

The MOHCD Ownership Bulletin

Spring 2019

Home Maintenance for BMR Homeowners

As a homeowner, taking care of your home with regular maintenance is necessary to preserve its value and ensure it will provide a comfortable, safe place for you and your family. Below Market Rate (BMR) homeowners are required to maintain their home in good, clean condition with all appliances in working order, in compliance with the BMR program manual. BMR homes may not be sold with abnormal or excessive wear and tear due to neglect, abuse or insufficient maintenance. At the time of resale, BMR homeowners are required to order a home inspection report performed by a state-licensed, independent third party home inspector. Any reported repairs will need to be fixed prior to listing the unit for sale. For more details, please refer to MOHCD's Property Inspection and Repairs Policy. Certain capital improvements and repairs for a BMR home that has been occupied for 10 or more years may qualify for capital improvement credits upon sale of the home. Before you make improvements to your BMR, refer to MOHCD's Capital Improvements Policy, available on the MOHCD website .



Below is a general home maintenance checklist to help get you started. Home maintenance can be easier to accomplish by breaking down what could be an overwhelming effort into smaller steps. One way to do this is to categorize tasks by season. Another approach is to categorize tasks by need, for example, preventive maintenance in order to curb further wear and tear or deterioration, corrective maintenance in order to fix broken things, and upgrades in order to add value to your home or make it more energy efficient. Categorizing home maintenance this way helps to identify which items should be prioritized and which items can be deferred.

Other things to consider when creating your home maintenance plan is whether or not you can do the work yourself or if you need to hire a professional and whether or not the project will need a permit from the San Francisco Department of Building Inspection (DBI). Be diligent and research local regulations pertaining to permits before you start any home maintenance project, and contact DBI at 415-558-6088 or visit their website for questions about permits. Make sure that any professional you hire is compliant with permit and licensing laws as well. Lastly, if you live in a condo, remember that you may need approval from your Homeowners Association (HOA) for certain repairs and upgrades. Check your Covenants, Conditions, and Restrictions (CC&R) document or talk to your HOA Board before proceeding.

Family Wealth Forum



The Office of the Assessor-Recorder invites you to attend their Family Wealth Forum coming up in May. The Assessor's Office understands that planning for a secure financial future is a top priority for San Francisco families. That's why their office is organizing the Family Wealth Forum, a community event designed to provide families with the necessary tools to kick-start the planning process! The event offers free one-on-one counseling with experts, as well as multilingual workshops with topics including access to affordable housing, property tax transfers and more! Though the date is still to be determined you can pre-register at www.sfassessor.org/familywealthforum in order to ensure you'll be notified of the details as they become available.

General Home Maintenance Checklist

Preserve the value of your home and get a head start on home maintenance with this handy checklist:

- ✓ Check for leaks and cracks.
- ✓ Check for mold and mildew.
- ✓ Check smoke and carbon monoxide detectors and replace batteries.
- ✓ Clean dryer vent and check washing machine hose.
- ✓ Clean or replace furnace and air filters.
- ✓ Repair cracked and peeling paint.
- ✓ Check for cracks in your bathtub and sink caulking and replace
- ✓ Check your fire extinguisher.

Making simple fixes now will save you money in the long run.

Tell Us What You Think

Please take a survey for our five-year strategic planning process. The survey is available in English, 漢語, Español, Filipino, Tiếng Việt, Русский, and Gagana Sāmoa! Please go to www.sfmohcd.org/get-involved and take the survey before March 22, 2019 Thank you!

Mayor's Office of Housing and Community Development
One S. Van Ness Avenue, 5th Floor
San Francisco, California 94103
(415) 701-5500
TDD (415) 701-5503

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Free Workshops for BMR & DALP Homeowners

Refinance for Homeowners

Thursday, March 28, 2019 from 6:00-8:00p.m.
SF LGBT Center | 1800 Market Street, San Francisco, CA 94102

Register at <http://homeownershipsf.org/workshops/homeowners>

Understand Property Tax and Refinance/Pay-Off City Loans

物業稅簡介, 重貸房貸和市府貸款計劃要求
Saturday, April 28, 2019 from 1:00-4:00p.m.
ASIAN, Inc | 1167 Mission Street, 4th Floor San Francisco, CA 94103

Registration starts 3/1/2019 2019 年3月1日開始接受報名
Spaces are limited. Please call to register. Tel: 415-928-5910 option 3
重新貸款/償還可負擔房屋/市政府資助計劃注意事項 座位有限, 請先來
電預約. 電話: 415-928-5910 轉 3

Estate Planning / Planificación Patrimonial (English & Spanish)

Saturday/sábado, May/mayo 23, 2019 | 6:00-8:00p.m.
Mission Economic Development Agency
2301 Mission Street #301, San Francisco, CA 94110

Register soon / Registracion estara dispoible proximately:
<http://homeownershipsf.org/workshops/homeowners>

For more information about these and other homeowner workshops
please visit our website at www.homeownershipsf.org.

SAVE THE DATE:

Homeownership SF's 7th Annual Housing Expo is
coming Saturday, June 1, 2019

Find Assistance in the Language You Speak

Homeownership SF supports San Francisco residents through free workshops, personalized coaching with a certified housing counselor, and connection to other resources to support all your housing needs.

Connect with a counselor today!

Ayuda en español:

- 415-670-9896
- catalina@HomeownershipSF.org

Para sa tulong sa Tagalog:

- 800.777.7526, ext. 232

中文協助:

- 415-928-5910 ext. 3