

**SAN FRANCISCO MAYOR'S OFFICE OF HOUSING AND  
COMMUNITY DEVELOPMENT  
ANNUAL REPORT  
FISCAL YEARS 2012-2013 & 2013-2014**



**Message from Olson Lee**  
**Director, Mayor's Office of Housing and Community Development**

I am pleased to present this Mayor's Office of Housing and Community Development Annual Report for Fiscal Years 2012-2013 and 2013-2014.

As the Report documents, our City faces substantial challenges to its ongoing effort to support healthy, vibrant neighborhoods and to assist San Franciscans in need: our housing affordability gap is widening; previously reliable funding resources from the state and federal government continue their decline; and the national problem of income disparity has hit San Francisco particularly hard.

But San Francisco is resilient, and its treasured role as a home for people of all economic, social, and political persuasions resulted in meaningful answers to the challenges posed over the last two years. Mayor Edwin M. Lee has spearheaded collaborative efforts to address funding gaps – efforts that have yielded tangible results. In 2012, San Francisco voters approved the Housing Trust Fund, a \$1.5 billion funding stream for affordable housing. In 2013, we re-committed to serving our City's most vulnerable members – public housing residents – through the Rental Assistance Demonstration and HOPE SF programs. And in 2014, Mayor Lee released a 7-point Housing Plan and convened a broad-based coalition of housing experts to tackle difficult issues and pose real solutions.

The MOHCD Annual Report details these efforts and more. We are on track to provide over 10,000 units of new and rehabilitated affordable housing by 2020. We have launched a Small Sites Acquisition Program to assist mission-driven owner/developer acquisitions of existing rental properties for conversion to permanently affordable housing. We are providing for eviction defense and foreclosure prevention to keep people in their homes. And to preserve and enhance our neighborhoods, we are implementing nonprofit displacement prevention and neighborhood stabilization programs.

The task is ambitious, but our commitment to supporting a healthy and economically diverse city that provides opportunity for all is unwavering. This Report provides a point-in-time review of our housing and community development work. Future reports will document our achievements and set forth evolving strategies to address the challenges that lay ahead.

## Key Findings

The mission of the Mayor's Office of Housing and Community Development (MOHCD) is twofold: to coordinate the City's housing policy and provide financing for the development, rehabilitation, and purchase of affordable housing in San Francisco; and to strengthen the social, physical, and economic infrastructure of San Francisco's low-income neighborhoods and communities in need.

This Annual Report is a summary of the Mayor's Office of Housing and Community Development's (MOHCD) program and funding activities in the previous two fiscal years: 2012/13, and 2013/14. Specific production achievements included:

- Almost 330 new family units for working and homeless families in the Bayview and SOMA neighborhoods;
- 120 new studio units for formerly homeless individuals with extensive support services in Transbay;
- Completion of the first phase of public housing's transformation, with 107 new and replaced family units at Hunters View in Hunters Point Shipyard;
- Over 300 new, permanently affordable units for low- and moderate-income families through the City's Inclusionary Housing Program.

MOHCD's affordable housing development portfolio and community development programs serve a critical role in helping to ensure that San Francisco remains an economically diverse city.

This important production achievement was enhanced by a major milestone in FY 2013/2014: the launch of the San Francisco voter-approved Housing Trust Fund, with its initial \$20 million investment from the City's General Fund. The Housing Trust Fund will serve as a means to address San Francisco's documented affordability gap through funding for building affordable housing as well as programs that support providing homeownership opportunities, foreclosure prevention, and eviction defense, among an array of uses.

Below is a summary of key milestones achieved in Year 1 of the Housing Trust Fund.

### Key Housing Trust Fund Milestones through June, 2014

- June, 2013: The first \$20 million General Fund investment was made to the newly created Housing Trust Fund. **The bulk of FY 2013/2014 was spent defining and launching programs.**
- \$3,256,000 of the Housing Trust Fund was spent in its first year. This money funded a variety of programs, including Down Payment Assistance programs, Foreclosure Prevention and Eviction Defense efforts, and has been used for affordable housing production.
- The Housing Trust Fund provided a grant to the Eviction Defense Collaborative to stabilize tenants and provide eviction prevention services. Through this program, 685 tenants avoided immediate eviction and 364 tenants were referred to attorneys.

- The Housing Trust Fund also funded tenant relocation programs, providing rental assistance for 167 tenants, as well as deposit and move-in assistance for 24 tenants. 128 of those assisted tenants were stably housed three months later.
- Foreclosure Counseling Program was developed, and reached 236 at-risk home owners. 27 homes were saved from foreclosure, and 98 homeowners are being assisted through the loan-modification process.
- The Downpayment Assistance Loan Program (DALP) assisted in the purchase of 34 homes for first time homebuyers.
- A First Responders DALP program was created, and four units were purchased by San Francisco First Responders.
- Housing Trust Fund dollars were used for Healthy Home Grants to remediate lead issues, assisting four low-income homeowners in necessary repairs.
- Looking forward to 2014, \$5,100,000 was committed to the 55 Laguna affordable housing project.

*This document serves as the Mayor's Office of Housing and Community Development's report on program and funding activities for Fiscal Years 2012/13 and 2013/14. Its purpose is to provide information and transparency regarding the production, rehabilitation, and program activities conducted by MOHCD in support of Mayor Lee's housing initiatives and the department's community development activities. The report also includes as exhibits copies of annual data reports required of MOHCD under the City's various Codes.*

## **SECTION I: INTRODUCTION**

### ***Mayor's Office of Housing and Community Development: Mission***

The mission of the Mayor's Office of Housing and Community Development (MOHCD) is twofold: to coordinate the City's housing policy and provide financing for the development, rehabilitation, and purchase of affordable housing in San Francisco; and to strengthen the social, physical, and economic infrastructure of San Francisco's low-income neighborhoods and communities in need.

MOHCD administers a variety of financing programs to enable the development and preservation of affordable housing, to assist low-income homeowners, and to help San Franciscans become first-time homebuyers. MOHCD is also responsible for monitoring and ensuring the long-term affordability and physical viability of the City's affordable housing stock. The table at the top of Page 3 summarizes the MOHCD Affordable Housing Portfolio as of June 30, 2014.

In addition, MOHCD administers community development programs that ensure the economic self-sufficiency of low-income San Francisco individuals and families; stabilize housing through eviction prevention, foreclosure counseling and access to housing programs; support homeless and emergency shelter programs; provide funds for community facilities rehabilitation; and offer targeted community-based organization technical assistance programs.

MOHCD Affordable Housing Portfolio as of June 30, 2014	Projects	Units	Beds
<i>Multifamily Rental Housing<sup>1</sup></i>			
Families	93	5,202	38
Seniors	53	3,705	15
Singles	112	6,189	726
Singles & Families	24	1,759	16
Singles, Families, and Seniors	1	245	0
<i>subtotal</i>	<i>283</i>	<i>17,100</i>	<i>795</i>
<i>Mortgage Revenue Bond Restricted Rental Units<sup>2</sup></i>	12	950	
<i>Inclusionary Housing Programs</i>			
Rental <sup>3</sup>	57	765	
Ownership <sup>4</sup>	215	2,272	
<i>Outstanding Downpayment Assistance Loans</i>		412	
<b>Total</b>	<b>567</b>	<b>21,499</b>	<b>795</b>

<sup>1</sup> Includes former SFRA rental<sup>2</sup> Bond projects which also received other City support are counted in the Multifamily Rental Housing section.<sup>3</sup> Includes Planning Code Section 415 and Condo Conversion BMR<sup>4</sup> Includes Planning Code Section 415, former SFRA ownership, and Condo Conversion BMR

Federal, state, and local actions have a profound impact on MOHCD's work scope. Especially influential were key local events and initiatives that occurred between 2012 and 2014, which set the stage for MOHCD's current work program and program priorities:

- The dissolution of the San Francisco Redevelopment Agency;
- The voter-approved establishment of the Housing Trust Fund;
- A re-commitment to public housing revitalization, through the Rental Assistance Demonstration Program and continued work on HOPE SF; and
- Mayor Lee's presentation of a Seven-Point Housing Plan in response to the affordable housing crisis.

### ***Dissolution of Redevelopment***

On February 1, 2012, pursuant to the dissolution mandate enacted by Assembly Bill 26, California redevelopment agencies set about the task of transferring their assets and functions to “successor agencies”. In San Francisco, the Office of Community Investment and Infrastructure (OCII) assumed the ongoing obligations of the San Francisco Redevelopment Agency (SFRA), as recognized by the State, including housing-related programs in Mission Bay, Transbay, and Hunters Point Shipyard. MOHCD, the housing successor agency, assumed all of the Redevelopment Agency’s existing housing assets. MOHCD and OCII executed a Memorandum of Understanding that establishes a partnership and protocols between the two agencies for the completion of new housing developments and their eventual transfer to MOHCD once complete.

While the preservation of existing housing assets at MOHCD was a significant achievement, the loss of Redevelopment’s tax increment financing dealt a serious blow to affordable housing production in the City. SFRA invested 50% of its annual tax increment in affordable housing production, at a value of approximately \$50 million each year. Concurrent declines in annual federal grant funding – HOME, HOPWA, and the Community Development Block Grant (CDBG) program – amplified this loss to San Francisco’s affordable housing production and preservation resources. Even while the local economy has seen a dramatic recovery in the last two years, the \$50 million annual tax increment loss is still keenly felt.

### ***Housing Trust Fund: Prop C***

Recognizing the importance of affordable housing to the City’s residents and the local economy overall, Mayor Edwin Lee charged MOHCD with convening a working group to design a permanent affordable housing funding source. His directive sought to protect low- and moderate-income San Franciscans at risk of displacement while also responding to the dissolution of the Redevelopment Agency. The Housing Trust Fund Working Group commenced in February of 2012, with representation from diverse sectors of the real estate and community development industry, including affordable housing developers and advocates, market-rate developers, realtors, lenders, and small property owners. Following months of discussion and analysis, the Working Group put forward a proposal for a 30-year amendment to the City’s charter, which established a set-aside of the City’s general tax funds to:

- Fund affordable housing production for lower-income households;
- Increase homeownership opportunities for moderate-income households; and
- Stimulate market-rate production across the City with a particular focus in areas zoned for increased growth and density.

San Francisco voters overwhelmingly approved the Housing Trust Fund (HTF) proposal in November 2012, and, beginning in Fiscal Year 2013/14, the City set aside \$20 million for the housing uses described in the legislation. Until FY 2024/25, the annual HTF General Fund

allocation will grow by \$2.8 million, until it reaches \$50.8 million in FY 24/25. Thereafter, until FY 2042/43, the annual \$50.8 million allocation will adjust according to the General Fund's discretionary revenues.

In June 2014, Mayor Lee directed his budget office to incur bonded debt with HTF as the repayment source for the purpose of accelerating MOHCD's affordable housing pipeline and more expeditiously addressing the City's housing needs. The result is a doubling of the HTF's second and third years' available funds, from approximately \$25 million to \$50 million each year.

Specifically, the Housing Trust Fund will:

- Support the development of more than 9,000 units of permanently affordable housing for residents whose average median income (AMI) is 60% or below;
- Invest at least \$15 million over the first five years in a down-payment assistance program for San Francisco residents looking to purchase their first homes in the City, at 0% interest;
- Create a Housing Stabilization Program to reduce the prospect of housing loss for San Francisco households (e.g., through foreclosure/eviction), and to help residents make their homes safer, more accessible, and energy efficient; and
- Create a Complete Neighborhoods Infrastructure Grant program to provide funding for neighborhood-serving amenities such as childcare facilities, pocket parks, and streetscape improvements in those neighborhoods affected by increased housing density.

### ***Re-Envisioning Public Housing: HOPE SF and San Francisco Housing Authority Portfolio***

MOHCD is the lead implementing agency for the housing development component of HOPE SF, the City's signature initiative that works to revitalize the most distressed public housing sites as mixed-income developments. Currently, there are four active HOPE SF sites: Hunters View, Alice Griffith, Potrero Terrace and Annex, and Sunnydale-Velasco. Phase I of the Hunters View revitalization project was completed in 2013 and Phase 2 is underway. In FY 2014-15, Alice Griffith, the second HOPE SF project, began construction on its initial phase, an off-site senior housing development, and commenced infrastructure work for the first on-site housing construction. The Sunnydale and Potrero teams, meanwhile, are concluding their environmental and land use approval work and pursuing the master planning programs described in their successful Choice Neighborhoods Initiative Planning Grants awarded by HUD to both sites in 2012.

In his 2013 State of the City address, Mayor Lee acknowledged that the San Francisco Housing Authority (SFHA) as it was then constituted could not adequately meet the needs of San Francisco's lowest-income residents, and boldly called for a community process to re-envision the



public housing model beyond the four active HOPE SF sites. In a four-month period, over 100 representatives from 72 different organizations, including residents, non-profit service providers, affordable housing developers, labor unions, private developers, and representatives from 20 City departments, met 18 times to discuss strategies for improvement and meaningful change. Key findings from the process were that in order to deliver safe, quality housing to meet public housing residents' needs, SFHA needed to enhance its partnerships with the City and County, HUD, developers, community-based organizations, and residents.<sup>1</sup> In addition, the re-envisioning plan focused on the need for new resources, and advised an application to HUD's Rental Assistance Demonstration (RAD) program. RAD's goal is public housing preservation through the acquisition of units by mission-driven owners who will rehabilitate the units and operate them as decent, safe, permanently affordable housing. The SFHA portfolio converting to new ownership under RAD includes 3,491 units.

### ***Mayor Lee's 7-Point Housing Plan: Responding to the Housing Crisis***

In his January 2014 State of the City address, Mayor Lee set forth the goal of building and rehabilitating 30,000 units, 10,000 of which should be affordable to families earning less than 120% of Area Median Income (AMI).<sup>2</sup> To achieve this important goal, he further identified seven specific points critical to the effort and to protecting San Francisco as a place welcoming of households at all income levels, including:

- Protecting residents from eviction and displacement
- Stabilizing existing, at-risk rent controlled units
- Doubling down-payment loan programs to help first-time home buyers and to create middle-income ownership opportunities
- Revitalizing and rebuilding public housing, including the full Housing Authority asset portfolio
- Building more permanently affordable housing, faster, by increasing funding and expanding public-private partnerships
- Increasing the available housing stock by continuing to build new market rate, particularly rental, units
- Facilitating new construction through both process and infrastructure improvements.

