

It is justice, not charity that is wanting in the world.

-- Mary Wollstonecraft

**The only thing more powerful than learning from
experience, is not learning from experience.**

--Archibald MacLeish

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- The countless volunteers, community residents and city employees who engaged in Project Connect community research and findings
- Members of the public and representatives of community based organizations who provided feedback on the Consolidated Plan and the 2005-06 Annual Action Plan
- Members of the Citizens Committee on Community Development
- Planning staff at the Department of Public Health for tremendous support with census data and analysis; the Department of Human Services for the development and analysis of neighborhood level data; and the Mayor's Office on Disability for supplemental data analysis and interpretation of disability related information.

Consolidated Plan Program Descriptions

1) Community Development Block Grant Program

Title I of the Housing and Community Development Act of 1974 (Public Law 93-383) created the Community Development Block Grant (CDBG) Program. Reauthorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act, local communities can use the resources of the CDBG Program to develop flexible, locally designed community development strategies to address the program's primary objective, which is “. . . *development of viable urban communities, by providing decent housing and suitable living environments and expanding economic development opportunities principally for persons of low and moderate income.*”

The CDBG program is directed toward neighborhood revitalization through the funding of local programs that support the empowerment of low-income households through workforce development initiatives, economic development, housing and the provision of improved community facilities and services. Through the CDBG program, cities are allowed to develop their own programs and funding priorities, but are limited to activities that address one or more of the national objectives of the program. The national objectives include benefiting low- and moderate-income persons, aiding in the prevention or elimination of blight, and addressing other urgent community development needs.

2) Emergency Shelter Grant Program

The Emergency Shelter Grant Program, part of the McKinney Homeless programs, is designed with four primary objectives: 1) improve the quality of existing emergency shelters for the homeless; 2) provide additional emergency shelters; 3) help meet the costs of operating emergency shelters; and 4) provide certain essential social services to homeless individuals. The program is also intended to fund preventive programs and activities that will help reduce the number of people who become homeless.

3) HOME

The HOME Investment Partnerships, introduced in the Cranston-Gonzalez National Affordable Housing Act of 1990, provides funding that can be used for rehabilitation, new construction, acquisition of affordable housing, and/or tenant-based rental assistance.

4) Housing Opportunities for Persons With AIDS

The Housing Opportunities for Persons With AIDS program allocates funds to assist all forms of housing designed to prevent homelessness of persons with HIV/AIDS, and to meet the housing needs of persons with HIV/AIDS, including lease/rental assistance, shared housing arrangements, apartments, single room occupancy (SRO) dwellings, and community residences. Supportive services may also be included in the program.

Neighborhood Definitions

In order to ensure consistency in the definition of frequently used neighborhood descriptors, MOCD has described select neighborhood boundaries with year 2000 census tracts. Population data has been included to broaden our understanding of density within these neighborhoods.

Table 1. Neighborhood Boundary Definitions

Neighborhood	Census Tracts	Total Population*
Bayview Hunters Point	230.01, 230.02, 230.03, 231.01, 231.02, 231.03, 232, 233, 234, 606, 609, 610	34,835
Bernal Heights	251, 252, 253, 254.01, 254.02, 254.03	24,952
Chinatown	107, 113, 114, 118	13,601
Excelsior	256, 260.01, 260.02, 260.03, 260.04, 263.01, 263.02, 263.03	37,064
Mission	177, 201, 202, 207, 208, 209, 210, 228.01, 228.02, 228.03, 229.01, 229.02, 229.03	60,202
Oceanview Merced Ingleside	262, 312, 313, 314	29,792
Portola	257, 258, 259	15,370
Potrero Hill	226, 227.01, 227.02, 227.03	10,542
Richmond	401, 402, 426, 427, 451, 452, 476, 477.01, 477.02, 478, 479.01, 479.02	66,083
South of Market	176.01, 178, 180	13,870
Sunset	326, 327, 328, 329, 330, 351, 352.01, 352.02, 353, 354	70,672
Tenderloin	122, 123, 124, 125	29,155
Visitacion Valley	264.01, 264.02, 264.03, 264.04, 605.01, 605.02	18,069
Western Addition	158, 159, 161	16,293

*Source: U.S. Census 2000, SF 1

Abbreviations

CCCD	Citizens Committee for Community Development
CDBG	Community Development Block Grant
CHAS	Comprehensive Housing Affordability Strategy, refers to data used by HOME and CDBG jurisdictions to prepare the Consolidated Plan
DCYF	Department of Children, Youth and their Families
DHS	Department of Human Services
DPH	Department of Public Health
ESG	Emergency Shelter Grant
HOME	The Home Investment Partnership Section of the Cranston-Gonzalez National Affordable Housing Act of 1990
HOPWA	Housing Opportunities for Persons with Aids
HUD	Federal Department of Housing and Urban Development
MOD	Mayor's Office on Disability
MOCD	Mayor's Office for Community Development
MOH	Mayor's Office on Housing
SFHA	San Francisco Housing Authority
SFRA	San Francisco Redevelopment Agency

Consultation Process

MOCD is the lead agency for overseeing the development of the Consolidated Plan application. Two of the formal objectives of the consolidated plan are to 1) promote citizen participation in the development of local priority needs and objectives; and 2) encourage consultation with public and private agencies to identify shared needs and solutions to persistent community problems. In addition to providing forums for the public to comment on housing and community needs for the next five years, MOCD, MOH and the SFRA also reviewed reports and policy documents and consulted directly with representatives from City departments, agencies and commissions, including but not limited to: Department of Human Services; Department of Children, Youth and their Families; the Commission on the Aging; the City and County Immigrant Rights Office; Mayor's Office of Economic Development; Department of Parking and Traffic; Recreation and Parks Department; Mayor's Criminal Justice Council; Department of Public Health; Planning Department; The Mayor's Office on Disability; San Francisco Housing Authority; Solid Waste Management, and the Department of Public Works. Additionally, City staff conferred with representatives from the California Department of Rehabilitation, Daly City Redevelopment Agency staff, and community development staff from Marin and San Mateo Counties. MOCD and MOH used the Mayor's Office on Disability report: Analysis of Impediments to Fair Housing, January 2003, for additional information and strategic direction. The full report is available on the MOD website.

MOCD and MOH consulted with other city agencies individually and through the various inter-departmental cluster groups that were formed by the Mayor in September 2004. There are seven cluster groups, focused on: 1) Children, Youth, Arts and Education; 2) Community and Economic Development; 3) Homelessness; 4) Housing; 5) Public Safety; 6) City Services; and 7) Clean & Green/Environment. The clusters are made up of representatives from departments that work in each of the focus areas. These clusters meet regularly with the purpose of coordinating the work of different city departments in meeting citywide priorities. The Draft Plan was provided to select cluster groups for review and comment.

In order to gather input specifically from community-based organizations that provide services to populations targeted by the Consolidated Plan, MOCD and MOH held two focus groups on May 6, 2005 to solicit feedback on the Draft Plan. Input from these meetings is not attributed directly to individual comments, in order to encourage a lively and candid discussion. The feedback is noted in Appendix 4.

Citizen Participation

Public Input on Needs

In preparation for the development of this Consolidated Plan, during the summer of 2004 MOCD conducted a door-to-door needs assessment called Project Connect in seven low-income neighborhoods: Bayview Hunters Point, Chinatown, Mission, Potrero Hill, Tenderloin, Visitacion Valley and Western Addition. Project Connect focused on residents of public housing and other low-income housing developments. The survey collected information on residents' service needs and use of existing services. A total of 6,840 households were surveyed, 66% of

the 10,342 households that were targeted. The full Project Connect Report is available on the MOCD website.

In November 2004, MOCD and MOH convened an unprecedented seven public hearings in the same neighborhoods to collect more detailed public input on specific community needs. All locations were handicapped accessible, and translation services were made available to the public. Appendix 3 summarizes the comments received during the public hearings.

Advance notice of at least two weeks for the hearings was published in the San Francisco Chronicle, in neighborhood-based newspapers, and on MOCD's website. MOCD also posted a mass mailing of the public notice, which was translated into Chinese, Spanish, Vietnamese and Russian. The mailing list consisted of non-profit agencies, City departments (including the San Francisco Housing Authority), elected officials, and interested citizens. Notices in five different languages were also distributed to public libraries, Beacon Centers, and to other organizations that provide outreach to low-income and hard-to-reach residents. Persons who did not want to speak at a public hearing were encouraged to provide written comments to MOCD. Copies of the public notice can be found in Appendix 2.

The SFRA convened a public hearing on November 19, 2004 to solicit comments from the community regarding the housing and services needs of persons living with HIV/AIDS. The notice of the public hearing was published in several newspapers that serve minority and gay, lesbian, bi-sexual and transgender communities.

Public Input on Draft 2005 Five-Year Consolidated Plan and 2005-06 Action Plan

The Draft 2005 Five-Year Consolidated Plan was available to the public for review and comment between April 8 and May 13, 2005. The Draft 2005-06 Action Plan was available for public review and comment between April 14 and May 13, 2005. The City published a notice in the San Francisco Chronicle on April 13, April 23, April 27 and May 4, 2005 informing the public of the availability of the two documents for review and comment. Notices were also published in several neighborhood newspapers regarding the availability of both documents for review. The public had access to review the documents at the Main Branch of the Public Library and at the offices of MOCD, MOH and SFRA. The documents were also posted on MOCD and MOH's websites.

The public was invited to provide comments on the Draft Consolidated Plan and 2005-06 Action Plan at the regular monthly meeting of the CCCD on April 18, 2005. There was no public comment regarding either plan at this meeting.

Executive Summary

*Many of the nation's cities and states have some neighborhoods where market forces are not working to sustain the neighborhood, and the physical infrastructure is deteriorating or obsolete. An infusion of development funding can be an important first step in the revitalization process in these neighborhoods. The revitalization of American communities and the expansion of the supply of affordable housing for low- and moderate- income families are at the very core of the U. S. Department of Housing and Urban Development's mission.*ⁱ

The Community Planning and Development section of the U.S. Department of Housing and Urban Development (HUD) requires four programs to submit a Consolidated Plan application at five-year intervals. The four programs included in this Plan are 1) the Community Development Block Grant (CDBG) and 2) the Emergency Shelter Grant (ESG) programs, both administered by the Mayor's Office of Community Development; 3) the Housing Opportunities for Persons With AIDS (HOPWA) program, administered by the San Francisco Redevelopment Agency; and 4) the Comprehensive Housing Affordability Strategy and the HOME Investment Partnerships program, administered by the Mayor's Office of Housing. This Consolidated Plan covers the five-year time period 2005-2010.

The Consolidated Plan is both a process and an application. The process is guided by public employees and enriched through community participation to achieve a common vision and strategy for investments to support thriving families and neighborhoods. The process for professional consultation and community participation has been extensive. The content of the Consolidated Plan is defined by a combination of federal regulations and statutes. The Consolidated Plan reflects programs and priorities for neighborhood revitalization, economic development, support services and public space improvements.

The vision for the Consolidated Plan is to create healthy neighborhoods that have a dynamic system of sound residential and commercial development, supported by accessible transit, working infrastructure, open space, recreational activities, social services and a sense of safety.ⁱⁱ

The format of the Consolidated Plan has been designed to 1) provide a compact and coordinated document that reflects citizen planning and priority development; and 2) respond efficiently to the requirements of the HUD statutes and regulations. This plan departs from the past ten-year history of consolidated plan development, by emphasizing the use of appendices to provide relevant but dense information and by including discrete neighborhood boundaries to clarify targeted geographic areas and to improve program assessment. For the first time, this plan also includes an Executive Summary and a Master Program Matrix. This matrix provides a top-level profile of projected outcomes across program areas, by identifying overarching goals, objectives, and performance measures. By providing discrete areas of focus for community development, housing and HOPWA funds, the Consolidated Plan serves its dual purpose as both a federal application and a substantive, engaging, planning document. This structure will aid city employees and the community in monitoring, assessing outcomes, and reflecting on planning and investment lessons.

Summary Notes:

- The City's population grew older and more diverse during the 1990s.
 - Although characterized by a relatively high percentage of elderly residents and low overall percentage of children compared to neighboring cities, the average household size grew. Continued immigration by Asian/Pacific Islander and Hispanic families increased the number of households with children under 18 years of age, adding to the already underserved demand for multiple bedroom housing units affordable to lower income families. On the other hand, escalating housing costs may have resulted in significant out-migration among long-term resident households at the lowest income levels.

- Of the 329,850 households in San Francisco, 42 % speak a language other than English in the home – a percentage that is significantly higher than that of both California and the United States.
 - Asian or Pacific Island languages are spoken by more than 21% of San Francisco residents at home, more than twice the same measure in California and nearly 10 times that of the United States.

- San Francisco residents are more likely to have completed a higher level of education than other residents of California or of the United States.
 - Forty-five percent of San Francisco residents possess a bachelor's, graduate or professional degree, nearly twice the percentage of U.S. residents possessing the same degrees.

- According to the 2000 Census, 56.4% of the City's population is identified as being composed of minority residents.
 - Although racial and ethnic groups are distributed throughout the City, certain neighborhoods have higher than average concentrations of minority households. San Francisco has 45 census tracts that exceed the City's overall average by more than 20 percentage points. These tracts are located within: Bayview Hunters Point (BVHP), Bernal Heights, Chinatown, Excelsior, Mission, Oceanview Merced Ingleside (OMI), Portola, Visitacion Valley and Western Addition.

- In the 2000 Census there were 448,669 San Francisco residents over the age of 16 in the labor force (i.e., people who are employed or who are unemployed and are looking for work). This represented a labor force participation rate of 72%.
 - The unemployment rate in 2000 was 4.6%. The 2003 estimates reflect a 69% labor force participation rate and a significantly higher unemployment rate of 9.7%.

- In 2000, the median household income for San Francisco was \$55,221.
 - The neighborhoods with a median household income below the citywide average include Bayview Hunters Point (BVHP), Chinatown, Mission, South of Market, Tenderloin, Visitacion Valley and Western Addition.

San Francisco is the nation's most expensive city for housing. Though San Francisco's overall median income is higher than that of California and the United States, the median income for Black/African American San Franciscans is lower than the statewide median for the same population. The median income for Asian San Franciscans falls below both the state and national median income for this population.

The relatively high income of White San Franciscans raises the median income for all residents. This situation can have the effect of masking economic disparities across different ethnic groups.

- In 1999, 11.3% of the City's residents had incomes below the poverty line.
 - Twenty-five percent of the City's African American population is living in poverty compared to 7% of Whites and 11% of the citywide population.
 - Neighborhoods that have significant rates of poverty include Tenderloin, South of Market, Bayview Hunters Point, Chinatown, Western Addition, Mission, Visitacion Valley and Potrero Hill.
 - It is noteworthy that the gap between Potrero Hill residents with high incomes and those living below poverty level reflects the emerging trend of residents with deeply bifurcated income levels living in close geographic proximity. In the Tenderloin, South of Market, Bayview Hunters Point, and Chinatown, the poverty rate is close to double the city wide average.
- San Francisco is one of very few cities in the country that has experienced a decline in child population.
 - While many speculate as to the causes of the decline, most agree that the housing costs in the City have played a major role in making San Francisco less affordable for families.
- When considering the proportion of residents with disabilities by age and type of disability, San Francisco's reported disability data is similar to that at both the state and national levels.
- A strong relationship between disability and poverty exists in our community and our country. Almost one-fifth of the San Francisco population has a disability (18.8% according to the 2000 Census; 19.4% according to a 1999 State Independent Living Council Survey). People with disabilities not only have much higher unemployment than the general population, but those who work also earn less than their counterparts in the general population.
- Almost 31% of owner households pay more than 30% of income towards housing costs, and 14% pay more than 50% of their income.

- While there have been yearly increases since 1997 in the proportion of AIDS living cases among African Americans and Latinos, AIDS remains a disease predominantly of Caucasians in San Francisco.
 - Between 1997 and 2005, the number of Asian/Pacific Islander and Native American cases has more than doubled. The total number of San Francisco residents living with AIDS as of March 2005 is 10,526.

Primary social policy research has stressed the importance of the reduction of identifiable risk factors such as low economic status and low educational attainment as essential elements for an effective anti-poverty strategy. MOCD and MOH are committed to ensure that strategies implemented to address family stressors deal with not only the reduction of risk factors, but also the strengthening of protective factors. This is in concert with our long-term prevention approach, and is aligned with an effort to strengthen individual, family and community assets. When considering efforts to support vulnerable families, timely, strategic interventions that include both family and community environments are likely to reinforce each other.

When you think about community, you realize how closely it is connected to parenting and the ability to do it well. People who are engaged in community building today recognize that formal services are not enough—that you cannot service people out of poverty. You can't even service children into school success. It takes more. That is why successful community-building efforts act in more than a single domain, and why many of those community-building efforts are reaching out to people, who are working with parents and could become partners in the effort to rebuild community.ⁱⁱⁱ

Multiple research findings emphasize that a saturated focus on quality housing; childhood development in concert with parenting education; employment development and attention to strengthening internal family resources, and formal and informal social supports significantly increase the individual or family's likelihood to resist or emerge from poverty. The MOCD and MOH goals reflect our practical understanding, priority and investment in these critical areas.

The MOCD and MOH strategic plans frame seven overarching goals:

- Promote economic self-sufficiency for low- and moderate-income families
- Strengthen neighborhood vitality
- Increase the provision of timely, relevant and effective social services
- Promote equity-based public policy strategies
- End widespread chronic homelessness in San Francisco
- Create affordable rental housing opportunities for individuals and families between 0-60% AMI (Area Median Income)
- Create homeownership opportunities for individuals and families between 60-120% AMI

The Consolidated Plan includes a formal accountability framework that identifies institutions and institutional partners with an overall responsibility for the delivery of community development, housing and HOPWA services.

MOCD and MOH are committed to executing professional monitoring standards and procedures that ensure the highest and best use of precious resources to achieve a measurable and sustainable impact for low- and moderate-income individuals, families and neighborhoods.

In this updated 2005-2009 Consolidated Plan, MOCD, MOH and SFRA have incorporated HUD's new performance measurement objectives and outcomes.

For each of MOCD's five-year strategy, a new HUD performance measurement objective and outcome have been indicated. MOCD has 32 strategies under four primary goals. Of MOCD's 32 strategies, 14 addresses HUD's Economic Opportunity objective and 18 addresses the Suitable Living Environment objective. Of the MOCD strategies that address economic opportunity, seven fits under HUD's Availability/Accessibility outcome, four fits under the Affordability outcome, and three fits under the Sustainability outcome. Of the suitable living environment strategies, 14 addresses Availability/Accessibility and four addresses Sustainability.

Number of MOCD strategies under each objective/outcome:

	Outcome 1: Availability/Accessibility	Outcome 2: Affordability	Outcome 3: Sustainability
Objective 1: Suitable Living Environment	14	0	4
Objective 2: Decent Housing	0	0	0
Objective 3: Economic Opportunity	7	4	3

All of MOH's proposed activities will meet HUD's "Providing Decent Affordable Housing" objective. Depending on the activity, the outcome could be to either provide for availability/accessibility, affordability or the sustainability of this housing or housing opportunities.

SFRA's activities address either Affordability for the purpose of providing Decent Housing or Availability/Accessibility for the purpose of creating Suitable Living Environments.

San Francisco

Consolidated Plan 2005-2010

We must not, in trying to think about how we can make a big difference, ignore the small daily differences we can make which, over time, add up to big differences that we often cannot foresee.
--Marian Wright Edelman

PART 1. SAN FRANCISCO 2005-2010 CONSOLIDATED PLAN FRAMEWORK

Introduction and Purpose

Many of the nation's cities and states have some neighborhoods where market forces are not working to sustain the neighborhood, and the physical infrastructure is deteriorating or obsolete. An infusion of development funding can be an important first step in the revitalization process in these neighborhoods. The revitalization of American communities and the expansion of the supply of affordable housing for low and moderate- income families are at the very core of the U. S. Department of Housing and Urban Development's mission.^{iv}

The Community Planning and Development section of the U.S. Department of Housing and Urban Development (HUD) requires four programs to submit a Consolidated Plan application at five-year intervals. The four programs included in this Plan are 1) the Community Development Block Grant (CDBG) and 2) the Emergency Shelter Grant (ESG) programs, both administered by the Mayor's Office of Community Development; 3) the Housing Opportunities for Persons With AIDS (HOPWA) program, administered by the San Francisco Redevelopment Agency; and 4) the Comprehensive Housing Affordability Strategy and the HOME Investment Partnerships program, administered by the Mayor's Office of Housing. This Consolidated Plan covers the time period 2005-2010.

The Consolidated Plan is both a process and an application. The process is guided by public employees and enriched through community participation to achieve a common vision and strategy for investments to support thriving families and neighborhoods. The content of the Consolidated Plan is defined by a combination of federal regulations and statutes. The final Consolidated Plan document will be submitted to HUD for consideration, and reflects programs and priorities for neighborhood revitalization, economic development, support services and public space improvements.

