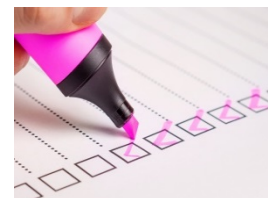


The MOHCD Ownership Bulletin

Fall 2019

MOHCD Annual Monitoring

BMR, DALP, and Rehab Loan homeowners are required to submit information and documentation to the Mayor's Office of Housing and Community Development on an annual basis. You are providing info to confirm that you:



- live in your home;
- have homeowner's insurance;
- have the same people recorded as owners of your property as when you purchased it;
- are current on your HOA dues and property taxes;
- have no unauthorized liens on your property.

Here are some program rule reminders that can help you stay in compliance:

- Respond to MOHCD's monitoring request.
- Occupy your home as your primary residence.
- Short term and long-term rentals are never allowed.
- If you want to add or delete someone from title, contact MOHCD first for approval.

Visit sfmohcd.org/homeowner-compliance-monitoring for details. If you have questions specific to your loan, monitoring request, or other MOHCD-specific inquiry, you can contact MOHCD directly at 415-701-5500.

Tips for Fall Home Maintenance



Fall has arrived so here are some helpful tips for maintaining your home!

- Make sure the vents to your heating and/or cooling (HVAC) system, dryer, and oven hood are clean.
- Cleaning air filters will not only keep the air in your home fresh and clean, but it also helps your HVAC function efficiently.
- Check the batteries in your smoke and carbon monoxide detectors every six months and replace them at least once a year.
- Check window seals to keep the rain out of your home before winter comes.

Selling Your BMR Unit

If you bought your home at a below market rate price, you promised to sell it at a below market rate price.

If you want to sell your home, you must submit a resale pricing request, as well as property inspection and disclosure documents, to receive a pricing determination from MOHCD. If you have requested any capital improvements or special assessment reimbursements, they must be completed before submitting your pricing request.

Selling a BMR unit will require more steps than selling a market rate home, and take 6-8 months or longer. Make sure you choose the right realtor who has BMR experience and plan ahead. See details about the process at: sfmohcd.org/bmr-resale.

Contact HomeownershipSF at 415-202-5464 or info@homeownershipsf.org to connect with a housing counselor for guidance through the process.

Reminder for Homeowners

If you would like to anonymously report possible program violations to MOHCD, please call 415-701-5613 and provide the address and unit number of the property that may not be in compliance. BMR and City-assisted homes must remain owner-occupied and cannot be rented or subleased.

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

PRSR STD U.S.
POSTAGE PAID
SAN FRANCISCO CA
PERMIT NO. 4

Address Service Requested

Name
Street Address
City, ST ZIP Code

Post Purchase Workshops

HomeownershipSF Post Purchase Workshops can assist in gaining a better understanding of the steps to successful homeownership. Workshops last just a few hours but can help you avoid common home-ownership pitfalls and plan for success. Workshops also give you the tools and resources you'll need to manage many of the demands of homeownership. If needed, there is also one-on-one assistance, that can help a homeowner create an action plan to stay on a successful path.

For more information, contact HomeownershipSF at 415-202-5464 or info@homeownershipsf.org

Property Taxes

Wednesday, November 6, 2019, 6:00 PM — 8:00 PM
Mission Economic Development Agency (MEDA)
2301 Mission St. #301, San Francisco, CA 94110

Refinance

Tuesday, December 12, 2019, 6:00 PM — 8:00 PM
San Francisco Housing Development Corporation
(SFHDC)
4439 Third St., San Francisco, CA 94124

Home Owners Associations

Anyone can make a mistake. HOA's are no exception. Debt collectors for HOA's have been known to mishandle homeowner accounts and try to collect money that homeowners do not owe, or they misapply payments made by homeowners and even prematurely threaten foreclosure.

To avoid excessive costs and/or wrongful foreclosure contact Housing and Economic Rights Advocates (HERA). Older adults and people with disabilities are particularly vulnerable and HERA helps homeowners understand their legal rights and address HOA issues.

Contact HERA for more information:

Email: inquiries@heraca.org

Office: (510) 271-8443

Fax: (510) 868-4521

Mailing Address:

P.O. Box 29435

Oakland, CA 94604-0091