MOHCD has tailored its work program and goals to align with the Mayor's 7-Point Plan, and is actively pursuing the creation and rehabilitation of 10,000 affordable units by 2020, as well as the strengthening of San Francisco's low-income neighborhoods and communities.

<sup>1</sup> The full report, titled "SFHA Re-Envisioning: Recommendations to Mayor Ed Lee on how to transform the San Francisco Housing Authority," (City Administrator Naomi Kelly and Olson Lee, Director, Mayor's Office of Housing and Community Development, 2013) is available online at: [www.sfha.org/70\\_SFHA\\_Re-EnvisioningFinal8\\_50x11\\_0813.pdf](http://www.sfha.org/70_SFHA_Re-EnvisioningFinal8_50x11_0813.pdf) (March 19, 2014).

<sup>2</sup> The 2014 120% AMI for a family of four is \$116,500. The full table, "2014 Maximum Income by Household Size, Unadjusted AMI for HUD Metro Fair Market Rent Area that contains San Francisco," is available online at the MOHCD website at: <http://sf-moh.org/index.aspx?page=24> (March 19, 2014).

***Consolidated Plan***

The programs and goals described are further elucidated in MOHCD's *Consolidated Plan*, a five-year strategic plan that serves as a planning document for San Francisco's community development and affordable housing activities. The plan builds on a participatory process among residents, non-profit organizations, businesses and other stakeholders. The Consolidated Plan also serves as an application for federal funds under the following U.S. Department of Housing and Urban Development (HUD) formula grant programs:

- Community Development Block Grant (CDBG);
- Emergency Solutions Grant (ESG);
- HOME Investment Partnerships (HOME); and
- Housing Opportunities or Persons With AIDS (HOPWA).

The current Consolidated Plan covers the period of July 2010 through June 2015. MOHCD is in the process of developing the new Consolidated Plan, which will cover the period of July 2015 – June 2020.

## SECTION II – DEFINING HOUSING NEEDS

San Francisco vies with New York and Los Angeles for the unfortunate distinction of having the country's most expensive housing markets. The result for the City's low- and middle-income residents is often over-crowding, substandard conditions, and/or managing a heavy housing cost burden. In addition, high housing costs inhibit healthy, balanced economic growth regionally, as individuals and families seeking to live in the City and avoid long employment commutes are locked out of the local housing market.

### *Lack of Affordability: Rental Housing*

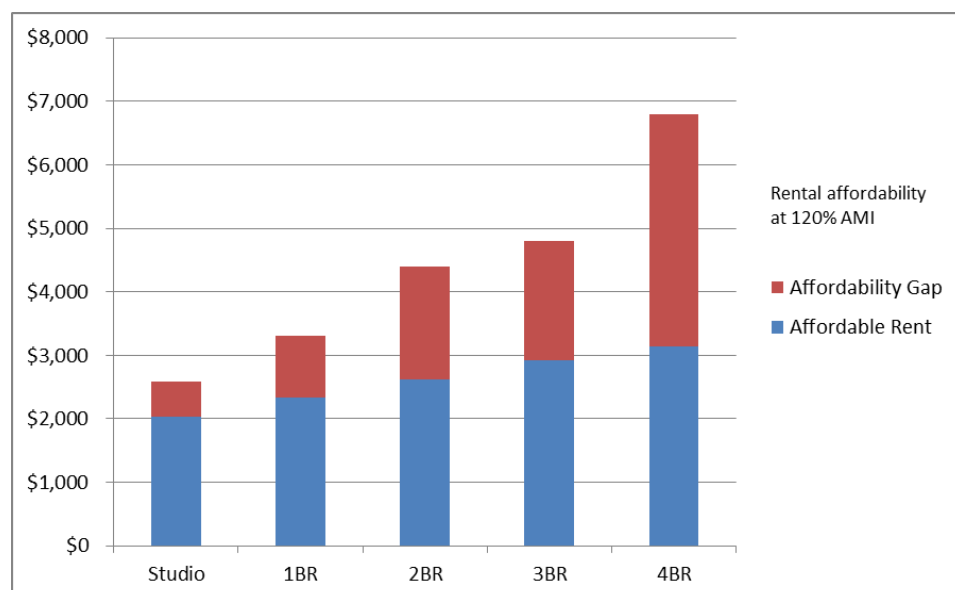
Low-income households face a significant gap between what they can afford and the price of available housing. According to HUD standards, renters earning 50% of AMI, or \$43,700 for a three-person household, should pay \$1,093 for a two-bedroom apartment, which is 30% of gross household income.<sup>3</sup> As of Q3 2014, the average San Francisco apartment rented for roughly three times that value.

The difference between an affordable rent and market-rate rent is commonly called the housing "affordability gap". The table below describes the average affordability gap for various income levels. The subsequent illustration graphically represents the affordability gap at 120% AMI. MOHCD affordable housing production data is also provided in **Appendix Table 2**.

30% AMI				50% AMI		80% AMI		120% AMI		150% AMI	
Number BRs	Fair Market Rent, 2014	Afford Rent	Gap	Afford Rent	Gap	Afford Rent	Gap	Afford Rent	Gap	Afford Rent	Gap
Studio	\$2,580	\$510	(\$2,070)	\$850	(\$1,730)	\$1,359	(\$1,221)	\$2,039	(\$541)	\$2,549	(\$31)
1BR	\$3,300	\$583	(\$2,717)	\$971	(\$2,329)	\$1,554	(\$1,746)	\$2,331	(\$969)	\$2,914	(\$386)
2BR	\$4,400	\$655	(\$3,745)	\$1,093	(\$3,307)	\$1,748	(\$2,652)	\$2,623	(\$1,777)	\$3,278	(\$1,122)
3BR	\$4,800	\$729	(\$4,071)	\$1,214	(\$3,586)	\$1,943	(\$2,857)	\$2,913	(\$1,887)	\$3,641	(\$1,159)
4BR	\$6,800	\$786	(\$6,014)	\$1,311	(\$5,489)	\$2,098	(\$4,702)	\$3,145	(\$3,655)	\$3,933	(\$2,867)

San Francisco Rental List Price, Zillow, July 2014

<sup>3</sup> "2014 Maximum Income by Household Size, Unadjusted AMI for HUD Metro Fair Market Rent Area that contains San Francisco," and "2014 Maximum Monthly Rent by Unit Type derived from the Unadjusted AMI," both available online at the MOHCD website at: <http://sf-moh.org/index.aspx?page=24> (March 19, 2014).



### ***Lack of Affordability: Ownership Housing***

While rental apartments are unaffordable to low-income residents, homeownership opportunities are out of reach for the vast majority of San Francisco households, including low-income, moderate-income, and above moderate-income residents. Only households earning well above 150% AMI are able to afford a typical San Francisco home. The table and graph below describe the average homeownership affordability gap facing residents of various income levels. Per HUD standards, monthly mortgage and utility costs that total 35% of household income are considered affordable.

Income Levels <sup>4</sup>	2014	
	Affordable Sales Price <sup>5,6</sup>	Affordability Gap <sup>7</sup>
150% AMI	\$528,000	(\$445,000)
120% AMI	\$407,000	(\$566,000)
80% AMI	\$246,000	(\$727,000)
<b>Median Home Value<sup>8</sup></b>	<b>\$973,000</b>	

Sources: Mayor's Office of Housing, Federal Reserve Bank, San Francisco County Assessor's Office, California HCD, Zillow, Seifel Consulting Inc.

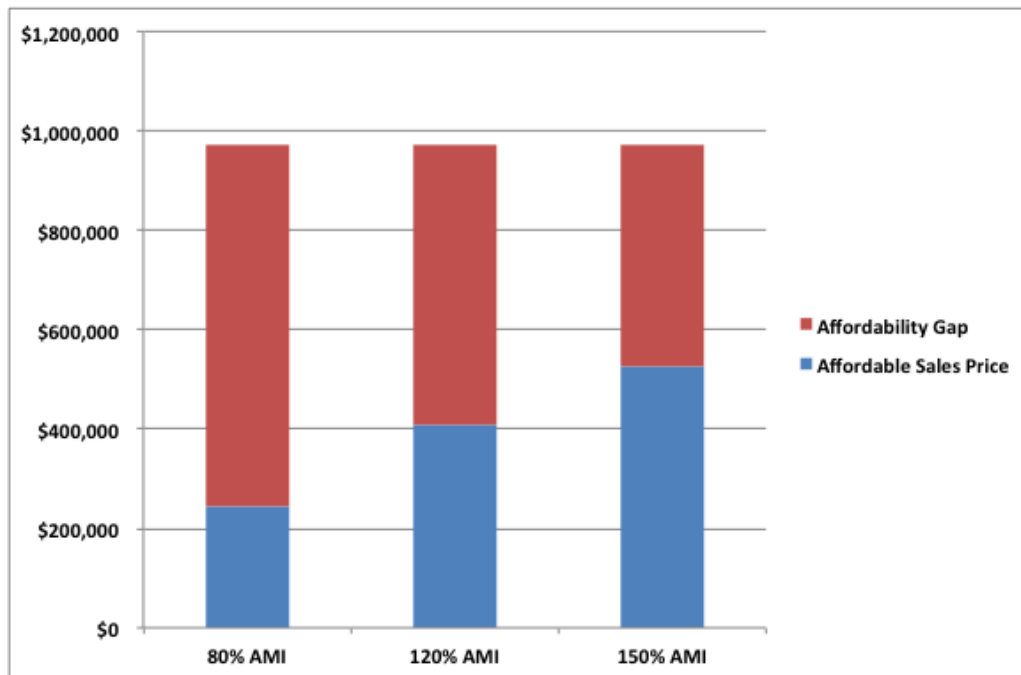
<sup>4</sup> Income categories are based on Maximum Income by Household Size published by HUD.

<sup>5</sup> Affordable sales prices and median sales prices are rounded to nearest \$1,000.

<sup>6</sup> Affordable sales price calculation assumes 33% of income is spent on housing, including taxes and insurance, a 10% downpayment, and 90% financing based on an annual average interest rate per the Federal Reserve Bank.

<sup>7</sup> Affordability gap equals affordable sales price minus median sales price for 2-bedroom unit.

<sup>8</sup> Zillow, July 2014 San Francisco Metro Report, "Current Home Value".



*San Francisco homeownership affordability gap, July 2014*

### **Housing Cost Burden & Over-Crowding**

**Cost-Burdened Households:** HUD sets 30% as a manageable percentage of total household income devoted to housing costs. Data from the American Community Survey, 2008-2012 (which established median income for all San Franciscan households at \$73,800), reveals the high proportion of extremely low- and very low-income households that pay more than 30% of their incomes on rent.

HOUSING COSTS AS A PERCENTAGE OF INCOME	
Percent SF Households earning less than \$20,000	14.7%
Percent paying more than 30% of income on housing costs	83.0%
Percent SF Households earning between \$20,000 and \$34,999	10.7%
Percent paying more than 30% of income on housing costs	76.6%
Percent SF Households earning between \$35,000 and \$49,999	8.8%
Percent paying more than 30% of income on housing costs	63.6%
Percent SF Households earning between \$50,000 and \$74,999	13.5%
Percent paying more than 30% of income on housing costs	48.9%
Percent SF Households earning \$75,000 or more	49.0%
Percent paying more than 30% of income on housing costs	19.2%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

**Overcrowding:** The San Francisco Planning Department considers people “overcrowded” when they reside in a unit where the number of people exceeds one person per room. Many San Francisco households cope with the high cost of housing by doubling up with other families or living in small units not meant to accommodate the household’s size. According to the 2012 Census, 20,520, or 6% of all San Francisco households, were overcrowded. Of these households, 11,617 (3.4% of all households) were severely overcrowded, with more than 1.5 occupants per room. The table below further illustrates the problem.

Housing Type	Overcrowded		Severely Overcrowded	
Owner-Occupied	5,110	4.10%	1,506	1.20%
Renter Occupied	15,410	7.20%	10,111	4.70%
All Households	20,520	6.00%	11,617	3.40%

Source: Census Bureau

### ***The Need to Accommodate New Growth***

Overcrowding and excessive housing cost burdens highlight current San Franciscans’ need for more affordable housing. San Francisco must also grapple with the need to accommodate the housing demands of an increasing population. The Association of Bay Area Governments (ABAG) provides estimates of housing need through its Regional Housing Need Assessment (RHNA), conducted every 7 years. Under State law, every municipality must, in their zoning code, allow for new residential development to occur in at least some areas of the city. RHNA obligations are intended to prevent “exclusionary zoning”, i.e., zoning that restricts housing development to all types except homes built at very low densities. Such exclusionary policies generally block development of larger apartment buildings and condominiums, which offer cost efficiencies and thus, greater affordability. San Francisco’s zoning code allows for even more residential development than is required by our RHNA allocation. However, due to limited funding resources and the high costs of housing development in San Francisco, the City’s supply of affordable housing has not kept pace with demand. The need is particularly acute for moderate-income households, for whom there is no federal or state financing programs (such as low-income housing tax credits, which cap eligibility at 60% of AMI) that the City can leverage with its own subsidies.

The chart below outlines the allocations for San Francisco for 2007-2014, and shows levels of production achieved as of the second quarter of 2014.

As of 2014 Quarter 2	RHNA Allocation 2007-2014	Units Built 2007-2014 Q2	Units Entitled in 2014 Q2 Pipeline*	Percent Built and Entitled
<b>TOTAL UNITS</b>	<b>31,193</b>	<b>18,283</b>	<b>15,166</b>	<b>107%</b>
Above Moderate (>120% AMI)	12,315	12,074	12,170	197%
Moderate (80-120% AMI)	6,754	1,187	554	26%
Low Income (<80% AMI)	12,124	5,022	2,442	62%

Source: San Francisco Planning Department. \*Note that these totals do not include three entitled major development projects with a total of 23,714 net new units: Hunters Point, Treasure Island, and ParkMerced, since their projected completion dates fall outside of the 2007-2014 RHNA reporting period.