Vision

The vision for the Consolidated Plan is to create healthy neighborhoods that have a dynamic system of sound residential and commercial development, supported by accessible transit, working infrastructure, open space, recreational activities, social services and a sense of safety.^v

Principles

BE PROACTIVE. Anticipate and respond to current and emerging trends, community needs and citizen values.

EMPHASIZE THE POSITIVE. Build on asset mapping, and promote strategies that are available, realistic, and measurable; that lead to other synergistic resources, and that leverage successful market strategies.

COLLABORATE AND LEVERAGE. Advocate and leverage the coordination of targeted public, private and non-profit investments to 1) avoid duplication of services; 2) create a learning hub for culturally appropriate, market savvy strategies; and 3) optimize opportunities for successful replication in other neighborhoods.

ASSIGN PRIORITY TO LOW INCOME. Ensure that the very poorest residents in our neighborhoods are included in planning, priority development and service delivery.

INSURE MEASURABLE IMPACT. Identify reliable indicators and measurable objectives to evaluate outcomes and identify promising practices.

BE COMPREHENSIVE and BOLD. Develop comprehensive and creative strategies to address the holistic needs of our families and neighborhoods, including cultural norms, language access, and/or the unique history of the area.

Format of the Consolidated Plan

The format of the Consolidated Plan has been designed to 1) provide a compact and coordinated document that reflects citizen planning and priority development; and 2) respond efficiently to the requirements of the HUD statutes and regulations. This plan departs from the past ten-year history of consolidated plan development, by emphasizing the use of appendices to provide significant but dense data information. For the first time, this plan also includes an Executive Summary and a Master Program Matrix, to provide a top-level profile of projected outcomes across program areas, by identifying overarching goals, objectives, and performance measures. By providing discrete areas of focus for community development, housing and HOPWA funds, the Consolidated Plan serves its dual purpose as a both a federal application and a substantive, engaging, planning document. This format will aid city employees and the community in monitoring, assessing outcomes and reflecting on planning and investment lessons.

PART 2. SAN FRANCISCO DEMOGRAPHIC PROFILE

Population Trends

Total Population and Age

The nation's population grew by 32.7 million people between 1990 and 2000, representing the largest census-to-census population increase in American history. The previous record increase was 28.0 million people between 1950 and 1960, most likely due to the post-World War II baby boom. Total census-recorded population growth declined steadily in the three decades following the 1950s' peak before rising again in the 1990s.

The San Francisco-Oakland-San Jose metropolitan area grew 12.6 percent between 1990 and 2000 and is the 5th largest metropolitan area in the country. San Francisco's population has not grown as rapidly as metropolitan area, the State, or the rest of the nation. In fact, between the 1990 Census and the 2000 Census, the populations of both California and the U.S. grew at nearly twice the rate of San Francisco. Despite this relatively slow growth rate, out of the 3,141 counties in the U.S., San Francisco is the 62nd largest county in the country.

Table 2. Populations of San Francisco, California and United States in 1990 and 2000

	1990 Census Population	2000 Census Population	% Change
San Francisco	723,959	776,733	7.3%
California	29,760,021	33,871,648	13.8%
United States	248,709,873	281,421,906	13.2%

San Francisco's population grew modestly between 1990 and 2000, and declined between 2000 and 2003. In 2000, the population was 776,733, reflecting a growth rate of 0.73% per year (compounded), and absolute growth of 52,774 persons from 1990, when the U.S. Census reported the population at 723,959. Until 1980, San Francisco's population had shown a gradual decline as suburbs grew in neighboring counties. From 1980 to 2000, San Francisco's population grew at a moderate pace. However, between 2000 and 2003, San Francisco experienced a decline in population at a rate of 1.92% per year. The 2003 estimated San Francisco population was 731,978, which was 44,755 less than the population of 776,733 in 2000. This abnormal decline is mainly due to the economic downturn (and associated decline in the dot com industry) and high cost of living in the City. It is expected that the trend will reverse and reflect a slight growth between 2000 and 2010.

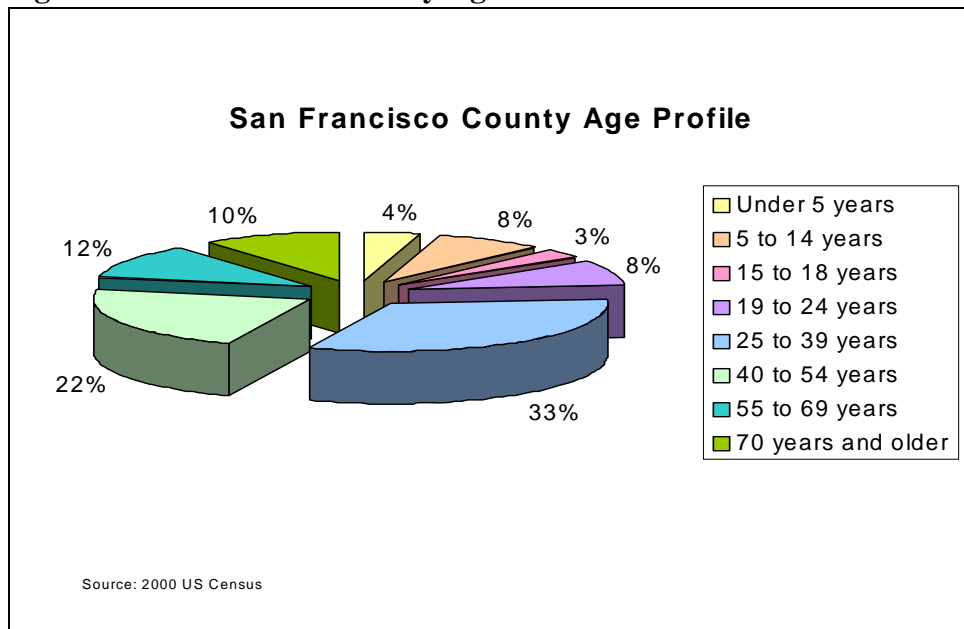
In 2000, San Francisco had a relatively older population than the rest of the State of California. The San Francisco median age was 36.5, compared to California's median age of 33.3 years. The proportion of children and youth (0-18 years of age) in San Francisco has declined from 16.2% of the 1990 population to 14.5% of the 2000 population. The percentage of family households also declined between 1990 and 2000, from 46.4% to 44.0%.

Table 3. Population and Household Trends, 1990-2003

	1990	2000	2003 (estimates)	Annual Growth 90-00	Annual Growth 00-03
Population	723,959	776,733	731,978	0.73%	-1.92%
Households	305,584	329,700	322,335	0.79%	-0.74%
Avg. Household Size	2.29	2.30	2.27		
Age Distribution					
Under 18	16.2%	14.5%	14.8%		
18 - 64	69.3%	71.8%	71.1%		
65 & Over	14.3%	13.7%	14.1%		
Median Age	35.6	36.5	38.8		
Household Type					
Families	46.4%	44.0%	44.7%		
Non-Families	53.6%	56.0%	55.3%		
Household Tenure					
Owner	34.5%	35.0%	38.7%		
Renter	65.5%	65.0%	61.3%		

Sources: U.S. Census 1990 STF1; U.S. Census 2000 SF 1; U.S. Census ACS 2003 Data Profile Table 2

Figure 1. San Francisco County Age Profile



Race/Ethnicity

Figures 2 and 3 provide a comparison of San Francisco’s ethnicity in 1990 and 2000. The figures show that there has been a significant decrease in the number of Black residents. Conversely, the Hispanic/Latino and Asian/Pacific Islander populations have grown significantly. Since the 2000 Census was the first time that persons of two or more races were counted, it is not possible to provide a comparison of this population between 1990 and 2000.

Figure 2. Ethnicity Profile

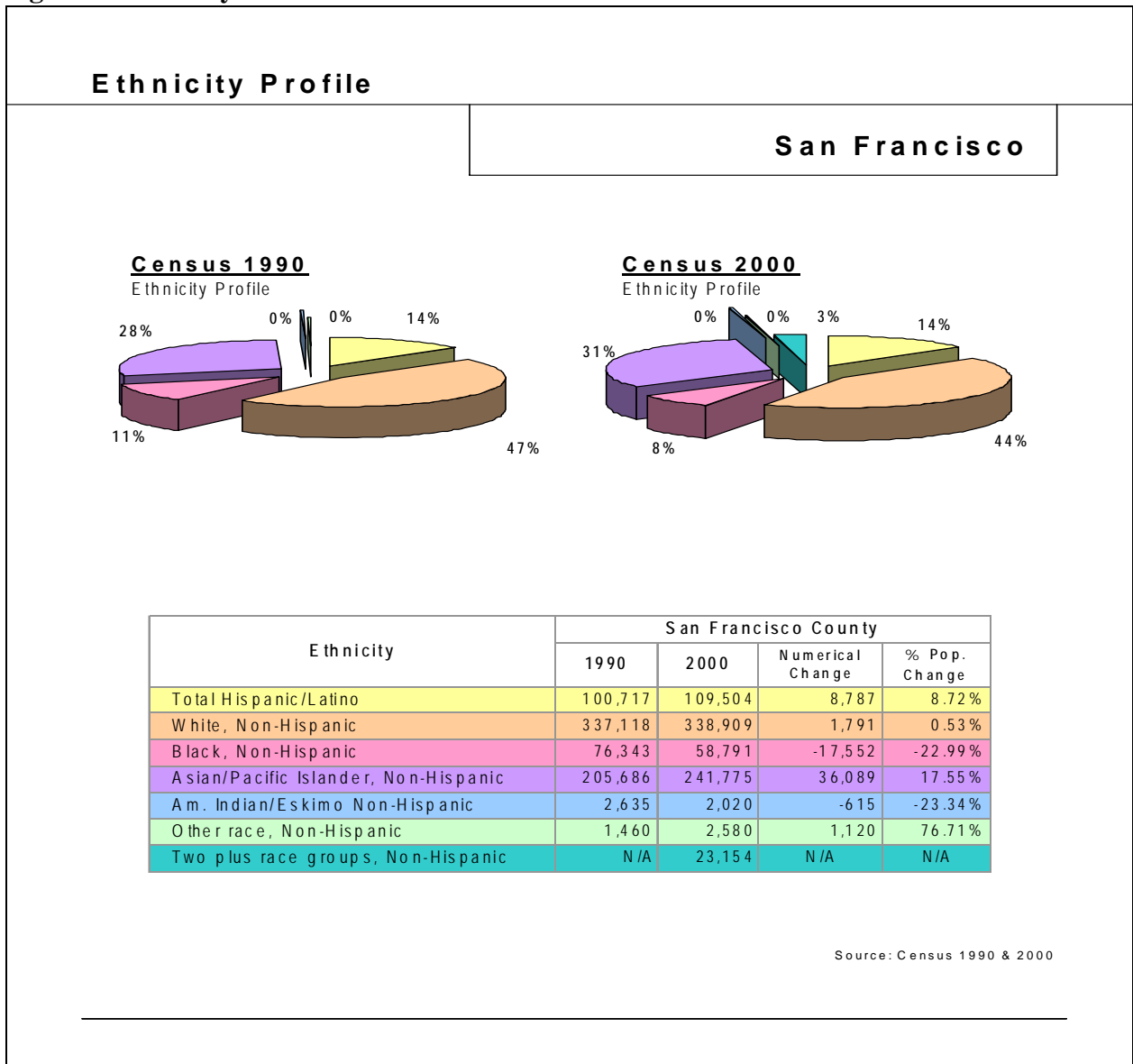
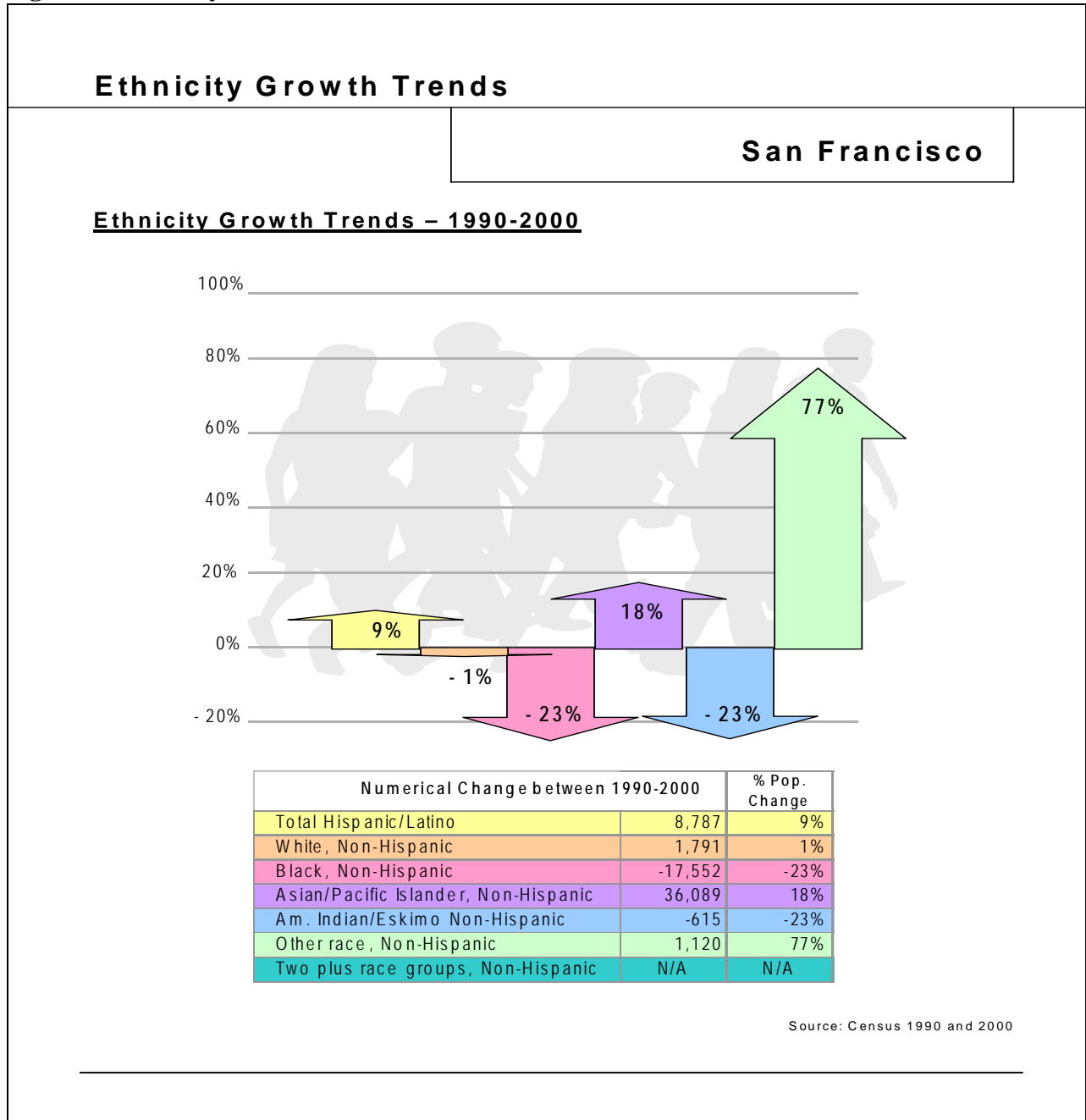


Figure 3. Ethnicity Growth Trends



Areas of Minority Concentration

Although racial and ethnic groups are distributed throughout the City, certain neighborhoods have higher than average concentrations of minority households. HUD requires that recipients of its funding identify areas of minority concentration in the aggregate as well as by specific racial/ethnic group. An area of aggregate minority concentration is any census tract with a minority population that is 20 percentage points greater than that of the City's total minority percentage. According to the 2000 Census, 56.4% of the City's population is identified as being composed of minorities, and therefore any census tract in which 76.4% of the population is classified as minority would qualify as an Area of Minority Concentration. Using this figure, San Francisco has a total of 45 census tracts that meet the definition of Minority Concentration. These tracts are identified in Map 1, and are located within the following neighborhoods: Bayview Hunters Point (BVHP), Bernal Heights, Chinatown, Excelsior, Mission, Oceanview Merced Ingleside (OMI), Portola, Visitacion Valley and Western Addition.

Map 1: Areas of Minority Concentration

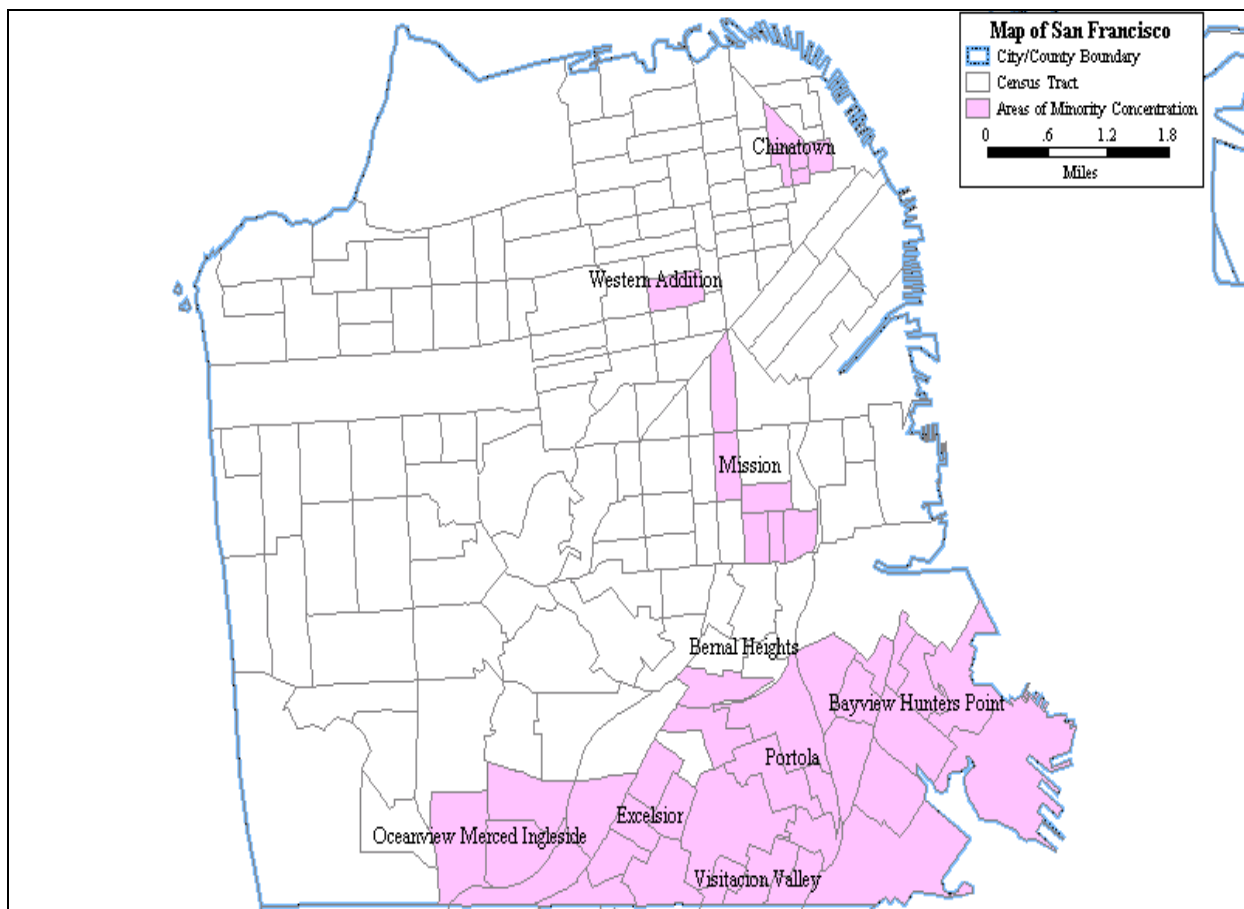


Table 4 shows that when the analysis of minority concentration is extended beyond individual census tracts, to consider the minority concentration of an *entire* neighborhood, all nine of these neighborhoods have a minority percentage that is higher than the citywide average of 56.4%. However, for six of these neighborhoods (Bayview Hunters Point, Chinatown, Excelsior, Oceanview Merced Ingle side, Portola and Visitacion Valley), the minority percentage is greater than 76.4%. Therefore, these six *entire neighborhoods* are considered areas of minority concentration.

