City and County of San Francisco
Mayor's Office of Housing
Housing Rehabilitation Loan Program Application

Please submit the application along with the documentation requested on the cover letter. If you have any questions, please contact our office at (415) 701-5541. Please leave blank any items that do not apply.

PART I: BORROWER AND PROPERTY INFORMATION			
Property Address		**Number of Units**	
Year Purchased		**Purchase Price**	
Borrower Name		**Co-Borrower Name**	
Date of Birth		**Date of Birth**	
Social Security Number		**Social Security Number**	
Race		**Race**	
Marital Status		**Marital Status**	
Work Number		**Work Number**	
Cell Number		**Cell Number**	
Home Number		**Home Number**	
Email Address		**Email Address**	
All Person(s) on Title			

PART II: HOUSEHOLD COMPOSITION

Please enter the number of people living in your home. In addition, please list all household members, their sex, age, relationship, student or working status, and dependent status. Do not include the borrower and co-borrower.

How many people are there in your household?						
	Name	**Sex**	**Age**	**Relationship**	**Working or Full-Time Student**	**Claimed on Taxes?**
1						
2						
3						
4						
5						
6						

PART III: LEAD-BASED PAINT AND HOUSEHOLD COMPOSITION

Please list any children under the age of six who spend time in your home and list the number of hours per week they spend in your home. (For the purposes of this question, the child or children do not need to be dependents or live in the home.)

	Name of Child	**Sex**	**Age**	**Relationship**	***Are they a dependent? (Y or N)**	**Hours per week they spend in your home**
1						
2						
3						
4						

***If the child is not a dependent, please provide the following information:**

Parent Name	**Address**	**Home Number Work Number Cell Number**	**Does the child receive Medi-Cal? (Y or N)**	**Does the child have an EBL (Elevated Blood-Lead Level)? (Y or N)**

PART IV: EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Are you Self-Employed?		Are you Self-Employed?	
Employer Name		Employer Name	
Address		Address	
Title/Position		Title/Position	
Years on the job		Years on the job	

PART V: MONTHLY INCOME INFORMATION

Borrower		Co-Borrower	
Gross Income		Gross Income	
Alimony/Child Support		Alimony/Child Support	
Rental Income		Rental Income	
Social Security		Social Security	
SSI or SSDI		SSI or SSDI	
Retirement		Retirement	
Pension		Pension	
Family Contributions		Family Contributions	
Other:		Other:	

PART VI: LIABILITIES

	Original Loan or Credit Line Amount	Current Balance	Monthly Payment
First Mortgage			
Second Mortgage			
Third Mortgage			
Installment Loan			
Credit Card			
Credit Card			
Other:			

PART VII: MONTHLY HOUSEHOLD EXPENSES

	Description	Monthly Payment
First Mortgage		
Second Mortgage		
Fire Insurance		
Property Taxes		
Gas & Electricity		
Water & Garbage		
Telephone		
Cable		
Maintenance		
Other:		
Total:		

PART VIII: HOUSEHOLD ASSET INFORMATION
(Please list all savings and checking accounts, real estate, securities, mutual funds, cash on hand etc…)
Do **NOT** include primary residence, marital or personal possessions, and retirement accounts

	Item	Description	Current Value
1			
2			
3			
4			
5			

PART IX: QUESTIONS TO BORROWER(S)

Does the applicant(s) have any outstanding judgments?	
Has the applicant(s) declared bankruptcy in the past ten (10) years?	
Are there any delinquent tax liens or other liens against the property?	
Do the applicant(s) intend to occupy this property?	

PART X: RELOCATION
In some cases your household and/or tenants may need to be relocated during construction. To help us, please provide us with the following information. Please update us if anything changes prior to the beginning of construction.

How many rooms would your require? (please maximize the number of persons per room)	

PART XI: BORROWER CERTIFICATION AND SIGNATURES

The Mayor's Office of Housing (MOH) must verify all the information and obtain any documents needed to verify the information provided. In addition, all the work performed on the property will have to be verified by the rehabilitation inspectors. 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 in Part II all persons in my/our household. I/we have provided for each person(s) set forth in Part II acceptable verification of current annual income. I have also disclosed ALL assets held by each person listed in Part II, 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 Housing Rehabilitation Loan Program application.