For more information on San Francisco's housing needs, please see:

- [San Francisco Housing Element](#)
- [San Francisco Consolidated Plan](#)
- [San Francisco: Analysis of Impediments to Fair Housing](#)

### SECTION III – ADDRESSING HOUSING NEEDS: POLICY INITIATIVES

While MOHCD's policies and programs respond directly to local needs, they also must address larger, systemic conditions that influence the City's housing and community development concerns. These may be state-centered, e.g., the looming question of how to accommodate projected population growth throughout the state over the next 20 years. They may also be national in origin, e.g., the need to use local resources to preserve public housing in light of inadequate federal funding over several decades. This section discusses critical policies – local, state, and federal – that guide MOHCD's annual work program and goals.

#### ***Local Policy***

When Mayor Lee announced his Seven-Point Housing Plan in January 2014 (as described above), he also called together over 100 of the City's housing leaders, developers, advocates and property owners to work together with City staff as a "Housing Working Group". He asked these stakeholders to examine strategies to advance greater housing production and lower housing costs, develop a plan for their execution, and form a coalition around their implementation. Three subgroups formed, each with a specific focus: 1) making the entitlements process more efficient so that housing could come online faster; 2) finding ways to increase production, especially of affordable housing; and 3) identifying resources to further subsidize affordable and middle-income housing.

As of this writing, the Housing Working Group is refining its recommendations, but several key policy goals emerged:

- Provide "Priority Processing" for projects providing a minimum of 20% inclusionary units on-site and 30% off-site. Status: implemented.
- Assign projects on a "case management" basis at the Planning Department to give developers one point of contact in the approvals process. Status: implemented.
- Track and report the progress of housing projects through the public review and approvals process, in order to create accountability and ensure that 30,000 units can be achieved by 2020. Status: detailed housing target website pending.
- Amend the Planning Code to address standard exceptions and remove duplicative hearing requirements. Status: public outreach and discussion regarding specific proposed amendments pending.
- Improve and expand use of Community Plan Exemptions under the California Environmental Quality Act (CEQA) to more efficiently process projects that are consistent with a community plan and its accompanying Environmental Impact Report. Status: implemented.
- Implement additional CEQA-related review changes to increase efficiency. Status: implemented and in progress.



- Create incentives for additional affordable housing production through application of State density bonus law. Status: public outreach and discussion pending.
- Amend the Inclusionary Affordable Housing Program to maximize both on-site and off-site affordable housing production incentives. Status: Housing Working Group discussions continuing regarding amendment details.
- Utilize publicly-owned sites for affordable housing development. Status: site and financing analyses ongoing.
- Pursue new financing vehicles, such as short- to long-term below market-rate capital, mezzanine debt, first-loss program investments, philanthropic capital investments, new bonded City debt, and other tax-related funding mechanisms, all for the purpose of lowering capital costs and producing more affordable housing. Status: further research and discussions pending.

### ***State Policy***

State law requires every local government to adopt a “Housing Element” as part of its General Plan and to demonstrate how the community plans to meet the existing and projected housing needs of people at all income levels. As discussed in Section II, the Regional Housing Needs Allocation (RHNA) is the state-mandated process to identify the total number of housing units (by affordability level) that each locality’s housing policy must pursue and memorialize in its Housing Element.

The Association of Bay Area Governments and the Metropolitan Transportation Commission develop San Francisco’s RHNA allocation, in conformance with the “Plan Bay Area”, a long-range integrated transportation and land-use/housing strategy for the nine-county San Francisco Bay area. Plan Bay Area, and, accordingly, San Francisco’s RHNA goals, must 1) accommodate future population growth, and 2) reduce greenhouse gas emissions from cars and light trucks. The overarching goals are expansion of housing and transportation choices, creation of healthier communities, and the building of and support for a strong regional economy. The City’s focus on affordable housing, from low-income to moderate-income units, directly pursues the broader state mandates applicable to all Californians that seek to create sustainable, transit-oriented, and productive communities in which people can live close to the places where they work and play, eliminating the need for long commutes that inflict hardship on families and harm the environment.

The State has also in the last fiscal year released guidance on two new funding programs that MOHCD is actively pursuing: Veterans Homeless Housing Program (VHHP) and Affordable Housing and Sustainable Communities (AHSC) funds.

VHHP:

California is home to nearly 1.8 million veterans, the largest veteran population in the nation. Nearly 15,000 California veterans experience homelessness on a given night, representing nearly 26 percent of the nation's homeless veterans. Homeless veterans are overrepresented in the homeless population, and veteran status is associated with a higher risk of homelessness. Of California's extremely low-income veteran renter households, 79 percent have a severe cost burden, spending more than 50 percent of their income on housing.

In 2008, California voters approved Proposition 12, the Veteran's Bond Act of 2008, authorizing \$900,000,000 in general obligation bonds intended to help veterans purchase single family homes, farms and mobile homes through the CalVet Home Loan Program. As a result of the nation's economic crisis and the State's housing downturn, coupled with the changing demographics of our veterans, the CalVet Home Loan Program has not experienced the demand that was originally projected before the downturn.

In 2013, AB 639 (Chapter 727, Statutes of 2013, Pérez) restructured the Veteran's Bond Act of 2008 authorizing \$600 million in existing bond authority to fund multifamily housing for Veterans. With the approval of Proposition 41 by California voters on June 3, 2014, the California Department of Housing and Community Development, in collaboration with CalHFA and CalVet, is in the process of designing, developing, and administering a veteran multifamily housing program pursuant to AB 639 (Chapter 727, Statutes of 2013, Pérez).

AHSC:

The Budget Act of 2014 appropriates \$130 million from the Greenhouse Gas Reduction Fund (GGRF) for the FY 2014-15 budget to the Strategic Growth Council (Council) to develop an administer the Affordable Housing and Sustainable Communities (AHSC) Program.

Accompanying legislation, SB 862, apportions 20 percent of the GGRF's proceeds on an annual basis to the AHSC program beginning in FY 2015-16. The AHSC Program furthers the regulatory purposes of AB 32 and SB 375 by investing in projects that reduce greenhouse gas emissions by creating more compact, infill development patterns, encouraging active transportation and mass transit usage, and protecting agricultural land from sprawl development. These projects, described in the AB 32 Scoping Plan, will support ongoing climate objectives and contribute substantial co-benefits by:

- Reducing vehicles miles traveled and associated greenhouse gas and other emissions by improving mobility options and increasing infill development; or
- Preventing conversion of agricultural lands by making strategic investments that protect agricultural lands to reduce greenhouse gases emissions.

Applicable law requires that 50 percent of AHSC funds be utilized to provide housing opportunities for lower income households. The law also requires 50 percent of funds must benefit disadvantaged communities.

The AHSC Program will provide grants and affordable housing loans for infill and compact transit-oriented development and infrastructure. Projects funded by the AHSC Program will demonstrate how they support reduction of greenhouse gas emissions by increasing accessibility of housing, employment centers and key destinations via low-carbon transportation options (walking, biking and transit), resulting in fewer vehicle miles traveled. A minimum of 50 percent of available funds will be invested in projects benefitting disadvantaged communities, and a minimum of 50 percent of program funds will be utilized to provide housing opportunities for lower income households.

### ***Federal Policy***

MOHCD uses annual allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA), among other federal programs, to implement its programs and policies. Accordingly, MOHCD adheres to federal policies attached to such funds, including:

Affirmatively Furthering Fair Housing: all MOHCD programs must further the purposes of the Fair Housing Act, which are to improve integrated living patterns and overcome historic patterns of segregation; reduce racial and ethnic concentrations of poverty; reduce racial and other disparities between distinct communities; and to respond to disproportionate housing needs by protected class.

United States Interagency Council on Homelessness – Mayor's Challenge to End Veteran Homelessness: President Obama called on local leaders to end homelessness among veterans by 2015, and Mayor Lee and his administration responded immediately and effectively to provide homeless vets with subsidized housing. MOHCD, and its partner, OCII, are pursuing in the next fiscal year plans to enhance this effort through creation of a 100% affordable supportive housing development for homeless veterans, ideally funded with both federal and state support, especially VHHP funds.

## SECTION IV – IMPLEMENTING HOUSING DEVELOPMENT: HOUSING PRODUCTION

### ***Addressing Housing Needs: MOHCD Affordable Housing Production and Preservation***

In order to address housing needs, as well as to accommodate future growth, MOHCD manages programs and furthers policies that: 1) produce new affordable rental housing; 2) preserve the City's existing affordable housing stock; 3) provide opportunities for homeownership; 4) prevent displacement and improve housing conditions for existing residents; and 5) provide support to community-based organizations for a myriad of housing assistance programs. In addition, MOHCD is responsible for monitoring and ensuring the long-term affordability and physical viability of the City's stock of affordable housing through its Asset Management Program.

MOHCD's specific housing production and preservation programs include:

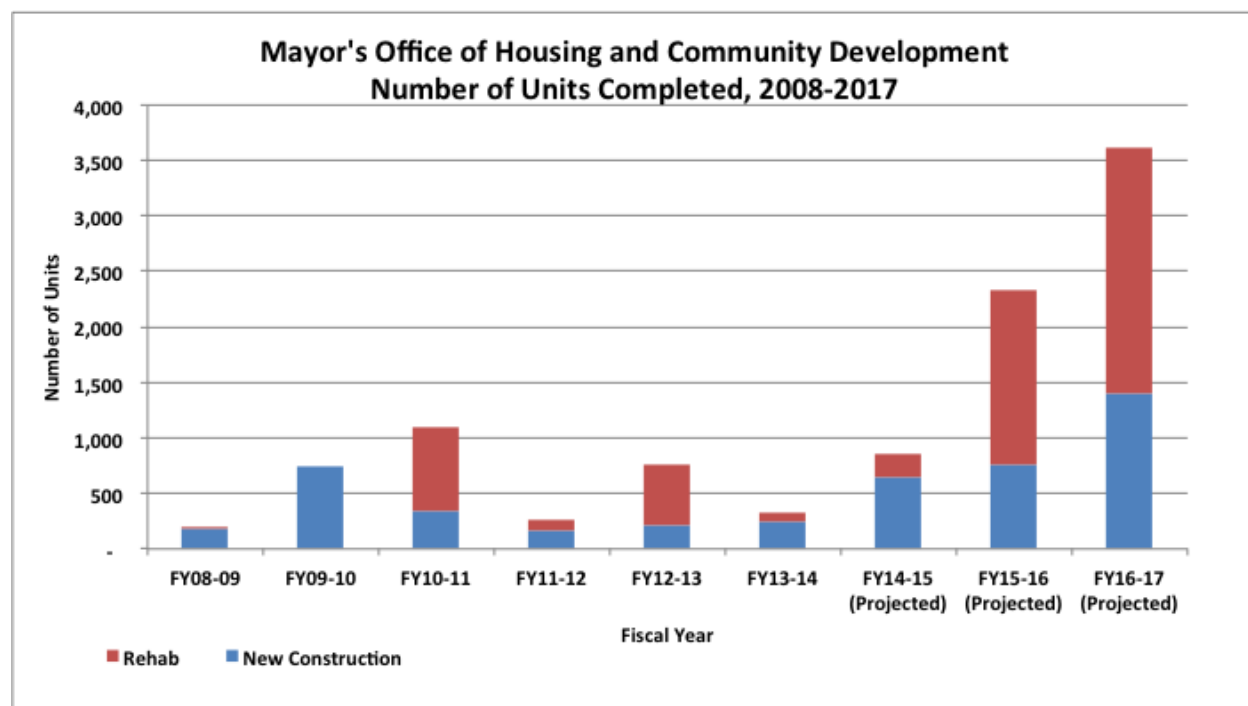
- 100% Affordable, Multi-family Lending
- Local Operating Subsidy Program (LOSP)
- Housing Opportunities for People With AIDS (HOPWA)
- Home Health & Safety
- Below Market Rate Inclusionary Housing Program – Rental and Ownership
- HOPE SF
- Rental Assistance Demonstration Program (RAD) for San Francisco's public housing
- Small Sites Acquisition Program
- Tax-exempt Bond Issuances

### ***100% Affordable, Multi-Family Rental Housing Lending***

In collaboration with affordable housing developers, other City departments, and multiple lending partners, MOHCD creates new affordable housing and preserves the City's existing housing stock through a vigorous lending program. Using annual federal funding allocations, City general funds, and other local revenues (e.g., Jobs-Housing Linkage Fees and Affordable Housing Fees), MOHCD makes deferred payment loans that leverage the additional federal, state, and private funding sources necessary to create new housing and preserve older stock. MOHCD funding sources include HOME and CDBG grant funds from HUD, the City's Housing Trust Fund proceeds, local impact fees, and funding generated from the former San Francisco Redevelopment Agency project areas, among others.<sup>9</sup> The table below illustrates MOHCD's housing production rate since 2008, and projected through FY 2016-2017.

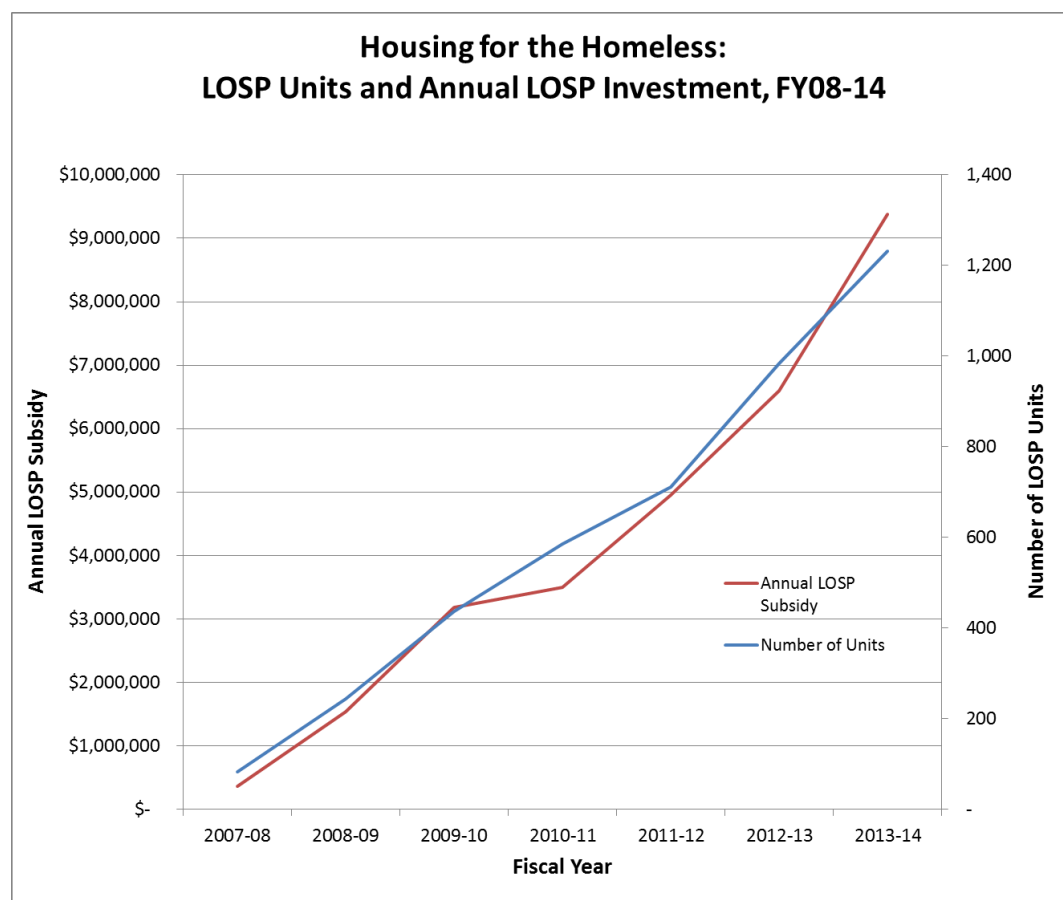
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<sup>9</sup> See table on Page 3 for MOHCD's affordable housing portfolio, current as of June 30, 2014.