Table 4. Areas of Minority Concentration

	City-wide	BVHP	Bernal Heights	China-town	Excel-sior	Mission	OMI	Portola	Visita-cion Valley	Western Addition
Hispanic or Latino	14.1%	16.3%	33.4%	1.9%	32.5%	50.1%	17.5%	21.3%	18.0%	6.7%
Black or African American	7.6%	45.3%	6.6%	0.9%	2.1%	3.0%	19.5%	7.3%	19.5%	33.2%
American Indian and Alaska Native	0.3%	0.2%	0.3%	0.1%	0.2%	0.4%	0.2%	0.2%	0.2%	0.2%
Asian	30.7%	26.3%	16.9%	85.6%	44.7%	11.0%	46.5%	50.6%	49.5%	18.0%
Native Hawaiian and Other Pacific Islander	0.5%	3.3%	0.4%	0.0%	0.4%	0.3%	0.4%	0.4%	3.3%	0.2%
Some other race	0.3%	0.2%	0.4%	0.1%	0.3%	0.3%	0.2%	0.2%	0.3%	0.4%
Two or more races	3.0%	2.7%	3.5%	1.5%	2.7%	2.4%	2.7%	2.8%	2.4%	4.3%
All Minority Groups	56.4%	94.3%	61.5%	90.1%	83.0%	67.5%	87.1%	82.8%	93.1%	63.1%

Source: U.S. Census 2000 SF 1

Racial/Ethnic Group Concentrations

HUD defines an area of concentration for a specific racial/ethnic group as any census tract in which the population for that group is 20 percentage points greater than the City-wide percentage for the same group. However, since HUD allows cities to define areas of concentration, San Francisco has elected to define an area of concentration for any particular racial/ethnic minority to be 10 percentage points greater than the Citywide percentage for that segment of the population.

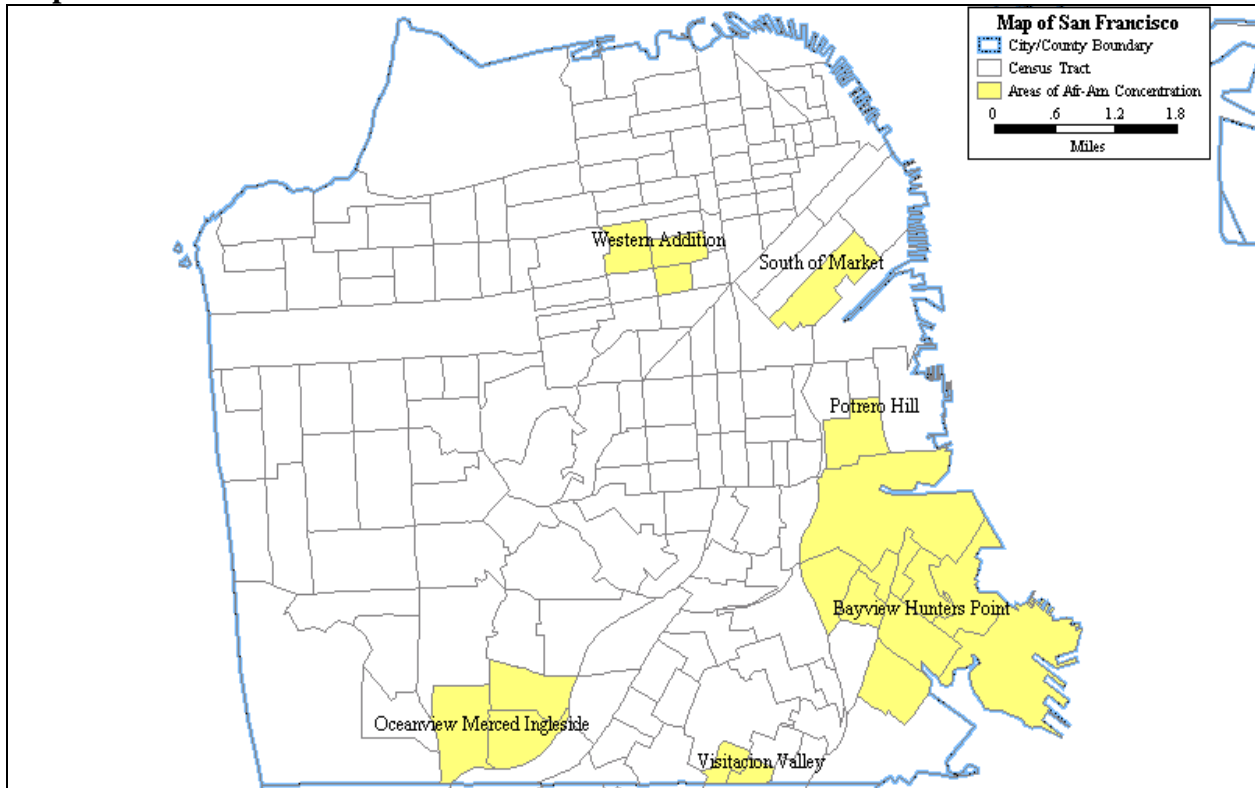
American Indian Concentration

The American Indian population, constitutes a small percentage (0.3%) of the City's population. There are no census tracts that meet the 10.3% criterion for an American Indian concentration. Local areas that have the highest proportion of American Indian populations are located in the Outer Richmond, South of Market, Tenderloin and Mission neighborhoods.

African American Concentration

Based on the 2000 Census, African Americans comprise 7.6% of San Francisco's overall population. Therefore an area of concentration for African American individuals will be census tracts in which more than 17.6% of the population are identified as African American. Map 2 illustrates the 20 San Francisco census tracts that meet the definition of African American concentration. Neighborhoods with areas of African American concentration are Bayview Hunters Point, Oceanview Merced Ingleside, Potrero Hill, South of Market, Visitacion Valley and Western Addition.

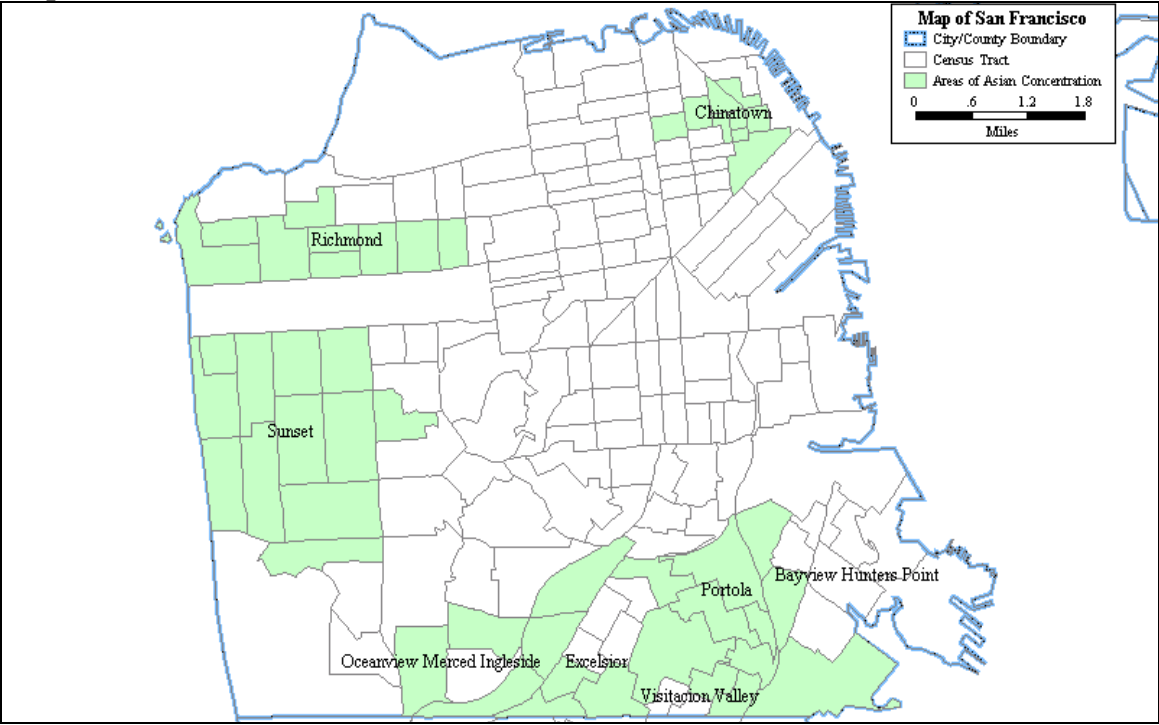
Map 2: Areas of African American Concentration



Asian and Pacific Islander American Concentration

The Asian Pacific Islander American population is 30.7% of the City’s total population. Using this figure, census tracts with an API population of 40.7% or more would be considered areas of concentration. As depicted in Map 3, 49 census tracts located in the following neighborhoods qualify as areas of API concentration: Bayview Hunters Point, Chinatown, Excelsior, Oceanview Merced Ingleside, Portola, Richmond, Sunset and Visitacion Valley.

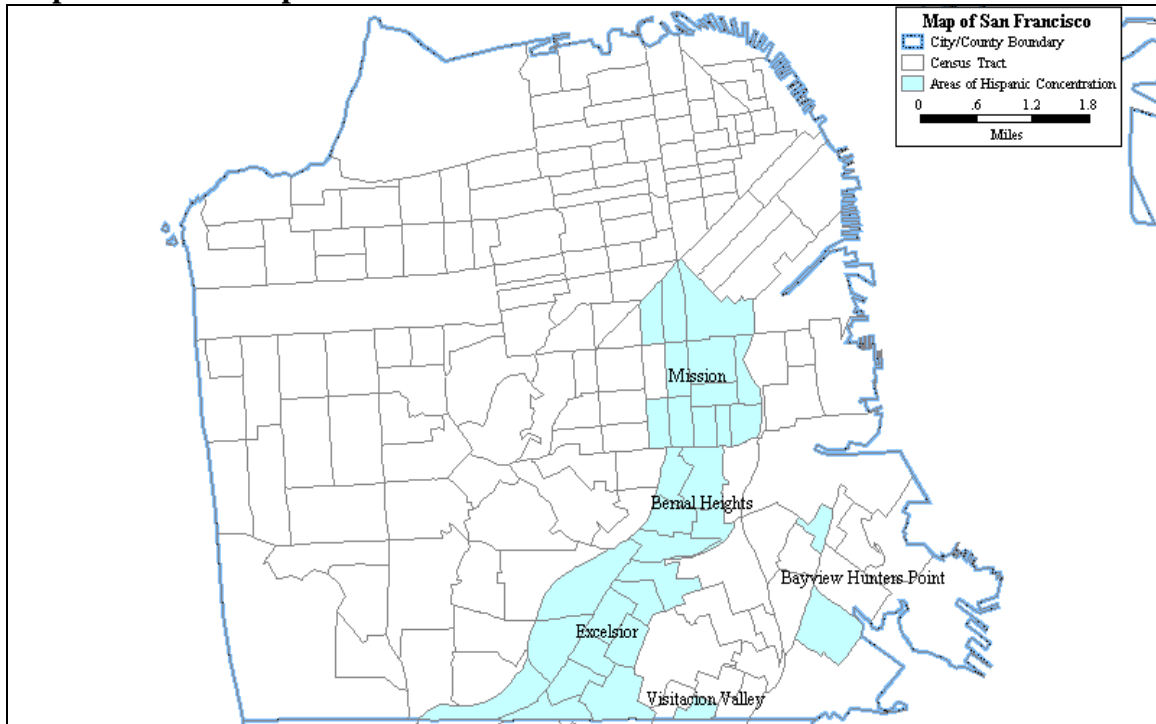
Map 3: Areas of Asian and Pacific Islander American Concentration



Hispanic Concentration

The overall percentage of the Hispanic population in the City is 14.1%. As indicated in Map 4, there are 31 census tracts that qualify as areas of Hispanic concentration (24.1%). The neighborhoods that include these census tracts are Bayview Hunters Point, Bernal Heights, Excelsior, Mission and Visitacion Valley

Map 4: Areas of Hispanic Concentration



Place of Birth

Consistent with San Francisco's racial and ethnic diversity, Census 2000 shows that one out of every three San Francisco residents is foreign born. This figure is more than three times the U.S. ratio of foreign born residents to the entire population and 40% greater than the California ratio.

Table 5. Place of Birth of Residents of San Francisco, California and United States in 2000

	SF	CA	US
Native	63.2%	73.8%	88.9%
Foreign born	36.8%	26.2%	11.1%

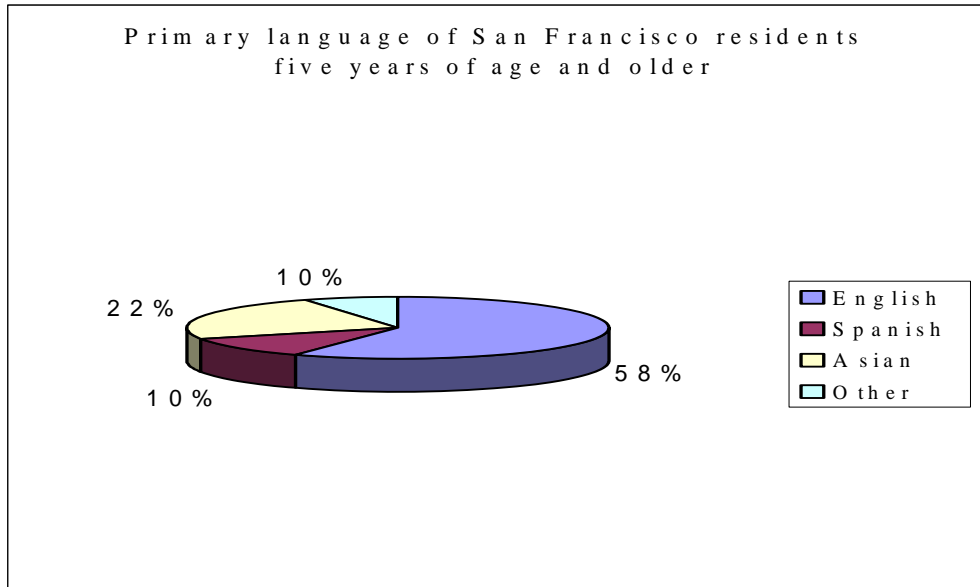
Household Language

Further evidence of San Francisco’s rich racial and ethnic makeup includes data on household language and linguistic isolation within San Francisco households. Of the 329,850 households in San Francisco, 42% speak a language other than English in the home – a percentage that is significantly higher than that of both California and the U.S. Asian or Pacific Island languages are spoken by more than 21% of San Francisco residents at home, more than twice the same measure in California and nearly 10 times that of the United States.

Table 6. Household Language of Residents of San Francisco, California and United States in 2000

	SF	CA	US
English	58.2%	62.2%	81.1%
Spanish	10.3%	22.4%	10.2%
Other Indo-European language	8.8%	5.8%	5.2%
Asian and Pacific Island language	21.6%	8.6%	2.6%
Other language	1.1%	1.0%	0.8%

Figure 4. Household Language of San Francisco Residents Five Years and Older



Thirteen percent of all San Francisco households are linguistically isolated. According to the Census Bureau definition, a linguistically isolated household is one in which no member 14 years old and over (1) speaks only English or (2) speaks a non-English language and speaks English very well. In other words, all members of a linguistically isolated household who are 14 years old or older have at least some difficulty with English. In San Francisco, more than half of the linguistically isolated households speak an Asian or Pacific Island language.

Table 7. Linguistically Isolated Households in San Francisco in 2000

	% of All SF Households
Spanish	2.3%
Other Indo-European language	2.0%
Asian and Pacific Island language	8.7%
Other language	0.2%
Total	13.3%

Children and Youth

San Francisco is one of very few cities in the country that has experienced a decline in child population. While many speculate as to the causes of the decline, most agree that the housing costs in the City have played a major role in making San Francisco less and less affordable for families. San Francisco Child Care and Advisory Council’s 2002 Child Care Needs Assessment compared 1998 data and 2000 Census data on child population. Notably, during this period of time, the City was impacted by the technology boom. Property values were runaway and rental costs soared. The City’s housing market became the most expensive in the country. The resulting exodus of low and moderate income families has been considerable. Researchers speculate that the child population decline can be partly attributed to this phenomenon, though other factors must also be considered.

In 2000, the number of children ages 0-13 in San Francisco was 88,037, compared to a 1998 children population of 97,265. This reflects a decline of 9,228 children in San Francisco between 1998 and 2000. The decline breakdown by age follows: the loss of 2,368 0<3 year olds; the loss of 3,268 3-5 year olds; and a loss of 3,594 6-13 year olds.

As reported in the 2002 San Francisco Child Care and Advisory Council’s Needs Assessment, nearly 50% of all children between the ages of 0 and 13 reside within five zip codes/neighborhoods, 94112 – Outer Mission/Excelsior/Ingleside, 94110 – Inner Mission/Bernal Heights, 94124 – Bayview Hunter Point, 94134 – Visitacion Valley and 94122 – Sunset. This is a trend that has remained consistent for several years.

Table 8. Child Population by Neighborhood

Zip Code	Neighborhood	Infants & Toddlers (0<3)	Pre-School (3<6)	School-Age (6-13)	Total # of Children
94112	Outer Mission / Excelsior / Ingleside	2,416	2,495	6,943	11,854
94110	Inner Mission / Bernal Heights	2,429	2,291	5,714	10,434
94124	Bayview / Hunters Point	1,348	1,551	4,871	7,770
94134	Visitacion Valley	1,446	1,601	4,421	7,468
94122	Sunset	1,334	1,236	3,601	6,171
94116	Parkside / Forest Hill	1,092	1,075	3,424	5,591
94121	Outer Richmond / Sea Cliff	964	991	2,754	4,709
94118	Inner Richmond / Presidio / Laurel Heights	988	860	2,332	4,180
94132	Stonestown / Lake Merced	617	686	1,796	3,099
94109	Russian Hill / Nob Hill	818	693	1,572	3,083
94115	Western Addition	722	604	1,563	2,889
94131	Twin Peaks / Diamond Heights / Glen Park	718	574	1,478	2,770
94127	West Portal / St. Francis Wood	566	582	1,581	2,729
94102	Hayes Valley / Tenderloin	533	562	1,346	2,441
94133	North Beach / Telegraph Hill	478	470	1,324	2,272
94117	Haight / Western Addition / Fillmore	646	425	1,151	2,222
94103	South of Market	413	427	1,177	2,017
94114	Castro / Noe Valley	556	391	898	1,845
94107	Potrero Hill	401	367	844	1,612
94123	Marina / Cow Hollow	521	261	526	1,308
94108	Chinatown	204	216	553	973
94129	Presidio	93	74	145	312
94111	Embarcadero / Gateway	35	35	50	120
94130	Treasure Island	32	21	45	98
94105	Downtown	16	7	13	36
94104	Financial District	8	5	21	34
Totals		19,394	18,500	50,143	88,037

Source: San Francisco Child Care Planning and Advisory Council 2002 Child Care Needs Assessment

Persons With Disabilities

The following information is directly excerpted from the Mayor's Office on Disability Report: *Analysis of Impediments to Fair Housing*, Jan. 2003. Additional information is derived from the National Council on Disability report, "Righting the ADA: Significance of the ADA Finding That Some 43 Million Americans Have Disabilities."

Reliable figures do not exist on "the number of persons with disabilities," either nationally, or in San Francisco. This is due to differing operational definitions of disability, divergent sources of data, and inconsistent survey methodologies, which together make it impossible to aggregate much of the data that are available. Most existing studies employed either a "health conditions approach" or a "work disability approach," each of which has its own shortcomings and limitations.

Another problem with approaching the "number of people with disabilities" with an accounting mentality is that it oversimplifies the concept and experience of disability. A frequent misconception is that there are two distinct groups in society--those with disabilities and those without--and that it is possible to draw sharp distinctions between these two groups. People actually vary across a whole spectrum of infinitely small gradations of ability with regard to each individual functional skill. The importance of particular functional skills varies immensely according to the situation, and can be greatly affected by the availability or unavailability of accommodations and alternative methods of doing things.

When looking at the proportion of residents with disabilities by age and type of disability, San Francisco's reported disability data is similar to that at both the state and national levels. It is important to note that disability status in Census 2000 was self-reported and is not necessarily an indicator of a person who has been deemed disabled by a physician.

A strong relationship between disability and poverty exists in our community and our country. Almost one-fifth of the San Francisco population has a disability (18.8% according to the 2000 census; 19.4% according to a 1999 State Independent Living Council Survey). People with disabilities not only have much higher unemployment than the general population, but those that work also earn less than their counterparts in the general population.

Housing is a crucial need for people with disabilities, and is disproportionately out of reach for many disabled people. In San Francisco, high housing costs have created a crisis for the disability community. Recipients of federal disability benefits (SSI) receive only \$750 per month. San Francisco is one of nine counties in the U.S. where the rent for a one-bedroom apartment is 50% greater than an entire SSI payment. While approximately 10% of the population in San Francisco has a significant disability, more than 25% of the people on San Francisco Housing Authority's Section 8 waiting lists are people with disabilities.

