

London N. Breed Mayor

> Kate Hartley Director

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

1. How does the Homeownership Programs Compliance Monitoring process work?

The Mayor's Office of Housing and Community Development (MOHCD) monitors to ensure that participants of any City and County of San Francisco (City) Homeownership Programs, remain owner-occupants and maintain a current homeowner's insurance policy. MOHCD conducts these certifications on a regular basis. When certification letters are mailed out, the homeowner's response is due within thirty (30) days. MOHCD will review the information the homeowner submits and will contact the homeowner if any additional information is needed.

2. Where can I find information about the monitoring process and get the required forms? You can download information and copies of the required forms at MOHCD's website at:

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

3. Will MOHCD provide in person training and information about the monitoring process?

Yes! MOHCD hosts an information session prior to each campaign launch. The session is held at 1 South Van Ness Avenue, 5th Floor. Please check the Homeowner Compliance Monitoring webpage for specific details: http://sfmohcd.org/homeowner-compliance-monitoring. Space is limited for the information sessions, so please RSVP by the date indicated on the on the Homeowner Compliance Monitoring webpage. You may also RSVP by leaving a message on one of the voice message lines below or by sending an email. Be sure to leave your name, address, number of attendees and your preferred language.

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

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

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

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

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https://sfgov.sharefile.com/share/getinfo/r5a2ee6d527b41c1a

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

- 5. Can I submit my homeownership compliance monitoring documents electronically by email? Submitting your personal information via email is <u>not</u> a secured method of submission. Please upload your documents by going to the Homeowner Compliance Monitoring webpage at: <u>http://sfmohcd.org/homeowner-compliance-monitoring</u> and follow the directions above.
- 6. Can I submit my homeownership compliance monitoring documents by US mail or in person? While it is not preferred, you may submit your documents in person or by mail to:

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

7. Do I have to submit all of the requested documentation?

Yes! All documents are required. If you fail to submit one of the documents requested, you will not be in compliance with the program that assisted you with the purchase of your home.

To ensure that your response is complete:

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

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

8. I lost my certification form. How do I get another one?

You may download a copy of the certification form on MOHCD's website.

- 1. Gotowww.sfmohcd.org/homeowner-compliance-monitoring.
- 2. Select the "MOHCD Occupancy Certification Form" link.
- 3. Download or save a copy of the certification form.

If you do not have access to the internet, you may pick up a form from MOHCD's front desk located at 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103, Monday through Friday between 8am – 5pm. Please make copies of your monitoring compliance documents before you submit to MOHCD. *MOHCD does not have the capacity to make photocopies of your original documents, and your originals will not be returned.*

9. I turned in my requested certification documents but haven't heard from MOHCD. When can I expect to hear from the City?

MOHCD <u>will not</u> contact owners who have completed their certification for the year unless we have questions or need additional documentation regarding your occupancy. No news is good news!

10. I have been renting my property. What should I do?

If you have been renting your property, please contact MOHCD immediately. MOHCD will work with you to establish a reasonable timeframe for bringing your property back into compliance.

11. What if I don't have my PG&E bills?

Please contact Pacific Gas and Electric Company (PG&E) at 1-877-660-6789 or visit <u>www.pge.com</u> to register for an online account to request for a copy.

12. I don't have a Homeowners Insurance Policy or Declaration Page. Do I need one?

Yes. It is important to maintain insurance coverage for your property. Mortgage companies require that you maintain adequate coverage for the home to protect the interests of both the bank and the homeowner in the event of a mishap, such as a fire. Insurance protects your dwelling, personal property, unattached structures, personal liability, medical expenses, and a loss of use benefit.

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

13. Why do I have to list MOHCD as an additional loss payee on my Homeowners Insurance Policy or Declaration Page?

Your property was purchased under one or more of the *City and County of San Francisco Mayor's Office of Housing Homeownership Program(s)*. Just like with your first mortgage, MOHCD requires that the City be listed as a loss payee to insure that its interest in the property. The loss payee clause should be as follows:

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

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

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

You can come and meet us in person by attending the information session posted on the Homeownership Compliance Monitoring page: <u>www.sfmohcd.org/homeowner-compliance-monitoring</u>. Please RSVP via email or by calling one of the numbers listed below by the due date. Please note that MOHCD <u>is not</u> able to accept any walk-in inquiries to the office.

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