City of Mountain View

Below-Market-Rate (BMR) Rental Housing Program

A. What are BMR units?
"BMR" units are affordable housing homes created through the City's Below Market Rate (BMR) Housing Program. In this program, developers must make some homes (usually 15%) affordable for households with low or moderate incomes. This applies to both rental and for-sale housing. To qualify, your household income must be set below certain limits set by the California Department of Housing and Community Development (HCD). The table below provides current income limits by household size:

	Household Size				
Income Level	1	2	3	4	5
Low Income	$113,700	$129,950	$146,200	$162,400	$175,400
Moderate Income	$172,600	$197,300	$221,950	$246,600	$266,350

B. Are there income requirements that must be met to qualify for a BMR unit?
Yes. You must meet both:

- A maximum income (you cannot earn more than the limits), and
- A minimum income (to show you can afford the rent)

Most properties require a minimum income of about 2-3 times the rent. In Mountain View, many BMR units require a minimum household income of approximately 50% of the Area Median Income (AMI).

	Household Size				
	1 Person	2 People	3 People	4 People	5 People
Minimum Gross Income	$71,950	$82,200	$92,500	$102,750	$111,000

C. What if my income is below the minimum income amount?
If your income is below the minimum, you may qualify for other affordable housing programs. You can:

- View a list of subsidized affordable apartments in Mountain View: MountainView.gov/AffordableHousing and contact the individual property to ask about availability and/or waitlists
- Search for affordable housing opportunities throughout Santa Clara County, visit HousingBayArea.mtc.ca.gov

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D. How do I apply for a BMR unit?

1. Create an account at www.myhousekeys.com
2. Enter an opportunity drawing (sometimes referred to as a 'lottery')

To stay updated:

- Visit housekeys13.com
- Check your myhousekeys.com account regularly or
- Sign up for the City's Affordable Housing Interest list for email updates. Register here or scan the QR code on the right.

E. How do I create an account, enter the opportunity drawing, and upload my documents?
The City of Mountain View provides recorded informational webinars to guide applicants through the process, including instructions on creating an account, submitting an application, and uploading required documents. You can access these resources on the City's BMR Housing Program webpage.

F. Do I have to verify my income after I move in?
Yes. Each year, BMR tenants are required to complete an annual income recertification to confirm continued eligibility. HouseKeys will provide detailed instructions when it is time.

G. What happens if, in the future, my income is over the income limits?
If your household income goes above the allowable limit, you will receive a written notice and be provided a transition period of up to one year from the date of notification to transition from the BMR unit.

H. Is the rent amount published the actual rent amount, or is there an additional rent reduction on the amount published?
Yes, the rent listed for a BMR unit is the full amount the selected tenant will pay. No additional rent reductions apply.

I. Do BMR units require U.S. Citizenship or U.S. Residency?
No. The BMR program does not require U.S. citizenship or residency to apply.

J. Do I need a social security number to apply?
Usually, yes. It is part of the tenant screening process If you do not have an SSN, please contact property management to ask about other options.

K. Can I use a Section 8 voucher to rent a BMR unit?
Yes, Section 8 vouchers are accepted. Be sure to include your Request for Tenancy Approval (RFTA) form with your documentation.

L. What is the credit score needed to obtain a BMR unit?
The City does not set a minimum credit score requirement. However, individual property management companies may include a credit check as part of their tenant screening process.

M. Are there BMR units specifically for Seniors?
No, there are no BMR units designated exclusively for seniors. However, there are some subsidized affordable apartments dedicated to senior housing.

N. Where can I find more information on a BMR unit?
The City partners with a third-party BMR administrator, HouseKeys, who maintains a webpage with information on all available BMR units. You can view opportunities at housekeys13.com.

O. Who can I reach out to if I need any assistance or language assistance with the BMR Rental Program?
If you need help or language assistance, you can:

- Email HouseKeys Customer Service at customerservice@housekeys.com
- Send a message to HouseKeys through the message center via your myhousekeys.com account
- Contact the Housing Department at housing@mountainview.gov or at 650-903-6190.