The U.S. Commission on Civil Rights observed in its comprehensive 1983 report on disability discrimination, *Accommodating the Spectrum of Individual Abilities* that "an idea of the overall number of disabled people in America is important for determining the magnitude of the problem of discrimination against disabled individuals." In enacting the ADA, Congress wanted to make it clear up front that it was addressing an important problem, one having sizeable dimensions. In the finding immediately following the 43,000,000 estimate, Congress found that discrimination

on the basis of disability is "pervasive" in America. Both of these findings document that the ADA is addressing a problem of considerable magnitude, without any pretense at mathematical exactitude in measuring its size.

Authorities on disability are in agreement that the concept of disability entails a social judgment – people come to have a disability when they are viewed and treated as having one by other people. As the U.S. Commission on Civil Rights put it in *Accommodating the Spectrum of Individual Abilities*, "people are *made* different – that is socially differentiated – by the process of being seen and treated as different in a system of social practices that crystallizes distinctions...." Thus, the experience of disability is closely linked to the concept of discrimination. Individuals may encounter discrimination on the basis of disability whether or not they previously thought of themselves as having a disability.

Trying to quote a single number to represent how many people have disabilities is also further complicated by the fact that the endeavor is an attempt to take a still snapshot of a moving target. The ADA partially recognized this circumstance by adding the following statement to the 43 million estimate: "and this number is increasing as the population as a whole is growing older." The number is increasing for other reasons as well, including the recognition of "new" or "emerging" disabilities, growing numbers of immigrants with disabilities, and medical advances that prolong the lives of persons with potentially life-shortening conditions. It is also true that methodologies for counting disabilities in the American population were in their infancy in 1990 and have been constantly improving since then; one noteworthy example is the improvements that have been made in the questions about disabilities on the general census of the population.

Any American is subject to being inaccurately considered as having a disability due to mix-ups in employment or medical records, confusion over similar names, malicious untruths, someone's jumping to unwarranted conclusions, misinterpretation of personal characteristics or quirks, or other reasons. If, for example, a housing provider refuses someone housing because of a former landlord's untrue assertion that he thinks that the person has epilepsy, diabetes, mental illness, HIV infection, or some other condition, then that person has been the victim of discrimination on the basis of a disability. In such a situation, the person would be protected from discrimination, whether or not he or she has any condition that constitutes a disability. Thus, every American is potentially protected from being discriminated against on the basis of disability. In that sense, the ADA and other civil rights laws protect all of San Francisco's citizens.

Table 9. San Francisco Residents with Disabilities by Age in 2000

	Persons with Disabilities	% of all Persons with Disabilities	% of SF Population
Ages 5 to 15 years	3,936	1.4%	0.5%
Ages 16 to 64 years	176,974	63.1%	22.8%
Ages 65 years and over	99,440	35.5%	12.8%
Total	280,350	100.0%	36.1%

Table 10. San Francisco Residents with Disabilities by Type of Disability in 2000

	Persons with Disabilities	% of all Persons with Disabilities	% of Total SF Population
Sensory disability	25,732	9.2%	3.3%
Physical disability	56,774	20.3%	7.3%
Mental disability	39,117	14.0%	5.0%
Self-care disability	22,410	8.0%	2.9%
Go-outside-home disability	67,712	24.2%	8.7%
Employment disability	68,605	24.5%	8.8%
Total	280,350	100.0%	36.1%

Persons With HIV/AIDS

A review of the demographic profile of those living with HIV/AIDS presents a comprehensive representation of the epidemic. Presented in the following tables is the demographic profile of those living with HIV/AIDS in San Francisco in 2005 by race/ethnicity, gender, and age categories.

Race/Ethnicity

While there have been yearly increases since 1997 in the proportion of living cases among African Americans and Latinos, AIDS remains a disease predominantly of Caucasians in San Francisco. It is important to note that between 1997 and 2005, the number of Asian/Pacific Islander and Native American cases has more than doubled.

Table 11. Race/Ethnicity of Persons Living with HIV/AIDS

Race/Ethnicity	2005	
	Number	Percent
Caucasian	6,720	64%
African American	1,679	16%
Latino	1,442	14%
Asian/Pacific Islander/Native American	687	6%
Total	10,526	100%

Source: Status of HIV/AIDS Epidemic: San Francisco; DPH, March

Gender

In San Francisco, the proportion of women living with AIDS has almost doubled since 1997, but remains small compared to national cumulative cases.

Table 12. Persons Living with HIV/AIDS by Gender

Gender	2005	
	Number	Percent
Male	9,589	91%
Female	713	7%
Transgender	224	2%
Total	10,526	100%

Source: Status of HIV/AIDS Epidemic: San Francisco; DPH, March 2005

Table 13. Persons Living with HIV/AIDS by Age Group

Age	2005	
	Number	Percent
13-29	593	6%
30-49	7,185	68%
50 and over	2,747	26%
Total	10,525	100%

Source: Status of HIV/AIDS Epidemic: San Francisco; DPH, March 2005

Educational Profile

San Francisco residents are more likely to have completed a higher level of education than other residents of the State or of the United States. Forty-five percent of San Francisco residents possess a bachelor's, graduate or professional degree, nearly twice the percentage of U.S. residents possessing the same degrees.

Table 14. Highest Educational Level Achieved by Residents Aged 25 Years and Older in San Francisco, California and United States in 2000

	SF	CA	US
Less than 9 th grade	10.5%	11.5%	7.5%
9 th to 12 th grade, no diploma	8.3%	11.7%	12.1%
High school graduate (includes equivalency)	13.9%	20.1%	28.6%
Some college, no degree	16.8%	22.9%	21.0%
Associate degree	5.6%	7.1%	6.3%
Bachelor's degree	28.6%	17.1%	15.5%
Graduate or professional degree	16.4%	9.5%	8.9%

Educational attainment is a socio-economic characteristic that is related to income disparities. The citywide average for San Francisco indicates that 45% of all residents have earned a bachelor's, graduate or professional degree. The table below identifies neighborhoods where less than 45% of the residents have a bachelor's degree.

Table 15. Educational Attainment for Population 25 Years and Over by Neighborhood

	Less than High School	HS Graduate (includes equivalency)	Some college, no degree	Associate degree	Bachelor's, graduate or professional degree
Citywide	18.8%	13.9%	16.8%	5.6%	45.0%
Western Addition	17.5%	16.2%	19.9%	5.7%	40.7%
Sunset	18.9%	17.5%	17.3%	7.3%	39.1%
Mission	28.9%	15.9%	15.9%	4.4%	35.0%
South of Market	29.4%	19.6%	18.4%	5.4%	27.2%
Tenderloin	31.1%	17.2%	20.4%	5.3%	26.0%
Oceanview Merced Ingleside	26.9%	20.6%	22.5%	6.9%	23.1%
Excelsior	33.1%	22.4%	17.3%	6.3%	20.9%
Visitacion Valley	41.5%	21.7%	16.5%	4.4%	15.9%
Chinatown	63.5%	11.9%	7.8%	2.9%	13.9%
Bayview Hunters Point	36.6%	23.6%	22.5%	5.7%	11.6%

Source: U.S. Census 2000 SF 3

Economic Indicators

Income

The median income represents the income of the household precisely in the middle of all households listed in ascending or descending order by income. In other words, the median divides the list of all households into two equal parts: one-half of all households fall below the median income and one-half of all households exceed the median income.

San Francisco is the nation's most expensive city for housing. Though San Francisco's overall median income is higher than that of California and the United States, the median incomes for Black/African American San Franciscans is lower than the statewide median for the same population. Further, the median income for Asian San Franciscans falls below both the State and national median incomes for this population. Table 16 shows the median incomes for San Francisco, California and the United States by selected race/ethnicities.

Table 16. Median Household Income of Residents in San Francisco, California and United States by Race/Ethnicity in 2000

	SF	CA	US
White	\$ 65,431	\$ 53,734	\$ 45,367
Black/African American	\$ 29,640	\$ 34,956	\$ 29,423
Hispanic/Latino	\$ 46,553	\$ 36,532	\$ 33,676
Asian*	\$ 49,596	\$ 55,366	\$ 51,908
All ethnicities	\$ 55,221	\$ 47,493	\$ 41,994

*Note: Median incomes for Asians and Pacific Islanders are reported separately by the Census Bureau. Because medians cannot be accurately combined without additional data, Asians are reported here alone.

The relatively high income of white San Franciscans raises the median income for all residents. This situation can have the effect of masking economic disparities across different ethnic groups. Per capita income is an alternative indicator to analyze income levels within diverse sub-populations. Per capita income is an average; it is derived by dividing the sum of all incomes of a population by the total number of persons in that population.

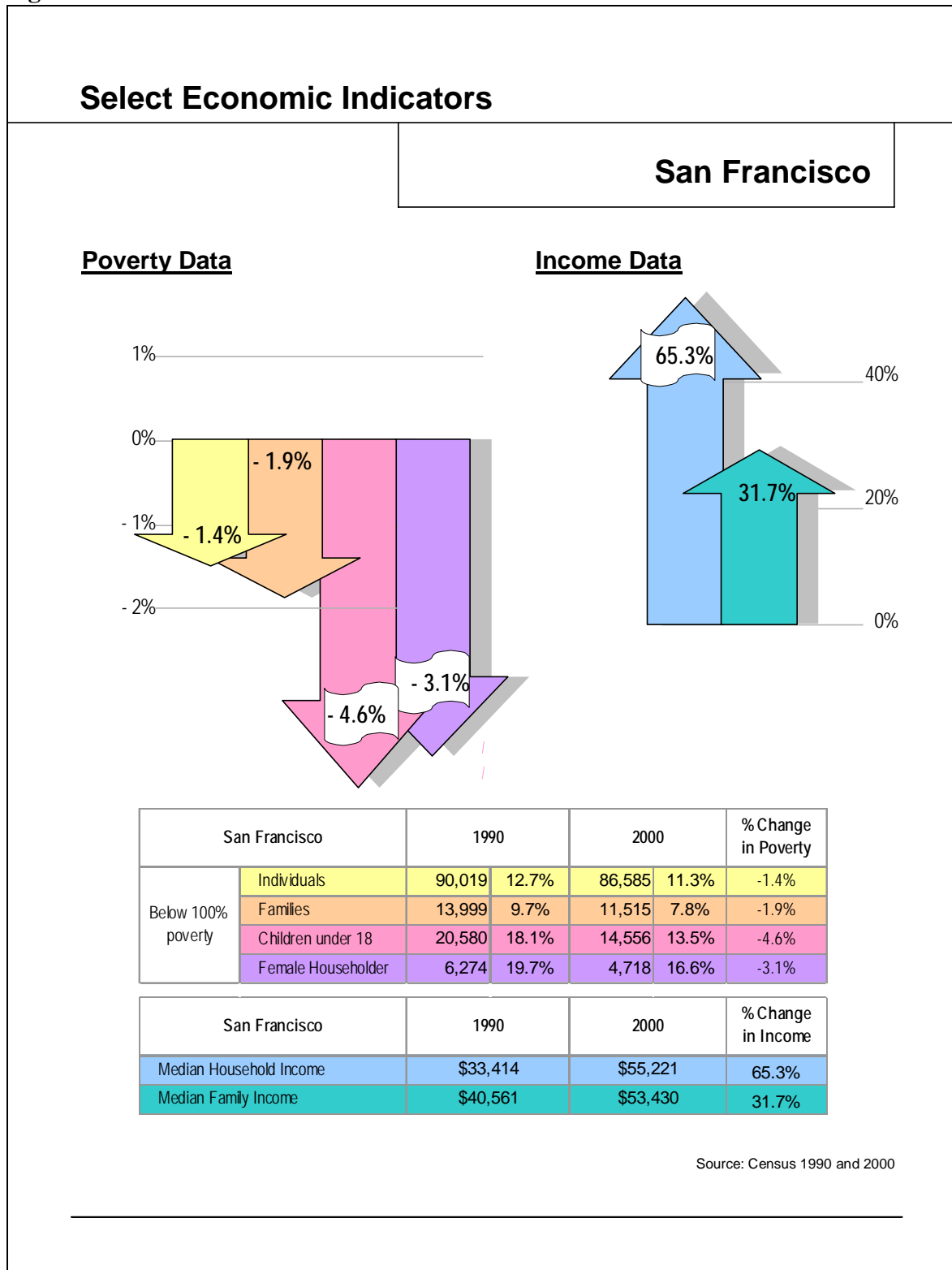
The per capita income of white San Franciscans is more than twice as high as that of Hispanic/Latino or African American San Franciscans.

Table 17. Per Capita Income of Residents of San Francisco, California and United States in 2000

	SF	CA	US
White	\$ 51,986	\$ 31,700	\$ 24,819
Black/African American	\$ 19,275	\$ 17,447	\$ 14,437
Hispanic/Latino	\$ 18,584	\$ 11,674	\$ 12,111
Asian	\$ 22,357	\$ 22,050	\$ 21,823
All ethnicities	\$ 34,556	\$ 22,711	\$ 21,587

*Note: Per capita incomes for Asians and Pacific Islanders are reported separately by the Census Bureau. Because per capita incomes cannot be accurately combined without additional data, Asians are reported here alone.

Figure 5. Select Economic Indicators



Income Characteristics by Neighborhood

According to the 2000 Census, the median household income for San Francisco is \$55,221. The neighborhoods with a median household income below the citywide average include: Bayview Hunters Point (BVHP), Chinatown, Mission, South of Market, Tenderloin, Visitacion Valley and Western Addition.

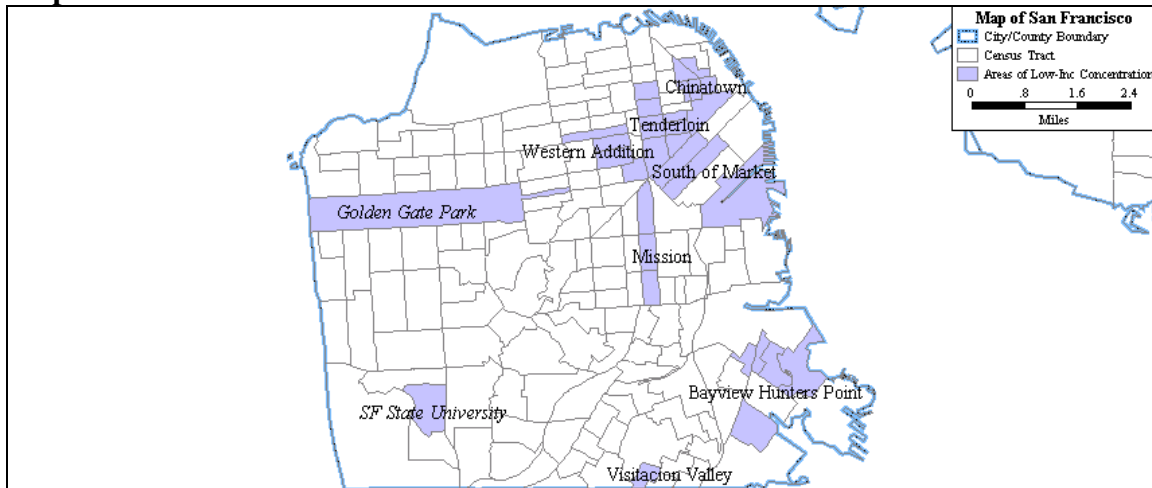
Table 18. Median Household Income by Neighborhood

	City-wide	BVHP	China-town	Mission	South of Market	Tender-loin	Visitacion Valley	Western Addition
Median Household Income	\$55,221	\$40,694	\$17,886	\$47,536	\$22,060	\$20,363	\$47,943	\$35,693

Areas of Low Income Concentration

For the purpose of this document, Areas of Low Income Concentration are defined as census tracts in which 51% or more of the households had incomes below 80% of the citywide median household income of \$55,221 (i.e., 51% or more of households earned less than \$44,177 per year), according to 2000 Census data. San Francisco has a total of 33 census tracts that meet the definition of Low Income Concentration. As shown in Map 5, 31 of these 33 tracts are located in Bayview Hunters Point (BVHP), Chinatown, Mission, South of Market, Tenderloin, Visitacion Valley and Western Addition. The remaining two tracts are located in Golden Gate Park and adjacent to San Francisco State University. The low-income data is skewed for these two census tracts because the Golden Gate Park tract captures only 137 residents and the SF State University tract reflects student housing (60% ages 18-24 years).

Map 5: Areas of Low-Income Concentration



As shown in Table 19, each of the seven neighborhoods with census tracts of low-income concentration also has a higher neighborhood-wide percentage of low-income households than the citywide average of 41.4%. For five of these neighborhoods, the proportion of low-income households is at least 51%. Therefore, the *entire* neighborhoods of Bayview Hunters Point, Chinatown, South of Market, Tenderloin and Western Addition are considered areas of low-income concentration.

Table 19. San Francisco Household Income by Neighborhood

INCOME RANGES	City-wide	BVHP	China-town	Mission	South of Market	Tender-loin	Visitation Valley	Western Addition
Less than \$10,000	9.8%	17.3%	31.6%	10.2%	32.8%	29.3%	10.9%	17.2%
\$10,000 to \$14,999	5.0%	6.3%	13.6%	5.5%	9.3%	12.1%	5.3%	10.8%
\$15,000 to \$19,999	4.2%	5.9%	9.9%	5.3%	6.6%	9.9%	6.1%	5.5%
\$20,000 to \$24,999	4.3%	6.3%	7.0%	5.1%	4.3%	8.4%	5.7%	5.0%
\$25,000 to \$29,999	4.4%	5.2%	6.3%	4.8%	3.3%	6.8%	4.0%	5.3%
\$30,000 to \$34,999	4.6%	5.9%	5.7%	5.4%	4.7%	5.9%	4.4%	4.9%
\$35,000 to \$39,999	4.5%	4.6%	3.7%	4.6%	5.1%	5.7%	5.0%	4.9%
\$40,000 to \$44,999	4.7%	5.2%	3.4%	6.0%	4.3%	4.3%	5.2%	5.5%
\$45,000 to \$49,999	4.1%	2.9%	1.9%	4.8%	2.9%	3.1%	4.6%	3.8%
\$50,000 to \$59,999	7.6%	6.9%	3.5%	10.1%	4.4%	3.8%	10.6%	6.0%
\$60,000 to \$74,999	10.1%	10.3%	4.3%	12.4%	6.7%	4.5%	10.6%	7.9%
\$75,000 to \$99,999	12.1%	10.4%	3.0%	10.5%	4.5%	3.8%	13.2%	10.1%
\$100,000 to \$124,999	8.3%	5.7%	2.6%	6.3%	2.9%	1.0%	7.2%	5.3%
\$125,000 to \$149,999	4.9%	2.9%	0.4%	4.0%	2.8%	0.4%	3.0%	1.9%
\$150,000 to \$199,999	5.3%	3.0%	1.8%	2.8%	2.9%	0.4%	2.3%	2.8%
\$200,000 or more	6.1%	1.1%	1.1%	2.3%	2.4%	0.5%	1.7%	3.1%
Less than \$45,000	41.4%	56.7%	81.3%	46.8%	70.5%	82.5%	46.7%	59.1%

Poverty

Between the 1990 and 2000 Census, the rate of poverty in San Francisco decreased by nearly one and one-half percentage points. San Francisco residents have among the highest incomes in the State. However, the income gap between the most and least affluent is significant in our region.

Table 20. Poverty Status of Residents of San Francisco, California and United States in 1990 and 2000

	SF		CA 2000	US 2000
	1990	2000		
Income in 1999 below poverty level:	12.7%	11.3%	14.2%	12.4%
Under 5 years	8.0%	4.5%	10.4%	10.1%
5 to 11 years	8.0%	7.1%	15.8%	14.3%
12 to 17 years	7.6%	6.2%	11.1%	10.3%
18 to 64 years	65.1%	69.4%	56.7%	55.6%
65 to 74 years	6.1%	6.2%	3.0%	4.6%
75 years and over	5.2%	6.6%	3.0%	5.1%
Income in 1999 at or above poverty level:	87.3%	88.7%	85.8%	87.6%

An analysis of poverty by race and ethnicity reveals clear disparities. Twenty-five percent of the City's African American population is living in poverty compared to 7% of Whites and 11% of the citywide population.

Table 21. San Francisco Residents in Poverty by Selected Races/Ethnicities in 2000

	Total Population For Which Poverty Was Determined	% of Population Below Poverty
White	334,131	7.7%
Black or African American	56,826	25.1%
Hispanic or Latino	107,542	15.6%
Asian/Pacific Islander	241,548	10.9%
All Ethnicities	765,356	11.3%

In 1999, 11.3% of the City's residents had incomes below the poverty line. Neighborhoods that have significant rates of poverty include Tenderloin, South of Market, Bayview Hunters Point, Chinatown, Western Addition, Mission, Visitacion Valley and Potrero Hill. It is noteworthy that the gap between Potrero Hill residents with high incomes and those living below poverty level reflects the emerging trend of residents living in close geographic proximity with deeply bifurcated income levels. In the Tenderloin, South of Market, Bayview Hunters Point, and Chinatown, the poverty rate is close to double the city wide average.