BORROWER

_____	_____	_____
Printed Name	Signature	Date

CO-BORROWER

_____	_____	_____
Printed Name	Signature	Date

SUPPLEMENTAL LEAD-BASED PAINT HAZARD CONTROL PROGRAM INFORMATION

You may be eligible for a grant from the Mayor's Office of Housing LEAD Hazard Control Program. To determine your eligibility, please provide the information requested below. You will be notified of your eligibility in writing.

LEAD SUPPLEMENTAL PART I: UNIT INFORMATION	
Number of Units	
What year was the property built?	
How many units are tenant-occupied?	
Is the property used as a childcare facility?	

LEAD SUPPLEMENTAL PART II: TENANT INFORMATION

Tenant Name	Address	Unit #	Work Number Home Number Cell Number	No. of Bedrooms	No. of Baths	No. of Living rooms	No. of Dining rooms	No. of Kitchens

AUTHORITY TO VERIFY CREDIT INFORMATION

MAYOR'S OFFICE OFHOUSING
HOUSING REHABILITATION LOAN PROGRAM

This is your authority 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.

_____ _____
BORROWER Date

_____ _____
CO-BORROWER Date

MAYOR'S OFFICE OF HOUSING
DISCLOSURE OF SERVICES & OWNER RESPONSIBILITY AGREEMENT

I (we) have applied for a rehabilitation loan and construction inspection assistance through the City and County of San Francisco's Mayor's Office of Housing (MOH). In connection with this loan/construction inspection assistance, if approved, I (we) understand that MOH will be inspecting my (our) property and will provide services in accordance with the regulations established under the Mayor's Office of Housing's Housing Rehabilitation Loan Program associated with work on the property. These regulations can be found in the Housing Rehabilitation Loan Program manual(s).

I (we) understand that a copy of the Homeowner's program manual and/or Operating and Procedures Manual is available to me from MOH upon request.

HOMEOWNER RESPONSIBILITIES

I (we) further understand that notwithstanding the services MOH provides it is my (our) responsibility to:

1. Read all materials provided regarding the Loan Program;
2. Provide all requested loan application, supporting documentation, and property information within 30 days of request,
3. Allow the Contractor, MOH and City building inspectors and other City agencies and technical providers access to all rooms in the property and respond to scheduling needs of the Contractor, Architect, and Engineer;
4. Review and approve the specifications and Scope of Work prepared by MOH;
5. Bid the project out, review the bids and select a contractor (subject to Our Program approval);
6. Respond to scheduling needs of the Contractor, Architect, and Engineer;
7. Monitor construction progress
8. Bring construction issues and problems to the attention of MOH and the Contractor in a timely manner;
9. Attend all inspections;
10. Sign the construction contracts and change orders;
11. Authorize all payments pursuant to the terms of the program loan documents;
12. Complete evaluation of Contractor's performance;
13. Repaying the loan when due; and
14. Perform all obligations set forth in the program documents; and
15. Comply with all applicable program policies and procedures, and Federal, State, and Local regulations.

I (we) further understand that all loan funds will be held in escrow by MOH. Authorization by MOH and/or me (us) will be required for all disbursements.

I (we) understand the intent of the program is to assist low-income property owners with repairs, rehabilitation work, and/or code enforcement remedies and NOT for general remodeling purposes. I (we) further understand that I (we) will not be reimbursed for any work I (we) pay or have paid for out of pocket, unless I get written approval from MOH prior to the commencement of work on my home.

I (we) understand that in ordinary repair and/or rehabilitation loans, lenders may not necessarily make work-in-progress inspections, and that MOH is providing this service to me solely as a courtesy. However, we agree that these services provided by MOH are not a guarantee of the contractor's work, nor is MOH responsible for any contractor's performance. I (we) understand that I am (we are) fully aware that the construction contract with the contractor governs the requirements of the construction work and it is my (our) responsibility to direct any disputes regarding the construction to the contractor and to rely on the terms of the construction contract, not on MOH in order to enforce my (our) rights under the construction contract.

I (we) understand that the staff of MOH cannot be personally available for all inspections of each segment of the work performed on the construction site and that MOH and their employees, members, officers, and directors will reasonably rely on the competency and skill of each individual contractor to perform its obligations under the construction contract.

