



**CITY AND COUNTY OF SAN FRANCISCO  
MAYOR'S OFFICE OF HOUSING AND COMMUNITY  
DEVELOPMENT**

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**Homeowner Emergency Loan Program (HELP)  
Operating and Procedures Manual**

**Revised**

**December 2019**

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## **I. INTRODUCTION**

The purpose of the Homeowner Emergency Assistance Loan Program (HELP) is to assist San Francisco low to moderate homeowners in need of a one-time emergency financial assistance loan due to an unforeseen financial hardship. HELP loans will be available to applicants who demonstrate the most need and meet all program guidelines.

## **II. DEFINITIONS**

**BMR Owner:** Owner of a BMR unit.

**Below Market Rate Unit or BMR Unit:** A property that is affordable because of price and/or eligibility limits and will usually have resale restrictions, administered by MOHCD.

**Borrower:** All persons who have any ownership interest in the Property.

**Commitment Letter:** A letter issued by MOHCD upon approval of Borrower(s) HELP application. The Commitment Letter will expire after 30 days.

**Director:** Director of the Mayor's Office of Housing and Community Development, or other official designated by the Mayor of the City and County of San Francisco.

**Deed of Trust:** A deed of trust granting the City and County of San Francisco a security interest in the Property to secure the Promissory Note.

**Dependents:** Adult senior or minor household members who reside and will reside in the Property and are declared as a dependent in the Borrower's most recent federal income tax returns. Spouses or Domestic Partners are not considered dependents

**Domestic Partner/Partnership:** Any Federal of State registered domestic partnership.

**Equity:** The current Fair Market Value of the Property minus any outstanding loans or liens secured by the Property.

**Fair Market Value:** The value of a market-rate principal residence based upon an appraisal performed by an authorized appraiser. The appraisal to determine Fair Market Value must be dated within 45 days of the HELP application. For Below Market Rate Units, the value will be determined by MOHCD by calculating the restricted sales price. The restricted sales price will be used in place of a full property appraisal.

**Front-end ratio:** Means the ratio between gross monthly household income and Monthly Housing Cost, including mortgage principal, interest, taxes, insurance and HOA monthly dues.

**Gross Income:** Income received before any deductions for taxes, expenses or other items.

**HO-6:** Homeowner's insurance specifically for condominiums. It covers the interior walls, fixtures, and personal property inside a condominium.

**Household:** Any person or persons who reside in the same residential unit.

**Household Liquid Assets:** Generally, an asset that can be converted into cash with little or no loss in value. Funds held in a pension account, retirement fund, 401K plan, trust fund, or similar asset that is not available for liquidation are not considered Household Liquid Assets.

**Loan Agreement:** An agreement between the Borrower(s) and the City and County of San Francisco, setting out the terms and conditions of the HELP loan.

**Loan-to-value-ratio:** The percentage of a property's value that a lender can or may lend to a borrower.

**Maximum Household Income:** The maximum income allowed for a Household applying for HELP as determined by Household size.

**MOHCD-Approved Foreclosure Intervention Counseling Provider:** A HUD approved housing counseling agency and certified by MOHCD as listed on [www.sfmohcd.org](http://www.sfmohcd.org)

**MOHCD:** The Mayor's Office of Housing and Community Development

**Primary Residence:** A unit where a person resides at least ten (10) out of twelve (12) months of each calendar year.

**Promissory Note:** A promissory note executed by Borrower(s) promising to repay the HELP loan, including the share of appreciation, to the City and County of San Francisco

**Property** means the permanent residential structure such as a single family home, condominium or townhouse located in the City and County of San Francisco in which the Borrower(s) grant a security interest to the City to secure the HELP loan.

**Share of Appreciation:** A percentage of the appreciated value of the Property at the time of repayment, and/or sale, non-owner occupancy, rent or default of the HELP loan guidelines and restrictions.

**Special Assessment:** A proportional fee charged to an Owner by the Homeowners Association (HOA) to cover the costs of physical improvement to the common areas of the project.

**Spouse:** A partner in a legal marriage.

**Transfer:** Any voluntary or involuntary sale, assignment, or transfer of any ownership interest in a unit.

### **III. ELIGIBILITY**

#### **A. Property Eligibility Criteria**

The following criteria must be met by properties to be eligible for funding under the requirements of HELP:

1. Permanent residential structure such as a single family home, condominium or townhouse located in the City and County of San Francisco.
2. All residential units must meet the San Francisco Planning Department's definition of "dwelling unit," in habitable condition, and fully conform with Planning Code requirements applicable to the site, including zoning, code compliance, and any relevant neighborhood plan controls.
3. Properties with up to four (4) units are eligible to obtain a HELP loan, but at least one unit must be occupied by the property owner as the property owner's Primary Residence.
4. The Property must be free of all liens not approved by MOHCD. These include liens for delinquent taxes, judgments, mechanics' liens, reverse mortgage liens, or any other liens that could jeopardize the City's loan security. All liens owed to the City for delinquent payments must be satisfied before obtaining a HELP loan.
5. The Property must be owner-occupied as the property owner's Primary Residence at the time of the HELP application and must remain so throughout loan term, which is detailed in Section IV.
6. Market-rate and Below Market-Rate Units are eligible to obtain a HELP loan.
7. Ineligible properties include recreational vehicles, campers or similar vehicles, mobile homes, Tenancies-in-common (TICs) and limited housing.
8. There must be available Equity in the Property
9. Below Market Rate Units and/or properties bought using City funds must be in compliance with MOHCD program requirements before the HELP loan is approved.
10. Property must have current and valid homeowner's insurance.

## **B. Borrower Eligibility Criteria**

The following criteria must be met by all Borrowers to be eligible for funding under the requirements of the HELP loan:

1. Borrower(s) must be all legal owner(s) of the Property. Each person named on the property's title must be an Applicant and sign all program and loan documents. Applicant(s) must have the right to encumber the Property. Title must be held by individual persons or a trust. If property is held in a trust, a copy of the trust must be provided to MOHCD and all trustees must agree to execute all documents pertaining to the HELP loan. Title cannot be held through any corporate entity.
2. All Borrower(s) must occupy the Property as their primary residence at the time of application and loan closing and must remain owner-occupants throughout the loan term.
3. All Borrower(s) must attend one-on-one foreclosure intervention counseling provided by a participating HUD approved housing counseling agency listed in [www.homeownershipsf.org](http://www.homeownershipsf.org)

A housing counselor can work with the first mortgage lender on the Property and inquire about all possible options, including but not limited to a loan modification, forbearance, and repayment plan.

A copy of the Borrower's action plan with a budget, including any/all loss mitigation paperwork and information must be submitted to MOHCD with the HELP application.

4. Borrower(s) must provide documentation to verify inability to secure financing from traditional lenders and/or ineligibility for other financial options prior to HELP loan consideration.
5. Borrower(s) total combined household gross income must not exceed 120% of the Unadjusted Area Median Income (AMI) for the year in which the application is submitted. MOHCD sets the income limits determined by the United States Department of Housing and Urban Development ("HUD"). MOHCD lists incomes by Household size at <http://sfmohcd.org/income-limit-rent-limit-and-price-level-information-mohcd-programs>. The gross income determination will be made by MOHCD in its sole discretion. Please refer to Appendix A; Calculating Annual Gross Income.
6. Household total liquid assets may not exceed One Hundred and Fifty Thousand (\$150,000). Please refer to Appendix A section III (Determining Assets) for complete description of liquid assets.
7. Front-end or housing ratio cannot be below 28% or above 40%.
8. Borrower(s) must provide sufficient evidence of a financial hardship. A hardship is defined as an unforeseen event that has caused financial adversity such as death, divorce, disability, unemployment, underemployment, unexpected medical expenses, or HOA special assessments. Homeowners who may be victims of predatory lending practices and/or unaffordable adjustments to HOA dues and first mortgage loans may also apply for HELP if these increases are causing a financial hardship.

## C. General Requirements and Compliance

1. **Hazard Insurance** must be maintained by Borrower(s) for the life of the loan including fire and extended coverage with a loss payable endorsement to the:

City and County of San Francisco  
c/o Mayor's Office of Housing and Community Development  
1 South Van Ness Avenue, 5<sup>th</sup> Floor  
San Francisco, CA 94103  
Loan# \_\_\_\_\_

2. **Title Insurance Policy:** The outstanding principal balance of the HELP loan must be covered by an ALTA Lender's Policy of Title Insurance naming the City and County of San Francisco c/o Mayor's Office of Housing and Community Development as it interests appear.
3. **Non-Discrimination and Privacy Requirements:** All borrower eligibility requirements contained in this manual must be applied without regard to the race, creed, color, gender, religion, or national origin of the borrower. It should be noted that all borrowers in the Homeowner Emergency Assistance Loan Program (HELP) are subject to the requirements of the Sunshine ordinance and may have any records provided to the City become a matter of public information upon appropriate request.
4. **Public Records Act:** The City and County of San Francisco is subject to the requirements of California Public Records Act, Government Code Section 6250, et seq. The Public Records Act provides that virtually all documents held or used by the City in the course of conducting the public's

business are public records which the City, subject to certain limited exemptions, must make available for inspection and copying by the public. Applications for loans or grants from the City are public records as are the completed loan and grant documents. Under Section 67.24(e) of San Francisco Administrative Code, applications for financing and all other records of communications between the City and the Borrower must be open to public inspection immediately after a contract has been awarded. All information provided by Borrower which is covered by that ordinance (as it may be amended) will be made available to the public upon appropriate request.