### ***LOSP for Supportive Housing***

The City and MOHCD are committed to ending chronic homelessness. Implementing a “Housing First” model, MOHCD, DPH and HSA have produced nearly 3,000 units of service-enriched, permanent housing for chronically homeless individuals, seniors, and families since 2004. Underlying the success of this housing is the Local Operating Subsidy Program, through which the City finances the difference between what tenant households can pay in rent (typically, about \$300 per month), and the cost of operating (typically, about \$800-\$1,000 per month for this specialized housing). The City’s creation of LOSP was in direct response to the federal government’s diminished provision of such funds over the last decades and the ever-growing demand for housing inclusive of extremely low-income units. The LOSP program subsidizes nearly half of the 3,000 units of housing for the homeless created since 2004.



### ***Housing Opportunities for Persons with HIV/AIDS***

For people living with HIV/AIDS, the need for affordable housing is a significant and pervasive concern. HUD responded to this problem with its Housing Opportunities for Persons with AIDS Program (HOPWA) in 1992. Administered through HUD's Office of Community Planning and Development, HOPWA directly addresses the housing and service needs of people living with HIV/AIDS, and acknowledges a broad range of need. Many households, for example, only require short-term assistance with rent, mortgage, or utility costs to provide the necessary support to remain healthy and in stable housing. Other individuals and households may face more extensive challenges, if, for example, they struggle with multiple diagnoses of HIV and mental illness and/or substance abuse. Access to housing assistance and services is often further complicated by histories of incarceration, institutionalization, and homelessness. HOPWA housing assistance helps prevent homelessness and creates access to medical care and support services for individuals and families affected by HIV and AIDS.

### *Housing Construction Developed with HOPWA Funding*

To date, HOPWA has financed a total of 444 units of non-profit housing reserved for Persons Living With HIV/AIDS (PLWHA). Of the 444 units, 192 were in Residential Care Facilities for the Chronically Ill and 252 were in scattered sites.

Residential Care Facilities for the Chronically Ill (RCF-CIs) are state-licensed facilities for persons requiring 24-hour care that provide assistance with activities of daily living (e.g. bathing, dressing.) Residents must initially demonstrate medical necessity to occupy RCF-CIs. Most of RCF-CI programs – those not regarded as short-term respite care – are considered permanent housing. Once in the unit, tenants have a right to remain there even if their health condition improves to the point of no longer requiring such a high level of care.

### *HOPWA Subsidy Programs*

Under the HOPWA program, San Francisco currently provides targeted housing assistance to 759 households impacted by HIV/AIDS. In this instance, “targeted housing assistance” is defined as 1) tenant-based subsidy programs limited to PLWHA; or, 2) housing operated with HOPWA funding.

With HOPWA tenant-based subsidies, the tenant holds the subsidy as an individual and s/he can apply it toward the housing unit of his/her choice. Tenant-based subsidies are most often applied to privately-owned rental housing. There are currently 240 deep subsidies and 86 shallow subsidies.

With project-based subsidies, the unit itself carries a subsidy, and individuals or families can apply to live in the subsidized unit at an affordable rent. Housing developments with project-based HOPWA subsidies are almost exclusively operated and owned by non-profit developers. The affordability restrictions are permanent. There are currently 181 RCF-CI slots and 252 scattered site slots that receive ongoing HOPWA operating support.

### ***Home Health & Safety***

53% of all the housing in San Francisco was built before 1940 - the largest concentration of older housing stock in the State.<sup>10</sup> Older homes are more likely to contain lead-based paint, be energy-inefficient, and have long-term repair needs. MOHCD helps low-income homeowners and tenants address these issues with two programs to improve the health and safety of their homes:

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<sup>10</sup> Cox, W. (2013, February 14). America's Oldest Cities. New Geography, online publication.

- *Owner-Occupied Housing Rehabilitation Loan Program*

Using California State CalHome funding, MOHCD provides below-market, deferred payment loans to low-income homeowners to address health and safety and code deficiency issues. Since the program's inception in 2005, MOHCD's Rehabilitation Loan Program been utilized by 43 homeowners.

- *Lead Hazard Control Program*

MOHCD provides grants to property owners to help remediate lead hazards in homes built before 1978 that are occupied by low- and moderate-income households and either house children 6 years or younger or receive young children as visitors. Priority is given to home-based childcare providers. Over the course of the program's 21-year history, approximately \$14,764,000 dollars have been applied toward remediating lead issues in 1,250 units.

### ***Below Market-Rate Inclusionary Housing Program***

Section 415 of the San Francisco Planning Code establishes San Francisco's Inclusionary Affordable Housing Program, which requires residential developments with 10 or more units to pay an Affordable Housing Fee. In lieu of the fee, project sponsors can opt to designate 12%-15% (depending on particular location, timing and other development conditions) of their on-site units as affordable, or provide off-site affordable housing equivalent to 20% of their units. MOHCD, together with the Planning Department, the Planning Commission and the Department of Building Inspection, works with developers to determine fees and to designate, market, and monitor Below Market Rate (BMR) units. Specifically, MOHCD works with developers to bring BMR units online, through the following program management activities:

- Pricing units
- Approving and monitoring the marketing process
- Administering and monitoring lotteries
- Qualifying applicants
- Preparing closing documents which govern the restrictions on BMR units
- Monitoring the units for the life of the restrictions
- Assisting in the reselling and re-renting of BMR units

MOHCD's portfolio includes over 2,000 ownership and 1,400 rental BMR units. In addition, MOHCD has assumed the oversight, management, and monitoring of the BMR program associated with the former San Francisco Redevelopment Agency, which includes a portfolio of 850 rental and 900 limited equity ownership units.<sup>11</sup>

<sup>11</sup> See Appendix Table 5 for a summary of BMR activities by unit type.



## **HOPE SF**

HOPE SF is a broad-based, public-private partnership lead by the Mayor's Office that brings together an array of stakeholders to engage with residents and provide resources that can interrupt the cycle of poverty for some of the most isolated and neglected communities within the City. The HOPE SF active public housing sites are:

- Hunters View
- Alice Griffith
- Potrero Terrace and Annex
- Sunnydale-Velasco

At its core, HOPE SF is an anti-poverty and housing development initiative that requires the complete demolition and rebuilding of the public housing in its portfolio. Through intensive community and economic development, combined with comprehensive resident service supports, HOPE SF seeks to reintegrate these long-isolated public housing communities with the City and to connect HOPE SF families with all the opportunities the City has to offer. The housing development-related work is carried out by MOHCD, in coordination with OCII. Each site has a community building and service connection partnership through community-based organizations that provide activities and services on site.

### *Hunters View*

The replacement of Hunters View's 267 public housing units is currently underway. The new mixed-income community will include 745 homes, comprised of 1:1 public housing replacement units, 86 new affordable units, and 392 market rate units, of which 22 will be BMR ownership units. While the Hunters View site has stunning views due to its very steep terrain, this site condition has made design and planning very difficult and the site's new infrastructure particularly expensive. The benefits of this investment are many, however. Hunters View's new streets will connect it with the broader Bayview neighborhood for the first time. Eased access to the Third Street Muni rail line, bus transit, and community services should enhance day-to-day life for all Hunters View residents.

### *Alice Griffith*

Alice Griffith's revitalization will commence in January 2015. The development program includes the 1:1 replacement of 256 public housing units, 248 new affordable units, and 706 market-rate units, providing 1,210 new units overall. Like Hunters View, Alice Griffith's redevelopment benefits from the ability to temporarily relocate families on site while construction is underway, thus avoiding disruptive off-site relocation. And Alice Griffith enjoys the additional benefit of a \$30.5 million Choice Neighborhoods Initiative grant from HUD, awarded to help transform the housing and broader neighborhood and provide meaningful supportive services to residents.

### *Potrero Terrace and Potrero Annex*

The steady growth of the Potrero Hill neighborhood's affluence and prosperity over the years has not improved conditions at Potrero Terrace and Potrero Annex. Crumbling infrastructure, disconnected streets, and the dilapidated housing stock at the sites have preserved conditions of poverty. The Potrero revitalization program anticipates 1,600 new units, including 606 public housing replacement units, an additional 385 new affordable housing units, and 609 new market rate or workforce housing units. The development will include new streets, new parks, and a new community facility as well as community-serving retail.

### *Sunnydale-Velasco*

Sunnydale-Velasco's 785 public housing units are spread over 50 hillside acres in an isolated corner of Visitacion Valley. The magnitude of the Sunnydale site amplifies its disconnectedness and infrastructure needs. The newly envisioned Sunnydale will include the replacement of its public housing units, 307 new affordable units, and 645 market rate units, together totaling 1,651 new units. New community facilities, parks, community gardens and an orchard, and new retail will enhance the housing revitalization plan.

In total, the City's HOPE SF initiative will replace 1,828 public housing units, add 1,102 new affordable housing units serving low- and very-low income households, and provide 2,316 workforce units for sale and for rent. HOPE SF's reimagining of the sites' current conditions offers paths out of poverty and new opportunities for current and future generations of residents. While HOPE SF's full build-out will take multiple phases and many years, the benefits of its success to the City as a whole should far exceed the investment.

### ***Rental Assistance Demonstration Program for the Rehabilitation of Public Housing Units***

Due to decades of underfunding by the federal government, the San Francisco Housing Authority's (SFHA) current capital repair backlog stands at over \$270 million dollars. MOHCD and SFHA have undertaken the tremendous task of addressing this problem through HUD's Rental Assistance Demonstration Program (RAD). Launched in 2012, RAD enables housing authorities to transfer their public housing developments to private entities for the purpose of accessing the financial resources necessary to repair and preserve the affordable housing. San Francisco's RAD conversion includes 29 public housing projects, the ownership of which will transfer to nonprofit-led affordable housing developers. These new owners will not only secure the tax credit and tax-exempt bond financing necessary to conduct substantial rehabilitations, they will also offer resident support services and new property management protocols intended to enhance residents' tenancies.

Additional, critical funding for the RAD conversion includes seller take-back financing from SFHA and deferred loans from MOHCD. SFHA will retain ownership of the land under 99-year ground leases. The conversion and rehabilitation program will proceed in two phases: Phase 1 consists of 1,491 units in 15 properties; Phase 2 includes 2,066 units in 14 properties. In

addition, 1,093 units under SFHA's purview that previously recapitalized through prior HUD programs (HOPE VI and Mixed-Finance) will take advantage of RAD's financial opportunities. In total, 4,584 SFHA units will convert under RAD.<sup>12</sup>

### ***Small Sites Acquisition Program: Program Launch in 2014***

The Small Sites Program (SSP) is an acquisition and rehabilitation loan program for multi-family rental buildings of 5 to 25 units. MOHCD created the program to protect and establish long-term affordable housing in smaller properties throughout San Francisco that are particularly vulnerable to market pressure, as evidenced by the City's rising property sales volume, increased eviction rates and escalating tenant rents. In the face of these adverse rental market forces, the City developed SSP so that non-profit and for-profit entities could remove such sites from the market and permanently preserve them as affordable units. SSP's specific program goals are to:

- 1) Stabilize housing for current tenants at any income level, provided that at least 75% of the building's tenants have an average income at or below 80% of area median income (AMI)
- 2) Create additional long-term affordable housing by restricting the buildings' occupancy to households averaging 80% AMI, over time
- 3) Ensure that SSP buildings have the positive cash flow necessary to be self-sustaining and provide loan repayments that MOHCD can recycle into new preservation acquisitions.

MOHCD convened dozens of input sessions from a wide group of community stakeholders in order to design the Small Sites Program. Participants included Bernal Heights Neighborhood Center (BHNC), Chinatown Community Development Center (CCDC), Council of Community Housing Organizations (CCHO), Enterprise Community Loan Fund, Local Initiatives Support Corporation (LISC), Low Income Investment Fund (LIIF), Mission Economic Development Agency (MEDA), Northern California Community Loan Fund (NCCLF), People Organizing to Demand Environmental and Economic Rights (PODER), and San Francisco Community Land Trust (SFCLT). The Small Site Program launches on July 24, 2014, with applications accepted starting in August, 2014. The first SSP funding allocation will be \$3 million, with new infusions of funds scheduled every year.

### ***Tax Exempt Bond Issuances***

In addition to providing direct subsidies through grants and loans, MOH supports affordable housing development through the issuance of tax-exempt multifamily housing revenue bonds (TE Bonds). TE Bonds support a variety of housing types, including 100% affordable rental developments built or rehabilitated by nonprofit sponsors and mixed-income projects (with a

<sup>12</sup> See Appendix Table 3 for the full list of specific sites.

minimum of 20% of total units affordable to very low-income households) that are traditionally the purview of market-rate developers. An essential financing tool for affordable housing production, TE Bonds also generate annual issuer fees, which the City recycles into MOHCD's housing pipeline, thus extending financial resources available for affordable housing.