I (we) further agree to hold harmless, protect and indemnify the City and County of San Francisco (the "City") and their respective employees, members, officers and directors, boards and commissions (each, an "Indemnitee") from any and all loss, liability, damage, cost, expense or charge and reasonable attorneys' fees and costs (including those in mediation, arbitration, appeal, enforcement or bankruptcy proceedings) (collectively, "Loss") arising in connection with the construction work performed or not

performed by the contractor, the rehabilitation loan made by the City to me (us) in connection with my (our) property, and all services performed by the Indemnitees in connection with the rehabilitation loan and the inspections, except to the extent such Loss is caused by the willful misconduct or active gross negligence of such Indemnitee.

Fee Agreement

I understand that Our Program will make no charge for technical products like the work write-up, but that I will pay charges normally associated with borrowing, such as interest, service charges, title costs, recording fees required by the lender and licensed inspections like: risk assessment, clearance, termites, etc.

I (we) authorize MOH staff to obtain or provide reports and/or services and to incur fees before a Loan Agreement is signed. These include, but are not limited to the following:

Generally Needed	Report/Expenditure Item	Estimated Amount (may change without notice)
✓	Escrow Account Set-up & Maintenance	$125 or more
✓	Credit Report(s) ($15 per person)	$15 per applicant on title
✓	Property Appraisal(s)	Up to $750 (depends on unit count)
✓	Property Title Policy, insurance, and/or tax searches	Up to $700
	Building code inspection report(s)	TBD
✓	3-R Report(s)	TBD
✓	Pest/Termite Control Report(s)	TBD
	Technical Assistance (Architectural & Engineering services)	TBD
	Permits, fees, and other related expenses	TBD
	Other: Specify	TBD

I (we) understand that a predevelopment escrow account may be opened on my (our) behalf in order to pay for the above-mentioned reports and other miscellaneous costs associated with the initial phase of the project. In the event I (we); deviate from the intent of the program and its Disclosure of Service Agreement, or provide false, misleading or incomplete information, or decide not complete the loan process and construction work, I (we) understand that these are grounds for a termination or my (our) Housing Rehabilitation Loan Program Application and that I (we) will be held fully responsible for the costs incurred and that a lien will be placed against my (our) property for the same amount.

ACKNOWLEDGEMENT AND SIGNATURES - Whenever the pronouns "I," "my," "we" are used in this agreement they shall mean "we" and "us" respectively, if more than one owner signs below.

PROPERTY ADDRESS: _____

I (we) agree that these above (referred) reports and/or services will be paid for as follows:

a) From the loan amount when and if the loan agreement is signed;
b) By me (us) personally if we: decide not to pursue the loan, complete construction, deviate from the intent of the program and its Disclosure of Services Agreement, or provide false, misleading or incomplete information
c) By the Mayor's Office of Housing if the loan is not approved.

By signing below, I (we) understand and agree to the above Disclosure of Services and Fee Agreement. Any deviation from the intent of the program or the above disclosed statements are grounds for program termination.

_____ _____
BORROWER Date

_____ _____
CO-BORROWER Date

MAYOR'S OFFICE OF HOUSING
HOUSING REHABILITATION LOAN PROGRAM

NOTICE OF FUNDS AVAILABILITY

The Mayor's Office of Housing has limited funds available for Housing Rehabilitation Loans. These funds are disbursed to qualifying applicants on a "first come, first served" basis. The Mayor's Office of Housing (MOH) CANNOT guarantee the funding of your loan application should it be approved.

I (we) understand MOH CANNOT guarantee a Housing Rehabilitation Loan funding. I (we) have received a copy of this statement.

_____ _____
BORROWER Date

_____ _____
CO-BORROWER Date

To: Owners and Tenants & Purchasers of Housing Constructed before 1978

NOTIFICATION

Watch Out for Lead-Based Paint Poisoning

Sources of Lead Based Paint
The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, windowsills, doors and doorframes. Lead-based paint and primers may also have been used on outside porches, railing, garages, fire escapes and lampposts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, windows sills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mouths, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint
Lead poisoning is dangerous-especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning
Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms at all. Because there are no symptoms it does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening
If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contact your doctor or local health department for help and more information. Lead screening and treatment are available through the Medicaid Program for those who are eligible. If your child is certified as having an elevated blood lead level, you should immediately notify the Community Development or other agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to test your unit for lead-based paint hazards. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning
You can avoid lead-based paint poisoning by performing some preventative maintenance. Look at your walls, ceiling, doors, doorframes and windowsills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child:

1. Cover all furniture and appliances;
2. Dust containing lead can be a health hazard. DO NOT vacuum loose paint. Sweep and damp mop;
3. Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trashcan. DO NOT BURN THEM.
4. Do not leave paint chips on the floor in window wells. Damp mop floors and windowsills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important; and
5. Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance and Treatment of Lead-Based Paint Hazards
As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel, crack or flake. These conditions should be corrected immediately. Before repainting, all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping or brushing the loose paint from the surface, then repainting with two (2) coats of non-leaded paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum, or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant woman on the premises. Simple painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Tenant and Homebuyer Responsibilities
You should immediately notify the management office or the agency through which you are purchasing your home if the unit has flaking, chipping, powdering or peeling paint, water leaks from plumbing, or a defective roof. You should co-operate with that office's effort to repair the unit.

☑ **I have received a copy of the Notification entitled "Watch Out for Lead Based Paint Poisoning."**

Date

Printed Full Name

Signature

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

(California Department of Real Estate – RE 867 Rev. 6/04)

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 condition 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, 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 residence 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 on e 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

2201 Broadway
P.O. Box 187000 (mailing address)
Sacramento, CA 95818-7000

1350 Front Street, Suite 3064
San Diego, CA 92101-3687

ACKNOWLEDGEMENT OF RECEIPT:

I (we) received a copy of this notice.

_____ _____
BORROWER Date

_____ _____
CO-BORROWER Date

APPLICATION CHECKLIST – Please include with application

Applicant(s) Name:
_____

Property Address:
_____

Households applying for a Housing Rehabilitation Loan from the Mayor's Office of Housing must submit a complete application. A complete application includes the following documents.

- ☐ A complete Mayor's Office of Housing, Housing Rehabilitation Loan Program Application
- ☐ A complete set of the Federal Income Tax Returns (signed & dated) for each household member 18 years of age or older (all schedules must be included) for Years **2009** and **2010**.
- ☐ A complete set of the past three years' W-2 and/or 1099 forms for each household member 18 years of age or older
- ☐ **2** month(s) recent and consecutive months worth of pay stubs (for the self-employed, provide a copy of the year-to-date Profit and Loss statement), or Award letter
- ☐ **2** month(s) recent and consecutive statement(s) from each savings, checking or any other type of account
- ☐ Insurance Declaration showing coverage
- ☐ Most Recent 30 days mortgage statement(s) for all existing mortgages
- ☐ A signed copy of the Authority to Verify Credit Information
- ☐ A signed copy of the Disclosure Agreement
- ☐ A signed copy of the Funds Availability Disclosure
- ☐ A signed copy of the Lead Notification
- ☐ A signed copy of the Fair Lending Notice Form

Note: MOH may require notarized affidavits in the case of unavailable documents (such as tax forms).

EXTRA MATERIALS:

Overview Information and Affidavit Forms

Please review the following documents before completing your application:

- Program Overview
- Program Process Overview
- Program Application Overview
- Affidavit Forms (if needed)
    - Income Tax Affidavit Form
    - Unemployed Affidavit Form
- Employment Verification (if needed)

PROGRAM OVERVIEW
HOUSING REHABILITATION LOAN PROGRAM

Background Information

The San Francisco Mayor's Office of Housing, Housing Rehabilitation Loan Program offer low interest loans to low-income owner-occupied housing units. The program uses a variety of funding sources to make loans to homeowners whose goal is to address code deficiencies and property deferred maintenance. While the program allows for some general property improvements, the primary intent of the program is to address code deficiencies, meet housing standards, reduce lead-based paint hazards, and to provide accessibility modifications.

To be eligible for a Housing Rehabilitation Loan, a household must meet specific income, asset, and property requirements as detailed below. Loans are available to low-income homeowners who are unable to secure conventional financing and/or who have other resources available to them.

How to Apply for a Housing Rehabilitation Loan

You can obtain an application by visiting our website at www.sfgov.org/moh or by calling our office at (415) 701-5500.

Features of the Loan(s)

The Mayor's Office of Housing is currently offering one Housing Rehabilitation Loan; the CalHome loan.