## **D. Eligible Use of HELP Funds**

HELP funds may be used only to cure the following delinquent accounts:

1. Secured Property Taxes
2. HOA Monthly Dues
3. HOA Special Assessments
4. Mortgage payments

## **IV. LOAN TERMS and REQUIREMENTS**

### **A. HELP Loan Limits**

The loan amount will be determined by the default amount(s) as stated on documentation provided by the lien holder(s).

- Minimum Loan Amount: \$5,000 not including non-recurring closing costs.
- Maximum Loan Amount: \$50,000 including non-recurring closing costs. Requests for loan amounts exceeding \$50,000 will be made on a case-by-case basis at MOHCD's full discretion.
- Cash out of escrow to the homeowner is prohibited.

### **B. HELP Loan Term**

The HELP loan is due and payable in thirty (30) years or upon an earlier sale, change or transfer of title, failure of the property owner to occupy the Property as the property owner's Principal Residence, or other non-compliance with the terms of the HELP loan. The HELP is a no interest, no monthly payment, and deferred loan. Instead of interest, the Borrower(s) pay(s) a percentage share of appreciation as described in section IV, D.

### **C. Appraisal Requirements:**

A full appraisal from a licensed, city-certified vendor must be performed. The appraiser will inspect both the exterior and interior of the property and is required to determine the loan-to-value ratio.

When the property is a Below-Market-Rate (BMR) unit, the appraised value will be determined by the restricted resale price calculated by MOHCD.

The appraisal requirement will be waived if current loan-to-value ratio is below 50% based on the estimated value derived from the average of three reputable online property value websites.

The loan-to-value ratio, when combined with all other indebtedness secured by the property, may not exceed 100% of the appraised value.

## D. Share of Appreciation

Borrower(s) will repay the principal amount of the HELP loan plus a share of appreciation. The share of appreciation is based on the Fair Market Value of the Property (or the Restricted Resale Price of Below-Market-Rate (BMR) unit calculated by the MOHCD) and is determined by dividing the principal amount of the HELP loan by the Fair Market Value or Restricted Sales Price).

**For example**, suppose that when you sell the property in the future the new property value is \$875,000.

The City repayment obligation will be:

A. HELP Principle Loan	\$50,000
B. Property value @ application (or for BMRs: BMR Restricted Resale Price)	\$800,000
C. Appreciation Share (A/B)	6%
D. *New Property Value at time of Sale or Pay off	\$875,000
E. Appreciation (D-B)	\$75,000
F. Appreciation Share (C)	6%
G. Appreciation Share Amount (E x F)	\$4,500
H. Original HELP Loan Amount (same as A)	\$50,000
I. Total Due to City (G+H)	\$54,500

\* "New Property Value" is used for sample calculation only.

## E. Commitment, Loan Agreement, Note, and Security

Borrower(s) must execute certain loan closing documents, including the ones listed below, in order to receive the HELP loan. The provisions of each of the documents below govern repayment, default, remedies, and other terms of the HELP loan. Borrower(s) should review each document they are asked to sign, and ask any questions they may have. Borrower(s) may wish to have a lawyer review the loan closing documents. These legal documents will supersede any conflicting information in this manual.

1. **Commitment Letter.**
2. **Loan Agreement.**
3. **Promissory Note.**
4. **Deed of Trust.** The Deed of Trust will be recorded and will remain an encumbrance on the title to the Property for the life of the loan.

## F. Refinance and Subordination



1. **Refinancing of Senior Liens:** Requests for refinancing are subject to MOHCD's approval. Once approved, MOHCD will subordinate the HELP loan to the new loan, accordingly.
2. **Subordination:** The HELP loan can be subordinated to the refinancing of the existing loan secured the first deed of trust in order to lower interest rates and obtain better loan terms. However, as a condition to any refinancing transactions, the property owner(s) may not receive cash, and may not pay off installment accounts or consolidate credit accounts through a refinance. All subordination and refinance transactions must adhere to MOHCD's subordination and refinance policies.

## **G. Loan Assumptions**

HELP loan is non-transferrable and unassumable.

## **H. Loan Servicing**

HELP loans will be serviced and monitored by MOHCD staff or MOHCD may hire a third-party servicer.

## **I. Prepayment and Prepayment Penalty**

Borrower(s) may prepay the principal and share of appreciation in full at any time. Borrower(s) may not partially prepay the principal and share of appreciation. There is no prepayment penalty for repaying the HELP loan before it is due.

## **J. Compliance with Federal, State, and Local Laws and Ordinances**

Program funds must be used in accordance with Federal, State and local laws, rules, regulations and directives as they apply.

## **K. Loan Closing**

Upon approval of a HELP loan, the Borrower(s) will be sent a Commitment Letter detailing the date and time of the closing. The assigned title company will conduct an in-house closing for each HELP loan, at which time the Borrower(s) must execute the following documents:

- Commitment Letter
- Loan Agreement
- Promissory Note
- Deed of Trust
- Request for Notice of Default

## **L. Hardship Extension:**

Borrower(s) may request from MOHCD a HELP loan term extension based on eligible hardship, which MOHCD will consider on a case-by-case basis at MOHCD's full discretion.

## **M. Title Transfers**

Changes in the title to the Property are not permitted during the term of the HELP loan, except as specifically provided in this section. With prior written approval from MOHCD, deletion of a Borrower or co-Borrower from title may be allowed.

In addition, the following transfers of title will not require the repayment of the loan:

1. A transfer to a surviving joint tenant by devise, descent, or operation of law on the death of a joint tenant.
2. A transfer, in which the transferee is a person who occupies or will occupy the Property as follows:
  - a. A transfer where the spouse becomes an owner of the Property;
  - b. A transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement by which the spouse becomes an owner of the Property; or
  - c. A transfer into an inter vivos trust in which the borrower is and remains the beneficiary and occupant of the property.

## **N. General Requirements**

1. HELP funds must be used towards bringing the first mortgage loan current before any other use of the funds.
2. One HELP loan may be given per Household. Additional HELP loans may be considered after previous HELP loans have been paid in full and all HELP eligibility requirements are met.
3. MOHCD may delegate part of its administrative functions to a title or escrow company to fund and disburse the HELP loan.

## **V. ANNUAL MONITORING**

MOHCD requires occupancy certification on an annual basis during the life of the loan. Property owners who obtained a HELP loan are required to provide information and documentation to verify that the Property is the property owner's Primary Residence, insurance, and any other information deemed necessary by MOHCD to determine compliance with the HELP loan. At its discretion, MOHCD may require additional documentation after submittal of the initial documentation. MOHCD will not consider requests for subordination, title change, or other requests if a Borrower is not in compliance with any term of the HELP loan.

## **VI. APPLICATION PROCESS**

The following describes the process for applying for a HELP loan.

### **A. Borrower's Responsibilities:** Borrower(s) must

- 1) complete a one-on-one foreclosure intervention counseling session with a participating HUD approved housing counseling agency listed on [www.homeownershipsf.org](http://www.homeownershipsf.org);
- 2) exhaust all available options to cure default before applying for a HELP loan;

- 3) work with housing counselor to submit a complete HELP application packet;
- 4) execute all loan and closing documents in a timely manner before loan closing; and
- 5) comply with MOCHD requirements, restrictions, and monitoring requests on an annual basis for the life of the loan.

**B. HUD Approved Housing Counseling Agency Responsibilities:**

- 1) the counselor has reviewed the Borrower's application to ensure the Borrower meets the program guidelines;
- 2) the counselor has examined alternative options with Borrower to cure defaults including, but not limited to, modification, forbearance, repayment plan, traditional loan or refinance, etc.;
- 3) the counselor provides assistance to Borrower during the application process for all alternative options identified;
- 4) once the counselor determines an alternative option is not available to the property owner, the counselor submits a complete HELP application packet using the ShareFile link located on the HELP application;

**C. MOHCD's Responsibility:**

Upon receipt of a complete HELP loan application packet, MOHCD will review the information for completeness and make an initial determination of the applicants' eligibility.

- 1) To determine eligibility, MOHCD will review and verify:
  - Application completeness;
  - Applicant eligibility;
  - Property eligibility;
  - Property taxes have been paid (if the HELP loan is for any other default);
  - Property insurance is satisfactory and current; and
  - All other HELP eligibility criteria is satisfactory.

MOHCD will then:

- Issue a Commitment Letter if the loan is approved or a disqualification letter if the loan application is not approved within (10) business days of receipt of a complete packet;
- Upon receipt of the signed Commitment Letter (Borrower must sign Commitment Letter in the presence of MOHCD staff within (5) business days from the date of issue), email the closing documents and instructions to title company.

After Borrower(s) signs the required documents, the title company will send the executed original Promissory Note to MOHCD and the digitally submit the following documents to MOHCD for review before funding:

- True and correct copy of the signed City escrow instructions;
- True and correct copy of the executed Deed of Trust;
- True and correct copy of the Requested for Copy of Notice of Default;
- Certificate of Homeowner Insurance Policy or HO6 Insurance Policy;

After receipt of the executed original Promissory Note and copies of documents described above from escrow MOHCD will:

- Send the HELP loan funds to escrow within five (5) business days after approving the closing documents.