As noted in **Appendix Table 4**, in 2013/2104, MOH issued \$112,881,611 in tax-exempt bonds that resulted in the development of or preservation of 619 units and \$282,204 in fees.<sup>13</sup>

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<sup>13</sup> Bond issuances result in a fee calculated as 25 basis points for all projects.

## SECTION V – HOUSING RELATED PROGRAMS: HOMEOWNERSHIP ASSISTANCE AND EVICTION AND FORECLOSURE PREVENTION

### ***BMR Programs: Unit Production and Down Payment Assistance***

As mentioned in Section IV, MOHCD works with developers to bring Below Market Rate (BMR) homeownership and rental units online. MOHCD currently has over 2,900 ownership BMR and 2,250 rental BMR units in its portfolio. While these units are, typically, priced to be affordable to households earning 90% of AMI, MOHCD offers further down payment assistance through its BMR-DALP program, available to first-time homebuyers purchasing a BMR unit.

BMR-DALP carries a 30-year term and requires no monthly payment until the home is re-sold. MOHCD utilizes the State of California CalHome program and the Housing Trust Fund as a source of funding for this program. Over half of the families that purchase BMR homes do so using MOHCD's down payment assistance programs.

See **Appendix Table 5** for more information on MOHCD's BMR program activity.

### ***Down Payment Assistance Programs***

In addition to BMR-DALP, MOHCD has, since 1997, administered its Down Payment Assistance Loan Program (DALP), which offers down payment and closing cost assistance loans to low- and moderate-income, first-time homebuyers purchasing a single-family home (which includes condominiums and townhouses) in the City and County of San Francisco. The DALP is a "silent second" loan, which means that it is subordinate to a first mortgage lender and requires no payments for 40 years. The principal amount plus an equitable share of the appreciation is due and payable at the end of the term, or repaid upon sale or transfer. DALP loans are for owner-occupied properties only. DALP loans have an extremely low loss rate (less than 1%).

MOHCD's implementation of its DALP program has expanded over the years to serve particular San Francisco residents who provide essential services to the City, including first responders, teachers, and police, as further described below. MOHCD has assisted over 1,000 homebuyers purchase their first home in San Francisco through these programs.

- First Responders Downpayment Assistance Loan Program (FRDALP) - Provides downpayment assistance loans to active uniformed, sworn members of the San Francisco Police Department (SFPD), San Francisco Fire Department (SFFD) and San Francisco Sheriff's Department (SFSF) to purchase their first home.
- Teacher Next Door Program (TND) - A loan program to assist teachers employed with the San Francisco Unified School District in purchasing a first home in San Francisco. This loan becomes a grant after 10 years.

- Police In The Community Program (PIC) - A down payment assistance loan program for San Francisco police officers purchasing a first home in San Francisco. Borrowers must provide verification of employment with the SFPD as an officer in good standing.
- MOHCD also administers the Mortgage Credit Certificate Program (MCC), which assists first-time homebuyers in their ability to qualify for a mortgage and reduce their effective mortgage interest rate through an increased Federal income tax credit. Since 2004, MOHCD has issued 558 Mortgage Credit Certificates totaling over \$275 million in tax benefits to San Francisco low- and moderate-income first-time homebuyers.

MOHCD recently implemented several changes to streamline and align down payment loan assistance programs with the BMR programs and improve the customer experience for borrowers, lenders and realtors. These changes reduced barriers to program access, reduced the administrative burden for MOHCD staff, and ensure low- to moderate-income affordability in a rising market. Highlights of these changes are:

- Doubled DALP loan limits and funding
- Expanded BMR DALP to make it available to moderate-income buyers by raising the income limit from 80% Area Median Income (AMI) to 120% AMI
- No purchase price limits
- Pre- and post-purchase liquid asset restrictions increased: prior to purchase: no more than \$200,000; post purchase: no more than \$60,000
- Reserve requirements defined: Borrower must have at least three months' worth of mortgage payments in reserves at closing
- DALP loan may be used for closing costs

Please see **Appendix Table 6** for more information regarding MOHCD DALP loan activities.

### ***Housing Preference Programs***

MOHCD manages two programs giving preference to certificate holders in affordable housing lotteries and on waiting lists. MOHCD staff act as advocates for its housing preference certificate holders and work with them to qualify for available affordable housing opportunities. The **Certificate of Preference Program** gives preference to residents displaced by the San Francisco Redevelopment Agency ("Agency") in the 1960's and 70's when the Agency was implementing its federally-funded urban renewal program. In 2012, the responsibility of overseeing the Certificate of Preference Program was transferred to MOHCD. MOHCD currently assists over 700 certificate holders under this program in applying for housing opportunities.

The **Ellis Act Housing Preference (EAHP) Program** implements the Ellis Act Displacement Emergency Assistance Ordinance by creating procedures and regulations for a Displaced Tenant Preference for individuals evicted from their rent-controlled units because of the Ellis Act. The program launched in April 2014, and Ellis Act evictees have already used their EAHP Certificate to access affordable housing in an Inclusionary Program rental unit.

Please see **Appendix Table 7** for more information regarding housing preference program activities.

### ***Pre- and Post-Purchase Programs***

In partnership with nonprofit homebuyer counseling agencies, MOHCD provides prospective homebuyers with free access to education and financial assistance programs to help them navigate the complex process of purchasing a first home, negotiating a fair mortgage, and entering a transaction that is not without risk. **Appendix Table 8** summarizes the results of homebuyer programs supported by MOHCD. **Appendix Table 20** provides a list of MOHCD supported homebuyer counseling agencies.

MOHCD works with its assisted homeowners to maintain healthy housing costs as a percentage of income. BMR and DALP homeowners have taken advantage of historically low mortgage interest rates by refinancing their first mortgages with MOHCD approval. This approval process ensures that homeowners don't take on risky or predatory loans and over-leverage their homes with additional debt. See **Appendix Table 9** for more details on Post Purchase BMR homeowner refinancing activities.

Although San Francisco did not suffer from the same dramatic foreclosure rates that were seen in other communities across California and across the country, there was a marked increase in foreclosures within the City and County of San Francisco between 2007 and 2012, due to the economic recession and associated job losses. To help homeowners at risk of foreclosure, MOHCD supports community based foreclosure counseling, as summarized in **Appendix Table 8**.

MOHCD's work with such agencies, as well as with loan officers and other real estate professionals, ensures that each household participating in its programs is properly qualified and can manage the responsibilities of ownership over the long term. The result is a very low foreclosure rate across the MOHCD portfolio: among 3,000 single-family units, fewer than 5 homeowners are at risk of foreclosure. Even at the height of the foreclosure crisis, MOHCD units experienced a foreclosure rate of less than 1%.

### ***Other Homeownership and BMR Activities***

MOHCD utilizes several strategies to ensure that its communities and partners are well informed about BMR program details, eligibility requirements, changes, and new opportunities, including:

- A partnership with Homeownership SF to conduct first-time homebuyer fairs, courses and one-on-one counseling about purchasing a BMR home.
- An updated curriculum for housing counselors to ensure their information is relevant and current
- Public information sessions in partnership with housing developers prior to each lottery conducted
- Comprehensive program trainings for our partners to ensure smooth and seamless access to our programs as well as continued compliance
- Maintenance of the Affordable Housing Email Alert System, with over 14,000 households receiving emails about each of our affordable housing opportunities
- In-progress development of a completely automated application system, which will improve the BMR application process for MOHCD partners and consumers.

**Appendix Table 10** contains information on MOHCD training opportunities.

### ***Tenant Counseling and Eviction Prevention Services***

Effective homelessness prevention requires early identification and assistance to help people avoid losing their housing in the first place. Strategies to facilitate the early identification and assistance needed to prevent homelessness rely on the availability of key services including rental assistance, education and outreach to at-risk communities, and expanded legal services.

MOHCD-funded community based organizations provide counseling to low-income tenants and homeless individuals about their rights and opportunities in the rental market. MOHCD also supports legal assistance to prevent unjust evictions. **Appendix Table 11** summarizes the results of the range of tenant counseling and eviction prevention programs supported by MOHCD. **Appendix Table 20** provides a full list of MOHCD-supported tenant counseling and eviction prevention services.



## SECTION VI – COMMUNITY DEVELOPMENT PROGRAMS

MOHCD envisions community development as a holistic model that is contributed to by many stakeholders, including neighborhood residents, the public sector and the private sector. It is a collaborative and responsive process among these stakeholders that can be in response to historical inequities and operates within the City's socio-political context. It is inherently local: successful community development solutions are customized to their local needs. MOHCD's community development investments seek specifically to support traditionally marginalized and vulnerable populations, including immigrants, victims of domestic violence, LGBT persons, and persons with disabilities. More information on these populations and why MOHCD targets services and programs focusing on these communities follows.

### *Immigrants*

Individuals with limited English skills or low educational attainment are especially at risk for unemployment or underemployment. Immigrants often fall within these categories, and San Francisco has historically been a haven for immigrants. According to the 2009 American Community Survey, San Francisco ranked fourth among the country's 25 largest cities by percentage of foreign born-residents in the nation. Currently, an estimated 36% of San Francisco's 837,442 residents are immigrants. San Francisco has an estimated 30,000 undocumented immigrants, who are especially vulnerable, subject to deportation and unable to access many employment opportunities due to their undocumented status.<sup>14</sup>

Language barriers impact immigrants' ability to access necessities such as employment, healthcare, and police protection. Of all San Franciscans over the age of five, 45% speak a language other than English at home, with the largest language groups being Chinese, Spanish, Tagalog and Russian.<sup>15</sup> Twenty-three percent of the San Franciscan population are of limited English proficiency (LEP), meaning that they speak English less than "very well"<sup>16</sup>, with the percentage within the Asian population even higher at forty-five percent. Thirteen percent of San Francisco households are "linguistically isolated" with no one in the household over the age of 14 indicating that they speak English "well" or "very well".

MOHCD's services to immigrants span all service modalities, including legal services, domestic violence, and financial literacy. MOHCD ensures that its programs are culturally and linguistically competent and reflect the diversity of the San Francisco community.

### *Survivors of Domestic Violence*

Domestic violence includes both physical abuse and economic abuse.<sup>17</sup> Economic abuse can

<sup>14</sup> *Unauthorized Immigrants in California*, 2011, Public Policy Institute of America

<sup>15</sup> 2012 ACS.

<sup>16</sup> 2012 American Community Survey.

<sup>17</sup> Facts on Domestic Violence and Economic Abuse, the Allstate Foundation Domestic Violence Program website, accessed 2014.

include an abuser preventing survivors from working and accessing bank accounts, credit cards or transportation, among other isolating tactics. Financial security is the number one predictor of whether or not a survivor of domestic violence will get free and stay free from abuse. The path to economic empowerment requires time. Survivors must search for jobs, participate in job-readiness programs, research and identify affordable housing and childcare options, repair credit damaged by abusive partners, and deal with the day-to-day challenges of taking care of a family. It is not surprising that survivors of domestic violence need unique assistance to become financially secure. Research shows that women with economic skills are more likely to leave abusive situations and sustain themselves and their families in the long run.<sup>18</sup> Until recently, few national resources addressed the range of economic stability challenges confronting survivors.

### ***Lesbian, Gay, Bisexual, Transgender (LGBT) Community***

The lesbian, gay, bisexual, transgender (LGBT) community in San Francisco is economically diverse, and its income levels fall along the same spectrum as those of the heterosexual community. However, there are segments of the population facing economic instability, which pushes vulnerable LGBT citizens out of San Francisco and threatens to destroy the diversity and tolerance for which the city is known. The economic development of the LGBT community is impeded by widespread societal homophobia, transphobia, and discrimination. Despite the lack of formal research, it is clear that the LGBT community faces unique economic challenges. Discrimination has an economic impact on the LGBT community because it erects barriers to finding and retaining employment and housing, and accessing health care and education. Isolation and the lack of support experienced by many LGBT persons exacerbate existing economic challenges.

### ***Seniors and Persons with Disabilities***

According to the 2012 American Community Survey, approximately 85,000 San Franciscans have at least one disability. Disability prevalence is highest among seniors, with 37% of seniors reporting one or more disabilities. The total number of younger adults ages 18 to 64 with a disability is approximately the same as the number of seniors with disabilities. 10% of the people who live in San Francisco have disabilities. Many of these individuals rely exclusively on social security income for survival. The median Social Security income in San Francisco is only \$15,474 annually and the average SSI payment is \$9,867 annually.<sup>19</sup> It is unsurprising, then, that

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<sup>18</sup> "Integrating Asset-Building Strategies into Domestic Violence Advocacy," Clearinghouse Review, Journal of Poverty Law and Policy, July-August 2009 report in Deborah K. Anderson & Daniel G. Saunders, "Leaving an Abusive Partner: An Empirical Review of Predictors, the Process of Leaving, and the Psychological Well-being," 4 Trauma, Violence, & Abuse 163 (2003); Ola W. Barnett, "Why Battered Women Do Not Leave: Part 1: External Inhibiting Factors Within Society, 1 Trauma, Violence, & Abuse" 343 (2000)

<sup>19</sup> 2012 ACS.

persons with disabilities are far more likely to live in poverty than the general population. Those who are disabled are more than twice as likely to live in poverty compared to their non-disabled counterparts (23% to 10%)<sup>20</sup>.

In addition to targeting specific communities with unique service needs, MOHCD has a wide range of community development programs. Community development that supports economic advancement, social justice, and the diversity of San Francisco is central to the mission of the Mayor's Office of Housing and Community Development. MOHCD's programs bring together legal services, case management, adult educational support, support for transitional-age youth, financial literacy and asset building, social capital development, and strategic linkages through neighborhood and community centers to maximize individual and family economic self-sufficiency. Priority is given to those services that help individuals and families overcome barriers and enable them to access services.

To that end, MOHCD supports community development programs that support economic advancement for families and individuals in the following areas:

### ***Neighborhood and Community Centers***

MOHCD sees neighborhood and community centers as primary sources for neighborhood convening, information sharing, and service coordination. MOHCD invests in these centers at both the organizational level and the collaborative level, with neighborhood-specific investments accompanied by supporting multi-center convenings that promote best practices and resource sharing. **Appendix Table 12** summarizes the results of the MOHCD supported neighborhood and community centers. **Appendix Table 20** provides a full list of MOHCD supported neighborhood and community centers.