The CalHome loan is generally funded through the CalHome program with a periodic award from the California Department of Housing and Community Development ("HDC").

Loans are available to rehabilitate owner-occupied residential properties of up to four units.

Payments of principal and accrued interest can be deferred until a change of title through sale or transfer, rental of property, non-occupancy of property by the Homeowner, or thirty (30) years from the date of the loan closing, whichever comes first.

LOAN FEATURES					
Loan Type	**Maximum Loan Amount**	**Unit Maximum**	**Interest Rate**	**Loan to Value (LTV)**	**Term of the Loan**
CalHome	$50,000	4 units	3%	105%	30 years or Sale, Title Transfer, or non-owner-occupied

Qualifications

Property Qualifications

The property must be free of all liens not approved by MOH. These are often negative liens such as for delinquent taxes, judgments, mechanics liens or any other liens that could jeopardize the City's loan security.

- The property must be a permanent structure within the City and County of San Francisco.
- The property must be one (1) to four (4) attached unit dwelling units; however rehabilitation work must be performed only on the owner occupied unit and common areas.
- The property must be the Homeowner's primary residence.

Rehabilitation work must address:

- Corrections of current housing/building and/or health and safety violations of the City and County of San Francisco Housing and/or Building Codes.
- Corrections to meet HUD Section 8 Housing Quality Standards (HQS)

- Accessibility modifications for owner-occupied units only.

Applicant Qualifications

1. The owner must be the legal owner of the property to be rehabilitated and must occupy the property. Each Homeowner must be named on the property's title.

2. For the purpose of the asset test, the Homeowner's primary residence and martial possessions will not be considered liquid assets. Retirement funds held in a pension account, retirement fund, 401k plan, 403b plan, trust fund, or similar asset that is not available for liquidation are exempt from the asset test.
    a. For CalHome loans, 2.5% of the household's asset holdings will be added to the household's income.
3. All property must carry hazard insurance and the City and County of San Francisco must, at the time of the loan, be listed as loss payee.
4. The household gross income must meet the income guidelines. The amounts are adjusted on an annual basis by household size.

Maximum Income Guidelines				
Loan Type	**One Person**	**Two Person**	**Three Person**	**Four Person**
CalHome **HUD's Low-income**	$62,200	$71,050	$79,950	$88,800

Closing documents associated with the Housing Rehabilitation Loan

Once your loan is approved by the Mayor's Office of Housing, MOH will work with you to close your loan. All titleholders to the property will be required to sign the following documents:

Loan Agreement – An agreement that details the parameters and conditions of the loan.

Promissory Note – A note that promises to repay the loan at certain interest rate within the term of the loan.

Deed of Trust – The deed is used to record the lien against the property. Any future liens against the property that jeopardize the City's security and interest in the property are subject to the approval of the Mayor's Office of Housing.

Notice of Default – A notice of default is recorded for each existing lien against the property. The Mayor's Office of Housing will be notified should any of the existing liens default.

Escrow Instructions – The escrow instructions provide Rehab Financial Corporation with information about the loan and its expenses. These instructions are used to set up the loan and all disbursements are made from this escrow account. All funds remaining in the account once the property rehabilitation work has been completed will be used to make a principal payment on your Housing Rehabilitation Loan.

Truth in Lending – The truth in lending statement provides information on the actual cost of the loan when interest is taken into account.

Notice of Right to Cancel – The notice of right to cancel provides the borrower a three (3) day window in which to cancel the loan.

PROGRAM PROCESS OVERVIEW
HOUSING REHABILITATION LOAN PROGRAM

The following has been provided to you for your convenience and is meant to be a **general** guide of the Housing Rehabilitation Loan Program.

1. CONTACT THE MAYOR'S OFFICE OF HOUSING (MOH)

When you contact MOH, you will have an opportunity to discuss the program and all of its guidelines. In addition, you will make an appointment to have a Construction Manager visit your home and conduct an inspection of the necessary repairs.

2. PROPERTY AND REPAIR WORK REVIEW

MOH will visit the property with the homeowner to determine eligibility of the repairs according to program guidelines. During this visit a "deficiency list" and "cost estimate" will be determined. This visit will also determine if the help of an architect and/or engineer will be required. Ultimately, you will work together with the agency to develop an approved scope of work and if necessary, architectural and engineering plans.