- Close the HELP loan on or before the Commitment Letter expires. If for any reason, the Help loan cannot close before the Commitment Letter expires, please notify MOHCD immediately.
- Monitor Borrower(s) throughout the life of the loan to ensure compliance with occupancy requirements.

#### **D. Application Requirements**

All HELP applicants must supply the following documentation to MOHCD to determine program eligibility of all property owners on title, including:

- Copy of current and photo ID for all applicants listed on title;
- Copies of the past two (2) years IRS tax returns, complete with all W-2s, 1099s and schedules, signed and dated;
- Copy of one (1) month of current and consecutive pay stubs, or equivalent;
- If self-employed, provide most recent year-to-date profit and loss statement;
- Copy of two (2) current and consecutive statements from every liquid asset account or personal cash holdings; including all custodial accounts held for minors (all pages);
- Copy of current and valid Property Insurance Declaration;
- Copy of most current Homeowner's Association dues statement (where applicable);
- Copy of most current mortgage statement;
- Copy of statement to confirm default;
- Hardship Letter, signed and dated;
- Budget and verification of unavailable alternative options;
- Signed and dated Fair Lending Notice;
- Signed Self-Employed Declaration (where applicable); signed Unemployed Declaration (where applicable);
- Signed Income Tax Declaration (where applicable)

The oldest form of income documentation must not be dated more than 90 days old at the time of execution of the Loan Agreement, Promissory Note, and Deed of Trust. If documentation is expired, MOHCD reserves the right to request updated documentation before closing the loan. An application may be cancelled if updated documentation is not provided within 3 business days of the request.

# Appendix A

## Calculating Annual Gross Income

### DETERMINING INCOME AND ASSETS

Each year, the City sets the income limit for the HELP program guidelines based on San Francisco's Area Median Income (AMI). AMI is the median income; half of San Franciscan Household incomes earn above the median and half are below. MOHCD sets Income Limits based on determined by the United States Department of Housing and Urban Development (HUD) for the local area (San Francisco, Marin, and San Mateo Counties combined). Incomes are adjusted solely for Household size and not for high housing cost area. MOHCD lists incomes by Household size at <http://sfmohcd.org/income-limit-rent-limit-and-price-level-information-mohcd-programs>.

Calculating total Household income is key to determining whether the applicant Household is income and assets-eligible for the HELP Program. Total Household income consists of all sources of income of ALL Household members age 18 or older that will occupy the unit, regardless of dependency status.

#### A. Income Sources

##### 1. Income Inclusions

Income includes, but is not limited to, the following sources:

- Gross compensation for services, including all wages and salaries, overtime pay, commissions, fees, tips, bonuses, and similar items;
- The full, gross amount of periodic payments received from social security, annuities, insurance policies, IRA distributions, retirement funds, pensions, disability or death benefits, CalWorks, TANF, unemployment and other similar types of periodic receipt including a lump sum payment for the delayed start of a periodic payment; include amounts received by adults on behalf of minors, or by minors intended for their own support;
- Payments received from the care of foster children or adults, or adoption assistance;
- Payments in lieu of earnings, such as unemployment and disability compensation, and worker's compensation;
- Welfare/public assistance income (excluding food stamps);
- Alimony/maintenance and child support payments;
- All regular pay, special pay, and allowances of a member of the Armed Forces;
- Income from salaries, and other amounts derived from operation of a business or profession;
- Income from the use, lease, or sale of assets;
- Income from an interest in an estate or trust;
- Interest; dividends; capital gains; rents; and royalties;
- Lottery/gambling winnings paid in periodic payments;
- Allowances paid by a non-Household member for housing, auto, food, etc.; and,
- Recurring contributions or gifts regularly received from entities or from persons not residing in the dwelling.

## 2. Income Exclusions

The following sources of income will be excluded from the total Household income, but may be included when calculating total assets.

- Income from the employment of any Household members under the age of 18 unless such income producing Household member is a borrower on the loan;
- Lump sum additions to family assets (e.g., inheritances, capital gains, insurance policy, death benefit payment, stock options payout);
- Medical expense reimbursement received specifically for the medical expense of a Household member;
- Income of a live-in aide; and
- Amounts of educational scholarships paid directly to a student or an educational institution, and the amount paid by the government to a veteran for use in meeting the cost of tuition, fees, books, and equipment.

## 3. General Income Information and Regulations

### a) *Wages and Salary*

MOHCD will use the most current paystubs for applicants to determine income for the current year. The paystub must be dated no earlier than 30 days prior to the application date and it must include all year-to-date (YTD) earnings. Additional documentation, such as verification of employment on a form approved by MOHCD from the applicant's employer, may be required.

### b) *Overtime, Tips, Bonuses and Commission*

When calculating income based on paystubs, overtime pay, tips, bonuses, and commission will be annualized unless the applicant can provide documentation from the employer verifying that such income was a one-time occurrence. In this case, the amount will be removed from the annualization of the income and added in one time to the total annual income that is determined.

### c) *Seasonal Workers*

Income for Household members employed as seasonal workers who provide a verification of employment from their employer(s) verifying that the work does not occur year-round, will not be annualized.

### d) *Child Support*

Income from child support may be excluded with evidence that the child support is scheduled to be terminated within 3 months of the date of application.

### e) *Government Income*

For applicants receiving income from a governmental entity of any type, the income is derived by annualizing a regular monthly statement or by referring to an award letter. Government income includes, but is not limited to, government paid retirement, annuity, or pension income.

### f) *Self-employed or Income from Business*

All self-employed applicants must submit a Self-Employed Declaration provided by MOHCD in addition to the income documentation required for all applicants. The Self-Employed Declaration must be submitted along with a Profit and Loss ("P&L") statement from any period of time not covered by the most recently filed federal income tax returns. The P&L statement must be formatted and contain the information set forth in Internal Revenue Service ("IRS") form 1040, Schedule C, and must be dated within 60 days of the application date. Negative

business losses are not counted and will not be deducted from income. MOHCD can provide a template P&L as needed.

A self-employed applicant receiving income other than from a sole proprietorship is required to provide copies of the three (3) most recent years of business federal income tax returns.

Positive business cash flow will be added to the applicant's income for qualification.

All income from self-employment at any point over the 12-month period prior to application will be considered, even if an applicant has subsequently sold or closed a business.

*g) Income from Capital Gains, Dividends and Interests*

MOHCD will apply the income calculation standards to the income from capital gains, dividends, and interest and add it to the Household's total annual income. Negative losses are not counted and will not be deducted from income.

*h) Other Income*

Any source of regular income, whether in cash or recurring deposits to a bank account over the 12-month period prior to application, will be treated as income, and may be annualized.

In the case of an applicant who is paid in cash for employment, MOHCD will consider the applicant to be self-employed. Please see *Self-employed or Income from Business* (clause f) above) for additional guidelines.

*i) Unemployed Applicants*

Unemployed applicants who are receiving no income at all will submit an Unemployed Declaration as provided by MOHCD in place of income statements as well as a State of California Employment Development Department Authorization for Release of Records or the equivalent form from another state. Applicants receiving unemployment benefits do not need to complete the Unemployed Declaration as unemployment benefits are considered income.

*j) Income from Commercial Property or Land Owned*

The net annual income from any commercial property or land owned by any applicant will be counted toward the annual Household income.

*k) Public Assistance Income*

When qualifying for a HELP loan, public assistance income will be counted toward the Household's total annual income. MOHCD will require documentation to show the Household's receipt of public assistance income with letters or exhibits from the paying agency that state the amount, frequency and duration of the benefit payments. Public assistance income includes, but is not limited to, Section 8 vouchers and similar local, state, or federal assistance programs.

*l) Verification of Employment*

At MOHCD's discretion, an official verification of employment on a form approved by MOHCD that is signed by both the applicant and the applicant's employer may be used as documentation of an applicant's income.

*m) Employment Offers or Contracts*

If the applicant is scheduled to begin employment, MOHCD may use the applicant's offer letter or contract as documentation for income qualification. However, the applicant must begin employment no later than 30 days of program qualification. If the start date specified on the applicant's offer or contract occurs outside of the 30-day window, the application may be disqualified for insufficient income documentation.

*n) Wage Reductions*

Applicants whose income from employment has declined over the 12-month period prior to application must provide documentation that verifies that the applicant did not quit a job or choose to reduce hours in order to qualify.

The following are exempt from the voluntary quit provisions:

- Reducing hours in one job while working more hours in another job;
- Quitting a job and subsequently beginning a new job with similar or better rate of pay.

*o) Discontinuance of Non-Employment Income*

Applicants whose income from non-employment sources (such as trust income, annuity income, capital gains, dividends, and interest, etc.) has declined or discontinued over the 12-month period prior to application must provide sufficient documentation that verifies the discontinuance of the income and demonstrates that the income is unlikely to re-occur for the foreseeable future.

*p) Non-Taxable Income Adjustments*

MOHCD may give special consideration to regular sources of income that may be nontaxable, such as child support payments, Social Security benefits, workers' compensation benefits, certain types of public assistance payments.

MOHCD must verify that the particular source of income is nontaxable. Documentation that can be used for this verification includes tax returns, award letters, policy agreements, account statements, or any other documents that address the nontaxable status of the income.

If the income is verified to be nontaxable, and the income and its tax-exempt status are likely to continue, MOHCD may add an amount equivalent to 25% of the nontaxable income to the borrower's income for qualifying purpose.

