



2021 DALP OPENING

MOHCD Homeownership Programs Announcement 2021-01

Date of Announcement: February 26, 2021

The Mayor's Office of Housing and Community Development (MOHCD) of the City and County of San Francisco is pleased to announce the opening of Downpayment Assistance Loan Program (DALP) for 2021.

The DALP Program provides down payment assistance, in the form of a deferred payment loan up to \$375,000, to qualified low- and middle-income first-time homebuyers for the purchase of a market-rate principal residence in San Francisco. The homebuyer must first apply for pre-approval of a DALP loan and request a reservation of DALP funds. Reservations will be allocated through a lottery process and are subject to availability of DALP funds.

Program Funding Availability

The chart below describes the 2021 DALP program funding allocation.

Funding Source	Available Balance	Applicants
DALP - Housing Trust Fund (120% AMI)	\$6,380,297	General Public
DALP - 2015 GO Bond (175% AMI)	\$15,944,194	General Public
FRDALP - Housing Trust Fund (200% AMI)	\$3,563,786	SF First Responders
Educators-DALP - 2015 GO Bond (200% AMI)	\$1,125,000	SFUSD Educators

FRDALP-Housing Trust Fund can only be used to provide down payment assistance loans for SF first responders (active, uniformed members of the Police-Fire-Sheriff's Department) households, and *Educators-DALP* only for educators employed with San Francisco Unified School District (SFUSD). First Responder and Educator households who are not selected in the lottery under the FRDALP and Educators-DALP funds can still be considered in the general DALP list under the *DALP-Housing Trust Fund* and *DALP-2015 GO Bond* if they meet the DALP requirements including the Area Median Income (AMI) limit of the funding source.

Important Dates

February 26	Applications Accepted
April 27, 5pm	Application Deadline
June 1, 10am	DALP Lottery
June 8	Lottery Results Posted

The First Steps to a DALP Buyer

Step 1: Complete First-Time Homebuyer Education — contact one of the five MOHCD-approved first-time homebuyer counseling agencies to [complete first-time homebuyer education](#), and receive a Verification of First-Time Homebuyer Education.

Step 2: Get a first loan pre-approval — select one of [MOHCD-approved lenders](#) to get a pre-approval on the first mortgage loan.

Step 3: Submit a complete lottery application by April 27 — MOHCD will place complete lottery applications received by the application deadline in the lottery pool. A lottery will be conducted to determine the rank order.

Processing Applications

Applications will be processed and approved in lottery rank order, by the following:

1. SFUSD Educators (from Educators-DALP funding pool)
2. First Responders (from FRDALP funding pool)
3. General DALP

More Information

More information can be found on the website at <https://sfmohcd.org/dalp>.

Please contact MOHCD Homeownership Programs at sfhousinginfo@sfgov.org with any further questions regarding this Announcement.