London N. Breed
Mayor

Kate Hartley
Director

FREQUENTLY ASKED QUESTIONS
(FAQ)
2018 Mayor's Office of Housing and Community Development Homeownership Programs Compliance Monitoring

1. **How does the 2018 Homeownership Programs Compliance Monitoring process work?**
   The Mayor's Office of Housing and Community Development (MOHCD) monitors to ensure that participants of the Downpayment Assistance Loan Program (DALP), First Responders Downpayment Assistance Loan Program (FRDALP), Educators Downpayment Assistance Loan Program (EDALP), Teacher Next Door (TND), and Police in the Community (PIC) programs remain owner-occupants and maintain a current homeowners insurance policy. MOHCD conducts these certifications on a regular basis. Certification letters will be mailed on **September 7, 2018** and responses are due by **October 5, 2018.** MOHCD will review the information you submit and will contact you only if we need additional information.

2. **Where can I find information about the monitoring process and get the required forms?**
   The MOHCD website has information and copies of the required forms.

   http://sfmohcd.org/homeowner-compliance-monitoring

3. **Will MOHCD provide in person training and information about the monitoring process?**
   Yes! MOHCD will be hosting an information session on **Wednesday, September 19, 2018** 6:00pm to 7:00pm. The session will be held at 1 South Van Ness Avenue, 5th Floor. Space is limited so please RSVP by **Friday, September 14, 2018**, by leaving a message on one of the voice message lines below or by sending an email. Be sure to leave your name, address, and the number of attendees.

Voicemail:		Email:
English:	(415) 701-5622	mohcd.compliance@sfgov.org
Chinese:	(415) 701-5623	
Spanish:	(415) 701-5624	
Filipino:	(415) 701-5570	

4. **How do I send my homeownership compliance monitoring documents to MOHCD?**
   - Complete, sign and scan the **Occupancy Certification Form.**
   - Compile the form and required documents into **one PDF file**.
   - Name your PDF document by street name, street number, unit number (if applicable).

For example, if your address is 2103 Market, Unit 301, you would call your file "Market 2103 unit 301" or "Market 2103" if there is no unit number.

- At the bottom of the MOHCD Compliance Monitoring webpage (www.sfmohcd.org/homeowner-compliance-monitoring) select the blue "Upload your PDF to the Homeownership Monitoring folder" button. Sharefile will ask you to create an account.

Upload your PDF to the Homeownership Monitoring folder.

https://sfgov.sharefile.com/r-r5a2ee6d527b41c1a

This is the preferred method, and most secure way to submit your document to MOHCD.

---

5. **Can I submit my homeownership compliance monitoring documents electronically by email?**
Submitting your personal information via email is **not** a secured method of submission. Please upload your documents by going to the MOHCD Compliance Monitoring webpage. http://sfmohcd.org/homeowner-compliance-monitoring and follow the directions above.

6. **Can I submit my homeownership compliance monitoring documents by US mail or in person?**
While it is not preferred, you may submit your documents in person or by mail to:

> **Attn: MOHCD Homeownership Compliance**
> **Mayor's Office of Housing and Community Development**
> **1 South Van Ness Ave., 5th Floor**
> **San Francisco, CA 94103**

7. **Do I have to submit all of the requested documentation?**
Yes! All documents are required. If you fail to submit one of the documents requested, you will not be in compliance with the program that assisted you with the purchase of your home.

To ensure that your response is complete:
- Fill out the certification form in full.
- Have all owners sign the certification form.
- Make sure that your supporting documents such your Driver's License or California Identification, PG&E statements, insurance declaration, and property taxes clearly show your name and address.
- Make sure that your insurance declaration lists MOHCD as additional loss payee:
  City and County of San Francisco Mayor's Office of Housing and Community Development (MOHCD), Its successors and/or assigns (ISAOA), 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103
- Statements should be dated within 60 days.
- Submit all pages of the documents requested.

Substitution of other documents in place of the requested information will NOT be accepted.

8. **I lost my certification form. How do I get another one?**
   You may download a copy of the certification form on MOHCD's website.

   Steps to downloading the MOHCD Occupancy Certification Form:
   1. Go to www.sfmohcd.org/homeowner-compliance-monitoring.
   2. Select the "MOHCD Occupancy Certification Form" link.
   3. Download or save a copy of the certification form.

   If you do not have access to the internet, you may pick up a form from MOHCD's front desk located at
   1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103, Monday through Friday between 8am – 5pm.

9. **I turned in my 2018 certification documents but haven't heard from MOHCD. When can I expect to hear from the City?**
   MOHCD will not contact owners who have completed their certification for the year unless we have questions or need additional documentation regarding your occupancy. No news is good news!

10. **I have been renting my property. What should I do?**
    If you have been renting your property, please contact MOHCD immediately. MOHCD will work with you to establish a reasonable timeframe for bringing your property back into compliance.

11. **What if I don't have my PG&E bills?**
    Please contact Pacific Gas and Electric Company (PG&E) at 1-877-660-6789 or visit www.pge.com to register for an online account to request for a copy.

12. **I don't have a Homeowners Insurance Policy or Declaration Page. Do I need one?**
    Yes. It is important to maintain insurance coverage for your property. Mortgage companies require that you maintain adequate coverage for the home to protect the interests of both the bank and the homeowner in the event of a mishap, such as a fire. Insurance protects your dwelling, personal property, unattached structures, personal liability, medical expenses, and a loss of use benefit.

    You can research and buy insurance from an issuing insurance agency. For monitoring purposes, we require that you submit a copy of the Homeowner's Insurance Declaration Page. You can request a copy from your issuing insurance agency, i.e. Farmers, Allstate, AAA, etc.

13. **Why do I have to list MOHCD as an additional loss payee on my Homeowners Insurance Policy or Declaration Page?**
    Your property was purchased under one or more of the *City and County of San Francisco Mayor's Office of Housing Downpayment Assistance Loan Program(s)*. Just like with your first mortgage, MOHCD requires that the City be listed as a loss payee to insure that its interest in the property. The loss payee clause should be as follows:

    City and County of San Francisco Mayor's Office of Housing and Community Development, Its successors and/or assigns (ISAOA), 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103.

14. **My property tax information does not have my name and mailing address when I go online to retrieve it.**
    According to California state law (AB 2238), the name of the property owner and the name for mailing purposes will no longer appear on the Internet version of your property tax bill. You will need to contact the Treasurer and Tax Collector or call the Taxpayer Assistance help line at 415-554-4400 to obtain an official copy, which has the owner's name and address for mailing purposes.

15. **How can I contact MOHCD's Compliance Team?**

    You can come and meet us in person by attending the information session on **Wednesday, September 19, 2018.** Please RSVP via email or by calling one of the numbers listed below by **Friday, September 14, 2018.** Please note that MOHCD **is not** able to accept any walk-in inquiries to the office.

Voicemail:		Email:
English:	(415) 701-5622	mohcd.compliance@sfgov.org
Chinese:	(415) 701-5623	
Spanish:	(415) 701-5624	
Filipino:	(415) 701-5570	