*q) Student Income*

If a full-time student is a dependent, only \$480 of the full-time student's income will be counted toward total Household income eligibility if all of the following criteria are met:

- Student cannot be head of household, co-head, or spouse of household;
- The student's full-time status must be 3rd party verified by their school/college; and
- The student wages must also be 3rd party verified by their employer;
- Student must be claimed as a dependent, or on the student's tax filings the student must show that the student is a dependent.

## **B. Calculating Household Income**

The following are the two methods adopted by MOHCD to calculate each Household's income for program qualification. MOHCD will use the greater of:

- Current total Annual Income from all sources projected 12 months forward; or
- Total Gross Annual Income from all sources earned in the immediate past tax year

Income qualification is generally determined by one or both of the above methods. If documents provided by an applicant demonstrate that there has been a decrease in income by more than 20% from the prior years, MOHCD may require additional documentation to analyze the income change and may average the income reflected on the immediate past 2 years of tax returns.

### **1. Method #1: Calculating Current Total Annual Income**

This section describes the procedures and requirements for determining a Household's current total gross annual income based on different sources of income including income calculated from assets.



a) *Income from Paystubs*

To calculate income from paystubs, MOHCD will use one of the following two methods as appropriate and use the greater of the two to determine the Household's current annual income.

**Year-to-Date Method**

From the most current paystub, divide the year-to-date Gross Income by the current number of pay periods to get the average Gross Income per pay period. Then multiply the average pay period Gross Income by the total number of pay periods in one year.

In cases where an employer-paid health insurance costs are included within the Gross Income on a paystub, the employer-paid insurance costs may be excluded from total income.

***Example: Calculating Income with Paystubs Using Year-To-Date Method:***

YTD Gross Income as stated on the most recent paystub = \$20,000

Current number of pay periods on most recent paystub = Pay period #10 (aka the 10th paycheck of the year)

Average Gross Income per pay period = \$2,000 (\$20,000 divided by 10)

Total number of pay periods in one year = 24

Annualized Gross Income = \$48,000 (\$2,000 x 24)

**Straight Pay Method:**

From the most current paystub, calculate the income based upon the rate of pay and frequency of pay indicated on paystubs as shown on the table below.

<b>Frequency of Pay</b>	<b>Determining Annual Income</b>
Annually –paid one time per year	Annual gross income
Monthly –paid one time per month	Monthly gross income x 12
Semi-Monthly –paid two times per month (receives 24 pay periods a year)	Semi-Monthly gross income x 24
Biweekly –paid every two weeks (receives 26 pay periods a year)	Biweekly gross income x 26
Weekly –paid every week	Weekly gross income x 52
Hourly –paid based on an hourly wage (the number of hours paid per week can vary)	Hourly gross income x average # of hours worked per week x 52

***Example: Calculating Income with Paystubs Using Straight Pay Method:***

Hourly rate of pay as stated on the most recent paystub = \$22

Total number of hours per pay period = 87.5

Total number of pay periods in one year = 24

Annual Gross Income = \$46,200 (\$22 x 87.5 x 24)

In the above examples, the income calculated from year-to-date method is greater than the straight pay method, and therefore will be used to determine the applicant Household's income eligibility.

***b) Income from a Sole Proprietorship (for Self-employed)***

MOHCD will use a P&L statement for a self-employed applicant to determine an applicant's business income for the current year.

MOHCD will use the following steps to calculate an applicant's Income from a P&L statement:

Step 1: Use the YTD net profit shown on the P&L statement, adding back any of the allowable adjustments used in analyzing the tax returns for the business, such as non-recurring income and expenses, depreciation, depletion, meals and entertainment, and amortization (the result of step 1 is the YTD adjusted Gross Income).

Step 2: Divide the adjusted Income by the number of months on the P&L statement to get the average monthly income. Multiply this number by 12 to annualize.

**Example: Calculating Income with P&L Statement:**

YTD net profit as stated on P&L statement = \$20,000  
Allowable adjustments = \$10,000  
YTD adjusted Gross Income = \$30,000 (\$20,000 + \$10,000)  
Number of months = 10  
Average monthly income = \$3,000 (\$30,000 divided by 10)  
Annualized income = \$36,000 (\$3,000 x 12)

***c) Income from Non-Employment***

Non-employment income, such as trust income, pension and retirement income, dividends/interest, etc., is calculated from the most current monthly or quarterly official statement of such income. If no official statement or proof of current income documentation is available for the current year, MOHCD will use the immediate past year's income to project current year income. Generally, the last year income documentation for non-employment income should include annual statements or IRS 1099 forms.

**Example: Calculating Non-Employment Income with a Monthly Statement:**

Monthly income as stated on the most recent statement = \$500  
Total number of pay periods in one year = 12  
Annual income = \$6,000 (\$500 x 12)

***d) Income Calculated from Assets – Asset Test***

MOHCD adjusts actual Household income based on the level of savings, investments and other assets.

**Asset Test**

The first \$5,000 will be excluded from the asset test. Any liquid assets in excess of \$5,000 will be imputed at two percent (2%) and added to the total Household income.

Total Household assets = \$40,000

Combined Household Gross Annual Income = \$50,000

First \$5,000 of assets is excluded:  $\$40,000 - \$5,000 = \$35,000$  remaining  
2% of remaining \$35,000 is added to income:  $\$35,000 \times 2\% = \$700$   
Total amount added to income = \$700  
Household Income + 2% imputed assets =  $\$50,000 + \$700 = \$50,700$   
Final HH Income = \$50,700

*e) Income from All Sources*

Once all sources of income from each adult Household member are verified and calculated, MOHCD will calculate the current total Household income.

**For Example: Adding all income to arrive at the current total income:**

A Household of 4 applying for a HELP loan receives a salary income of \$48,000 [paystub], self-employed income of \$36,000 [P&L statement], non-employment income of \$6,000 [official statement], and income from assets of \$700.  
Method #1 Result: The Household's current total income = \$90,700 ( $\$48,000 + \$36,000 + \$6,000 + \$700$ ).

**2. Method #2: Calculating Previous Year's Income**

This section describes an alternate procedure for determining a Household's total annual income earned in the last tax year.

Step 1: Use the total income from the immediate past year's federal income tax return (line 22 of IRS form 1040, or line 4 of IRS form 1040EZ, or line 15 of IRS form 1040A);

Step 2: Add back any losses set forth on the immediate past year's federal income tax return. If there are no losses, skip this step.

Step 3: Add back any of the allowable adjustments for a business or self-employment, such as non-recurring income and expenses, depreciation, depletion, meals and entertainment, and amortization. If there is no self-employment income for a sole proprietorship reported on line 12 of IRS form 1040, skip this step.

**Example: Calculating Last Year's Total Annual Income:**

Total Income (line 22 of IRS Form 1040): \$80,000  
Capital loss (line 13 of IRS form 1040): -\$5,000  
Business income Schedule C (line 12 of IRS form 1040): \$30,000  
Depreciation on Schedule C: \$3,000  
Method #2 Result: The Household's last year's total income: \$88,000 ( $\$80,000 + \$5,000 + \$3,000$ )

**3. Income Increase Tolerance and Recalculation Criteria**

Any change in Household income during application review must be reported to MOHCD. Non-disclosure of any material fact or misrepresentation of information will result in disqualification. If an applicant Household's income has been determined and verified by MOHCD, the verified income calculation is valid for a maximum of 6 months. However, during the 6-month period, income will be recalculated if there is an increase in Household income of more than five percent (5%).

## **C. Determining Assets**

### **1. Liquid Assets**

When calculating a Household's assets, all Household liquid assets are to be considered. Household Liquid assets include, but are not limited to, the following: savings accounts, checking accounts, Certificates of Deposit, the total balance of any joint accounts, money market or mutual fund accounts, trust accounts (only the amount accessible with or without penalty), stocks or bonds, gifts, cash on hand, amount used or borrowed from a life insurance policy, IRA or retirement accounts, and other investments held by any member of an applicant's Household. Custodial accounts owned by a guardian for minors will also be included as Household liquid assets.

Assets in business accounts may be considered liquid assets if one of the following criteria is met:

- Assets in business accounts are used as financial reserves; or
- The applicant is 100% owner of the business, such as a sole proprietor; or
- Assets in business accounts are comingled with personal accounts.

MOHCD may require additional documentation regarding business accounts to determine an applicant's assets.

The following assets will be excluded from the calculation of liquid assets: the cash surrender value of a life insurance policy, the value of an IRA account, the value of retirement accounts (including but not limited to 401K and 403B accounts), or the value of a 529 college savings may be excluded from an applicant's liquid assets.

### **2. Annuities**

In the case of annuities, if an applicant has begun receiving annuity payments, then these payments are counted as income. If the applicant has the option of withdrawing the balance in an annuity, either with or without penalty, the annuity will be treated like any other liquid asset account. To account for income taxes and any early withdrawal penalties, sixty percent (60%) of the full value of the annuity will be counted as the cash value of the annuity and applied toward the liquid asset income calculation.

### **3. Lump Sum Receipts**

Lump sum payments will be counted toward assets. Example of lump sum payments include: inheritances, capital gains, lottery winnings paid in one payment, cash from the sale of assets; insurance settlements; and any other amounts that are received in one-time lump sum payments.

