

How Does HouseKeys Calculate Your Income

(to ensure that the Household is below the Maximum Income Limits) ?

All Family Members
Income
is Calculated

Angela Garcia
\$50,000

Fabian Garcia
\$60,000

Jona Garcia (18)
\$12,000

April
Garcia (7)

Charles
Garcia (9)

\$122,000

***Projecting
Forward***

12 MONTHS



Contra Costa County (as of 4/26/21)

| % 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 | \$44,700 | \$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 |

Meet the Garcia's (Family of 5)

How Do Lenders Calculate your Income (to ensure the Borrower(s) can afford the Financing)?

Jona's Income will be removed because he will not be on the loan/title and was 16 years old twenty-four (24) months ago

Angela Garcia
\$50,000

We will use Fabian and Angela's income only
(they will both be on the Loan and on Title)

Fabian Garcia
\$60,000

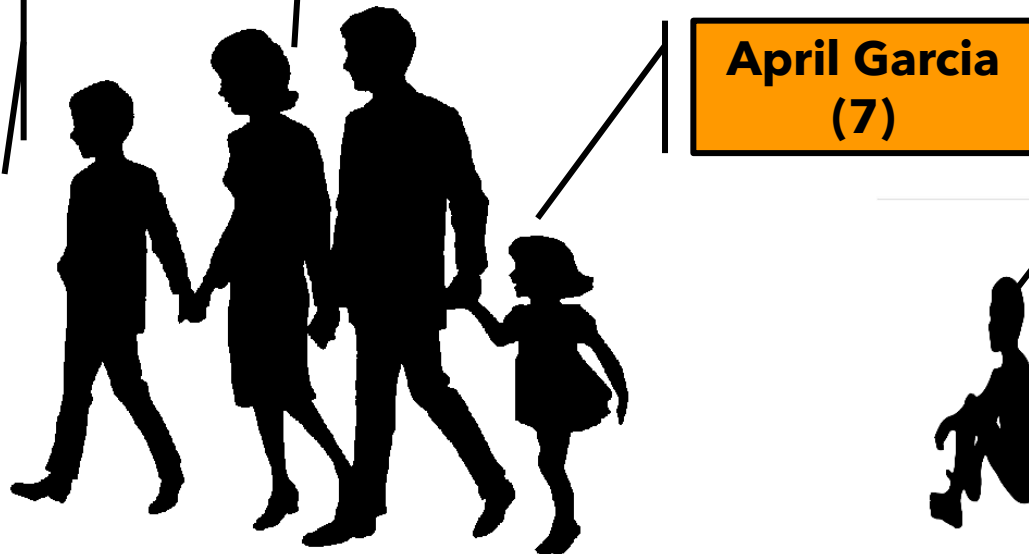
Jona Garcia
(18)
~~\$12,000~~

April Garcia
(7)

Charles Garcia (9)

\$110,000

**Averaging
24-Months back**



Household Profile Overview

Program Eligibility vs. Lender Qualification

ELIGIBILITY INCOME

\$122,000

**All Family Members; All
Income**

**It is Used to make sure the
Household is below the Maximum
Income**

**(per Contra Costa County's
Maximum Income Limits)**

QUALIFYING INCOME

\$110,000

2-Year History Income

**It is Used to make sure the
Borrower(s) can afford the
Financing**

List of HUD Approved Counseling Agencies

First Time Home Buyer Education Class

| Agency | Contact Information |
|--|--|
| Operation HOPE (East Bay) | Contact: Mel Rogers (510) 535-6700 |
| A-1 Community Housing Services (East Bay) | Contact: Nancy Rivera to register and complete intake. nrivera@a1chs.org |
| EDEN Council for Hope and Opportunity ECHO (East Bay) | Main Number (510) 581-9380 |
| NID Housing Counseling Agency (East Bay) | Contact: Olga Tovar (510) 268-9792 |
| Project Sentinel (South Bay) | https://www.housing.org/first-time-homebuyer-education Online First Time Home Buyer Education Class |

Dates to Remember

FAQ Friday Broadcasts

Please register at www.housekeys6.com

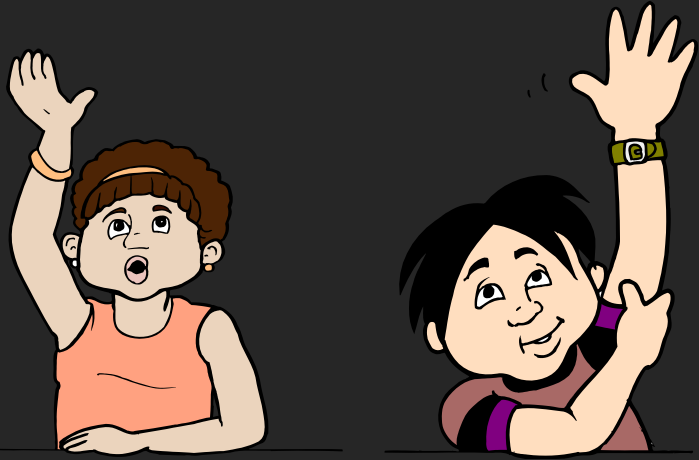
Note: FAQ Fridays do not substitute the City of San Ramon BMR Orientation

FAQ Fridays

12pm-1:00pm

Saturday FAQ's

9am-10am (starting in 2022)



QUESTIONS ?????