Table 22. Neighborhoods with the Most Significant Poverty Rates in 2000

Neighborhood	Total individuals for whom poverty status is determined	Individuals with income in 1999 below poverty level	
		#	%
San Francisco	765,356	86,585	11.3%
Tenderloin	28,519	7,806	27.4%
South of Market	12,523	3,121	24.9%
Bayview Hunters Point	34,204	7,247	21.2%
Chinatown	13,614	2,837	20.8%
Western Addition	12,857	2,190	17.0%
Mission	59,677	10,040	16.8%
Visitacion Valley	17,904	2,586	14.4%
Potrero Hill	10,588	1,408	13.3%

Employment

According to 2000 Census data, there were 448,669 San Francisco residents over the age of 16 in the labor force (i.e., people who are employed or who are unemployed and are looking for work). This represented a labor force participation rate of 72% percent. The unemployment rate in 2000 was 4.6%. The 2003 estimates reflect a 69% labor force participation rate and a significantly higher unemployment rate of 9.7%.

Table 23. Employment Status of San Francisco Residents Age 16 Years and Over in 2000 and 2003

	2000	2003 (estimates)
Population 16 years and over	636,376	634,998
Not in labor force	227,707	196,920
In labor force	448,669	438,078
Armed Forces	237	190
Civilian labor force	448,432	437,888
Employed	427,823	395,536
Unemployed	20,609	42,352
Percent unemployed	4.6	9.7

Sources: U.S. Census 2000 SF 3; U.S. Census ACS 2003 Data Profile Table 3

Of the 427,823 San Francisco residents that were employed in 2000 and a projection of 395,536 that were employed in 2003, the majority (67.2% in 2000 and 69.4% in 2003), were employed in five broad industries: 1) Educational, health and social services; 2) Professional, scientific, management, administrative, and waste management services; 3) Arts, entertainment, recreation, accommodation and food services; 4) Retail trade; and 5) Finance, insurance, real estate, and rental and leasing. Industries such as transportation/warehousing/utilities, public administration, construction, wholesale trade and agriculture/forestry/fishing/hunting/mining each accounted for less than 5% of San Francisco's jobs in 2000 and 2003.

Table 24. San Francisco Employment by Industry in 2000 and 2003

INDUSTRY	2000		2003 (estimates)		Change 2000-2003	% Change 2000-2003
	# Employed	% of Total	# Employed	% of Total		
Educational, health and social services	69,461	16.2%	77,037	19.5%	7,576	10.9%
Professional, scientific, management, administrative, and waste management services	82,573	19.3%	72,530	18.3%	-10,043	-12.2%
Arts, entertainment, recreation, accommodation and food services	48,079	11.2%	44,492	11.2%	-3,587	-7.5%
Retail trade	43,935	10.3%	40,491	10.2%	-3,444	-7.8%
Finance, insurance, real estate, and rental and leasing	43,479	10.2%	40,301	10.2%	-3,178	-7.3%
Manufacturing	28,228	6.6%	24,647	6.2%	-3,581	-12.7%
Other services (except public administration)	21,995	5.1%	20,408	5.2%	-1,587	-7.2%
Transportation and warehousing, and utilities	19,111	4.5%	17,710	4.5%	-1,401	-7.3%
Information	30,000	7.0%	16,142	4.1%	-13,858	-46.2%
Public administration	14,222	3.3%	14,646	3.7%	424	3.0%
Construction	14,961	3.5%	14,491	3.7%	-470	-3.1%
Wholesale trade	10,954	2.6%	11,703	3.0%	749	6.8%
Agriculture, forestry, fishing and hunting, and mining	825	0.2%	938	0.2%	113	13.7%
Employed civilian population 16 years and over	427,823	100.0%	395,536	100.0%	-32,287	-7.5%

Sources: U.S. Census 2000 SF 3; U.S. Census ACS 2003 Data Profile Table 3

With respect to the occupation of residents, according to 2003 estimates from the U.S. Census, 48.7% of working San Franciscans were employed in management, professional and related occupations, followed by 25.0% in sales and office occupations and 15.1% in service occupations. Less than 10% of working residents were employed in each of the occupations of production/transportation/material moving, construction/extraction/maintenance and farming/fishing/forestry.

Table 25. Occupation of Employed San Francisco Residents in 2000 and 2003

Occupation	2000		2003 (estimates)		Change 2000-2003	% Change 2000-2003
	# Employed	% of Total	# Employed	% of Total		
Management, professional, and related occupations	206,804	48.3%	192,494	48.7%	-14,310	-6.9%
Sales and office occupations	109,316	25.6%	99,023	25.0%	-10,293	-9.4%
Service occupations	61,364	14.3%	59,746	15.1%	-1,618	-2.6%
Production, transportation, and material moving occupations	31,887	7.5%	27,708	7.0%	-4,179	-13.1%
Construction, extraction, and maintenance occupations	17,990	4.2%	15,936	4.0%	-2,054	-11.4%
Farming, fishing, and forestry occupations	462	0.1%	629	0.2%	167	36.1%
Employed civilian population 16 years and over	427,823	100.0%	395,536	100.0%	-32,287	-7.5%

Sources: U.S. Census 2000 SF 3; U.S. Census ACS 2003 Data Profile Table 3

PART 3. ANTI-POVERTY STRATEGY

The anti-poverty strategy and framework rationale

The purpose of this section is to articulate the rationale underpinning the MOCD and MOH five-year strategic plans and their explicit intention to reduce the number of individuals and families living in poverty in San Francisco. This will be accomplished through the following strategies: 1) provide data on the number of individuals and families living at or below the federal poverty threshold; 2) discuss recent literature explaining key events that trigger entry into poverty; 3) frame the broad social and economic trends affecting childhood development and discuss recent social policy evaluation regarding the costs and benefits of investing in early childhood interventions; and 4) review the goals for MOCD and MOH that are designed to reduce the poverty rates and improve quality of living for economically vulnerable San Francisco residents.

The U.S. Census tracks the number of children, individuals and families living at or below the federal poverty threshold. For the year 2000 Census the poverty threshold for a single individual was \$8,959/year; the poverty threshold for a family of four was \$17,524/year.

It is critical to understand that these figures are referred to uniformly as national numbers, *i.e.*, they are not adjusted for regional differences in cost of living or other economic factors that influence the true cost of residing in a specific region. This is a particularly crucial factor given the extremely high cost of housing in San Francisco. As a result, many consider the number of people living in poverty in San Francisco as a low estimate of the actual number of people who are economically vulnerable. There is no consensus in the literature regarding the execution of an alternative economic model to describe the low- and very low-income population in specific regions. Some analysts use 200% of poverty to describe the *poor and near-poor*, for example, the number of families living at or below \$35,048/year. There has been a significant debate within the U.S. regarding the development of *measures of material hardship*^{vi} to address the limitations of income-based poverty measures. While there is no formal definition, criteria, or core set of indicators agreed upon, many concur that needs such as food security, basic levels of shelter (housing quality), and medical care should be included. (The full report is available online at: <http://aspe.hhs.gov/hsp/material-hardship04/>).

As a result of this situation, MOCD and MOH use other economic criteria (allowed by HUD) to more appropriately describe the low- and moderate-income population in San Francisco. These measures are further detailed within the strategic plans.

Recent research into the *transition events in the dynamics of poverty*^{vii} explores questions such as, “What roles do events such as changes in household composition, employment status, and disability play in individuals’ entries into and exits from poverty?” This research complements significant prior research, by attempting to disentangle the relationship between different events, demographic characteristics and poverty transitions through multivariate analysis that separates key variables. The rich data sets used for this work reveal a comprehensive set of results that can be used to guide innovative policy and program direction. One of the most intriguing results from this work indicates that while the shift from a two-adult household to a female-headed household is a relatively rare event, individuals who experience this event are by far the most

likely to enter poverty. However, since this event is not nearly as common as other trigger events, we stand a greater chance to effect change by concentrating resources in other key areas. Employment changes (loss of a job) was the most common entry trigger into poverty; the onset of a disability and the entry of a child under six into the household are also associated with an above average likelihood of entering poverty. (The full report is available online at <http://aspe.hhs.gov/hsp/poverty-transitions02/>).

In order to develop a thoughtful set of program goals and measurable strategies to reduce poverty in San Francisco, we focus the next section on the broad social and economic trends effecting childhood development. This work is profiled because of its powerful relationship to long-term stability and economic well-being for individuals and families. The importance of this research directly relates to the complex and inter-related goals and strategies set forth in the MOCD and MOH five-year strategic plans, and the new Communities of Opportunity Initiative.

Over the past several years, significant research has been conducted on the influence of early childhood conditions on child health and development, educational attainment and economic well-being. Profound changes over the past several decades have coincided to produce a dramatically altered landscape for childhood policy, service delivery and childrearing in the United States. An explosion of research in neurological, behavioral and social sciences has led to major advances in understanding the conditions that influence whether children get off to a promising or worrisome start. These scientific gains have generated a much deeper understanding of 1) the importance of early life experiences, as well as the inseparable and highly interactive influences of genetics and environment; 2) the central role of early relationships as a source of either support and adaptation or risk and dysfunction; 3) the powerful capabilities, complex emotions and essential social skills that develop during the earliest years of life; and 4) the capacity to increase the odds of favorable developmental outcomes through planned interventions.^{viii}

Significant changes in the social and economic circumstances for families with young children include 1) marked changes in the nature, schedule and amount of work engaged in by parents of young children and greater difficulty balancing workplace and family responsibilities for parents at all income levels; 2) continuing high levels of economic hardship among families, despite overall increases in maternal education and increased rates of parent employment; 3) increasing cultural diversity and the persistence of significant racial and ethnic disparities in health and developmental outcomes; and 4) growing numbers of young children spending considerable time in childcare settings of highly variable quality, and greater awareness of the effect of stress on young children, particularly as a result of serious family problems and community conditions that are detrimental to child well-being.^{ix}

According to one of the premier social scientists, Urie Bronfenbrenner, “Today’s researchers on parenting are paying more attention to analyzing the developmental disarray of children than to the possible scientific bases and strategies for turning it around.”^x According to Bronfenbrenner:

- Systematic studies over the past two decades document an increasing cynicism and disillusionment among American adolescents and youth manifested in a loss of faith in others, in the basic institutions of their society and in themselves. For example, between

1975 and 1992, the percentage of U.S. high school seniors agreeing with the statement, “Most people can be trusted” fell from 35% to 19%.

- More and more youth are spending their formative years in prison.
- The teen-age and adult models widely watched by children and youth on the media (TV, films, video games, CDs and the internet) continue to emphasize commercialism, sexuality, substance abuse and violence.
- Neighborhood ties among families have been eroding.
- A marked increase continues in the percentage of children and youth living in poverty, producing a widening gap between the rich and the poor.
- More and more of these trends are occurring at the same time, thereby increasing the pace, scope and power of their developmentally disruptive effects.

Bronfenbrenner’s research is supported by James Garbarino’s work identifying the negative influences of an increasingly *socially toxic environment*.

In the last ten years, some communities have improved the quality of their physical environment as enhanced public and professional awareness has led to changes. In the matter of recognizing, understanding and reversing social toxicity, however we lag far behind. There is no direct social equivalent to Silent Spring, Rachel Carson’s landmark analysis of physical toxicity. ...But what are the social equivalents to lead and smoke in the air, PCB’s in water, and pesticides in the food chain? I think some social equivalents include violence, poverty, and other economic pressures on parents and their children. They include disruption of family relationships and other trauma, despair, depression, paranoia, nastiness and alienation- all contaminants which demoralize families and communities...As the social environment becomes more toxic, it is the children- particularly the most vulnerable among them- who show the effects first and worst. They are the children who already have accumulated the most developmental risk factors: poverty, racism, abuse, neglect, absent or incapacitated parents.^{xi}

The MOCD and MOH strategic plans focus on improving housing and economic conditions for low-income individuals and families. In recognition of, and in reaction to powerful influences on our children and their families, social and economic researchers have offered a number of measurable indicators attributable to conditions that make a family vulnerable to “increased risk” for adverse economic, behavioral or health consequences. The list of indicators varies among researchers and practitioners regarding methods of identifying families who live in challenging economic, physical or environmental conditions.

The Annie E. Casey Foundation profiles Children at Risk, by reviewing a set of ten indicators: percent of children living in poverty; percent of children living in single-parent families; percent of children living in families where no parent has full-time, year-round employment; percent of children living with a household head who is a high school drop out; percent of children living in low-income families; percent of children living in households without a telephone; percent of children living in households without a vehicle; percent of children who have a difficulty

speaking English (ages 5-17); percent of teens who are high school drop outs, and percent of teens not attending school and not working (ages 16-19).^{xii}

The Casey Foundation and the Oakland based organization Children Now, further defines a child living in a “high-risk family” as exhibiting three of the following four conditions: 1) child lives in a family with income below the poverty line; 2) child lives in a single parent family; 3) child lives in a family where no parent has full-time, year-round employment; or 4) child lives with a household head who is a high school drop out.

The RAND research organization identifies six risk factors which suggest that children and families exposed to these select conditions are more likely to experience adverse outcomes ranging from hyperactivity, to dropping out of school, to becoming involved in crime. Indicators for “vulnerable families” include poverty, welfare dependence, absent parents, one-parent families, unwed mothers and parents who did not graduate from high school. Research indicates that the more risk factors a child experiences, the more likely he or she will experience adverse outcomes in the future.^{xiii}

It is critical to note that while these conditions contribute to a family being vulnerable to adverse effects, not all families living with these challenges suffer negative consequences. As we review family stress research studies to examine the critical variables which lead to child neglect, there is a need to not only assess family stressors, but also to identify the protective factors which help families to survive multiple contextual stressors and to parent competently despite chronic and acute stressors. These protective factors include attachment, positive family bonds, effective communication; and informal and formal social support networks.^{xiv}

Historical research on the theory of family stress was formulated after extensive observations of ‘families who made it and those who did not’, during the Great Depression. Research conducted by Reuben Hill may be applicable to the intensity of today’s economic climate and widening gap between the rich and poor. Interviewing families who had lost their jobs and were living in extreme poverty, Hill looked for factors which contributed to family survival. From these qualitative data, Hill theorized that there are two complex variables that act to buffer the family from acute stressors and reduce the direct correlation between multiple stressors and family crisis.

Hill’s ABCX Model of Family Stress

(B) Internal Family Resources & Informal/Formal Social Supports

(A) Family
Stressors -----

Family
Crisis (X)

(C) Family Perception & Parental Self-Efficacy

An Institute of Medicine Report (1994) criticized the family support field for its confusing range of concepts, terms and outcome criteria; they called for an effort to conceptualize prevention as

either the building of protective factors or the reducing of risk factors to enhance child resiliency, for the sake of building a coherent prevention field.^{xv}

Since 1994, research and social policy has leaned toward the reduction of risk factors as a key intervention. Nonetheless, the strength of Hill’s research compels us to ensure that strategies implemented to address family stressors deal with not only the reduction of risk factors, but also the strengthening of protective factors. This is in concert with our long-term prevention approach, and is aligned with an effort to strengthen individual, family and community assets. The reality of this challenge is further complicated by the complexities of place-based community-building activities.

When you think about community, you realize how closely it is connected to parenting and the ability to do it well. People who are engaged in community building today recognize that formal services are not enough—that you cannot service people out of poverty. You can’t even service children into school success. It takes more. That is why successful community-building efforts act in more than a single domain, and why many of those community-building efforts are reaching out to people, who are working with parents and could become partners in the effort to rebuild community.^{xvi}

When considering efforts to support vulnerable families, timely, strategic interventions that include both family and community environments are likely to reinforce each other. In the social policy field, “early interventions” can be broadly applied to services generally available to and needed by many children, such as immunizations and child care, and to programs not specifically aimed at children such as Food Stamps and Medicaid. Frequently “early intervention” is applied to programs targeted to overcome the cognitive, emotional and resource limitations that may characterize the environments of disadvantaged or vulnerable children during the first years of life.^{xvii}

“Targeted early intervention” may include programs concerned with infants and toddlers in low-income families; interventions that target children as well as their parents; services offered in homes and community centers; programs aimed at improving educational achievement or health; and services as diverse as parent skills training, child health screening or job development training. Targeted interventions have been proven to have a significantly greater benefit to economically vulnerable families, than to the general population.

Recent research conducted by RAND posed the question “*Do early interventions targeted at disadvantaged children benefit participating children and their families?*” The summary findings from Investing in our Children: What we know and don’t know about the costs of early childhood interventions, state “after critically reviewing the literature and discounting claims that are not rigorously demonstrated, we conclude that these programs can provide significant benefits. Our review supports the proposition that, in some situations, carefully targeted childhood interventions can yield measurable benefits in the short run and that some of those benefits persist long after the program has ended.” Further, we find that at least for some disadvantaged children, early intervention programs may save some children and their parents from placing burdens on the state in terms of welfare, criminal justice and other costs.^{xviii}

RAND's conclusions were based on the examination of nine programs where evaluations had already been performed that assessed developmental indicators, educational achievement, economic well-being and health for program participants, and compared them with the same measures for matched controls. The age of participants in at the time of final follow-up varied between 5 and 27 years of age, depending on the intervention.

The programs led to the following advantages for program participants relative to the control group:

- Gains in emotional or cognitive development for child, typically in the short run, or improved parent-child relationships.
- Improvements in educational process and outcomes for the child.
- Increase economic self-sufficiency, initially for the parent and later for the child, through greater labor force participation, higher income and lower welfare usage.
- Reduced levels of criminal activity.
- Improvements in health related indicators, such as child abuse, maternal reproductive health, and maternal substance abuse.

According to the RAND study, targeted early childhood intervention programs generate four types of significant savings to the government: 1) increased tax revenues; 2) decreased welfare outlays; 3) reduced expenditures for education, health, and other services; and 4) lower criminal justice system costs.^{xix}

Multiple research findings emphasize that a saturated focus on quality, affordable housing; childhood development in concert with parenting education; employment development and attention to strengthening internal family resources; and formal and informal social supports significantly increase the individual or family's likelihood to resist or emerge from poverty. The MOCD and MOH goals reflect our practical understanding, priority and investment in these critical areas.

The MOCD and MOH strategic plans frame seven overarching goals:

- Promote economic self-sufficiency for low- and moderate-income families
- Strengthen neighborhood vitality
- Increase the provision of timely, relevant and effective social services
- Promote equity-based public policy strategies
- End widespread chronic homelessness in San Francisco
- Create affordable rental housing opportunities for individuals and families between 0-60% AMI (Area Median Income)
- Create homeownership opportunities for individuals and families between 60-120% AMI

These priorities for resource allocation will not be achieved in a vacuum. A brief review of alternate sources of income and program direction reveals another layer on the description of economically vulnerable residents. Given the age of San Francisco's population, it is surprising that the proportion of Social Security and retirement income in the City is lower than in California or in the nation. San Francisco does have a higher proportion of residents receiving Supplemental Security income, which indicates that San Francisco has higher proportions of low-income, aged, blind and disabled residents. This may become even more important in the

near-term as the state and federal governments are considering massive structural changes to Medicaid policies that would have tremendous financial implications for the service providers responsible for the aged, blind and disabled population.

Interestingly, the percentage of persons on public assistance decreased significantly for San Francisco, California and the U.S. between 1990 and 2000, though the largest decreases were in San Francisco. This timetable is too early to attribute the decline to the ticking of the welfare clock, which started when welfare reform measures took effect in California at the beginning of 1997. CalWORKs recipients were given five years to learn new skills, find work and move off of welfare. Though this is clearly not related to the welfare clock, it may be in part attributable to the success of welfare to work programs offered through CalWORKs. However, the greater decline of public assistance or other public income between 1990 and 2000 may also indicate that lower income San Franciscans are moving out of San Francisco as a result in the increased cost of living. This theory is corroborated by the significant decline in the proportion of African Americans in the City between 1990 and 2000 and the fact that African Americans have the lowest income levels in the City.

Table 26. Types of Household Income for Residents of San Francisco, California and United States

	SF		CA		US	
	% of all Households, 1990	% of all Households, 2000	% of all Households, 1990	% of all Households, 2000	% of all Households, 1990	% of all Households, 2000
Social Security	23.8%	21.0%	21.9%	22.3%	26.3%	25.7%
Supplemental Security	-	6.7%	-	5.3%	-	4.4%
Public Assistance	10.4%	3.9%	9.4%	4.9%	7.5%	3.4%
Retirement	14.4%	13.0%	14.9%	15.4%	15.6%	16.7%

As we invest in change for neighborhoods and residents through public policy advocacy, housing, economic development and social service strategies, MOCD and MOH will coordinate a creative evaluation process that leverages resources to provide a more comprehensive assessment of co-existing strategies that may be occurring in similar geographic areas and funded or directed by separate government and/or private entities.