# **Appendix B**

## **HELP LOAN APPLICATION**

**Mayor's Office of Housing and Community Development**  
City and County of San Francisco



**SAN FRANCISCO HOMEOWNER EMERGENCY  
LOAN PROGRAM (HELP) APPLICATION**

**London N. Breed**  
Mayor

**Daniel Adams**  
Acting Director

Dear Applicant,

Thank you for your interest in the Mayor's Office of Housing and Community Development, Homeowner Emergency Loan Program, otherwise known as HELP, previously known as MALP.

The purpose of the program is to assist San Francisco homeowners in need of a one-time emergency financial assistance loan due to an unforeseen financial hardship.

For more information regarding HELP please visit our website at <https://sfmohcd.org/help>

The first step to start the HELP application process is for you to work with a HUD-approved housing counseling agency to go over your options and receive assistance in completing and submitting the HELP application packet. For a list of HUD-approved agencies please go to [www.homeownershipSF.org](http://www.homeownershipSF.org)

Have your HUD-approved housing counselor submit your application and required documents via the [Sharefile link](#) button on our website at <https://sfmohcd.org/help>.

Instructions: Compile the application form and all required supporting documentation into one PDF file, and name the PDF file "Property Address-Last Name, First Name" (Example: 123 Sample Street-Smith, John).

We look forward to working with you!

Sincerely,

Ffely Charun  
Homeownership Preservation Programs Analyst  
Ffely.Charun@sfgov.org  
415-701-5211

Mayor's Office of Housing and Community Development  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

TODAY'S DATE: \_\_\_\_\_

YOU NEED ASSISTANCE WITH (PLEASE CHOOSE ALL THAT APPLY): ☐ PAST DUE MORTGAGE PAYMENTS  
☐ PAST DUE HOA MONTHLY DUES ☐ PAST DUE PROPERTY TAXES ☐ SPECIAL ASSESSMENTS (e.i. renovation costs passed down to residents)

<b>PROPERTY INFORMATION</b>				Year Built: _____ Year Purchased: _____
Street No.	Street Name	Street Type	Unit #	Total # of Units: _____
City	State	Zip Code		How many units are tenant-occupied: _____
				How many units are vacant: _____
				Is this a BMR unit? <input type="checkbox"/> Yes <input type="checkbox"/> No

**Head of Household (Household Member 1):**

HOUSEHOLD MEMBER  <b>#1</b>  Head of Household	<b>LEGAL NAME</b>		<b>DATE OF BIRTH</b>	
	First	Middle	Last	Month Day Year
	<b>OCCUPATION:</b>		<b>DEPENDENT?</b> Yes No	<b>MARRIED OR DOMESTIC PARTNERED?</b> Yes No

**Household Member 2**

HOUSEHOLD MEMBER  <b>#2</b>	<b>LEGAL NAME</b>		<b>DATE OF BIRTH</b>	
	First	Middle	Last	Month Day Year
	<b>OCCUPATION:</b>		<b>DEPENDENT?</b> Yes No	<b>MARRIED OR DOMESTIC PARTNERED?</b> Yes No
<b>RELATIONSHIP TO HEAD OF HOUSEHOLD:</b>				

**Household Member 3**

HOUSEHOLD MEMBER  <b>#3</b>	<b>LEGAL NAME</b>		<b>DATE OF BIRTH</b>	
	First	Middle	Last	Month Day Year
	<b>OCCUPATION:</b>		<b>DEPENDENT?</b> Yes No	<b>MARRIED OR DOMESTIC PARTNERED?</b> Yes No
<b>RELATIONSHIP TO HEAD OF HOUSEHOLD:</b>				



Mayor's Office of Housing and Community Development  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

**Household Member 4**

<b>HOUSEHOLD MEMBER</b>  <b>#4</b>	<b>LEGAL NAME</b> _____ <i>First Middle Last</i>		<b>DATE OF BIRTH</b> _____ <i>Month Day Year</i>
	<b>OCCUPATION:</b> _____	<b>DEPENDENT?</b> Yes No	<b>MARRIED OR DOMESTIC PARTNERED?</b> Yes No
	<b>RELATIONSHIP TO HEAD OF HOUSEHOLD:</b> _____		

(if you need to add more household members, please attach a separate sheet to this application)

**Total Household Size** \_\_\_\_\_  
**Including Dependents:** \_\_\_\_\_

**CONTACT INFORMATION FOR HEAD OF HOUSEHOLD**

<b>RESIDENCE ADDRESS</b> <input type="checkbox"/> <b>Mark if same as property address</b> We cannot accept a PO box here. _____ <i>Street No. Street Name Street Type Unit</i> _____ <i>City State Zip Code</i>	<b>MAILING ADDRESS - you may use a PO box</b> <input type="checkbox"/> <b>Mark if same as property address</b> (if different from residence address) _____ <i>Street No. Street Name Street Type Unit</i> _____ <i>City State Zip Code</i>
---	--

**PRIMARY PHONE #**

☐ Home ☐ Work ☐ Cell

**SECOND PHONE #**

☐ Home ☐ Work ☐ Cell

**EMAIL**

(leave blank if you don't have one)

\_\_\_\_\_  
*Area Code Phone Number Area Code Phone Number*

**SOMEONE WE MAY CONTACT IF WE CANNOT REACH YOU? (optional) PHONE NUMBER**

\_\_\_\_\_  
*First Name Last Name (Area Code) Phone Number*

**HOW DO YOU KNOW THIS PERSON?**

☐ Family Member ☐ Friend ☐ Other: \_\_\_\_\_  
☐ Social Worker or Housing Counselor **Name of Agency:** \_\_\_\_\_





**Mayor's Office of Housing and Community Development**  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

You must complete this form as a part of your application.  
See application instructions for more information and examples.

**THE FOLLOWING QUESTIONS APPLY TO ALL BORROWERS:**

**BORROWER DISCLOSURES**

A) Is the head of household applicant on the mortgage and title of property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
B) Does the applicant(s) have any outstanding judgements?	<input type="checkbox"/> Yes <input type="checkbox"/> No
C) Has the applicant(s) declared bankruptcy in the past ten (10) years? <input type="checkbox"/> Chapter 13    Discharge Date: _____ <input type="checkbox"/> Chapter 7    Discharge Date: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
D) Are there any delinquent tax liens or other liens against the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
E) Are the applicant(s) currently living in the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F) Are the HOA monthly assessment delinquent? Number of months behind: _____ Total past due amount: _____ HOA Name: _____ Phone #: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
G) Are any mortgages delinquent? Number of months behind _____ Total past due amount: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
H) Have you received a Notice of Default? Name of Entity filing NOD: _____ NOD Date: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
I) Have you obtained a mortgage modification? If yes, please provide date modification was granted: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
J) Is property listed for sale? If yes, please provide the following information: Date of listing: _____ Realtor Name: _____ Realtor Phone No. _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
K) Do you own other properties? If yes, please list addresses below: 1. _____ 2. _____	<input type="checkbox"/> Yes <input type="checkbox"/> No



Mayor's Office of Housing and Community Development  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

You must complete this form as a part of your application.  
See application instructions for more information and examples.

**\*\*PLEASE PROVIDE A TWO YEAR WORK HISTORY\*\***

"HH#" = Household Member Number

<b>EMPLOYMENT: 2 YEAR WORK HISTORY IS REQUIRED</b> (Please write "unemployed" under "Name of Employer" for unemployed household members)					
HH#	Employer Name	Employer Address	1 <sup>st</sup> Day of Employment (mm/dd/yyyy)	Self-Employed? (Yes/No)	Gross Annual Income
1					\$
2					\$
3					\$
4					\$

"HH#" = Household Member Number

<b>GROSS ANNUAL INCOME for each household member</b>				
HH#	Wages	Social Security/Pensions Received Annually	Public Assistance Received Annually	Other Income Received Annually (i.e. Income from Retirement - if drawing funds; Income from Investments; Child Support; Alimony; etc.)
1				
2				
3				
4				
<b>TOTALS</b>	\$ (a)	\$ (b)	\$ (c)	\$ (d)
<b>TOTAL GROSS ANNUAL INCOME</b> Add (a) through (d):				\$ (e)

HOUSEHOLD EMPLOYMENT AND INCOME



**Mayor's Office of Housing and Community Development**  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

You must complete this form as a part of your application.  
See application instructions for more information and examples.

**HOUSEHOLD ASSETS – NON RETIREMENT**

**INCOME FROM ASSETS**

Important: You must list every cash account that shows the household member as an account holder. Asset accounts can include, but are not limited to, checking accounts, savings accounts, Certificates of Deposit, Mutual Funds, stocks, bonds, trust funds, limited liability investments, gifts for down payment or other costs, retirement accounts, monthly income from retirement and any other account in which money is saved. If money is not saved in an institution (e.g. it is saved at home), applicants must list this amount, as well. Do not include material assets such as cars, boats, etc. -- only cash assets.

You must also list all joint accounts, custodial accounts for minors, and other accounts on which the household member's name appears. Failure to list all accounts will disqualify your household from applying for a Homeowner Emergency Loan. Retirement money will not be counted toward the asset test and should not be listed below.

"HH #" = Household Member Number

HH #	Name of Institution (bank name, etc.)	Type of Asset (e.g: bank account, savings account, CD, mutual fund, trust fund, gift, etc.)	Current Cash Value of Asset
1			\$
2			\$
3			\$
4			\$
<b>Total Household Liquid Assets (do not include retirement):</b>			\$

YOU MUST ATTACH THE 2 MOST RECENT AND CONSECUTIVE STATEMENTS FOR EACH ASSET LISTED ABOVE.