### ***Legal Services***

Every year, millions of low-income people throughout the United States struggle through serious, complex civil legal disputes without the help of a lawyer. Most low-income households find that private counsel is unaffordable and free legal aid is unavailable due to the high demand and legal aid programs' limited time and resources. More than 45 million individuals have incomes low enough to qualify for federally funded legal aid, yet equal access to justice is often hard to find. The majority of Californians do not have the resources to obtain legal representation for the myriad legal problems affecting them every year, such as divorce, child support child custody, and domestic violence, loss of housing and employment, and discrimination.<sup>21</sup> In addition to economic barriers, other factors hinder access to the courts, including cultural and linguistic impediments, lack of education, unfamiliarity with the court

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<sup>20</sup> Assessment of the Needs of San Francisco Seniors and Adults with Disabilities, 2012, San Francisco Department of Aging and Adult Services.

<sup>21</sup> Action Plan for Justice, 2007, California Commission on Access to Justice.

system, distrust of authority and feelings of social alienation.

MOHCD-funded legal service organizations provide critical assistance to groups such as: victims of domestic violence who need legal assistance to separate themselves from abusive partners; workers who need assistance with unfair labor practices; immigrants who need assistance with naturalization; and veterans who need legal assistance to obtain services and resources they have earned.

**Appendix Table 13** summarizes the results of the legal services supported by MOHCD. **Appendix Table 20** provides a full list of MOHCD supported legal services.

### ***Financial Literacy Services***

Financial literacy is a bundle of skills that have to be learned continuously throughout life. As a person's overall money management tasks become more and more complicated, we as consumers must understand not only how to do the basics, but also understand and master more complex financial transactions. **Appendix Table 14** summarizes the results of the financial literacy services supported by MOHCD. **Appendix Table 20** provides a full list of MOHCD supported financial literacy services.

### ***Services for Transitional Age Youth***

There are currently 80,000 youth ages 16 through 24 living in San Francisco. The majority of these youth will make a successful transition to adulthood. They will complete high school, find jobs, maintain stable housing, manage their finances, and develop meaningful family and social relationships. Unfortunately, an estimated five to ten percent of young people will not make a successful transition. These youth are at risk for a number of negative outcomes including substantial periods of unemployment, homelessness, involvement with the criminal justice system and poverty. Helping these youth become productive and emotionally stable would produce enormous social benefits for society at large, as well as for youth themselves. Transitional age youth often lack basic education, have minimal employment opportunities, and have been subject to traumatic events throughout their lives. Homelessness is also a major destabilizing factor in these young people's lives. In order to support this priority population, MOHCD has dedicated resources to support this important population by providing case management and educational support services. **Appendix Table 15** summarizes the results of the services for transitional age youth that were supported by MOHCD. **Appendix Table 20** provides a full list of MOHCD supported services for Transitional Age Youth.

### ***Homeless and Emergency Shelter Services***

Although permanent housing is the primary goal for people who are homeless, interim housing is a necessity until the stock of housing affordable to people with extremely low incomes can

accommodate demand. Interim housing should be available to all those who do not have an immediate option for permanent housing, so that no one is forced to sleep on the streets. In order to provide the emergency housing needs the City, existing shelters must be not simply emergency facilities, but must also focus on linking people with housing and services that promote ongoing stability. In order to assist homeless individuals and families, MOHCD invests in emergency shelters, offering wrap-around support services, as well as in the creation of supportive housing. **Appendix Table 16** summarizes the results of the homeless and emergency shelter services that were supported by MOHCD. For a complete list of MOHCD funded homeless and emergency shelter services, please see **Appendix Table 20**.

### ***Community Facilities***

MOHCD is the primary City agency that funds the rehabilitation or new construction of non-profit facilities that predominately serve low-income families and individuals. Because of the scarcity of funding for this kind of support, and given the priority many nonprofits place on supporting programs rather than capital improvements, MOHCD is committed to continuing to use CDBG funds to fill this gap through its community facility capital improvements program. These funds have been used to cover the costs of tenant improvements that allow service providers to expand existing services, and to construct new facilities. In addition to protecting and expanding services, capital funds are used to ensure that these facilities are accessible to all and meet health and safety standards. MOHCD has focused on supporting the following types of facilities: neighborhood and constituency-focused multi-service centers; family resource centers, senior centers; childcare facilities; workforce service nodes; and youth centers.

**Appendix Table 17** summarizes the number of community facilities that were assisted with financial support from MOHCD for capital improvements. Please see **Appendix Table 20** for a complete list of community facilities supported by MOHCD.

### ***Public Space Improvements***

MOHCD is one of very few City agencies that can allocate funding for public space improvements, if the improvements will directly benefit low-income residents. To address this need, MOHCD created the Public Space Improvement Program. In general, MOHCD funds improvements that will enhance the quality of outdoor space in neighborhoods and public housing developments where blighted conditions exist. The public space improvement program is designed to provide a double benefit: in addition to improving public space, the funded projects themselves are often designed as a job-training program for the individuals' participation in the improvement projects. **Appendix Table 18** summarizes the number of public space improvement projects that were supported by MOHCD. Please see **Appendix Table 20** for a list of public space improvement projects supported by MOHCD.

### ***Technical Assistance and Capacity Building***

Though this program, resources are strategically leveraged to strengthen the capacity of grantee

organizations and their staff, to foster increased cooperation, collaboration, efficiency and the sharing of best practices among groups of service providers, and to facilitate neighborhood and community planning by networks of services providers. Through grants to technical assistance providers, grantee organizations are able to access consultants, attorneys, and experts in nonprofit management through workshops and trainings, direct technical assistance, consulting and other formats. **Appendix Table 19** summarizes the number of community organizations that received technical assistance with financial support from MOHCD. Please see **Appendix Table 20** for a full list of technical assistance and capacity building programs supported by MOHCD.

By funding collaboratives that bring together organizations that share common interests and needs, such as neighborhood centers or homeownership counseling programs, the initiative is able to foster increased cooperation, efficiency, and the sharing of best practices among groups of service providers. **Appendix Table 19** summarizes the number of community-based organizations that were supported in collaboratives that strengthen services and infrastructure. Please see **Appendix Table 20** for a full list of technical assistance and capacity-building programs supported by MOHCD.

### ***Neighborhood Revitalization Strategy Areas***

HUD has designated six neighborhoods as Neighborhood Revitalization Strategy Areas (NRSAs), and, therefore, MOHCD has prioritized these geographic zones for investments in each of the following areas: 1) economic opportunity; 2) sustainable community development; 3) community-based partnerships; and 4) strategic visions for change. The strategies for these neighborhoods include strengthening resources to support economic development and job training; safe and affordable housing; public safety; neighborhood beautification; education; childcare and public service support. The six NRSAs are Bayview Hunter's Point, Visitacion Valley, Chinatown, Tenderloin, the Mission, and South of Market. MOHCD has also focused on building specific capacity in the OMI/ Excelsior and Western Addition neighborhoods.

### ***South of Market Community Stabilization Fund***

San Francisco's South of Market Neighborhood is a vibrant and diverse community that has experienced significant development over the last ten years. Historically, it was an industrial working class neighborhood that has been home to many low-income and immigrant residents, as well as the organizations and businesses that serve them. While the neighborhood has been shifting since the 1970s with the construction of Yerba Buena Gardens and Moscone Center, the last decade has brought rapid change to the area due to its attraction of the City's biotech and internet businesses and employees. In response to the rapid development that was occurring in the neighborhood, the Board of Supervisors established the South of Market Community Stabilization Fund in August 2005 (the "Fund"). This legislation imposes a SoMa community stabilization impact fee of \$10.95 per net additional square foot of residential space in the Rincon Hill area. The purpose of the fee is to assist vulnerable SoMa residents and support affordable housing, economic development and community cohesion. In addition to these fees,

the Fund will also receive approximately \$6 million of the Community Improvements fees levied on the same projects. This additional \$6 million is to be used for infrastructure projects and capital projects that benefit the Fund's priority populations. The Fund is administered through MOHCD, which staffs a Board of Supervisors (BOS)-appointed Community Advisory Committee to advise the BOS and MOHCD on expenditures from the fund. MOHCD has spent approximately \$6 million dollars to date on 30 projects, \$3.1 million of which went toward affordable housing in the neighborhood, while the remainder went to a variety of services and community stabilization/community building activities. For a list of projects supported by the SoMa Community Stabilization Fund in FY 2012-13 and FY 2013-14, please see **Appendix Table 20**.

### ***Nonprofit Displacement Fund***

In October of 2013, the Board of Supervisors directed MOHCD to convene a working group to examine the growing problem of nonprofit displacement driven by the rising commercial rents in San Francisco. Community members were concerned that they would no longer be able to access crucial services because of this displacement. In May of 2014 the Board directed \$2,515,000 to MOHCD to support technical assistance, capacity building and financial assistance programs for nonprofits at risk of displacement. With the assistance of these funds, MOHCD has launched a three-year initiative to combat this displacement.

## **APPENDIX**

**Table 1, Attached:** Housing Trust Fund Summary

**Table 2, Attached:** MOHCD Affordable Housing Production, 2012-2013 and 2013-14

**Table 3, Attached:** SFHA Rental Assistance Demonstration Sites

**Table 4, Attached:** Bond Issuances



**Table 1: Housing Trust Fund Year 1 Summary (June, 2014)**

Program Area		FY2013-14	
		Budget	Notes
<b>Downpayment Assistance Loan Program</b>			
	Downpayment Assistance Loan Programs	1,000,000	Program started April 2014 with "Double DALP".
	First Responders Downpayment Assistance	1,000,000	Currently working with First Responder unions on second round of outreach.
	<b>TOTAL DALP</b>	<b>2,000,000</b>	
<b>Housing Stabilization Programs</b>			
	Healthy Homes Grants	75,000	Portion of this is available for possible assistance for in-law legalization.
	Energy Efficiency Loans	75,000	Portion of this is available for possible assistance for in-law legalization.
	Emergency Repair Loans	75,000	Portion of this is available for possible assistance for in-law legalization.
	Foreclosure Counseling and Assistance	300,000	
	Eviction Defense/Prevention and Tenant Housing Stabilization	700,000	
	HOA/Special Assessment Relief	100,000	To be added to first year of program in 2014-15
	Additional Hsg Stabilization Funding	500,000	Foreclosure prevention and housing access RFP in 2014-15
	Small Site Acquisition/Rehab	1,000,000	
	<b>TOTAL Housing Stabilization</b>	<b>2,825,000</b>	
<b>Complete Neighborhoods Infrastructure</b>		<b>200,000</b>	
<b>Affordable Housing Development</b>		<b>13,821,000</b>	
<b>Program Delivery</b>		<b>1,154,000</b>	
<b>TOTAL Housing Trust Fund</b>		<b>20,000,000</b>	

Table 2: MOHCD Affordable Housing Production, 2012-13 and 2013-14

Affordable Housing Production	2012-2013	2013-2014
New Affordable Rental Units Completed	207	253
Existing Affordable Rental Housing Units Preserved	556	72
Total Affordable Housing Units Produced/Preserved	763	325

Affordable Housing Production Pipeline - projects receiving City funding during fiscal year	Project Sponsor/Borrower	Funding Source	Total Development Cost (as of FY 12-13)	2012-2013				
				City Funds Committed / Closed for the Project FY 2012-2013	Previously Committed City Funds	Total City Commitment	Non-City Funds Leveraged	% City Funds Leveraged
Rosa Parks II	Rosa Parks	HOME	\$42,310,913	\$6,120,000	\$5,512,000	\$11,632,000	\$30,678,913	72.5%
129 Golden Gate	121 Golden Gate	HOME and Hotel Tax	\$43,194,413	\$7,806,476	\$3,181,126	\$10,987,602	\$32,206,811	74.6%
Midtown	Mercy Housing California	CDBG-Grant	\$200,000	\$200,000	\$0	\$200,000	\$0	
940 Washington	940 Washington-Gum Moon	SSLP	\$3,787,222	\$167,000	\$3,620,222	\$3,787,222	\$0	
55 Laguna	55 Laguna	AHF	\$1,578,591	\$1,000,000	\$578,591	\$1,578,591	\$0	
Franciscan Towers	Franciscan Towers-217 Eddy	CDBG	\$2,308,936	\$2,133,936	\$0	\$2,133,936	\$175,000	7.6%
Hunters View Phase II (Blocks 7 & 11)	Hunters View Associates LP	AHF	\$1,436,000	\$1,436,000	\$0	\$1,436,000	\$0	
Hunters View Phase II (Blocks 7 & 11)	Hunters View Associates LP	Gen Funds HOPE SF	\$2,500,000	\$2,500,000	\$0	\$2,500,000	\$0	
Broadway-Sansome	Broadway-Sansome Associates	MTA - work order funds	\$33,177,151	\$8,000,000	\$5,628,658	\$13,628,658	\$19,548,493	58.9%
1500 Page Street	Mercy Properties -1500 Page Street	HOME	\$4,050,217	\$911,867	\$3,138,350	\$4,050,217	\$0	
55 Laguna	55 Laguna L.P.	AHF & HOPWA	\$4,297,591	\$2,719,000	\$1,578,591	\$4,297,591	\$0	
			\$138,841,034	\$32,994,279	\$23,237,538	\$56,231,817	\$82,609,217	59.5%
Arlington	Arlington Hotel	LOSP		\$9,330,007		\$9,330,007		
220 Golden Gate	220 Golden Gate Master Tenant	LOSP		\$18,475,118		\$18,475,118		
				\$27,805,125		\$27,805,125		

