



City of Dublin
HOUSING DIVISION

Prequalification Application

The City of Dublin offers two programs to support homeownership: the Below-Market-Rate (BMR) purchase program and the First-Time Homebuyer Loan Program (FTHLP). The FTHLP offers down payment assistance for both market-rate and BMR properties. Both programs require applicants to be first-time homebuyers and meet specific income and credit qualifications. For more information, please contact the City of Dublin Housing Division at HousingInfo@dublin.ca.gov or call (925) 833-6610. You can also view our website at www.dublin.ca.gov/housing.

Which program are you applying for (e.g., BMR, FTHLP, or both)? _____

Address of Property: _____

Primary Buyer Mobile Number: _____ Primary Buyer Email Address: _____

Names and ages of all household members:

Name of Household Member	Relationship to Buyer(s)	Date of Birth	If Married, Name of Spouse	Gross Annual Income
	Primary Buyer			

1. Have you reviewed the [Guide to Buying a BMR Property](#) and the [Guidelines to the Inclusionary Zoning Regulations Ordinance](#) if applying for a BMR? ☐ Yes ☐ No
2. Do you have Dublin Preference Points? (Note: 3 points or 1 point maximum per category.)

Select all that apply:

- ☐ **Dublin resident** (3 points)
- ☐ **Employed in Dublin** (3 points)
(physical location of commercial business in Dublin, does not include working from home unless self-employed with Dublin Business License)
- ☐ **Public service employee in Dublin*** (1 point)
- ☐ **Senior** (62 and over) (1 point)
- ☐ **Permanently disabled** (1 point)
- ☐ **Veteran** (1 point)
- ☐ **Immediate family member lives in Dublin** (1 point)
- ☐ **Required to relocate due to demolition or conversion** of dwelling from rental to for-sale unit (1 point)

* A public service employee is a person who is employed by a public agency such as the City of Dublin, a firefighter or police officer assigned to work in Dublin, BART, DSRSD, DUSD, or USPS working in Dublin.

TOTAL POINTS: _____

3. Are all household members U.S. citizens or permanent residents? ☐ Yes ☐ No
4. What is the combined total of all household members' assets? \$_____ (max. \$250,000)
5. Are all applicants first-time homebuyers? ☐ Yes ☐ No (cannot be on a property title in the past 3 years, regardless of the state or country.)
6. Do all household members listed on this application currently live together? ☐ Yes ☐ No
- If no, which household members live at a separate address from the Primary Buyer?
- _____

7. Have all adult household members completed a homebuyer education course? ☐ Yes ☐ No
8. Does your household meet the home size and occupancy requirements below? ☐ Yes ☐ No

BMR program only:

Home Size	Minimum & Maximum Occupancy
Studio	1 person minimum / 2 person maximum
1 Bedroom	1 person minimum / 2 person maximum
2 Bedroom	2 person minimum / 4 person maximum
3 Bedroom	3 person minimum / 6 person maximum
4 Bedroom	4 person minimum / 8 person maximum

9. Has the household met the following financing requirements: ☐ Yes ☐ No

- ✓ Minimum 620 credit score; 3 years of clean credit following a bankruptcy, foreclosure, or short sale for the BMR program and 7 years for the FTHLP program.

List all three FICO scores from your lender's merged credit report.

Borrower: _____

Co-Borrower: _____

- ✓ 3% down payment (Must come from personal funds and be in the buyer's bank account for 3 months, not a gift).

- ✓ Back-End DTI Ratio does not exceed 45%.

10. How much do you plan to contribute toward the down payment? \$_____

11. Is the household's annual income within the limit set for this BMR unit or Moderate income for the FTHLP? ☐ Yes ☐ No

12. How did you find out about this BMR property (e.g., MLS, City website)? _____

13. Real Estate Agent (Buyer): _____

Realtor Name

Realtor Company

Realtor Phone Number

Realtor Email Address

The undersigned hereby represent and warrant that the information provided in this application is true, complete and correct, and the undersigned fully understand that to knowingly make a false or misleading statement or to knowingly fail to disclose material information in or concerning this application, will result in the City's denial of this application, the applicant's disqualification from eligibility for the program, and the possibility of an action for fraud.

Primary Buyer Signature

Date

Co-Buyer 1 Signature

Date

Co-Buyer 2 Signature

Date

Co-Buyer 3 Signature

Date

NOTE: Only the top-ranked applicant will be asked to show proof of preference points. Do not submit proof of preference points with this application.

Dublin Preference Points

<input type="checkbox"/> Dublin resident	<p><i>(3 points)</i></p> <p>Provide a copy of two utility bills (PG&E or water), one from at least a year ago and a recent bill - both showing the applicant with a Dublin address; or a copy of a current rental agreement.</p>
<input type="checkbox"/> Employed in Dublin	<p><i>(3 points)</i></p> <p>Provide a copy of first and most recent pay stub establishing length of employment; or a letter from employer, on company letterhead, indicating continuous employment for the past 6 months; or if self-employed in Dublin, the business must have a current City business license for at least 6 months at the time of application. Working from home is not considered unless your employer's physical address is in Dublin.</p>
<input type="checkbox"/> Public service employee working in Dublin*	<p><i>(1 point)</i></p> <p>Provide a copy of your first and most recent pay stub establishing length of employment; or letter from employer, on company letterhead, indicating continuous employment for the past 6 months; or for a newly hired teacher at a State-accredited Dublin school, a copy of employment contract and a letter from employer confirming employment and employer contact information.</p>
<input type="checkbox"/> Senior (62 or older)	<p><i>(1 point)</i></p> <p>Provide a valid state driver license, state identification card (with photo), or a valid passport.</p>
<input type="checkbox"/> Permanently disabled	<p><i>(1 point)</i></p> <p>Provide a doctor's note confirming that applicant is permanently disabled; or other verification from a state agency establishing permanent disability status; or verification of receipt of SSI or SSDI.</p>
<input type="checkbox"/> Veteran of the U.S. military	<p><i>(1 point)</i></p> <p>A military department record of service such as an original military service record or certified copy (must contain the length, time, and character of the service).</p>
<input type="checkbox"/> Immediate family member lives in Dublin	<p><i>(1 point)</i></p> <p>Copy of two utility bills (PG&E or water), one from at least a year ago and a recent utility bill both showing the immediate family member with a Dublin address; or a copy of the immediate family member's current rental agreement; and</p> <p>A copy of birth certificates for self and immediate family member, establishing relationship; or other legal document establishing relationship.</p>
<input type="checkbox"/> Required to relocate due to demolition or conversion	<p><i>(1 point)</i></p> <p>Letter from apartment owner or management firm verifying the imminent condominium conversion or demolition of the unit; and</p> <p>Confirmation from the City's Community Development Department.</p>