**Monthly Housing Expenses:**

**HOUSEHOLD MONTHLY  
EXPENSES**

Expense Type	Description/Name/Loan #	Current Balance	Monthly Payment
1 <sup>st</sup> Mortgage		\$	\$
2 <sup>nd</sup> Mortgage/HELOC			
Homeowner's Insurance			
Property Taxes			
Homeowners Association (HOA)			

**Tenant Information:**

Name	Unit #	Rent Amount	Phone #	Is Rent Delinquent?
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No
				<input type="checkbox"/> Yes <input type="checkbox"/> No



Mayor's Office of Housing and Community Development  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

**BORROWER CERTIFICATION AND SIGNATURES**

**BORROWER CERTIFICATION AND SIGNATURES**

The Mayor's Office of Housing and Community Development (MOHCD) must obtain any documents needed to verify the information provided. You must understand the requirements and the provisions of the loan agreement prior to closing the loan. If you have any questions, please make sure you understand the program requirements before loan closing. The information on this application will be used to determine loan eligibility. I/we have listed all persons in my/our household. I/we have provided for each person(s) set forth in this application acceptable verification of current annual income. I have also disclosed ALL assets held by each person listed in this application, and have provided documentation thereof.

Under penalties of perjury, I/we certify that the information presented in this Certification is true and accurate to the best of my/our knowledge and belief. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of the Homeowner Emergency Loan Program (HELP).

\_\_\_\_\_  
*Borrower's Signature*

\_\_\_\_\_  
*Borrower's Printed Name*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Co-Borrower's Signature*

\_\_\_\_\_  
*Co-Borrower's Printed Name*

\_\_\_\_\_  
*Date*

**Help us ensure we are meeting our goal to serve all people**

These optional questions will not affect your eligibility for housing in any way.

Your individual answers are kept completely confidential and used only for statistical purposes.

<b>Which best describes your gender? (Check one that best describes your current gender identity)</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Genderqueer/Gender Non-binary <input type="checkbox"/> Trans Female <input type="checkbox"/> Trans Male Not listed – please specify: _____	<b>Which was your sex at birth? (Check one)</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Which best describes your sexual orientation or sexual identity? (Check one)</b> <input type="checkbox"/> Bisexual <input type="checkbox"/> Gay/ Lesbian/Same-Gender Loving <input type="checkbox"/> Questioning/Unsure <input type="checkbox"/> Straight/ Heterosexual <input type="checkbox"/> Not listed - please specify: _____
<b>Which best describes your ethnicity? (select one)</b> <input type="radio"/> Hispanic/Latino <input type="radio"/> Not Hispanic/Latino		
<b>Which best describes your race? (select one)</b> <input type="radio"/> American Indian/Alaskan Native <input type="radio"/> American Indian/Alaskan Native <u>and</u> Black/African American <input type="radio"/> Asian <input type="radio"/> Black/African American <input type="radio"/> Black/African American <input type="radio"/> American Indian/Alaskan Native <u>and</u> White <input type="radio"/> Native Hawaiian/Other Pacific Islander <input type="radio"/> Asian <u>and</u> White <input type="radio"/> White <input type="radio"/> Black/African American <u>and</u> White <input type="radio"/> Other/Multiracial		

Please find more information on the demographic information requested at [www.sfmohcd.org](http://www.sfmohcd.org)



**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

**HOUSEHOLD CERTIFICATION AND SIGNATURES**

**HOUSEHOLD CERTIFICATION AND SIGNATURES**

The undersigned specifically acknowledge (s) and agree (s) that: 1) the loan requested by this application would be secured by a junior deed of trust on the property described herein, 2) the property will be used solely as the principal residence of the undersigned, 3) all statements made in this application are true and made for the purpose of obtaining a Homeowner Emergency Loan Program (HELP) loan from the City and County of San Francisco. Verification may be obtained from any source named in this application. I/we fully understand that to make any false statements, whether negligent or intentional, concerning this application will result in the City's denial of a Homeowner Emergency Loan Program (HELP) loan or will be a default under the Homeowner Emergency Loan Program (HELP) loan, as applicable.

The information on this form will be used to determine income eligibility. I/we have listed all persons in my/our household. I/we have provided each household member's acceptable verification of current annual income. I/we have also disclosed all assets held by each person listed on the application, and have provided documentation thereof. Under penalties of perjury, I/we certify that the information presented in this certification is true and accurate to the best of my/our knowledge and belief. The undersigned further understands that providing false representations herein constitutes an act of fraud.

Public records act: the City and County of San Francisco is subject to the requirements of the California public records act, government code section 6250, et seq. the public records act provides that virtually all documents held or used by the city in the course of conducting the public's business are public records which the city, subject to certain limited exemptions, must make available for inspection and copying by the public. Applications for loans or grants from the city are public records as are the completed loan and grant documents. Under section 67.24(e) of San Francisco administrative code, applications for financing and all other records of communication between the City and the borrower must be open to public inspection immediately after a contract has been awarded. All information provided by the borrower which is covered by that ordinance (as it may be amended) will be made available to the public upon appropriate request. MOHCD will not disclose personal sensitive information including dates of birth, social security numbers and bank account numbers.

**Must be signed by all applicants 18 years or older.**

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Applicant's Printed Name*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Applicant's Signature*

\_\_\_\_\_  
*Applicant's Printed Name*

\_\_\_\_\_  
*Date*







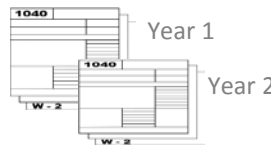
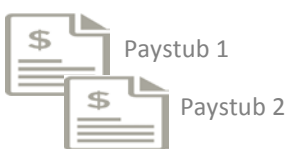



**Mayor's Office of Housing and Community Development**  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

**REQUIRED DOCUMENTS CHECKLIST**

**You must include copies of the following documents for each household member 18 years old or older. If any form is missing, your application may be disqualified. Please check each box upon completion.**

<b>Item</b>	<b>Description (check at least one box per item)</b>
<b>Photo ID</b> 	<input type="checkbox"/> Copy of photo identification for <u>all</u> title holders.
<b>Application</b> 	<input type="checkbox"/> Completed, signed and dated HELP Application (this form) (one for the entire household).
<b>Hardship Letter</b> 	<input type="checkbox"/> Signed and dated hardship letter (include copy of any applicable supporting document or form)
<b>Mortgage Statements</b> 	<input type="checkbox"/> Copy of most recent mortgage statements for all existing mortgages.
<b>HOA Statements</b> 	<input type="checkbox"/> Copy of most recent homeowner's association statement if applicable.
<b>Homeowner's Insurance</b> 	<input type="checkbox"/> Copy of current homeowner's insurance declaration.
<b>Tax Information</b> 	<input type="checkbox"/> Signed and dated copies of last 2 years of Federal Income Tax Returns (IRS Form 1040 or 1040EZ or 1040A form ONLY). Include all SCHEDULES and/or attachments required by the IRS Include all W-2 and/or 1099 form(s).  <input type="checkbox"/> OR – If applicable, complete attached Income Tax Declaration form, and submit with supporting documents as specified in the form.
<b>Proof of Income</b> 	<input type="checkbox"/> Copies of 2 most recent and most consecutive paystubs and/or income statements.  <input type="checkbox"/> OR – If applicable, complete the attached Unemployed Declaration form. (Form is not necessary if receiving any form of income that should be noted in the application, such as unemployment income or government assistance)  <input type="checkbox"/> OR – If applicable, complete the attached Self-employed Declaration form. Must be submitted with most recent and current Profit and Loss statement.  <input type="checkbox"/> OR – Benefits award letter.  <input type="checkbox"/> OR – Employment offer letter if less than 3 weeks from date of hire.
<b>Bank Statements</b> 	<input type="checkbox"/> Copies of 2 most recent and most consecutive bank or asset statements from all bank or other liquid asset accounts (listed on page 5 of 9 of this application). Must be official statements. All pages must be included.

Mayor's Office of Housing and Community Development  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

**CONSUMER FINANCIAL AND CREDIT REPORT RELEASE FORM**

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**MAYOR'S OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT  
HOMEOWNER EMERGENCY LOAN PROGRAM (HELP)**

By my signature below I authorize the Mayor's Office of Housing and Community Development to verify my bank accounts, employment, outstanding debts, including any present or previous mortgages, to order a consumer credit report, and to make any other inquiries pertaining to my qualification for a loan secured by my property. You may make copies of this letter for distribution to any party with which I have a financial relationship or credit relationship and that party may treat such copy as an original.

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgager under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

\_\_\_\_\_  
*Applicant's Name*

\_\_\_\_\_  
*Date of Birth*

\_\_\_\_\_  
*Social Security Number*

\_\_\_\_\_  
*Current Street Address*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*



Mayor's Office of Housing and Community Development  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

***THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977***  
**FAIR LENDING NOTICE**

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one- to four-unit family residence.