Table 2: MOHCD Affordable Housing Production, 2012-13 and 2013-14

Affordable Housing Production Pipeline - projects receiving City funding during fiscal year	Project Sponsor/Borrower	Funding Source	Total Development Cost (as of FY 13-14)	2013-2014				
				City Funds Committed / Closed for the Project FY 2013-2014	Previously Committed City Funds	Total City Commitment	Non-City Funds Leveraged	% City Funds Leveraged
Hunters View Phase I	HV Partners 1, L.P.	HOPE SF - Gen Funds	\$79,905,131	\$454,000	\$12,574,607	\$13,028,607	\$66,876,524	83.7%
Midtown Apartments	Mercy Housing California	CDBG	\$305,500	\$105,500	\$200,000	\$305,500	\$0	
1100 Ocean Ave	1100 Ocean Associates LP	AHF	\$38,930,308	\$9,290,000	\$0	\$9,290,000	\$29,640,308	76.1%
220 Golden Gate	220 Golden Gate Associates LP	HOME	\$90,832,190	\$9,724,282	\$11,173,194	\$20,897,476	\$69,934,714	77.0%
		LowMod Income						
4800 Third St	Green Blended Communities -4800 3rd	HousingAsset Fund	\$14,727,517	\$395,000	\$0	\$395,000	\$14,332,517	97.3%
Hunters View Phase II (Demolition)	Hunters View Associates, LP	HOPE SF - Gen Funds	\$6,512,967	\$1,702,705	\$3,936,000	\$5,638,705	\$874,262	13.4%
	John Stewart Company- Midtown							
Midtown Apartments	Contract	CDBG	\$750,000	\$750,000	\$0	\$750,000	\$0	
Potrero	BRIDGE-Potrero Community Assoc. LLC	HOPE SF - Gen Funds	\$5,548,742	\$1,446,165	\$3,962,800	\$5,408,965	\$139,777	2.5%
55 Laguna	55 Laguna, LP	Housing Trust Funds	\$10,877,590	\$1,340,000	\$4,297,590	\$5,637,590	\$5,240,000	48.2%
Hunters View Phase II (Blocks 7 & 11/Dem)	Hunters View Associates, LP	AHF	\$83,527,790	\$3,744,239	\$5,638,705	\$9,382,944	\$74,144,846	88.8%
Midtown Apartments	Mercy Housing California	CDBG	\$355,500	\$50,000	\$305,500	\$355,500	\$0	
SFHA Public Housing	San Francisco Housing Authority	CDBG & Housing Trust Funds	\$5,396,000	\$5,396,000	\$0	\$5,396,000	\$0	
			\$337,669,235	\$34,397,891	\$42,088,396	\$76,486,287	\$261,182,948	77.3%
Rene Cazenave Apts	25 Essex LP	LOSP		\$17,882,085		\$17,882,085		
1075 LeConte	Third & Le Conte	LOSP		\$8,531,421		\$8,531,421		
Mission Creek Senior	Mission Creek Senior Community	LOSP		\$11,312,071		\$11,312,071		
				\$37,725,577		\$37,725,577		

Table 3: SFHA Rental Assistance Demonstration Sites

SFHA CLUSTERS		Project Name	Neighborhood	Total PIC Units	Project type	Phase One Projects	Phase One Units	Phase Two Projects	Phase Two Units
1	CHINATOWN								
	Phase One	227 Bay	Chinatown	51	Senior	1	51		
		990 Pacific	Chinatown	92	Senior	2	92		
	Phase Two	Ping Yuen	Chinatown	234	Family			1	234
		Ping Yuen North	Chinatown	200	Mixed			2	200
Subtotal				577					
2	W ADDITION 1								
	Phase One	Robert B. Pitts	Western Addition	203	Family	3	203		
	Phase Two	Westside Courts	Western Addition	136	Family			3	136
Subtotal				339					
3	W ADDITION 2								
	Phase One	939 Eddy	Western Addition	36	Senior	4	36		
		951 Eddy	Western Addition	24	Senior	5	24		
	Phase Two	1750 McAllister	Western Addition	97	Senior			4	97
		Rosa Parks	Western Addition	198	Senior			5	198
Subtotal				355					
4	TENDERLOIN/SOMA								
	Phase One	666 Ellis	Tenderloin	100	Senior	6	100		
		430 Turk	Tenderloin	89	Senior	7	89		
	Phase Two	350 Ellis	Tenderloin	96	Senior			6	96
		320 & 330 Clementina	SOMA	276	Senior			7	276
Subtotal				561					
5	BERNAL HEIGHTS								
	Phase One	Holly Courts	Bernal	118	Family	8	118		
	Phase Two	Alemaný	Bernal	158	Family			8	158
Subtotal				276					
6	MISSION/CASTRO								
	Phase One	25 Sanchez	Castro	90	Senior	9	90		
		462 Duboce	Castro	42	Senior	10	42		
		255 Woodside	Forest Hill	110	Senior	11	110		
	Phase Two	3850 18th St.	Mission	107	Senior			9	107
		Mission Dolores	Mission	92	Senior			10	92
Subtotal				441					
7	CALIFORNIA CORRIDOR								
	Phase One	1880 Pine	Lower Pac Heights	113	Senior	12	113		
		345 Arguello St.	Richmond	69	Senior	13	69		
		491 31st	Richmond	75	Senior	14	75		
	Phase Two	1760 Bush	Lower Pac Heights	108	Senior			11	108
		Kennedy Towers	Lower Pac Heights	98	Senior			12	98
		2698 California St	Lower Pac Heights	40	Senior			13	40
Subtotal				503					
8	SOUTHEAST								
	Phase One	Hunter's Point E/W	Southeast	213	Family	15	213		
	Phase Two	Westbrook Apartments	Southeast	226	Family			14	226
Subtotal				439					
TOTAL PORTFOLIO				3,491		15	1,425	14	2,066

Table 4: Bond Issuances

Fiscal Year 2012-2013 Tax Exempt Bond Issuances					
Project	Type	Units	Issuance Amount	Issuance Date	Issuance Fee
2012B Multifamily Housing Revenue Bonds (121 Golden Gate - Vera Haile Senior Housing)	New Construction	90	\$22,300,000	8/1/2012	\$83,625
2012C Multifamily Housing Revenue Bonds (140 Cashmere - Ridgeview Terrace)	Preservation	101	\$20,000,000	10/26/2012	\$75,000
2012E Multifamily Housing Revenue Bonds (833 Jamestown - Candlestick Heights/Jamestown)	Preservation	196	\$69,300,000	11/16/2012	\$260,250
2013A Multifamily Housing Revenue Bonds ( 255 Broadway - Broadway-Sansome)	New Construction	75	\$29,300,000	4/16/2013	\$89,625
2013 D1 Multifamily Housing Revenue Bonds 2175 Markets Street Apartments	New Construction	88	\$30,000,000	4/26/2013	\$112,500
2013 D2 Multifamily Housing Revenue Bonds 2175 Markets Street Apartments	New Construction	0	\$4,000,000	4/26/2013	n/a
	<b>Total</b>	<b>550</b>	<b>\$174,900,000</b>		<b>\$621,000</b>

Fiscal Year 2013-2014 Tax Exempt Bond Issuances					
Project	Type	Units	Issuance Amount	Issuance Date	Issuance Fee
2013 E Multifamily Housing Revenue Bonds (1100 Ocean Avenue Apartments - Phelan Loop)	New Construction	71	\$19,500,000	08/23/13	\$48,750
2013 F Multifamily Housing Revenue Bonds (1280 Laguna - Western Park Apartments)	Preservation	182	\$28,778,000	08/27/13	\$71,945
2013 C Multifamily Housing Revenue Bonds (201 Turk Street - Tenderloin Family Housing)	Preservation	175	\$21,103,611	12/03/13	\$52,759
2014 A Multifamily Housing Revenue Note (1751 Carroll St.- Bayview Senior Housing)	New Construction	121	\$28,500,000	04/23/14	\$71,250
2014 B Multifamily Housing Revenue Bonds (280 Beale Street- Transbay Block 6 Affordable Housing)	New Construction	70	\$15,000,000	05/12/14	\$37,500
	<b>Total</b>	<b>619</b>	<b>\$112,881,611</b>		<b>\$282,204</b>

**Table 5**

<b>BMR Program Inclusionary Units</b>	<b>2012-2013</b>	<b>2013-2014</b>
<i>BMR Ownership</i>		
New	57	86
Re-Sale	32	34
Total Units	89	120
Percent Purchased w/BMR DALP	60%	44%
<i>BMR Rental</i>		
New	143	188
Re-Rental	19	14
Total Units	162	202
Total BMR Opportunities	251	322

**Table 6**

<b>DALP Program Activities</b>	<b>2012-2013</b>	<b>2013-2014</b>
DALP Loans	19	12
FRDALP	n/a	4
TND	2	8
PIC	1	1
City Second	0	1
MCC	46	40
Total Home Purchases Assisted	68	76

<b>Total DALP Loans made as of 6/30/2014</b>	<b>562</b>
Outstanding Loans	412
Total value of outstanding loans	\$31,107,496
Loans Repaid	168
Loan Loss to Foreclosure	5
Total value lost to foreclosure	\$287,018

**Table 7**

Certificate of Preference Program Activities	2012-2013	2013-2014
Certificates Issued	78	51
COP Holders Who Secure Rental Housing	16	9
COP Holders Who Secure Ownership Housing	1	2
<b>Total Certificate Holders Housed</b>	<b>17</b>	<b>11</b>

Ellis Act Housing Preference Program Activities	2013-2014
Applications Processed	88
Certificates Issued	70
EAHP Holders Who Secure Rental Housing	8
EAHP Holders Who Secure Ownership Housing	0
<b>Total Certificate Holders Housed</b>	<b>8</b>

**Table 8**

Homeownership Counseling	2012-2013	2013-2014
# of potential first-time home-buyers receiving pre-purchase counseling and education services	1,360	1,757
# of homeowners created	82	77
# of homeowners receiving post-purchase, default, and foreclosure prevention services	249	83
# of homeowners avoiding foreclosure	115	27

**Table 9**

Post Purchase Program Activities	2012-2013	2013-2014
Homeowners who refinanced to lower interest rate or term	141	162

**Table 10**

Training Activities	2012-2013	2013-2014
Housing Applicant Information Session Attendees	650	689
Lender Partners Completing Online Trainings	112	96
Lenders/Realtors Attending DALP Trainings	30	165
BMR Rental Property Managers Attending Trainings	n/a	65
<b>Total Partners &amp; Consumers Assisted</b>	<b>792</b>	<b>1015</b>

**Table 11**

Tenant Counseling and Eviction Prevention Services	2012-2013	2013-2014
# of people receiving representation and/or tenants' rights counseling	4,065	2,737
# of people avoiding eviction	1,647	1,651
# of people receiving rental assistance	370	725

**Table 12**

Neighborhood and Community Centers	2012-2013	2013-2014
# of people receiving information and referral	1,623	1,478

**Table 13**

Legal Services	2012-2013	2013-2014
# of people receiving legal counseling and representation	2,797	2,953



**Table 14**

Financial Literacy Services	2012-2013	2013-2014
# of people receiving financial education linked to financial goals, including improved credit, increased assets, opening IDA accounts and becoming banked	1,135	1,476

**Table 15**

Services for Transitional Age Youth	2012-2013	2013-2014
# of transitional age youth receiving leadership, life skills, mentoring, case management, GED preparation and educational support	655	727

**Table 16**

Homeless and Emergency Shelter Services	2012-2013	2013-2014
# of people receiving shelter, including supportive services	3,082	2,042
# of people transitioning from shelter to more stable housing	493	400

**Table 17**

Community Facilities	2012-2013	2013-2014
# of community facilities assisted	11	17

**Table 18**

Public Space Improvements	2012-2013	2013-2014
# of public space improvement projects assisted	1	2

**Table 19**

Technical Assistance and Capacity Building	2012-2013	2013-2014
# of community based organizations receiving technical assistance	47	48
# of community based organizations supported in collaboratives that strengthen services and infrastructure	11	14

**Table 20**

List of 2013-2014 Community Development Projects Supported by MOHCD

**CDBG, ESG and HOPWA Funded Projects**

<b>Homeownership Counseling</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Project Description</b>
Asian, Inc.	\$50,000	Pre- and post-purchase homebuyer education and counseling services
San Francisco LGBT Community Center	\$50,000	Pre-purchase homebuyer education and counseling services
Mission Economic Development Agency	\$155,000	Pre- and post-purchase homebuyer education and counseling services
San Francisco Community Land Trust	\$71,000	Education and technical assistance for residents and Boards of existing co-ops
San Francisco Housing Development Corporation	\$60,000	Pre- and post-purchase homebuyer education and counseling services, including foreclosure prevention

<b>Tenant Counseling and Eviction Prevention Services</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
AIDS Housing Alliance	\$150,000	Homeless and eviction prevention services primarily for persons with HIV/AIDS
The Arc of San Francisco	\$50,000	Eviction prevention and housing counseling services for adults with developmental disabilities
Bar Association of San Francisco Justice and Diversity Center	\$90,000	Legal representation in eviction cases for indigent clients at immediate risk of becoming homeless
Bay Area Legal Aid	\$65,000	Legal assistance and representation for residents of subsidized housing

<b>Tenant Counseling and Eviction Prevention Services</b>		
<b>Agency</b>	<b>2013-2014 Grant</b>	<b>Program/Project Description</b>
Catholic Charities CYO	\$180,860	Tenant based rental assistance
Causa Justa: Just Cause	\$38,000	Eviction prevention and housing counseling services
Chinatown Community Development Center	\$50,000	Tenant counseling for primarily monolingual Chinese households
Compass Family Services	\$40,000	Homeless and eviction prevention services and housing counseling for individuals and families
Eviction Defense Collaborative	\$60,000	Counseling and emergency legal assistance for tenants threatened with eviction
Hamilton Family Center	\$171,140	Tenant based rental assistance and housing counseling for individuals and families
Independent Living Resource Center of SF	\$55,000	Housing stabilization and tenant education services
Legal Assistance to the Elderly	\$30,000	Legal services focused on housing, primarily for low-income seniors and adults with disabilities
San Francisco Study Center - Housing Rights Committee of San Francisco	\$85,000	Tenant counseling and eviction prevention services
Self-Help for the Elderly	\$50,000	Tenant counseling and advocacy and eviction prevention assistance primarily for elderly renters
Tenderloin Housing Clinic	\$87,500	Legal counseling and representation for tenants threatened with eviction

<b>Neighborhood and Community Centers</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
Arab Cultural and Community Center	\$50,000	Case management in immigration, health referrals, employment readiness services, domestic violence and other services
Asian Pacific American Community Center	\$57,000	Multi-services, including information and referrals, primarily for low-income Asian immigrants in Visitacion Valley and Bayview
Community Youth Center-San Francisco (CYC-SF)	\$50,000	Culturally competent and linguistically appropriate services for primarily Asian residents in the Bayview
Donaldina Cameron House	\$50,000	ESL conversational classes and individualized support and resources for monolingual and limited English speaking immigrants; and case management services for domestic violence victims
Filipino American Development Foundation: Filipino Community Center	\$70,000	Multi-services primarily for the Filipino community