When we prioritize our efforts to act as a responsible community partner and to develop as a learning organization, we will not only advance our stated goals, but we will also be in a better position to respond to the emerging needs of our dynamic communities, through the lens of a focused strategic framework. As Mark Twain said, if the only tool you have is a hammer, you tend to treat every problem as if it were a nail. In this case, the more we learn about the most culturally competent, community based and effective strategies to employ, the more creative we can be in coordinating our resources to improve outcomes and reduce poverty.

PART 4. MOCD STRATEGIC PLAN

The tragedy in life doesn't lie in not reaching your goal.

The tragedy lies in having no goal to reach.

-- Benjamin Elijah Mays

Introduction and Community Needs Assessment

A compassionate city must ensure that all residents, many of whom are struggling families, or individuals facing a trying time in their lives, live in a healthy and secure environment and have access to the tools and opportunities that will help them move toward self-sufficiency.^{xx} San Francisco will use its HUD allocation to contribute to this goal by providing individuals and families with the housing and services that allow them to focus on recovery, job-related skill development and obtaining work or increasing income.

The MOCD strategic plan outlines the non-housing development needs of the City. The plan provides the framework to address the needs of low- and moderate-income families living in the most distressed and isolated parts of the City. It builds on the information, challenges and findings that were identified through the Project Connect Initiative and describes how we can utilize existing and new resources to transform San Francisco's most distressed neighborhoods. (The complete Project Connect report including the methodology and community needs assessment findings is available online at the MOCD website.)

Through Project Connect, the city began a comprehensive effort to assess our community's needs with an on-the-ground survey of residents in San Francisco's most disenfranchised neighborhoods. Under the leadership of the Mayor's Office of Community Development, over 800 volunteers composed of city staff, community based organizations, faith groups and concerned residents contacted over 10,000 households in a massive door-to-door effort to determine residents' needs and establish neighborhood priorities.

Over 90% of the people surveyed reported a need for improved public safety in their neighborhoods. The Mayor is working hard with the Police Department and community groups to reduce crime in San Francisco's disadvantaged neighborhoods, including hiring and assigning more police officers to beat patrols, improving witness protection programs, and implementing innovative crime-mapping and accountability systems such as Comp-stat. In addition to public safety, Project Connect identified three top needs in San Francisco's low-income communities.

Economic Development and Jobs

- Over 80% of people surveyed reported a need for: employment training, asset building, micro-enterprise development, and neighborhood commercial amenities like grocery stores.

Housing

- Over 80% of people surveyed reported a need for improved housing, including: an increase in the number of affordable units, improvement in the quality of subsidized and market rate units, and improvement in overall quality of living in the environment, including parks, playgrounds, trees, and clean streets.

Social Services/Education

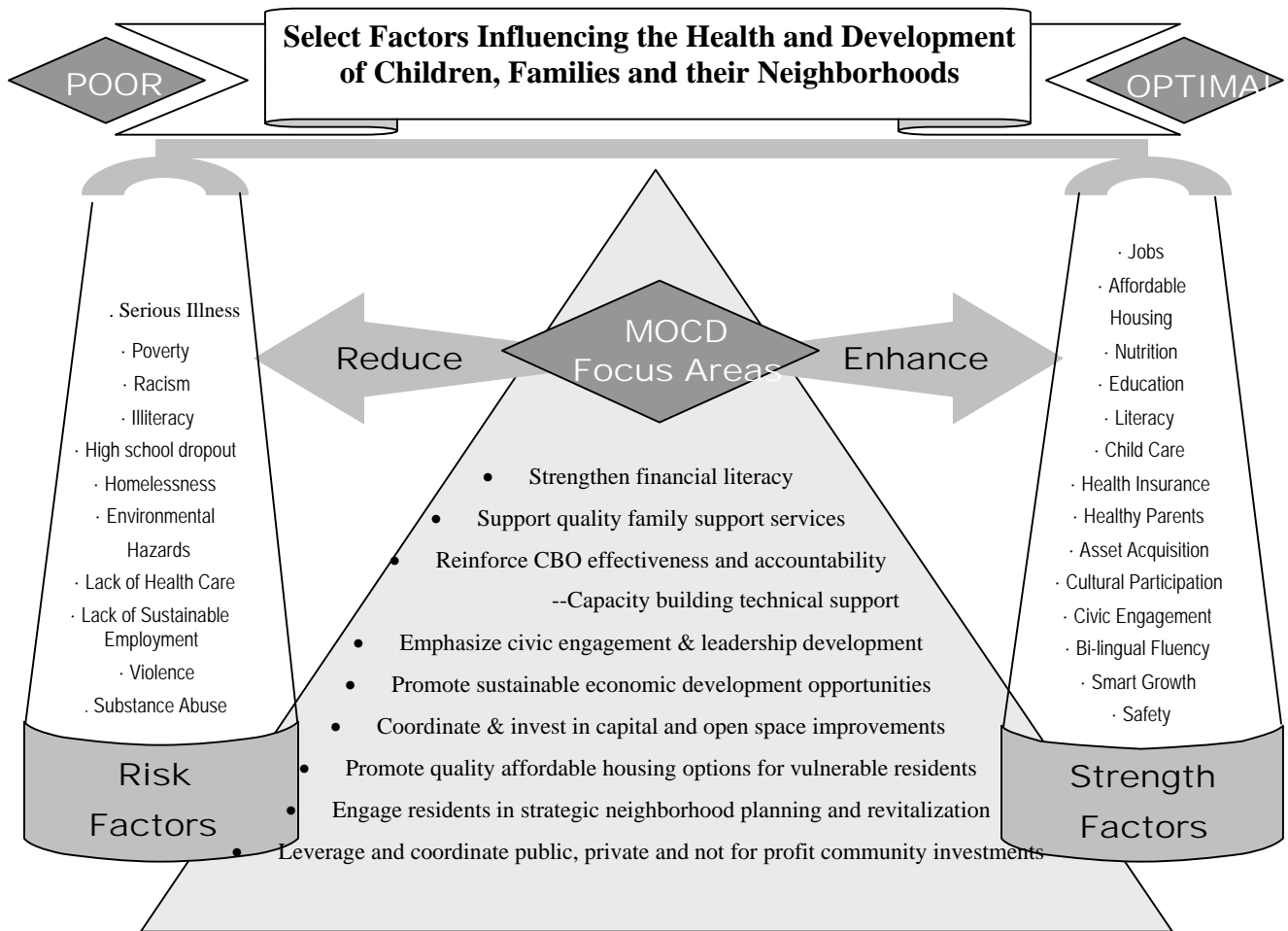
- Over 70% of people surveyed reported a need for: child care, health services, better schools, tutoring, after school programs, English language training, college preparation, public safety, and civic participation.

By weaving together the elements that create healthy communities – real economic inclusion, safe and decent affordable housing, and quality social services – MOCD hopes to improve the quality of life in disadvantaged neighborhoods and give families access to real opportunities for change.

Based on the Project Connect community assessment, the analysis and implications of our City demographic profile, information submitted at public meetings and focus groups, City department input, and the strategic direction of other public and private resources, MOCD has identified four goals for priority investment over the next five years. These goals are intended to integrate our strategies across traditional program areas and to intensify the holistic approach for individual, family and neighborhood transformation.

- 1) Promote economic self-sufficiency for low- and moderate-income families;
- 2) Strengthen neighborhood vitality;
- 3) Increase the provision of timely, relevant and effective social services; and
- 4) Promote equity-based public policy strategies.

As the chart below depicts, the City must consider myriad social and economic factors that influence the health and development of children, families and their neighborhoods. MOCD has selected our four goals to further clarify our role, foci and professional expertise. In order to maximize measurable impact, with limited resources, MOCD will execute a parallel community and economic development approach in San Francisco. This approach will allow MOCD to *go deep* in two targeted neighborhoods (Bayview Hunters Point and Visitacion Valley) while still investing substantial resources to address the needs of very low-, low- and moderate-income residents across the City. The initiative to *go deep* in Bayview Hunter's Point and Visitacion Valley is called Communities of Opportunity. The geographic concentration of this innovative initiative will allow MOCD to align limited resources in a more strategic manner, to 1) strengthen our focus on measurable outcomes; 2) execute activities that contribute to a substantive and sustainable impact in specific neighborhoods; and 3) create and optimize opportunities for significant job employment in a concentrated area. The substantive history, goals, and strategic direction for Communities of Opportunity are located in Appendix 1.



Adapted from chart originally developed by Lucy Johns, 2000.

Neighborhood Revitalization Strategy Areas

In 1993-94 San Francisco applied to HUD for consideration of six neighborhoods as federally designated Enterprise Communities. In order to be considered, all six neighborhoods developed ten-year strategic plans for community development. Of the six neighborhoods considered for recognition as Enterprise Communities, four were selected: Bayview Hunters Point; Visitacion Valley; South of Market and the Mission. The two neighborhoods not selected include Chinatown and the Tenderloin. The ten-year plans developed for the Enterprise Community application was sufficient for HUD to designate all six neighborhoods as Neighborhood Revitalization Strategy Areas (NRSAs).

MOCD has made investments in each of these areas that correspond to the key principles of the original Enterprise Community Program, including 1) economic opportunity; 2) sustainable community development; 3) community based partnerships; and 4) strategic visions for change. The strategic plans for these neighborhoods provide substantive detail regarding community priorities such as economic development and job training; safe and affordable housing; public safety; neighborhood beautification; education; child care and public service support.

MOCD respectfully requests renewal for all six of the current NRSA designations as provided for at 24 CFR 91.215 (e) (2) and CPD Notice 96.01.

MOCD compliance with HUD criteria:

- 1) **Boundaries:** MOCD has provided census tract boundaries to specifically define each neighborhood according to year 2000 census data;
- 2) **Demographic Criteria:** Each of the designated neighborhoods meets or exceeds the requirement that it be primarily residential and contain a percentage for low- and moderate-income residents that is equal to the “upper quartile percentage” (as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii) or 70%, which ever is less, but not less than 51%);
- 3) **Consultation:** Strategic plans were developed for all six neighborhoods in consultation with the area’s key stakeholders, including residents, owners/operators of businesses and financial institutions, non-profit organizations, and community groups that are in or serve the neighborhood;
- 4) **Assessment:** Each strategic plan includes an assessment of the economic situation in each area and economic development improvement opportunities and problems likely to be encountered;
- 5) **Economic Empowerment:** MOCD has a realistic development strategy and implementation plan to promote the area’s economic progress focusing on activities to create meaningful jobs for the unemployed and low- and moderate-income residents of the area as well as activities to promote the substantial revitalization of the neighborhood; and
- 6) **Performance Measurement:** MOCD has developed a program matrix that identifies reliable indicators including physical improvements, social initiatives and economic development activities, which are measurable over time.

In addition to the HUD guidelines, MOCD has taken the additional step of reviewing each of the neighborhood strategic plans and is committed to achieving very specific outcomes over the next five years. The following outline provides a supplemental snapshot of recent key advances, persistent needs and five-year goals for each neighborhood. Please note that these needs are *in addition* to the core, urgent needs that were previously stated for public safety, affordable housing and increased economic development.

1) Bayview Hunter's Point

Recent Key Advances:

- Repaired the local basketball court
- Landscaped at public housing
- Built a bus shelter at West Point
- Invested in renovations at Malcolm X School
- Promoted jobs on the 3rd Street light-rail project – 271 residents hired
- Partnered with Wells Fargo Bank to launch a façade improvement program to stimulate commercial revitalization
- Expanded banking services of the Northeast Community Federal Credit Union (NECFUCU) to mitigate the need for check cashing services
- Launched the Bayview Business Resource Center to provide technical assistance and access to capital

Persistent Needs:

- Develop the retail corridor
- Provide adult education, parent enhancement, financial literacy
- Improve quality of child-care facilities
- Create a non-profit center
- Increase mental health services
- Encourage more public entertainment, i.e., movie theater
- Improve senior services and senior transportation
- Increase public art
- Support a recreational facility i.e., boys and girls club
- Support development of youth enterprise retail space on 3rd Street
- Encourage development of a youth focused health center
- Stimulate development of Opportunity Centers in public housing locations
- Encourage development of Town Center Opportunity site

Five-Year Goals:

- Stimulate development for one large food chain to open
- Encourage development of a sports facility, i.e., gym
- Development of one cultural venue

2) Visitacion Valley

Recent Key Advances:

- Overhauled landscaping in public housing
- Built three new play structures
- Improved sidewalks and basketball court
- Launched a façade improvement program to stimulate commercial revitalization
- Expanded banking services of a credit union (NECFUCU) to mitigate the need for check cashing services

Persistent Needs:

- Increase affordable housing opportunities
- Enhance violence prevention activities
- Improve adult education and strengthen access to ESL courses
- Develop a sports field or gym
- Stimulate development of Opportunity Centers in public housing locations
- Improve relationship with the SFUSD
- Strengthen transportation for seniors

Five-Year Goals:

- Encourage medium-sized grocery store to locate in the area
- Support retail development along Leland Avenue corridor
- Encourage development of the Schlage Lock Opportunity site

3) Chinatown

Recent Key Advances:

- Increased capacity to deliver food, through capital investment in Donaldina Cameron House
- Public space improvements to two playgrounds
- Investments in Asian and Pacific Islander business assistance and asset building activities
- Expanded business technical assistance and access to capital through Asian Pacific Islander Business Information Services and NECFCU

Persistent Needs:

- Reduce food insecurity, especially for seniors
- Strengthen senior services, especially for disabled adults
- Strengthen immigration counseling
- Improve health and safety of public spaces

Five-Year Goal:

- Increase vocational ESL programs and reduce language barriers to accessing social services

4) Tenderloin

Recent Key Advances:

- Launched façade improvement program to stimulate commercial revitalization
- Funded NECFCU and Southeast Asian Community Center to improve banking and small business assistance
- Encouraged development of a Community Benefits District (CBD)

Persistent Needs:

- Improve access to quality substance abuse and mental health services
- Encourage family support services and parenting skills
- Encourage resident empowerment through the reduction of alcohol licenses
- Improve availability of English as a Second Language courses
- Improve compliance with ADA codes in public places

Five-Year Goal:

- Support Mid-Market commercial revitalization efforts

5) Mission

Recent Key Advances:

- Supported development of new Valencia Gardens public housing
- Supported the One-Stop Employment Center
- Incorporated child-care at the Family School
- Encouraged development of a Community Benefits District (CBD)
- Expanded small business technical assistance services to the Excelsior neighborhood
- Launched a façade improvement program to stimulate commercial revitalization
- Increased access to capital through Mission Economic Development Association and the Mission Area Federal Credit Union
- Increased homeownership training and education

Persistent Needs:

- Strengthen adult education, especially ESL courses
- Encourage immigration rights support
- Support youth career development
- Strengthen support for seniors to access health services

Five-Year Goal:

- Develop a community center-non-profit hub

6) South of Market

Recent Key Advances:

- Increased support for immigrant and refugee services and rights
- Improved business technical assistance and recent façade improvements
- Stimulated development of the Harvest Urban Market
- Supported Six on Sixth Commercial Revitalization – small business development and facade improvement plan
- Engaged in the development of revitalization plans for 7th Street corridor

Persistent Needs:

- Encourage employment development initiatives
- Support youth career development
- Strengthen support for domestic violence prevention
- Encourage substance abuse prevention services

Five-Year Goals:

- Invest in public art and community greening
- Encourage development of a cultural performance space

Five-Year Priorities for Investment

The following information provides a more detailed view of our strategic plan. Below each goal is an objective, strategy and sample activities. MOCD is dedicated to the articulation of specific indicators for each objective, to ensure that we are investing our resources to achieve optimal outcomes for our communities. MOCD has developed a 2005-06 Program Matrix (see the 2005-06 Annual Plan) to track all relevant indicators for each strategy. Additionally, we have designed a five-year Master Program Matrix, to assess investment outcomes across the 2005-2010 timeframe of the Consolidated Plan (see Appendix 5). Since we are tracking multiple indicators *within* the same strategy on an annual basis, MOCD has selected *one* indicator for each strategy that will serve as a proxy measure to assess impact over the five-year period. Performance of this measure will be tracked against a five-year goal. MOCD will use the annual report to HUD (CAPER) as the tool to update progress on the Program Matrix and to 1) supplement the proxy measure results with rich program detail from the multiple indicators tracked on an annual basis; 2) reflect on the direction and impact of the work; and 3) consider the strengths and obstacles that impact our goal achievement.

MOCD will work with local community based organizations, service providers, other city departments and the private sector to support capacity building for community based organizations, strengthen monitoring and emphasize measurable evaluation strategies.

Goal 1: Promote economic self-sufficiency for low- and moderate-income families

Objective 1: Promote workforce development through education, training and other linkages to high demand job markets that offer living wage employment

Strategies/Activities

1. Reduce under and unemployment by leveraging San Francisco's First Source Hiring Program and HUD's Section 3 Program; and utilize additional strategies to assist individuals to qualify for jobs that pay living wages, including high demand and technologically advanced occupations
 - ✓ *Increase neighborhood workforce development*
 - ✓ *Increase access to high quality ESL and vocational ESL for residents with limited English proficiency*
 - ✓ *Increase outreach and inclusion of disabled adults, chronically homeless, ex-offenders and other hard-to-employ populations*
 - ✓ *Increase linkage to small business strategies*
2. Engage and assist neighborhood economic development organizations (NEDOs) and community based organizations (CBOs) to help businesses achieve six-month retention rates of at least 50% for entry-level hires
3. Engage a collaboration of community and neighborhood organizations in a partnership network that results in improved outcomes and tracking of employment and training efforts
4. Leverage in partnership with HUD's Section 3 hiring requirements

Objective 2: Increase families' savings and assets to assist them in moving from poverty/public assistance to stability and self-sufficiency

Strategies/Activities

1. Develop social and financial programs to strengthen peer learning and reduce social isolation
 - ✓ *Create mentoring programs*
 - ✓ *Connect neighborhood associations to financial knowledge*
2. Provide financial education and other asset building opportunities
 - ✓ *Promote Local Earned Income Tax Credit*
 - ✓ *Create Individual Development Accounts (IDAs)*
 - ✓ *Develop credit repair/debt reduction programs*
 - ✓ *Encourage the development of policies and programs that allow individuals to maximize their earnings*
 - ✓ *Encourage IDAs for youth*
3. Develop access to capital strategies (banks, revolving loan funds, etc.) to support small business and micro-enterprise development
 - ✓ *Seek micro-lending programs*
 - ✓ *Continue to leverage the MOCD Loan Program with other bank loan programs*
4. Provide training to use financial and legal tools to maintain and protect individual and/or family assets

- ✓ *Increase outreach to disabled adults to ensure that they are capturing all available financial benefits and protecting available assets*
- 5. Encourage financial literacy programs for youth in 2nd-12th grade

Objective 3: Create a competitive business environment in low-income areas, specifically in Communities of Opportunity neighborhoods, to generate employment, business growth and customer services

Strategies/Activities

1. Provide grants and low interest loans to stimulate commercial and business revitalization
2. Establish and expand small businesses and micro-enterprises
 - ✓ *Provide training, technical assistance and financial assistance services*
 - ✓ *Promote micro-enterprises in industries of high demand such as childcare and industries that employ hard-to-serve populations*
 - ✓ *Create a Resident Entrepreneurship Advancement Program (REAP) that assists Housing Authority and other low-income residents in setting up micro-enterprises*
 - ✓ *Develop and manage a Business Legacy Program that allows current owners to mentor other individuals who will eventually buy the business*
 - ✓ *Develop cluster business development*
3. Encourage commercial businesses to provide services such as grocery (markets and fruit stands) and gas stations in HUD-approved Neighborhood Revitalization Strategy Areas
 - ✓ *Connect with local and national equity and loan funds to increase resources for commercial development projects*
 - ✓ *Facilitate networking opportunities that will lead to increased resources for small business*
4. Capture data, identify priority areas and publish neighborhood economic development plans
5. Use Section 108 loan financing to develop and preserve local retail services in economically depressed neighborhoods
6. Use Section 108 loan financing for tenant improvements
7. Encourage social ventures to create an employment path for residents that are traditionally marginalized in employment development strategies, including disabled adults, chronically homeless, ex-offenders and other hard-to-employ populations

Goal 2: Strengthen neighborhood vitality

Objective 1: Improve the infrastructure and physical environment of San Francisco neighborhoods

Strategies/Activities

1. Fund the development or rehabilitation of facilities that offer services to the community (including informal and licensed child care facilities)
2. Use Section 108 loan financing for community centers
3. Improve public spaces and upgrade outdoor-oriented facilities, including park and recreation areas

4. Leverage funding for neighborhood-based contractors to hire residents, especially hard-to-employ individuals, to mow, haul trash and otherwise abate blight in neighborhoods
5. Plant trees, especially in Communities of Opportunity neighborhoods

Objective 2: Preserve and promote the character and assets of our neighborhoods

Strategies/Activities

1. Provide funding for commercial exterior design services, neighborhood capital improvement planning and façade improvements
 - ✓ *Promote and expand SF Shines, MOCD's façade improvement program*
 - ✓ *Find more bank partners and other investors to expand SF Shines*
 - ✓ *Develop a pool of funds for tenant improvement loans*
2. Support neighborhood venues and organizations that host cultural events and community meetings

Goal 3: Increase the provision of timely, relevant and effective social services

Objective 1: Ensure enhanced access, safety and utilization of social services by residents

Strategies/Activities

1. Use resources to create better alignment between the needs of residents in targeted neighborhoods and public services
2. Increase the capacity of community based organizations to deliver timely, relevant and effective services
 - ✓ *Support the efforts of MOCD-funded providers to focus on organizational development and strategic planning*
 - ✓ *Develop reliable processes and standards for evaluation regarding job training and placement services*
3. Provide support to stabilize individuals and families that are in crisis (including legal aid, homeless prevention, domestic violence prevention, and aid to seniors)
4. Increase the coordination of public, private and not for profit investments to avoid duplication of efforts and to provide high quality services
 - ✓ *Develop neighborhood-wide and uniform intake, assessment, planning, and tracking tools*
 - ✓ *Strengthen existing services, consolidate duplicative efforts, and fill gaps*
5. Promote services in neighborhoods that promote access through community hubs
 - ✓ *Develop facilities where services and supports will be co-located and coordinated*
6. Support resident involvement in community stewardship activities, including education, public safety and neighborhood beautification strategies
7. Increase vocational ESL programs and reduce language barriers to accessing social services

Goal 4: Promote equity-based public policy strategies

Objective 1: Leverage and coordinate targeted public, private and not for profit investments

Strategies/Activities

1. Assist in the development of social capital
 - ✓ *Provide incentives for the establishment of parent associations and other resident organizations*
 - ✓ *Infuse existing informal networks that are utilized by families with the resources and connections to self-sufficiency*
 - ✓ *Work with community coordinators regarding “Living Room Meetings”*
 - ✓ *Work with FYI, Inc. to support and sustain creative community messaging*
2. Identify needs of public housing residents with disabilities and coordinate resources to address physical obstacles and access to relevant social services

MOCD Program Areas

Under the traditional rubric of community development, MOCD is organized to achieve the goals and strategies identified above through grants, loans, public policy development, resource leveraging and technical support. MOCD is structured internally to facilitate this work through economic development, capital, public services and planning teams. The following condensed descriptions of these program areas are intended to provide additional context to improve the community's understanding of MOCD's programs.