*If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate at one of the following locations:*

2550 Mariposa Mall, Suite 3070  
Fresno, CA 93721-2273

320 W. 4th Street, Suite 350  
Los Angeles, CA 90013-1105

1515 Clay Street, Suite 702  
Oakland, CA 94612-1462

1651 Exposition Boulevard  
Sacramento, CA 95815  
P.O. Box 137000 (*mailing address*)  
Sacramento, CA 95813-7000

1350 Front Street, Suite 1063  
San Diego, CA 92101-3608

**ACKNOWLEDGMENT OF RECEIPT**

***I (we) received a copy of this notice.***

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Date*

DEPARTMENT OF REAL ESTATE — Mortgage Lending Unit RE 867 (Rev. 7/18)





Mayor's Office of Housing and Community Development  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

**INCOME TAX DECLARATION**

**Complete this form only if you do not have copies of Federal Income Tax Returns for any year during the preceding three years. Please complete the option(s) below that apply.**

**I (We) the undersigned, hereby declare the following:**

☐ I (We) (name here) \_\_\_\_\_ hereby declare that I (we) was (were) not required by law to file a Federal Income Tax Return for the following year(s) \_\_\_\_\_ for the reason(s) below (attach documentation to support reason):  
\_\_\_\_\_  
\_\_\_\_\_

*Please provide applicable documentation supporting the above explanation such as income earning did not meet requirement for tax filing, proof of date of entry to US, school transcripts or diploma, etc. for that period of time.*

☐ I (We) hereby declare that I (we) was (were) not required hereby certify that the application in connection with which I (we) am (are) applying for the San Francisco Homeowner Emergency Loan Program (HELP) is occurring between **January 1 and April 15**, and that I (we) have not yet filed our Federal Income Tax Return for the prior tax year. The income I (we) have for 20\_\_\_\_\_ is \$\_\_\_\_\_ and does not exceed the income limits for the San Francisco Homeowner Emergency Loan Program (HELP).

By signing below, I (we) certify, under penalty of perjury, that the information presented in this Declaration is true and accurate to the best of my (our) knowledge and belief. I (We) further understand that this Declaration will be relied upon for purposes of determining my (our) household's eligibility for the San Francisco Homeowner Emergency Loan Program (HELP). I (We) acknowledge that a material misstatement fraudulently or negligently made in this declaration or in any other statement made by me (us) in connection with an application may constitute a federal violation punishable by a fine and/or denial of my (our) application.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Signature of Applicant

Dated: \_\_\_\_\_

\_\_\_\_\_  
Signature of Applicant



Mayor's Office of Housing and Community Development  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

**SELF-EMPLOYED DECLARATION**

I (name here) \_\_\_\_\_ hereby declare the following:

I hereby attach copies of my federal tax returns (both individual returns and business returns if applicable) for the immediate preceding three calendar years for which self-employment tax returns could have been filed (or, if not filed, were not required to be filed) and certify that the information shown in such income tax returns is true and complete to the best of my knowledge. Business income counted towards income eligibility for the San Francisco Homeowner Emergency Loan Program (HELP) is net income from the operation of a business or profession, including cash withdrawals from the business.

I have been self-employed from the following month and year forward: \_\_\_\_\_/\_\_\_\_\_

Number of Self-Employment Federal Tax Returns filed in the last three years: \_\_\_\_\_

\_\_\_\_\_ tax return income: \$ \_\_\_\_\_  
(Year of)

\_\_\_\_\_ tax return income: \$ \_\_\_\_\_  
(Year of)

\_\_\_\_\_ tax return income: \$ \_\_\_\_\_  
(Year of)

Attach a) copies of Federal Income Tax Returns (both individual returns and business returns if applicable) for preceding three calendar years; and b) signed and dated Profit/Loss Statement to date from last tax filing.

**OR**

If this is a new business, or if you do not file income taxes, you will need to provide a) a signed and dated Profit/Loss Statement; and b) copies of all invoices and payments made to the borrower as a part of self-employment in the current calendar year.

By signing below, I certify, under penalty of perjury, that the information presented in this Declaration is true and accurate to the best of my knowledge and belief. I further understand that providing false representation herein constitutes an act of fraud, and results in the denial of my application.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Signature of Applicant



Mayor's Office of Housing and Community Development  
City and County of San Francisco

**SAN FRANCISCO HOMEOWNER EMERGENCY LOAN PROGRAM  
(HELP) APPLICATION**

**UNEMPLOYED DECLARATION**

This Declaration is to be signed by each household member 18 years of age and older when no employment income for them is indicated on the San Francisco Homeowner Emergency Loan Program (HELP) Application.

I (name here) \_\_\_\_\_ am not presently employed, not currently receiving any income and will not file for unemployment benefits in 201\_\_\_\_ (current calendar year). I am **NOT** eligible to apply for or have exhausted my unemployment benefits and/or any other type of compensation based on employment history.

Please read carefully and complete all statements that apply:

- ☐ I am not presently employed and do not anticipate becoming employed within the next twelve (12) months.
- ☐ I am not presently employed, but anticipate becoming employed within the next twelve (12) months. Based on my past work experience, skills, and income history, I expect to earn \$\_\_\_\_\_ /year when I become employed.
- ☐ I am not presently employed, but am aware of an employment start date of \_\_\_\_\_ at \$\_\_\_\_\_ per \_\_\_\_\_ (If amount is hourly, please provide number of hours per week, \_\_\_\_\_). Please attach supporting documents, such as borrower's offer or contract for future employment and anticipated income if available.

By signing below, I certify, under penalty of perjury, that the information presented in this Declaration is true and accurate to the best of my knowledge and belief. I further understand that this Declaration will be relied upon for purposes of determining my eligibility for the San Francisco Homeowner Emergency Loan Program (HELP). I acknowledge that a material misstatement fraudulently or negligently made in this declaration or in any other statement made by me in connection with a loan application may constitute a federal violation punishable by a fine and/or denial of my application.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Signature of Applicant



## **Appendix C**

### **HELP OWNER OCCUPANCY COMPLIANCE FORM**



MOHCD OCCUPANCY CERTIFICATION FORM  
FORMULARIO DE CERTIFICACIÓN DE OCUPACIÓN DE LA MOHCD

居住證明表

FORM PARA SA PAGBIBIGAY NG SERTIPIKASYON NG PAGTIRA SA TAHANAN NG MOHCD

**ALL** household members on title must fill out this certification form in its entirety and submit it to MOHCD along with all of the requested supporting documentation by the deadline. If this documentation is not received by the deadline, MOHCD will consider your property out of compliance with the terms of your agreement and will proceed accordingly.

房產證上的**所有**家庭成員都必須完整填寫認證表格，並在截止日期前將表格與所有必要的證明文件提交給 MOHCD。如果未在截止日期前收到此類文件，MOHCD 將認定您的房地產不符合合約條款的規定，並且將進行後續的程序。  
TODOS los miembros del grupo familiar en el título deben llenar este formulario de certificación completo y enviarlo a la oficina de MOHCD junto con toda la documentación de respaldo que se solicita antes de la fecha límite. Si no se recibe esta documentación en la fecha la oficina de MOHCD considerará que su propiedad no cumple con los términos de su acuerdo y se hará el trámite conforme a esto.  
Kailangang sagutan ng **LAHAT** ng miyembro ng kabahayan ang form na ito para sa pagbibigay ng sertipikasyon nang kinukumples ang lahat ng bahagi, at isumite ito sa MOHCD kasama ang lahat ng hinihiling na dokumentasyong nagbibigay ng suporta, bago sumapit ang deadline o huling araw ng pagsusumite.  
Kung hindi matanggap ang mga dokumentong nabanggit sa itinakdang araw ng pagsumite, ituturing ng MOHCD na hindi kayo sumunod sa mga tuntunin ng inyong kasunduan.

Under penalty of perjury I/We declare that the information stated on this form is true and correct.

我/我們聲明此表單所載內容均為真實且正確，否則願受偽證罪之處罰。

Bajo pena de perjurio declaro/declaramos que la información que se presenta en este formulario es verdadera y verdadera.

Idinideklara ko/namin, na totoo at tama ang impormasyong nakasaad sa form na ito, at alam ko/naming may parusa sakaling hindi nagsasabi ng totoo.

Address (地址/Dirección/address)	Preferred Language (circle one) 偏好語言 (請圈選一項) / Idioma preferido (encierre uno en un círculo) / Mas Pinipiling Wika (bilugan ang isa) English    中文 <u>Español</u> Filipino	Today's Date (日期/Fecha/Petsa)
Zip Code (郵遞區號/Código postal/Zip code)		

Last, First Name (姓氏, 名字/Apellido y Nombre/Unang Pangalan, Apelyido)	Owner's Signature (屋主簽名/Firma del(de los) propietario(s)/Lagda ng May-ari)	Phone (電話/Teléfono/Telepono)	Email (電子郵件/Correo electrónico/Email)

- Yes (是/Sí/Oo) ☐

No (沒有/No Hindi) ☐
1. I/We currently reside as primary resident(s) at this address.

我/我們在此證明是[我/我們]的自有住房屋。  
Yo/nosotros por este medio certifico/certificamos que vivo/vivimos actualmente como propietarios y ocupantes en esta dirección.  
Kasalukuyan akong/kaming naninirahan bilang (mga) pangunahing residente sa address na ito.
- Yes (是/Sí/Oo) ☐

No (沒有/No Hindi) ☐
2. I/We certify that I am/we are not renting any part of the above referenced property.

