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

London N. Breed, **Mayor** Kate Hartley, **Director**

The MOHCD Renter Bulletin

Enjoy the Holidays While Keeping Your Financial Goals

If you're like many people, the holidays cause more financial stress than any other time of year. Figuring out how to afford gifts, décor and food for your festivities can be overwhelming. Although financial concerns during the holidays are normal, you can alleviate your worries with a few easy steps. While it may feel like your wallet is shrinking as your shopping list grows, you can enjoy this season without breaking the bank.

- Set a budget: Review your earnings and expenses, and then decide how much you're willing to spend on holiday gifts, food and other items. Consider making a list and assigning each item a specific dollar amount. This will help you overcome the temptation to overspend.
- Plan your shopping and stick to it: Know what you intend to buy and who it's for. Sticking to your list will also help keep you from buying unnecessary items.
- Get creative with gift giving: You can give thoughtful gifts while spending a fraction of the cost. If you're crafty, handmade presents can be extremely meaningful. And if you're lacking in artistic abilities, you can always give the gift of your time.

First Time Homebuyer Program

Are you interested in becoming a homeowner but find that the prices of homes in San Francisco are higher than your family can afford? MOHCD First Time Homebuyer Programs may be right for you!

Interested homebuyers complete First Time Homebuyer Education which consists of six hours of workshops and two hours of individual counseling with a HomeownershipSF, HUD approved housing counseling agency. Homebuyers must also use their BMR home as their primary residence and cannot rent rooms on platforms like Airbnb.

To get started on your First Time Homebuyer Education, visit <u>http://homeownershipsf.org/workshops</u>.

Upcoming Ownership Opportunity at 160 Folsom Street

- 156 below market rate homes are coming in Spring!
- 1 to 3 bedroom units from 80%-120% AMI

Register for a First Time Homebuyer workshop now so you are prepared for this rare affordable homeownership opportunity!

For listings of all BMR homes for sale, visit http://sfmohcd.org/current-homeownership-listings.

Free Tax Preparation with VITA

Tax season is coming and VITA is here to help!

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who need assistance preparing their tax returns.

Receive free tax preparation from the following agencies:

ASIAN Inc.

1167 Mission Street, 4th Floor, 94103 Appointments begin on February 5, 2019 To schedule an appointment, call 415-928-5910

Mission Economic Development Agency

2301 Mission Street, #301, 94110 Monday to Saturday, beginning January 28, 2019 For drop-in hours and appointments, call 415-282-3334

San Francisco Housing Development Corporation

1030 Oakdale Avenue, 94124 Saturdays, beginning February 9, 2019

1330 Fillmore Street, 94115 Saturdays, beginning February 2, 2019

For hours, call 415-822-1022

Reminder for BMR Renters

BMR units cannot be subleased or listed as a short-term rental. To anonymously report possible program violations to MOHCD, please call 415-701-5613 and provide the address and unit number of the illegal BMR rental.



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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

Address Service Requested

Name Street Address City, ST ZIP Code

Tenant-Landlord Mediation and Eviction Defense Services

MOHCD funds community-based organizations that help San Francisco residents who are facing eviction or experiencing conflict with their landlord or property manager.

If you have received an "Unlawful Detainer" or a "Notice to Vacate," you can benefit from legal services:

Eviction Defense Collaborative

1338 Mission Street, 4th Floor, San Francisco, CA 94103 Phone: 415-947-0797 Drop-In Clinic: Monday to Friday 9:00a.m. – 11:00a.m, 1:00p.m. – 3:00p.m.

If you have received a threat of eviction or a notice from your landlord, get advice from a tenant counselor. You may have a right to stay in your home:

San Francisco Tenants Union

558 Capp Street, San Francisco, CA 94110 Phone: 415-282-6622 Drop-In Clinic: Monday to Saturday For clinic hours, please see <u>www.sftu.org</u>

Find additional resources here: https://sfmohcd.org/eviction-prevention-resources

Find Housing Counseling

HomeownershipSF provides free workshops, personalized coaching with a certified housing counselor, and connection to other resources to support your successful tenancy.

For housing assistance in English:

- 415-202-5464
- info@HomeownershipSF.org

Para asistencia con vivienda en español:

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

Para sa tulong sa pabahay:

- 415-202-5464
- info@HomeownershipSF.org

中文住房諮詢協助熱線:

• 415-928-5910