3. SUBMIT A PRELIMINARY APPLICATION

You will work with MOH and submit a complete application. (See the cover letter enclosed in this packet for a list of required documentation.) Your application will be reviewed and a preliminary determination will be made. A predevelopment loan may need to be established in order to absorb soft costs and reports that will be needed to assess the homeowner and property eligibility.

4. CONTRACTOR BIDDING AND SELECTION

Once a scope of work and a cost estimate have been determined, a bid package is compiled and contractors will be invited to submit a bid to perform the work. You, the homeowner, along with the help of the agency will jointly review bids, however you, the homeowner, will be the one to select a capable contractor! MOH strongly encourages the homeowner to check references.

5. LOAN APPLICATION PROCESSING

Once all of the above has happened, a **complete application** is submitted to MOH. Your loan will be reviewed for all necessary documents and a final approval will be made. After your loan close, the loan will then be processed and the escrow account will be funded.

6. CONSTRUCTION

Prior to the beginning of construction, a meeting involving all parties will take place. At this meeting, the following will be agreed upon: (Once an agreement is reached, construction begins and you and the agency will monitor all work.)

- Start date
- Construction schedule
- Draw schedule
- Review the construction budget, final agreement of work items

7. CHANGE ORDERS

During the course of construction, the contractor may need to adjust the scope of work. In the event this should happen, the agency will work with you to make the necessary adjustments.

8. INSPECTIONS AND PAYMENTS

During the course of the rehabilitation work, several inspections will take place that will trigger payments for contractor services. The agency will assist you in this process. Once the contractor is finished, he/she will notify you. You and the agency will conduct a final inspection to assure that all work performed is consistent with the scope of work and City code.

9. CLOSE OUT AND PROJECT EVALUATION

At the end of the rehabilitation, you will receive a couple of forms from the agency, among them will be the Evaluation form which we ask you to fill out and return to MOH. Please take the time to fill it out as it helps us to evaluate our process and performance; your feedback is greatly appreciated!

10. ENJOY YOUR HOME!

PROGRAM APPLICATION OVERVIEW
HOUSING REHABILITATION LOAN PROGRAM

The following provides general instructions on filling out the Housing Rehabilitation Loan Program application. Should you have any questions while filling out these forms, please do not hesitate to contact MOH at (415) 701-5541.

PART I: BORROWER AND PROPERTY INFORMATION
Please provide information requested about the property and the borrower(s). If a question is not applicable or you do not know the information requested, you may leave it blank. Staff will work with you to research any information you are unsure about.

PART II: HOUSEHOLD COMPOSITION
The program's income limits are adjusted by household size. The number of household members will be used to determine the maximum household income. Additionally, we require that you list all members of the household. This information will be used to determine the required income documentation needed.

PART III: LEAD-BASED PAINT AND HOUSEHOLD COMPOSITION
In order to determine if you may be eligible for grant funding, information about any child under the age of six (6) that spends time in your home is required.

PART IV: EMPLOYMENT INFORMATION
Please provide the employment information requested. If you are "Self-Employed", please answer "Yes" and be sure to attach a year-to-date Profit and Loss Statement. If you are retired, please enter "RETIRED" in the Employer Name field.

PART V: MONTHLY INCOME INFORMATION
Please list all monthly amounts of income from the different income sources. For employment income, be sure to list the gross amount of your income. If you receive assistance from a family member on a regular basis, be sure to list that amount in the Family Contribution line.

PART VI: LIABILITIES
Please list all monthly payment obligations you may have, be sure to list the original loan or credit line amount in addition to the current estimated balance and monthly payment.

PART VII: MONTHLY HOUSEHOLD EXPENSES
In this section we ask that you list all of your monthly household expenses. If you have more expenses than lines provided, please attach a separate sheet with a description of each expense and the corresponding monthly payment.

PART VIII: ASSET INFORMATION FOR ALL HOUSEHOLD MEMBERS
We ask that you list all of your assets. Please do not include your primary residence, marital or personal possessions, and retirement funds held in a pension account, retirement fund, 401k plan, 403b plan, trust fund, or similar asset that is not available for liquidation. If you need help determining whether or not you need to list your assets, please call our office at (415) 701-5541 for help.

