

# Homebuyer Education Requirement and FAQs

## (MOHCD Homebuyer Assistance Programs)

All San Francisco homebuyer assistance programs administered through the Mayor's Office of Housing and Community Development (MOHCD) require completion of 10 hours of homebuyer education by ALL members of the household who are 18 years of age or older and will be on title (See further explanation below). To sign up for homebuyer education, please go to <https://homeownershipsf.org>.

### The 10-hour homebuyer education consists of three steps:

#### STEP 1

Attend a 2-hour MOHCD Homebuyer Program Orientation ("Orientation").

#### STEP 2

Complete 6 hours of First Time Homebuyer Workshop(s) ("Workshops").

#### STEP 3

Complete a 2-hour Homebuyer Counseling Session ("Counseling") at the same agency where the Workshop(s) are completed. The Counseling must occur within 1 year of completion of the last session of the Workshops.

## WHAT YOU'LL LEARN

### Orientation



You will learn about MOHCD's homebuyer programs and decide if you want to move forward with the remaining homebuyer education. The orientation provides an overview of affordable city programs, including eligibility requirements, down payment assistance, the application process, lottery preferences, and more!

### Workshops



You will learn about how to set financial goals, create a budget, downsize your debt, and understand your credit report and score. Learn about the steps in the homebuying process including shopping for a home, making an offer, the closing period, the HOA, and home buying professionals that will assist you along the way.

### Counseling



You will get a one-on-one counseling appointment to discuss your homeownership goals with a housing counselor. It is a great opportunity for you to ask questions specific to your situation.

## WHAT YOU WILL RECEIVE

### Verification of Homebuyer Education Completion



Upon completion of 10 hours of homebuyer education, you will receive a Verification of Homebuyer Education Completion (“Verification”). The Verification serves as evidence of completion of the full First Time Homebuyer Education requirement and is needed to apply for the MOHCD’s homebuyer assistance programs.

Expiration date: The Verification expires 1 year from the date of completion of a Homebuyer Counseling Session.

The Verification must be valid at the time you submit your lottery application.

### Certificate of Completion of First Time Homebuyer Education



Once you’re in contract to purchase, you will have 3 business days to submit the Request for Certificate of First Time Homebuyer Education form (the “Request” form) to your housing counselor. You can find the Request form attached to the Verification, or download it at [www.homeownerships.org](http://www.homeownerships.org). Once your housing counselor receives the Request form, they will issue a Certificate of Completion of First Time Homebuyer Education (“Certificate”). You will need the Certificate to submit to your lender.

Expiration date: same as the expiration date on the Verification.

The Certificate must be valid at the time MOHCD issues a final approval on your home purchase.

## What If Your Homebuyer Education Expired?

### Homebuyer Education Renewal

If your Verification has expired for less than 1 year, you can request a one-time renewal by completing another Counseling session. The renewed Verification will expire 1 year from the date of the renewal Counseling session.

If your Verification has expired for more than 1 year, you will need to start all over again by completing the 10-hour homebuyer education process. This will ensure that you have up-to-date information about MOHCD's homebuyer programs and policies, the current housing market, and other homebuying information.

## What If You Completed Workshops Before 8/1/2019

### Homebuyer Education Grandfathering Rules

If you attended 6 hours of Workshop(s) on or before August 1, 2019, you had 12 months from the completion of your Workshop(s) to obtain a Verification. Effective September 15, 2020, to renew your Verification, you must attend a Program Orientation as well as a Counseling session.

## Applying to Housing through MOHCD Homebuyer Programs: FAQs

### Q1. How do I get started?

The very first step is to sign up for a free 2-hour MOHCD Homebuyer Program Orientation. You will learn about MOHCD's homebuyer programs and decide if you want to move forward with the remaining homebuyer education. [Sign up today!](#)

### Q2. When can I start applying?

Before you can apply for any MOHCD homebuyer program, you must [complete homebuyer education through a MOHCD-approved housing counseling agency and get a mortgage loan pre-approval letter](#) through a MOHCD-approved lender.

### Q3. Who has to complete homebuyer education?

Each Household member aged 18 and older who will be on title are required to complete homebuyer education. Being on title means you legally own the property. While all spouses and domestic partners must attend, other legal dependents claimed on your taxes, like children or elderly parents, do not have to attend homebuyer education.

### Q4. What documents must be included in my lottery application?

To apply for any MOHCD homeownership opportunities, a valid Verification of Homebuyer Education Completion and mortgage loan pre-approval letter are required. Applications with missing or expired documents will be considered incomplete, and will be removed from the lottery.

### Q5. How long does it take to complete homebuyer education?

It takes 10 hours to complete homebuyer education, which consists of: an orientation, workshop(s) and a counseling session. Advance registration is required, and classes fill up quickly. It may take several weeks or months to complete depending on class offerings and your schedule. Please plan accordingly.

#### Q6. What if my homebuyer education is about to expire (not expired yet)?

You can apply as long as your Verification of Homebuyer Education Completion form is still valid at the time you submit your lottery application. If you are selected through the lottery, you will be invited to submit a supplemental application to MOHCD. MOHCD will not ask for a renewal Verification when reviewing your supplemental application to determine your income eligibility. However, you will need to submit a valid Certificate to your lender for final approval to move forward with the purchase process. For this reason, we recommend that you reach out to your counselor in advance to confirm what steps you will need to take to renew your Certificate.

#### Q7. How long is my homebuyer education valid?

Your homebuyer education is good for one year, but you can request to have it renewed for an additional year by attending another Counseling session.

#### Q8. How long does my homebuyer education need to last?

Your homebuyer education needs to be valid at the time of your lottery application submission and needs to be valid until you receive a final approval from MOHCD on your home purchase.

#### Q9. My renewal homebuyer education has expired. However, I have been actively applying and I already have lender approval and know the homebuying process. Can I be exempted from retaking homebuyer education?

Unfortunately, no. The mortgage industry and first-time homebuyer programs change rapidly. To ensure you have up-to-information, you will need to start all over again by completing the 10-hour homebuyer education process.

#### Q10. Why do I need to work with a MOHCD-approved housing counselor and lender?

A MOHCD-approved housing counselor and lender are specially trained professionals who are experienced and knowledgeable about MOHCD homebuyer program requirements. Most lenders outside of MOHCD's lender list are unable to finalize a MOHCD transaction even with the best intentions of a top-performing lending officer.