Public Facilities and Public Space Improvements

MOCD is the primary City agency that funds the rehabilitation or new construction of non-profit facilities that predominantly serve low-income families and individuals. Given this fact, MOCD is committed to continuing to use CDBG funds to fill this particular gap. MOCD has established funding streams through its Existing Facilities Rehabilitation and New Facility Development programs. These funds have been used to cover the cost of tenant improvements that allow service providers to expand existing services, and to construct new facilities such as neighborhood youth centers. In addition to protecting and expanding services, capital funds are used to ensure that these facilities accessible to all.

As with public facilities, MOCD is one of a few agencies that can allocate funding for public space improvements, if the improvements will directly benefit low-income residents. To address this need, MOCD created the Public Space Improvement Program. In general, MOCD 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 program itself is designed as a job-training program for the individuals participating in the improvement projects.

Over the next five years, MOCD will focus facility program funds primarily on the following types of facilities: neighborhood centers, child-care centers, youth centers, health centers, park/recreation facilities, and senior and other centers that provide services to low-income persons. MOCD supports funding for the development and/or rehabilitation of neighborhood facilities that offer appropriate and expanded services to the community and we support funding to improve public spaces and upgrade outdoor-oriented facilities in low-income neighborhoods. The other sources of funds which non-profits typically access to finance the cost of construction or rehabilitation of facilities comes primarily from private foundations.

Economic Development

The Economic Development program at MOCD is wholly dedicated to revitalize low-income and chronically underserved neighborhoods through investments and resources to promote sustainable economic stability among residents, increase the establishment of local businesses, including micro-enterprise development, and improve the physical development of our neighborhoods.

Public Services

The CDBG (and ESG) Public Services funds assist many different types of activities, including: job training and employment referrals; English-as-a-Second-Language instruction; legal counseling; health services; domestic violence services; recreational activities for children; child care; services for the homeless; and other services which contribute to the well-being of the members of the community. These programs assist low- and moderate-income residents, which can include the severely disabled, homeless, persons with AIDS, abused children, seniors and battered spouses. The Public Service program complements CDBG-funded physical projects, such as housing rehabilitation or new neighborhood facilities, and works as a component of a larger, more comprehensive approach to neighborhood revitalization.

Planning and Capacity Building

To assist neighborhood-based institutions in their mission to consistently provide relevant and exemplary services to the low-income residents of the areas in which they serve, MOCD will continue to make CDBG funds available for new planning studies and capacity building efforts. Through planning studies, both MOCD, and MOCD-funded service providers will gain knowledge about new and emerging needs of San Francisco residents, and modify existing programs or offer new programs that will best address these needs. Providing funding for capacity building efforts, which include strategic planning, and board and staff development training, leads to the improved organizational effectiveness of the MOCD-funded service providers, and has a direct, positive impact upon the services provided to low-income clients.

MOCD will make funds available for planning and capacity building over the next five years through the annual RFP process, and *during* the program year should any additional planning/capacity building funds become available. Planning grants are typically used to provide funding for the development of new and significant initiatives, programs and neighborhood plans, and to support the efforts of MOCD-funded providers to focus on organizational development and strategic planning.

Emerging Needs, Populations and Communities

In recognition of the rapidly changing demographics and character of San Francisco, MOCD will make funding available to address the unanticipated needs of existing and emerging populations/ communities that cannot be addressed through our already identified strategies. During the past 25 years, this strategy has enabled San Francisco's community development program to be a national leader in using CDBG to respond quickly and effectively to the AIDS crisis, the plight of refugees and immigrants, and the challenges of creating economic access for traditionally marginalized sub-populations. This strategy is an important resource to respond swiftly to emerging community issues.

PART 5. HOUSING STRATEGIC PLAN

Housing and Homeless Needs Assessment

POPULATION AND HOUSEHOLD TRENDS

Tables A-1 through A-4 in Appendix A provide an overview of recent demographic and household trends for San Francisco. As indicated, in 2000, San Francisco had 776,773 residents living in 329,700 households. The City's population had grown modestly since 1990, with an increase of 7.3% compared to a statewide increase of 13.8%. San Francisco's age distribution is relatively middle-aged, with a median age in 2000 of 36.5 years, compared to 33.3 years for California. Just 12.1% of San Francisco's population was children under age 15 in 2000, compared with 23.0% for the state as a whole.

With respect to household incomes, San Francisco had a relatively high median household income in 1999 (year for which 2000 Census asked income question), registering a median household income of \$55,221 compared to California's \$47,493. However, it is important to note that San Francisco also had a substantial number of very low-income households, with 48,655 households earning less than \$15,000 and another 28,000 households earning between \$15,000 and \$25,000.



RENTALHOUSING MARKET TRENDS

San Francisco is also notable for its proportion of renter versus owner households. In 2000, 65.0% of the City's households rented their housing unit, compared with just over 43% for California as a whole.

Appendix A-5 provides recent data regarding market rate rental rates and vacancy patterns in larger San Francisco rental complexes. According to RealFacts, a private data vendor that tracks larger complexes' rental patterns over time, its database of more than 16,000 units indicates a slight increase in market rents and occupancies for the fourth quarter of 2004. Overall, the average rent per square foot at the end of 2004 was \$2.22. Average rents ranged from \$1,286 for small studios to over \$4,000 for larger three-bedroom units. Although average rents for many unit types had declined between 2002 and 2003, the change in rents between 2003 and 2004 was a relatively flat pattern (up 0.6% overall).

In terms of occupancy trends, San Francisco, which has had a historically very high occupancy rate, has experienced a decline in occupancies since the economic downturn of 2001. More recently, average occupancy rates have hovered between 94% and 95%, with a slight uptick showing for the last quarter of 2004. Housing analysts consider a “normal” occupancy rate as approximately 95%; thus, if the current occupancy trend continues, San Francisco may once again experience a tightened rental housing market as the economy improves in the next several years. If occupancies begin to climb toward the more typical San Francisco levels of 97% to 99%, market rate rental housing costs may well experience a substantial increase as well.

Among renter households in San Francisco in 2000, many experienced an “extreme” cost burden (defined by HUD as paying more than 50% of income for housing costs). When analyzed by income level, over 34,500 low-income San Francisco renter households paid more than half of their income for housing, including those that could least afford this burden. For example, almost 11,000 households earning below 15% of Area Median Income (AMI) paid more than half of their income for rental housing in 2000, another 6,700 households earning between 16% and 30% AMI bore this extreme cost burden, and over 7,100 households between 31% and 50% AMI also fell into this extreme cost burden category. These data underscore the affordable rental housing needs for many of San Francisco’s lowest income households.

FOR-SALE HOUSING MARKET TRENDS

San Francisco is consistently ranked as either the most or one of the most expensive for-sale housing markets in the country. In February 2005, San Francisco had an estimated median sale price of \$699,000. Much has been written and analyzed with respect to the continued escalation in sale prices in San Francisco’s housing stock; the Consolidated Plan, in an effort to streamline content and highlight priority housing needs, does not attempt to duplicate other studies.

For informational purposes, a recent study conducted for the Local Support Initiatives Corporation (LISC) in support of a November 2004 affordable housing bond measure, identified demand for affordable ownership housing in San Francisco, based on ownership rates by household size for households exceeding 175% AMI, the rough level of income needed at that time to afford the least expensive market rate housing units available in the City. The study identified demand for over 16,000 units of affordable ownership housing for households earning between 60% and 100% AMI (expressed as 2004 income levels). Again, these data underscore the need for more affordable housing opportunities in San Francisco.

HOMELESSNESS

ENDING CHRONIC HOMELESSNESS THROUGH PERMANENT SUPPORTIVE HOUSING

As a result of expensive housing costs and an array of other factors, the most critical need in San Francisco today is to house the homeless, particularly the chronically homeless cycling through service providers and remaining on the streets. The City and County of San Francisco has an estimated 15,000 people who are homeless, including 3,000 persons meeting the definition of

chronically homeless¹. San Francisco spends approximately \$200 million annually on homeless services (both direct and related), yet the numbers of homeless continued to rise alarmingly since the last Consolidated Plan strategy was published in 2000.

To address this key priority, the Mayor's Ten Year Council to End Chronic Homelessness was convened in 2004 to draft the San Francisco Plan to Abolish Chronic Homelessness. The Council targeted the 3,000 chronically homeless, emphasizing a Housing First policy to provide permanent supportive housing. This approach was taken in order to better meet immediate needs of the chronically homeless and reduce City spending on these populations, making more funding available over time for other homeless and at-risk populations. Statistics show that the care of one chronically homeless person using emergency room services, and/or incarceration, costs San Francisco an average of \$61,000 each year, while permanent supportive housing, including treatment and care, would cost \$16,000 a year, and would provide the benefit of reducing homelessness on the streets.

San Francisco's Plan to Abolish Chronic Homelessness sets forth the goal to replicate the successes of several nationally recognized permanent supportive housing programs that have achieved great success, including the Direct Access to Housing (DAH) model developed locally. The Ten Year Council's primary goal is simple: create 3,000 units of new permanent supportive housing designed to accommodate the chronically homeless by the year 2010. The Plan recommends phasing out traditional shelters within four to six years, replacing them with 24-hour crisis clinics and sobering centers. One example of a sobering center, the McMillan Stabilization Pilot Project, has saved the City considerable money by diverting intoxicants from emergency rooms.

The Ten Year Plan also focuses on homelessness prevention, with an emphasis on discharge planning. The institutions through which chronically homeless people cycle repeatedly have been the hospital, jail, and, to a lesser extent, residential substance abuse and mental health treatment facilities. A model similar to DAH will be developed for homeless persons cycling through the jail, with two criminal justice case managers and 100 units of dedicated supportive housing added to the system to link discharge services directly to housing. Other prevention actions listed in The Ten Year Plan include: expanding the pool of eviction prevention funds by \$95,000 per year; improving outreach to those at risk for eviction; developing policies and training to prevent behavior-related evictions, and moving 2,500 eligible homeless disabled persons onto SSI. Additional objectives call for increasing and reallocating resources; improving service integration and interdepartmental collaboration; utilizing treatment innovations; expanding opportunities for employment, and developing new policies.

To further implement the Plan, San Francisco has also completed the following actions:

- Established a Homeless Cabinet of department heads to maximize coordination and accountability at the highest levels of government

¹ HUD defines a "chronically homeless person" as "an unaccompanied disabled individual who has been sleeping in one or more places not meant for human habitation or in one or more emergency homeless shelters for over one year, or who has had four or more periods of homelessness over three years." An estimated 20 percent of San Francisco's homeless population meets the definition of "chronically homeless," yet these 3,000 individuals, including families, consume 63% of the city's annual homeless budget.

- Reorganized the City’s street outreach program to focus on active engagement of the street population by an interdisciplinary team geared toward immediate placement in treatment and/or housing
- Offered permanent housing with integrated case management to homeless County Adult Assistance recipients
- Developed state funding to create housing for youth who have aged out of foster care and to preserve a state-funded supportive housing program that targets homeless mentally ill persons, both of which have helped to reduce chronic homelessness
- Merged employment with housing services through a federal Department of Labor/HUD grant

Homeless Outreach Efforts

The Mayor’s Homeless Outreach Team was created in May 2004, and is a collaboration between the Department of Public Health, the Department of Human Services and Community Awareness and Treatment Services. The HOT was designed to engage chronically homeless people on the streets and move them indoors as quickly as possible into stable residential situations. The team is actively working with the most visible and impaired people on the streets, and is equipped with resources needed to house and stabilize clients.

The Project Homeless Connect initiative is another city outreach effort using largely volunteers to reach the homeless and connect them directly to services and programs. There have been four volunteer mobilization efforts thus far, the last of which included over 1,000 volunteers throughout the course of the day. Program stations included County Adult Assistance Program, Social Security Income, Clinical Centers with doctors, nurses and mental health workers, and legal professionals providing pro-bono supportive services. Additional services included a language and translation unit, and a wheelchair unit to provide mobility to those who needed assistance. It is estimated that at least 1,200 homeless clients were connected to vital services and housing opportunities as a result of the latest outreach effort. These large volunteer mobilization efforts will be ongoing, and are being looked at as a national model.

A key strategy to homeless outreach is the development and strengthening of inter-departmental and agency collaborations. Currently the Homeless Outreach Team works in close collaboration with the Project Connect Initiative, Department of Public Health including primary care and behavioral health services, San Francisco General and Laguna Honda Hospitals, Department of Human Services including the shelter system cash benefits and housing divisions, Police Departments Operation Outreach detail, and the Fire Departments EMS Ambulance High Use Initiative. The Outreach Team continues to build relationships with San Francisco’s homeless advocates, non-profit organizations, and the private and corporate sectors. Leaders from the different City departments meet regularly to discuss issues, resolve problems, remove system barriers and provide direction.

Strategy for Addressing Shelter and Transitional Housing Needs

San Francisco has an extensive network of shelters and transitional housing. Emergency Shelter is considered temporary housing (generally up to 6 months) that provides homeless people with a place to stay where they will be safe and assisted in obtaining the services that will help them

exit homelessness. Transitional housing is temporary housing (generally up to 24 months) that has a full array of services, designed to assist people to exit homelessness. San Francisco's Continuum of Care Plan supports services including life skills training, alcohol and drug abuse treatment, mental health treatment, AIDS-related care, education, employment assistance, childcare, and transportation. Except for primary health care services, which are provided in clinics and on the street, most services are provided by nonprofit agencies.

Strategy for Helping Homeless Make Transition to Permanent Housing

The leading solution to homelessness is the development of permanent supportive housing. San Francisco has been involved in developing permanent supportive housing models over the last 15 years, and has found the "housing first" strategy to be the most effective in helping homeless make the transition to permanent housing. The "housing first" strategy means that housing is provided first, and then the person is engaged in services that help them retain their housing and improve their overall health and stability. To help the homeless make the transition to permanent housing, San Francisco has the goal of producing 3,000 supportive housing units, comprising 1,500 units produced through master-leasing and 1,500 units developed through non-profit ownership. This strategy is outlined under Priority #1 as Strategy A: Partner with non-profit developers and service providers to create new permanent supportive housing.

Homeless Special Needs Populations

Disadvantaged and homeless veterans are a dramatically underserved population nationwide and require special affordable housing consideration. According to the federal Department of Veterans Affairs (VA), veterans make up close to one-third of the nation's homeless population. In San Francisco, veterans make up a significant portion of the City's chronically homeless population. It is estimated that more than 2,500 San Francisco veterans have no place to call home. Swords to Plowshares, a San Francisco veteran rights organization, estimates that they encounter between 30 and 45 new unduplicated visits by homeless persons per month. Of their new clients, 80 to 85 percent are homeless or are living in substandard housing as defined by HUD.

The difficulties that disadvantaged and homeless veterans face have worsened as the population ages. According to the VA, 46% of homeless veterans are 45 years or older, compared to 20% of non-veteran homeless persons. Furthermore, homeless veterans disproportionately suffer from a variety of health, social and economic problems, including mental health issues, substance abuse and alcoholism, unemployment and under-employment, physical disability and chronic health conditions. Many indigent veterans have lived in marginal circumstances with little or no access to health care over a considerable period of time, causing their conditions to become more entrenched.

Among homeless veterans in San Francisco:

- close to 60% suffer from mental health disorders, including Post Traumatic Stress Disorder (PTSD);
- more than 70% have substance abuse issues;
- about 50% are dual diagnosed; and
- a large number of them face chronic health problems such as Hepatitis C, HIV, diabetes and hypertension.

REQUIRED TABLE 1A

The required HUD Table 1A is presented below, indicating housing beds/unit needs for the homeless population in San Francisco. The data is drawn from the most recent McKinney application, prepared in 2004 prior to the completion of the Ten Year Plan. It is important to note that this set of unmet needs also emphasizes the permanent supportive housing needs of San Francisco’s chronically homeless and other homeless/at-risk of homelessness populations.

HUD Table 1A: Homeless Gap Analysis and Population/Subpopulations Chart

	Current Inventory	Under Development	Unmet Need	
Individuals				
	<u>Beds/Units</u>	<u>Beds/Units</u>	<u>Beds/Units</u>	
Emergency Shelter	1,649	0	0	
Transitional Shelter	1,264	62	0	
Permanent Housing	4,736	504	5,263	
Total	7,649	566	5,263	
Persons in Families with Children				
	<u>Beds/Units</u>	<u>Beds/Units</u>	<u>Beds/Units</u>	
Emergency Shelter	380	0	0	
Transitional Shelter	400	0	0	
Permanent Housing	2,802	56	2,718	
Total	3,582	56	2,718	
Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Homeless Individuals	1,733	1,221	4,535	7,489
Homeless Families with Children	120	121	0	241
Persons in Homeless Families with Children	351	294	0	645
Total Persons	2,084	1,515	4,535	8,134
Homeless Subpopulations	Sheltered		Unsheltered	Total
Chronically Homeless	1,846		2,585	4,431
Severely Mentally Ill	1,359		<i>Optional for Unsheltered.</i>	
Chronic Substance Abuse	1,666		<i>Optional for Unsheltered.</i>	
Veterans	498		<i>Optional for Unsheltered.</i>	
Persons with HIV/AIDS	305		<i>Optional for Unsheltered.</i>	
Victims of Domestic Violence	281		<i>Optional for</i>	

Youth (Under 18 years of age)

102

*Unsheltered.
Optional for
Unsheltered.*

Source: 2004 Consolidated McKinney Application; Bay Area Economics, 2005.

SPECIAL NEEDS POPULATIONS (NON-HOMELESS)

REQUIRED TABLE 1B

As part of the Consolidated Plan, HUD also requires the identification of housing and services needs of special populations that are not homeless (but could be at risk of homelessness). Required HUD Table 1B below identifies the number of supportive housing units needed to serve these special populations.

HUD Table 1B: Special Needs (Non-Homeless) Populations

Housing with Supportive Services for Special Needs Populations

Special Needs Sub-Population	Unmet Need	Priority	Goals
Elderly	1,314	High	575
Frail Elderly	186	High	112
<i>Total Elderly (a)</i>	<i>1,500</i>		
Seriously Mentally Ill		High	200
Persons with Disabilities (b)	3,177	High	328
Chronic Substance Abusers		High	105
Persons with HIV/AIDS (c)	3,000	High	93

Notes:

a) San Francisco Housing Element 2004, pg. 71 shows 1,500 total elderly housing needs.