我/我們保證，我/我們並未出租上述房產的任何部分。  
Yo/Nosotros certifico/certificamos que no estoy/no estamos alquilando ninguna parte de la propiedad a la que se hace referencia arriba.  
Pinatutunayan ko/namin na hindi namin pinauupahan ang anumang bahagi ng ari-arian na nabanggit na itaas.
- Yes (是/Sí/Oo) ☐

No (沒有/No Hindi) ☐
3. I/We remain on title to the property since the purchase of my/our home and no names have been added or deleted from the title without prior authorization from MOHCD.

自從購買我/我們的房屋以來，我/我們一直保有對房屋的所有權，並且沒有在未經 MOHCD 事先授權的情況下在房產證上添加或刪除任何人的姓名。  
Yo/Nosotros sigo/seguimos teniendo el título de la propiedad de mi/nuestra casa y no se ha agregado ni eliminado ningún nombre del título sin la autorización previa de la oficina de MOHCD.  
Nananatili ako/kami na nasa titulo ng ari-arian magmula pa noong pagbili sa aking/aming bahay at walang mga pangalan ang nabago o natanggal mula sa titulo nang walang paunang awtorisasyon ng MOHCD.
- Yes (是/Sí/Oo) ☐

No (沒有/No Hindi) ☐
4. I/we do not have any unauthorized loans and/or liens on the property since the purchase of my home.

自購房以來，我/我們沒有進行任何未經授權的貸款和/或留置權。  
Yo/Nosotros no tengo/tenemos ningún préstamo no autorizado ni gravámenes sobre la propiedad desde la compra de mi/nuestra casa.  
Wala akong/kaming hindi awtorisadong pagkakautang at/o pagkakaprenda sa ari-arian magmula nang binili ko ang aking tahanan.
- Yes (是/Sí/Oo) ☐

No (沒有/No Hindi) ☐
5. I/we certify that Homeowner Hazard Insurance and Property Taxes are paid and current.

我/我們也保證，已支付屋主危險保險 (Homeowner Hazard Insurance) 和房產稅，並且目前仍有效力。  
Yo/nosotros certifico/certificamos que el seguro de riesgo para propietarios y el impuesto de la propiedad están pagados y al día.  
Pinatotohanan ko/namin na bayad na at kasalukuyang may bisa ang Seguro ng May-ari ng Tahanan para sa Sakuna (Homeowner Hazard Insurance) at ang mga Buwis sa Ari-arian (Property Taxes).

If you answered NO to any of the questions above, please provide a letter of explanation.

如果您對於上述問題的任何一個回答為否，請提供一封解釋信。Si respondió NO a alguna de las preguntas anteriores, proporcione una carta de explicación. Kung sumagot kayo ng HINDI sa alinman sa mga tanong na nasa itaas, mangyaring magbigay ng sulat ng paliwanag.

SUPPORTING DOCUMENTS

證明文件/DOCUMENTOS DE RESPALDO/MGA KARAGDAGANG DOKUMENTO

Please check below and submit the required documents to MOHCD. Your address must be visible on all documents submitted to MOHCD. Please include all pages of the documents. MOHCD reserves the right to request additional documentation to complete occupancy certification.

請確認以下內容並向 MOHCD 提交必要文件。所有提交至 MOHCD 的文件皆須包含您的地址。請勿遺漏文件的任何頁面。MOHCD 有權要求您提交額外文件，以便完成居住證明。

Marque a continuación y envíe los documentos solicitados a la oficina de MOHCD. Su dirección debe estar visible en todos los documentos que se presenten a MOHCD. Incluya todas las páginas de los documentos. La oficina de MOHCD se reserva el derecho de solicitar documentación adicional para completar la certificación de ocupación.

Pakilagyan ng check sa ibaba at isumite ang mga kinakailangang dokumento sa MOHCD. Dapat makita ang iyong address sa lahat ng dokumentong isusumite sa MOHCD. Pakilakip ang lahat ng pahina ng mga dokumento. Karapatan ng MOHCD na humiling ng karagdagang dokumentasyon para maisagawa ang certification ng pagtira.

A **current** copy of each homeowner(s) Driver’s License or California ID.

最近的主要屋主駕照或加州身份副本。  
Una copia **vigente** de la licencia de conducir del(de los) propietario(s) o una identificación de California.  
Isang **kasalukuyang** kopya ng Driver’s License o California ID ng pangunahing (mga) may-ari ng tahanan.

A **current** copy of the Homeowners Insurance Declaration/Certificate with MOHCD listed as an additional loss payee: 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

最近的屋主保險聲明書副本/保單副本，列明 MOHCD 為額外的損失收款人: **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**  
Una copia **actualizada** de la declaración/certificado del Seguro del Propietario de la vivienda que incluya a la MOHCD como un beneficiario adicional por pérdidas: **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**  
Isang **kasalukuyang** kopya ng Homeowners Insurance Declaration / Certificate na nakalista ang MOHCD bilang karagdagang loss payee: **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**

TWO (2) consecutive PG&E bills dated within the last 60 days.

兩 (2) 張連續 PG&E 帳單，標註日期必須是過去 60 天以內。  
DOS (2) facturas consecutivas de PG&E con fecha de los últimos 60 días.  
DALAWANG (2) magkasunod na mga BILL ng PG&E na may petsa sa loob nang huling 60 araw.

A copy of the **current** Property Tax statement.

最近的物業稅單 副本。  
Una copia la Declaración **vigente** de Impuestos de la Propiedad.  
Isang **kasalukuyang** kopya ng pahayag ng Buwis ng Ari-arian.

A copy of your **current** Homeowners Association bill.

您當前的房主協會法案的副本。  
Una copia de su factura actual de la Asociación de Propietarios.  
Isang kopya ng iyong kasalukuyang mga Homeowners Association bill.

TND, PIC, and FRDALP Program participants **ONLY**- In addition to submitting the documents above, please also provide your most recent paycheck stub with your name and address shown.

僅限「與教師為鄰」(Teacher Next Door) 或「社區駐警」(Police in the Community) 計畫的參與者 – 除了提交上述文件外，請提供最新的工資單存根，內含您的姓名和地址。  
SOLO para los participantes del programa Teacher Next Door y Police in the Community. Además de presentar los documentos anteriores, también proporcione su recibo de pago más reciente que muestre su nombre y dirección.  
Mga kalahok sa Programang Teacher Next Door at Police in the Community LAMANG - Bukod sa pagsusumite ng mga dokumento sa itaas, pakibigay din ang iyong pinakahuling paycheck na may pangalan at address mo.

SUBMITTING YOUR PAPERWORK

1. Complete and sign this Form (the Occupancy Certification Form)

2. Scan the completed form and required documents into one PDF document.

3. Name your PDF document by your street name, street number, and unit number (if applicable).  
⇒ For example your address is 2103 Market. You would call your file “Market 2103 301” or “Market 2103” if there is no unit number.

4. Submit your one PDF document on MOHCD’s website: [www.sfmohcd.org/homeowner-compliance-monitoring](#). Directions are provided on the website.

5. You may also mail the information to MOHCD Compliance, 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103.

提交您的書面資料

1. 填寫並簽署此表格（居住證明表）

2. 將填寫完整的表格和必要文件掃描成一份 PDF 文件。

3. 以您居住的街道名稱、街道號碼和房號（若適用）給 PDF 文件命名。  
⇒ 例如，如果您的地址是 2103 Market，可以將文件命名為「Market 2103 301」，若沒有房號，則命名為「Market 2103」。

4. 將這份 PDF 文件提交至 MOHCD 的網站: [www.sfmohcd.org/homeowner-compliance-monitoring](#)。您可於網站中查看說明。

5. 您也可以將資訊以郵件寄至 MOHCD Compliance, 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103。

CÓMO PRESENTAR SU PAPELERÍA

1. Complete y firme este formulario (Formulario de Certificación de Ocupación)

2. Escanee el formulario completo y los documentos necesarios en un documento PDF.

3. El nombre del documento PDF debe ser el nombre de su calle, el número de la calle y el número de la unidad (si corresponde).  
⇒ Por ejemplo, si su dirección es 2103 Market. El nombre de su archivo será “Market 2103 301” o “Market 2103” si no hay un número de unidad.

4. Presente su documento PDF en la página web de la MOHCD en: [www.sfmohcd.org/homeowner-compliance-monitoring](#). Las instrucciones se proporcionan en la página web.

5. También puede enviar por correo la información a MOHCD Compliance, 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103.

PAGSUSUMITE SA INYONG MGA PAPELES

1. Kumpletuhin at pirmahan ang Occupancy Certification Form (Form para sa Pagbibigay ng Sertipikasyon ng Pagtira sa Tahanan).

2. I-scan ang nakumpleto nang form at mga kinakailangang dokumento sa iisang PDF na dokumento.

3. Bigyan ng pangalan ang inyong PDF na dokumento sa pamamagitan ng pangalan ng inyong kalye, numero ng tahanan sa kalye, at numero ng unit (kung naaangkop).  
⇒ Halimbawa, kung ang inyong address ay 2103 Market. Papangalanan ninyo ang file na “Market 2103 301” o “Market 2103” kung walang numero ng unit.

4. Isumite ang inyong PDF na dokumento sa website ng MOHCD na nasa: [www.sfmohcd.org/homeowner-compliance-monitoring](#). May mga ibibigay na direksiyon ang website.

5. Puwede rin ninyong ipadala ang impormasyon sa pamamagitan ng koreo sa MOHCD Compliance, 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103.

See Reverse—Page 2