<b>Neighborhood and Community Centers</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
Hearing and Speech Center of Northern California	\$38,000	One-on-one or group counseling, psychosocial support for isolation due to hearing loss, family support and advocacy for adults and older adults with hearing loss
Samoan Community Development Center	\$40,000	Case management, information, referral and translation services in nutrition, immigration and housing issues primarily targeting Samoan families in the Southeast sector
Vietnamese Community Center of SF	\$60,000	Counseling and emergency legal assistance for tenants threatened with eviction

<b>Legal Services</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
AIDS Legal Referral Panel of the SF Bay Area	\$82,000	Legal services for low-income residents, primarily those with HIV and/or AIDS
Asian Americans Advancing Justice - Asian Law Caucus	\$52,000	Legal services for low-income residents, primarily recent immigrants
Asian Pacific Islander Legal Outreach	\$75,000	Culturally and linguistically competent social and legal services primarily for the API community, including legal representation, counseling and referrals in a wide range of civil legal issues
Bay Area Legal Aid	\$40,000	Legal representation for low-income domestic violence victims
Central American Resource Center (CARECEN)	\$80,000	Legal services for immigrants
Dolores Street Community Services	\$44,000	Legal services for immigrants
Instituto Laboral de la Raza	\$60,000	Legal services for low-income immigrant workers
La Raza Centro Legal	\$50,000	Legal services for immigrants
La Raza Community Resource Center	\$80,000	Legal services for immigrants
Swords to Plowshares Veterans Rights Organization	\$81,000	Legal counseling and representation for veterans

<b>Financial Literacy Services</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
Mission Asset Fund	\$65,000	Financial education, coaching and access to peer lending circles (loans); and technical assistance/support to train three partner agencies to implement the Lending Circles Model
Mission Economic Development Agency	\$35,000	Financial education, counseling and coaching services to enable clients to reach a broad continuum of financial goals
Mission SF Community Financial Center	\$50,000	Financial services, including credit building loans and repair counseling, to reduce and eliminate barriers to asset-building for extremely low-and low-income asset poor individuals
Northeast Community Federal Credit Union	\$50,000	Financial services, including credit building and repair counseling, primarily for the un-banked population

<b>Services for Transitional Age Youth</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
Booker T. Washington Community Service Center	\$40,000	Academic support, technology training, life skills and coaching for transitional age youth
Central American Resource Center (CARECEN)	\$40,000	Media production training
Collective Impact (dba Mo' Magic)	\$40,000	Case management and multi-services for transitional age youth
Community Youth Center-San Francisco (CYC-SF)	\$50,000	Academic assistance, life skills building and support for at-risk, undeserved young adults to enhance their educational/career outlook
Filipino American Development Foundation/Pin@y Educational Partnerships (PEP)	\$50,000	Academic support and college credits in Ethnic Studies for high school students
Lavender Youth Recreation & Information Center (LYRIC)	\$50,000	Youth advocacy, case management support services and connection to critical services for LGBTQ youth
Mission Neighborhood Centers	\$50,000	Evening program and multi-services for transitional age youth
San Francisco Conservation Corps	\$50,000	Academic support for transitional age youth
Sunset Youth Services	\$50,000	Intensive case management for youth at risk or involved with the juvenile justice system

<b>Services for Transitional Age Youth</b>		
<b>Agency</b>	<b>2013-2014 Grant</b>	<b>Program/Project Description</b>
Together United Recommitted Forever (T.U.R.F.)	\$50,000	Case management and multi-services primarily for transitional age youth living in Sunnydale
United Playaz	\$55,000	Case management for transitional age youth
Urban Services YMCA	\$70,000	Multi-services and case management for transitional age youth
YMCA of San Francisco (Bayview)	\$50,000	Case management for transitional age youth

<b>Homeless and Emergency Shelter Services</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
Asian Women's Shelter	\$102,000	Intensive case management, counseling, advocacy and emergency shelter services primarily for Asian and Pacific Islander battered women and their children
Central City Hospitality House	\$65,000	Shelter beds for homeless men
Community Awareness & Treatment Services	\$50,000	Shelter beds and services for homeless women
Compass Family Services	\$87,000	Shelter beds and services for families
Dolores Street Community Services	\$35,000	Shelter beds and case management services primarily for homeless men
Episcopal Community Services of SF	\$65,000	Shelter beds for homeless men and women
Friendship House Association of American Indians	\$42,000	Life skills and case management primarily for Native American adults
Gum Moon Residence Hall	\$55,000	Transitional housing program for primarily Asian immigrant women who are victims of domestic violence
Hamilton Family Center	\$50,000	Shelter beds and case management services primarily for families
La Casa de las Madres	\$150,000	Shelter beds and case management for survivors of domestic violence
Larkin Street Youth Services	\$54,000	Shelter beds and services to homeless youth
Larkin Street Youth Services	\$58,000	Life skills and case management for homeless transitional age youth
Mission Neighborhood Health Center	\$39,000	Leadership development for homeless individuals at a drop-in day shelter program

<b>Homeless and Emergency Shelter Services</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
Providence Foundation	\$45,000	Shelter beds and services for homeless persons
YMCA of San Francisco (Bayview)	\$50,000	Day shelter for homeless individuals

<b>Community Facilities</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
Arriba Juntos	\$35,000	Replace roof and install HVAC unit in an occupation training and employment development facility
Black Coalition on AIDS	\$25,375	Build-out of residential unit for resident manager
Booker T. Washington Community Service Center	\$150,000	Interior improvements as part of construction of a new community center
Brava! for Women in the Arts	\$100,000	Interior improvements as part of construction of a new community center
Community Youth Center-San Francisco(CYC-SF)	\$90,000	Renovation of roof and HVAC and installation of a wall divider in a youth training facility
Dolores Street Community Services	\$136,571	Upgrades to a homeless shelter including removal of asbestos and installation of fire sprinklers
Donaldina Cameron House	\$66,000	Repair roof and cornice flashing of a multi-service community facility serving primarily the Asian community
GLIDE	\$30,000	Install new roof at a family, youth and childcare center
HealthRight 360	\$78,700	Renovate portions of existing elevator in a behavioral health facility serving youth, adults and families
Homeless Prenatal Program	\$90,000	Removal of carpeting and installation of marmoleum at a facility where prenatal education, counseling, financial assistance and job training are provided to homeless and low-income families
Larkin Street Youth Services	\$175,000	Renovate bathroom and flooring in a homeless shelter for transition age youth
Maitri Compassionate Care	\$82,237	Repairs to roof, installation of ADA compliant doors, waterproofing, improvements to medication room
Mission Neighborhood Centers	\$150,000	Upgrades to a facility, including ADA ramp, ADA bathroom, gates and flooring, that will be used to relocate a Head Start pre-school program
Nihonmachi Little Friends	\$100,000	Installation of a three-story elevator in an adjacent expansion site, allowing the building addition and the existing building to be ADA accessible, at a childcare center

<b>Community Facilities</b>		
<b>Agency</b>	<b>2013-2014 Grant</b>	<b>Program/Project Description</b>
Pomeroy Recreation & Rehabilitation Center	\$100,000	Roof renovation in a facility providing recreation and vocational opportunities for people with disabilities
Renaissance Entrepreneurship Center	\$140,000	Rebuild and renovate elevator in a facility providing entrepreneurship training
San Francisco Conservation Corps	\$100,000	Installation of stationary high tech recycling equipment to increase efficiency and safety at a recycling facility that trains and employs low income youth

<b>Public Space Improvements</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
Friends of the Urban Forest	\$40,000	Planting of 135 trees for a healthier urban forest as part of San Francisco's green infrastructure in Bayview Hunters Point, Excelsior, Portola and Visitacion Valley
North of Market/Tenderloin Community Benefit Corporation	\$80,000	Installation of an attended, portable (permanently placed) multiple-toilet facility in the Tenderloin

<b>Technical Assistance and Capacity Building</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Program/Project Description</b>
Compasspoint Nonprofit Services	\$60,000	Technical assistance, consultation and workshop vouchers for CDBG-funded agencies
Earned Assets Resource Network/Office of the Treasurer	\$14,000	Capacity building for financial education practitioners as well as streamline access to financial education for low-income San Francisco.
HomeownershipSF	\$30,000	Training and capacity building for homebuyer education providers.
Mission Asset Fund	\$20,000	Training and capacity building for community organizations to use a new online screening and referral tool that connects people to services.
Northern California Community Loan Fund	\$150,000	Asset management planning for CDBG/HOPWA-eligible facilities.
Richmond District Neighborhood Center	\$30,000	Organizational capacity building for CDBG-funded neighborhood centers through participation in SF Neighborhood Centers Together, Which offers training and peer support to Executive Directors.



<b>Technical Assistance and Capacity Building</b>		
<b>Agency</b>	<b>2013-2014 Grant</b>	<b>Program/Project Description</b>
San Francisco AIDS Foundation	\$72,000	Housing information and referral
San Francisco School Alliance	\$20,000	Organizational capacity building for community based organizations through participation in the Family Economic Success Certification Program, which offer training and peer support to nonprofit benefits providers.
Vietnamese Youth Development Center	\$20,000	Strategic planning for four agencies serving primarily the Southeast Asian population.

### South of Market Community Stabilization Fund Projects

<b>Funded Programs through South of Market Community Stabilization Fund, 2012-2014</b>		
<b>DECEMBER 2012</b>		
<b>Analysis and Housing Coordination Program</b>		
Asian Neighborhood Design	Analysis and communication of pipeline developments in SoMa and leadership development to increase civic engagement among residents	\$100,000
Veteran's Equity Center	Community engagement program to provide leadership development training focused on affordable housing issues among residents of SoMa	\$60,000
<b>Community Council</b>		
Filipino American Development Foundation	Develop and convene a neighborhood community Council to meet regularly, discuss issues affecting stabilization in SoMa, and develop collaborative strategies for addressing them. Act as the governing body for SoMa Community Action Grants	\$100,000
<b>Community Action Grants</b>		
Rebuilding Together	Administer small grants and provide technical assistance to the SoMa community to foster community cohesion	\$100,000
<b>Acquisition and Stabilization</b>		
MOH (NOFA)	Pool of funding for site acquisition in SoMa MOH will issue a NOFA with criteria for developer and property type.	\$400,000
<b>MAY 2013</b>		
<b>Neighborhood and Business Coordination Program</b>		
Renaissance Entrepreneurship Center	Develop, implement and administer a program that connects South of Market residents, CBOs and small businesses located within the neighborhood to create employment opportunities and other	\$200,000

<b>Funded Programs through South of Market Community Stabilization Fund, 2012-2014</b>		
	connections to achieve neighborhood cohesion	
<b>School Site Coordinator</b>		
South of Market Child Care, Inc.	Hire and supervise a community school coordinator for Bessie Carmichael School in the South of Market to strengthen the supportive service infrastructure at the school.	\$100,000
	<b>TOTAL</b>	<b>\$1,060,000</b>

## General Fund Projects

<b>Funded Programs through General Fund, 2013-2014</b>		
<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Project Description</b>
AIDS Housing Alliance	\$210,000	Eviction Prevention
AIDS Legal Referral Panel	41,412	Immigration legal services
APA Family Support Services	\$167,475	Sunnydale service connection
Asian Americans Advancing Justice – Asian Law Caucus	\$120,000	Legal services for individuals with mental health issues facing deportation
Asian Pacific Islander Legal Outreach	\$26,486	Housing counseling
Asian Pacific Islander Legal Outreach	\$45,675	Legal services for domestic violence survivors
Bay Area Legal Aid	\$52,972	Public housing tenant counseling
YMCA of San Francisco (Bayview)	\$407,000	HOPE SF service connection
Bernal Heights Neighborhood Center	\$100,000	Public housing tenant leadership development
Chinese for Affirmative Action – Communities United for Health and Justice	\$380,000	Excelsior economic advancement activities
Chinese Newcomers Services Center	\$37,500	Information, referral and supportive services
Community Youth Center (CYC)	\$50,000	Capacity building for API Council

Dolores Street Community Services	\$915,871	SF Immigrant Legal and Education Network
Dolores Street Community Services	\$218,476	Rapid Response Network
Eviction Defense Collaborative	\$79,925	Services for tenants in foreclosed properties
Filipino American Development Foundation/Filipino Community Center	\$45,000	Immigrant and transitional age youth
Filipino American Development Foundation/Filipino Community Center	\$45,000	Immigrant and transitional age youth
Filipino American Development Foundation /Pin@y Educational Partnerships	\$47,409	Immigrant and transitional age youth
Filipino American Development Foundation /South of Market Community Action Network	\$60,000	Organizational capacity building in South of Market
Friends of the Urban Forest	\$25,000	Greening efforts in District 8
Homeless Children's Network	\$20,000	Organizational capacity building for Tenderloin youth organizations
La Raza Community Resource Center	\$51,765	Rapid Response Network
Legal Services for Children	\$37,698	Rapid Response Network
Rebuilding Together	\$86,700	Community Action Grants in the OMI and Excelsior
Richmond District Neighborhood center	\$4,349	Capacity building for Neighborhood Centers Together
San Francisco LGBT Community Center	\$260,000	LGBT community services
San Francisco LGBT Community Center	\$250,000	Capital facility funds

San Francisco SAFE	\$20,000	Castro Community on Patrol
SF Study Center/Housing Rights Committee	\$79,170	Public housing tenant counseling
Tenderloin Housing Clinic/La Voz	\$152,250	Leadership development in the Tenderloin
United Playaz	\$20,000	Organizational capacity building for SoMa youth organizations
Uptown Tenderloin	\$660,000	Tenderloin Museum
Urban Services YMCA	\$150,000	OMI service connection
Urban Services YMCA	\$150,000	OMI economic self-sufficiency
Veteran's Equity Center	\$60,000	Housing referral

**Funded Programs through Housing Trust Fund, 2013-2014**

<b>Agency</b>	<b>2013-2014 Grant Amount</b>	<b>Project Description</b>
Eviction Defense Collaborative	\$650,000	Eviction Prevention
HomeownershipSF	\$300,000	Foreclosure prevention services
San Francisco Housing Development Corporation	\$50,000	Tenant counseling