PART IX: QUESTIONS TO BORROWER(S)
Please answer yes or no to each question. You may be considered ineligible for the Housing Rehabilitation Loan if you, as legal owner on title, do not intend to occupy the unit. Additionally, any other delinquent liens placed on your property by the City will need to be satisfied prior to submission of a Housing Rehabilitation Loan

PART X: BORROWER(S) CERTIFICATION AND SIGNATURES
Please read this section carefully as well as the Disclosure of Services Agreement. These two documents, in addition to the Loan Agreement executed at the time your loan closes, detail the circumstances under which your loan application and/or Loan Agreement may be terminated and/or defaulted.

PLEASE FILL OUT THE

TAX AFFIDAVIT FORM,

IF

THE APPLICANT CANNOT PROVIDE OR IS NOT REQUIRED TO FILE FEDERAL TAX RETURNS

PLEASE SIGN AND NOTARIZE

CITY AND COUNTY OF SAN FRANCISCO
MAYOR'S OFFICE OF HOUSING
HOUSING REHABILITATION LOAN PROGRAM

INCOME TAX AFFIDAVIT

I/(We) (name here)_____hereby certify 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:

Please list reasons here:

_____

_____

_____

_____

I/(We) acknowledge and understand that this Affidavit will be relied upon for purposes of determining my/(our) eligibility for the Housing Rehabilitation Loan Program. I/(We) acknowledge that a material misstatement fraudulently or negligently made in this affidavit or in any other statement made by me/(us) in connection with an application for the loan may constitute a federal violation punishable by a fine and/or denial of my/(our) loan application.

_____ _____
BORROWER Date

_____ _____
BORROWER Date

A Certificate of Acknowledgement must be completed and attached to this affidavit prior to submittal.

PLEASE FILL OUT THE

UNEMPLOYED AFFIDAVIT FORM,

IF

THE APPLICANT IS NOT CURRENTLY EMPLOYED

ONE PER PERSON PLEASE

PLEASE SIGN AND NOTARIZE

CITY AND COUNTY OF SAN FRANCISCO
MAYOR'S OFFICE OF HOUSING
HOUSING REHABILITATION LOAN PROGRAM

UNEMPLOYED AFFIDAVIT

Before me this _____ day of _____, _____, personally appeared _____, who, being duly sworn, deposes and says:

I (name here)_____am not presently employed, not currently receiving any income, and will not file for unemployment benefits in 20__.

I acknowledge and understand that this Affidavit will be relied upon for purposes of determining my/(our) eligibility for the Housing Rehabilitation Loan. I acknowledge that a material misstatement fraudulently or negligently made in this affidavit or in any other statement made by me in connection with my Housing Rehabilitation Loan application may constitute a federal violation punishable by a fine and/or denial of my application for the loan.

_____ _____
BORROWER Date

A Certificate of Acknowledgement must be completed and attached to this affidavit prior to submittal.

PLEASE FILL OUT THE

SELF-EMPLOYEMENT AFFIDAVIT FORM,

IF

THE APPLICANT IS CURRENTLY SELF-EMPLOYED

ONE PER PERSON PLEASE

PLEASE SIGN AND NOTARIZE

CITY AND COUNTY OF SAN FRANCISCO
MAYOR'S OFFICE OF HOUSING
HOUSING REHABILITATION LOAN PROGRAM

SELF-EMPLOYED AFFIDAVIT

Before me this _____ day of _____, _____, personally appeared _____, who, being duly sworn deposes and says:

I am currently self-employed and am submitting to the Mayor's Office of Housing for the purpose of applying for the Mayor's Office of Housing – Housing Rehabilitation Loan Program, a Profit and Loss Statement from the most recent quarter. I affirm that is a true and accurate reflection of my current income.

I acknowledge and understand that this Affidavit will be relied upon for purposes of determining my/(our) eligibility for the Housing Rehabilitation Loan. I acknowledge that a material misstatement fraudulently or negligently made in this affidavit or in any other statement made by me in connection with my Housing Rehabilitation Loan application may constitute a federal violation punishable by a fine and/or denial of my application for the loan.

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

This affidavit must be accompanied by a signed and date Profit and Loss Statement that reflects the most recent quarter. The Profit and Loss Statement must be modeled on Schedule C of the most currently available federal tax form.

_____ _____
BORROWER Date

A Certificate of Acknowledgement must be completed and attached to this affidavit prior to submittal.