Census 2000 shows that 12.4% of all elderly in SF are frail. Thus, frail elderly housing needs estimated at 186 units and non-frail elderly at 1,314 units.

b) from San Francisco Housing Element 2004, pg. 70.

c) From San Francisco Housing Element 2004, pg. 72, indicates that 3,000 persons with HIV/AIDS on housing waiting lists.

Source: San Francisco General Plan Housing Element, 2004; 2000 U.S. Census; Bay Area Economics, 2005.

PERMANENT AFFORDABLE HOUSING NEEDS

REQUIRED TABLE 2A

This section relies on HUD's CHAS data to estimate unmet needs for permanent affordable housing in San Francisco. It should be noted that HUD's required Table 2A, shown below, focuses on HUD-selected subcategories of unmet needs from 0% to 80%AMI, specifically small elderly households, small related households, large related households, and "all other." These categories are not well matched to the demographics of San Francisco, which tends to have substantial numbers of unrelated households per HUD definitions.

HUD Table 2A: Permanent Affordable Housing - Priority Housing Needs

	Unmet Need	Priority	5 Year Goal/Annual
Renters			
<u>Elderly (1 & 2 members)</u>			
0 - 30% MFI	12,541	H	1092/218
31 - 50% MFI	3,613	H	189/37
51 - 80% MFI	2,029	M	53/10
<u>Small Related (2-4 members)</u>			
0 - 30% MFI	7,019	H	490/98
31 - 50% MFI	5,628	H	235/47
51 - 80% MFI	5,590	M	117/23
<u>Large Related (5+ members)</u>			
0 - 30% MFI	2,464	H	172/34
31 - 50% MFI	2,100	H	88/17
51 - 80% MFI	3,140	M	65/13
<u>All Other</u>			
0 - 30% MFI	15,757	H	2476/495
31 - 50% MFI	9,493	H	126/25
51 - 80% MFI	11,213	M	74/14
Total Renters	80,586		5177
Owners			
<u>Elderly (1 & 2 members)</u>			
0 - 30% MFI	3,959	M	69/13
31 - 50% MFI	1,575	M	25/5
51 - 80% MFI	1,517	H	120/24
<u>Small Related (2-4 members)</u>			
0 - 30% MFI	1,400	M	0
31 - 50% MFI	1,594	M	33
51 - 80% MFI	3,484	H	125/25
<u>Large Related (5+ members)</u>			
0 - 30% MFI	534	M	0
31 - 50% MFI	1,298	M	33
51 - 80% MFI	2,450	H	125/25
<u>All Other</u>			
0 - 30% MFI	1,208	M	0
31 - 50% MFI	837	M	13

<i>51 - 80% MFI</i>	2,105	H	13
Total Owners	21,962		556

Source: HUD User State of the Cities Database; Bay Area Economics, 2005.

POVERTY CONCENTRATION BY CENSUS TRACT

HUD also requires identification of Census Tracts with concentrations of poverty, defined by HUD as those Tracts where there is a 20% or greater concentration of households earning less than \$45,000, compared to citywide distributions. The following table provides the identified Census Tracts with low-income concentrations of households:

Table 27. Poverty Concentration by Census Tract

Household Income Concentrations by Census Tract			
Household Income Group	Citywide %	% Needed to Qualify as "Concentration of Poverty"	Low Income-Concentrated Tracts (a)
Less than \$20,000	19.0%	39.0%	Tracts 107, 113, 114, 115, 117, 118, 120, 123, 124, 125, 161, 176.01, 178, 201, 231.03, 603, 605.02
\$20,000 to \$34,999	13.3%	33.3%	None
\$35,000 to \$44,999	9.2%	29.2%	None

Notes:

a) For Consolidated Plan, HUD defines concentrations of poverty as those Census tracts with 20% more households (compared to citywide percentage) earning less than \$45,000 per year.

Sources: 2000 U.S. Census; BAE 2005.

DISPROPORTIONATE HOUSING NEEDS OF RACIAL/ETHNIC MINORITIES

According to the HUD definition, disproportionate housing need is indicated if there is a difference of 10% or more in the incidence of housing problems (e.g. cost burden, overcrowding, or substandard housing) for the minority group compared to all households, evaluated by income category². For example, in order to have disproportionate need, Asian households earning less than 30% of Median Family Income (MFI) would have to have a 10% higher incidence of housing cost burden compared to all households in that income category. According to HUD Comprehensive Housing Affordability Strategy (CHAS) data, no disproportionate need exists for African-American or White households at any income level in San Francisco (see table below). Disproportionate need does exist, however, for Asian, Latino/Hispanic, and Pacific Islander households earning more than 80% of median family income (MFI), and for Native American households earning 30% to 50% of MFI.

²"Housing problems" are defined by HUD to be cost burden greater than 30% of Median Family Income (MFI) and/or overcrowding and/or without complete kitchen or plumbing facilities.

Table 28. Disproportionate Housing Needs of Racial/Ethnic Minorities

Household Income	Percent Households with Any Housing Problems (a) (b)						
	All	Asian	Black	Latino/ Hispanic	Native American	Pacific Islander	White
Less than 30% MFI	75.4%	74.4%	71.0%	82.3%	75.8%	73.1%	75.8%
30% to 50% MFI	72.7%	76.8%	56.4%	76.0%	93.9%	72.6%	72.5%
50% to 80% MFI	54.3%	62.7%	39.7%	63.3%	38.3%	45.1%	49.5%
More than 80% MFI	22.0%	34.5%	17.7%	35.1%	22.6%	36.4%	17.1%
Total Households	42.9%	54.5%	47.2%	58.2%	55.3%	57.8%	34.5%

a) "Any housing problems" is defined by HUD to be cost burden > 30 percent of MFI and/or overcrowding and/or without complete kitchen or plumbing facilities.

b) is disproportionate need for ethnic/minority group in this income category, defined by HUD as 10% or more above citywide percentage for all households.

Source: HUD State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, BAE 2005.

FAMILIES AND CHILDREN

A review of Census and other demographic data indicate that San Francisco has unique demographic characteristics compared to the State of California. First, the high cost of living is forcing many families, especially those with annual incomes of \$50,000 or less, to leave the City. According to the 2000 Census, families with children under 18 comprise only 18% of all San Francisco households, compared with 40% of California households.

A 2003 report prepared by the Department of Children, Youth, and Their Families profiles Family Support and Resource Centers in San Francisco³. These Centers ensure the well being of families in San Francisco by offering an array of services, resources, and opportunities to assist parents in nurturing and raising healthy children. In fiscal year 2001-2002, the total unduplicated number of families served by Family Resource Centers was 26,965. Together these Centers serve primarily Latino, African American and Asian/Pacific Islander families. The Centers identified the following as the most pressing needs of families in San Francisco: affordable housing, employment assistance/vocational training, counseling, parenting education affordable child care, food and nutrition, mentoring and tutoring, literacy, respite care, English as a second language (ESL) classes, transportation, refugee and legal assistance, clothing, family advocacy, peer support groups, life skills, health needs, special rehabilitation, recreational and social activities, adoption, information and referral, and community safety.

³ *Landscape Report: Family Support / Resource Centers in San Francisco*. San Francisco Department of Children, Youth, and Their Families, August 2003. Available online at: <http://sfgov.org/site/frame.asp?u=http://www.dcyf.org/>

COST BURDENED HOUSEHOLDS

The table “San Francisco Housing Needs, 2000” shows the percentage of renter and owner households in San Francisco that experience housing cost burden, as reported by the 2000 U.S. Census. The data indicate that a significant portion of households are cost burdened. “Cost burdened” is defined by HUD as paying more than 30% of household income towards rent, mortgage payments, utilities, taxes, and insurance.

Among renters, almost 34% of households are cost burdened. Moreover, 16% of renters are severely cost burdened, paying more than 50% of their income towards housing costs. Overpayment rates are also high among San Francisco homeowners, though slightly lower than among renter households. Almost 31% of owner households pay more than 30% of income towards housing costs, and 14% pay more than 50% of household income.

Overpayment is particularly pronounced at the lower income levels. For example, 68% of extremely low income households (both renters and owners) pay more than 30% of income towards housing costs, and 51% of these households pay more than 50% of household income.

In some cases larger households experience a lesser-cost burden than smaller households due to the distribution of expenses among more household members. For example, 35% of large very low-income renter households pay more than 30% of income towards housing costs, compared to 52% of small very low-income renter households. This pattern does not hold true in all cases, such as in extremely low-income households, households with both renters and owners, and very low-income owner households.

However, in all categories large households do experience more “housing problems,” which include overcrowding. Overcrowding occurs when the number of persons in a household exceeds the number of habitable rooms in a unit. Almost 83% of large renter households report housing problems, compared to only 46% of small households. Similar trends occur among homeowners. These findings suggest that households are combining and living in inadequately sized units to ease their cost burdens.

Housing Quality

OVERCROWDING

Households often cope with high housing costs by living in overcrowded conditions. HUD states that overcrowding occurs when the number of persons in a household exceeds the number of habitable rooms in a unit. A household is defined as “severely overcrowded” when it contains over 1.5 persons per habitable room. The following table shows 2000 Census data regarding the number of people per room in San Francisco units. Data for the State of California are also shown for comparison purposes.

More than 12% of San Francisco households, or 40,921 households, live in overcrowded conditions. This degree of overcrowding is less than is present in the State as a whole, in which 15% of households are overcrowded. Data on severe overcrowding (more than 1.5 persons per room) show the same relationship, with San Francisco having slightly less severe overcrowding than California (8% and 9%, respectively). Therefore, while San Francisco certainly has room for improvement in terms of overcrowded households, overcrowding does not seem to be an area that demands prioritization of resources.

Table 29. Housing Overcrowding
Persons per Room/Overcrowding

Shaded area indicates overcrowded households.

Persons per Room (a)	% of Households	
	San Francisco	California
0.50 or less	54.5%	54.1%
0.51 to 1.00	33.1%	30.7%
1.01 to 1.50	4.4%	6.1%
1.51 to 2.00	5.2%	4.9%
2.01 or more	2.9%	4.2%
Total	100.0%	100.0%

Notes:

(a) Rooms exclude bathrooms, kitchens, hallways and closets. The Census defines "overcrowding" as having more than one person per room.

Sources: 2000 U.S. Census, SF3; BAE, 2005.

SUBSTANDARD HOUSING UNITS

The exact number of housing units in San Francisco needing rehabilitation is difficult to estimate. According to the 2000 Census, 7,940 units (2.3%) in the City lack complete plumbing facilities and 14,400 (4.2%) lack complete kitchen facilities. These figures may be duplicative, with some units lacking both plumbing and kitchen facilities. The Census also does not account for other more subtle housing problems, such as inadequate wiring, leaks, or heating.

San Francisco has an older housing stock, with 50% of all units built before 1940 and an additional 25% built between 1940 and 1959. This is the largest concentration of older housing stock in the State, but in and of itself it does not indicate a higher proportion of substandard housing.

Table 30. Age of San Francisco Housing Stock

Year Built	Percentage of Total	
	San Francisco	California
1999 to March 2000	0.5%	1.6%
1995 to 1998	1.6%	4.4%
1990 to 1994	2.0%	6.9%
1980 to 1989	4.9%	17.2%
1970 to 1979	7.0%	20.5%
1960 to 1969	9.4%	16.8%
1950 to 1959	11.4%	15.5%
1940 to 1949	13.2%	7.7%
1939 or earlier	49.9%	9.4%
Total	100.0%	100.0%

Sources: 2000 U.S. Census; BAE, 2005.

Housing restoration, remodeling and maintenance is an ongoing activity throughout San Francisco. There were a total of 11,464 renovation projects completed between 1990 and 1995, affecting 90,055 units. These numbers declined between 1996 and 2000, with only 5,533 renovation projects representing 34,577 units. However, the number of alteration permits issued or approved is again showing an upward trend, with 1,924 permits affecting 20,220 units issued by the Department of Building Inspection in 2000 alone.⁴

According the San Francisco Department of Building Inspection, rehabilitation needs are likely to be concentrated in one- and two-unit buildings rather than multi-family structures. This is evidenced by the fact that more than 86% of rehabilitation projects in the last ten years were for

⁴ San Francisco General Plan Housing Element, May 2004.

residential improvements in one-and two-unit buildings. Considerable rehabilitation is also needed in many lower income multi-unit buildings and residential hotels.⁵

Seismic retrofitting is a unique concern in many California cities, including San Francisco. There are approximately 11,850 units in 399 unreinforced masonry residential hotels and apartment buildings in the City. Many of these are occupied by low-income households. Approximately \$45,000 per unit in public subsidies is required to rehabilitate and seismically upgrade these buildings while still maintaining their affordable rents. In addition to the unreinforced masonry buildings, much of San Francisco's older housing stock is in need of some type of seismic upgrading such as foundation bolting and structural reinforcement.⁶

Barriers to Affordable Housing Production

The City and County of San Francisco faces a complex set of barriers to affordable housing production, due to underlying factors that influence the entire region. These barriers can be characterized as follows:

- Strong for-sale housing demand, leading to high residual land values and the ability of property owners to command high land sale prices
- Limited developable parcels
- Lack of sufficiently zoned supply of land for housing
- High construction costs, due in part to requirements to pay prevailing wages to all subsidized housing construction (but local practice would typically result in this situation even without regulations)
- Lengthy permitting process, due in part to environmental review and resident concerns over growth
- Lack of sufficient funding for affordable housing

The City and County of San Francisco has worked to reduce potential barriers to affordable housing production over the past few years. Examples of initiatives to create additional affordable housing include:

- Ballot measure in November, 2004 to create new \$200 million funding program using local bond financing
- Better Neighborhoods Planning program
- Adoption of Inclusionary Housing Ordinance (2002)
- Participation in Bay Area Smart Growth Strategy and the Compact for Sustainable Development (regional initiatives)
- Develop a new Land Use Element to the General Plan to re-designate former industrial lands to housing and mixed-use sites

However, at the same time, market forces responding to limited new production, low interest rates, and the continued attraction of San Francisco as a desirable place to live, have fueled for-sale housing prices to historic levels.

⁵ Ibid.

⁶ Ibid.

The San Francisco Housing Element, adopted May 13, 2004, provides a comprehensive series of policies and implementation actions to increase the supply of affordable housing by producing additional units while also conserving existing supply at risk of conversion to market rate, or from rental to for-sale units. Several key policies represent strengthened efforts for the City towards these goals, including the following:

- *POLICY 4.1* Actively identify and pursue opportunity sites for permanently affordable housing.
- *POLICY 4.2* Include affordable units in larger housing projects. Inclusion of affordable housing is currently required of new housing projects containing 10 or more units.
- *POLICY 4.3* Encourage the construction of affordable units for single households in residential hotels and “efficiency” units.
- *POLICY 4.4* Consider granting density bonuses and parking requirement exemptions for the construction of affordable housing or senior housing.
- *POLICY 4.5* Allow greater flexibility in the number and size of units within established building envelopes, potentially increasing the number of affordable units in multi-family structures.
- *POLICY 5.1* Prioritize affordable housing projects in the planning review and approval processes, and work with the development community to devise methods of streamlining housing projects.
- *POLICY 5.2* Support efforts of for-profit and non-profit organizations and other community-based groups and expand their capacity to produce and manage permanently affordable housing.
- *POLICY 5.4* Coordinate governmental activities related to affordable housing (including this Consolidated Plan).

Public Housing Needs and Objectives

Established in 1938, the San Francisco Housing Authority is located in the City and County of San Francisco. The Authority manages 6,451 units of public housing stock in 53 developments scattered throughout the city. The mission of the San Francisco Housing Authority (SFHA) is to provide safe, sanitary, affordable, and decent housing to very low-income families, senior citizens and persons with disabilities. It is one of the largest public housing agencies in the nation, serving 33,998 eligible low- and very-low income residents.

By the end of 2005, SFHA intends to rehabilitate all viable units that are currently off-line due to severe repair needs, and return as many of them as are feasible to service. 96.3% of the 5,790 are occupied with only 215 units unoccupied due to monthly turnover of units, vandalism, eviction, abandonment, or other socio-economic circumstances.

Problems that led to blight and deterioration in San Francisco’s public housing include:

A. Living in Distress

1. Income - SFHA has the tenants with lowest income in the city.
2. Crime –The areas surrounding public housing have some of the highest crime rates in the City.
3. Employment – The very low-income residents are the least employed population in the City.

B. Barriers to Managing the Environment

1. Vacates – The prompt leasing and maintenance issues are difficult to address given constant the vandalism of units.
2. The turnover rate is high.
3. Delinquent balance due is highest in this population and hardest to collect rent

C. Buildings

1. The cost of rehabilitation per unit is the highest per HUD's Total Development Cost rates.
2. The average work order backlog is highest due to vandalism and other factors, imposing constant maintenance work.
3. Some units may not meet Housing Quality Standards (HQS) due to age of housing stock and are taken off the rent roll

The SFHA has grown to include 53 developments with 6,451 public housing units of which 2,027 are senior/disabled units. The SFHA also administers 7,379 Section 8 Vouchers and 2,722 other Federally subsidized Voucher Programs. The Authority is constantly targeting all income levels under 30% of the AMI for public housing and 50% to 80% of the AMI for other units. We have 28,408 households on the public housing waiting list and 25,945 households on the Section 8 waiting list. The average households on both of these lists require two and three bedroom units. The Authority's mission is not only to keep our stock of public housing, but also to increase the number of public housing and affordable housing units for San Francisco very low-income households. In fact, due to the HOPE VI sites (North Beach and Valencia Gardens) and other public and affordable housing partnerships in progress, the Authority will gain 118 public housing units, 100 units at other non-public housing sites, and at least 600 replacement and new units in the pipeline.

For several years, the San Francisco Housing Authority (Authority) has been encouraging our residents to strongly participate in the revitalization of their sites. The Authority is committed to the involvement of the public housing residents and the surrounding communities for any planning and implementation of a revitalization process. Information and training is provided about the process so that residents may participate fully and meaningfully throughout the entire development process. The tenant associations are encouraged to participate in the capital improvements and modernization tasks at each site, from assisting in selecting new colors for their development, to identifying needs for the community to participating in focus groups (Task Force groups) to identify solutions to outstanding community problems, such as security, networking with community based organization and provision of services for the tenant population.

The Authority is watching federal funding events very closely and how they impact our existing programs. The funding that the Authority receives from HUD to operate public housing is expected to decrease by approximately \$4M next year beginning October 1, 2005. The capital funds (CFP) to make major improvements (such as new boilers, roofs, and other major work) are expected to be reduced by over \$1.4M next fiscal year as well. Additionally, for the first time since its inception in the early 1970s, the budget for Section 8 is also being reduced by \$5.5M.

Public Housing Objectives

The San Francisco Public Housing Authority has six major goals it is seeking to accomplish in the short and long-term.

First, it is committed to the preservation and rehabilitation of its existing public housing stock. The Authority will continue to seek funding sources, in addition to those provided through formula grants provided by the Department of Housing and persons with disabilities, to address the physical needs of various family and senior/disabled housing developments.

Secondly, the Authority is committed to addressing the growing need for low-income housing by increasing the public housing stock through creative partnerships with local developers and investors.

Thirdly, SFHA is working towards developing a comprehensive plan to address the home ownership needs of low-income residents in the San Francisco area. We will continue to explore other resources to make low-income home ownership a reality for the population it serves.

Fourth, the Authority is dedicated to providing a safe and secure environment for residents in public housing developments. It is our belief that no one, especially those in subsidized housing, should be in peril, physical or emotional. Therefore, SFHA has established working relationships, solidified in numerous Memoranda of Understanding, with contract security companies, local social service agencies, and city agencies, to increase the safety and security of all residents in public housing. It will continue to work with local agencies to improve communications and enhance relationships to the betterment of the mutual clients we serve.

Fifth, SFHA is committed to finding new and better ways to encourage and support resident businesses, increased job opportunities, access to quality health care and dependent care, enhanced transportation options, and other social service needs. Through partnerships with local social service and city agencies, the Authority will increase the opportunity for public housing residents to improve their quality of life, in or out of subsidized housing.

Finally, the SFHA will implement the Community Service and Self-Sufficiency Requirement, section 512 of the Quality Housing and Work Responsibility Act of 1998, as specified by the U.S. Department of Housing and Urban Development.

Addressing Housing Accessibility Needs

In order to address the need for accessible affordable housing financed by the City, the Mayor's Office of Housing proposes to implement the following policies that meet or exceed federal regulations:

A. Adopt standards and guidelines that provide accessible housing to the maximum extent feasible in affordable housing financed by the City.

The specific recommendations for this goal include establishing percentage goals for the construction of fully adaptable and fully accessible units in the housing development programs funded by the City.

- For new construction, the Mayor's Office of Housing will ensure that 75% of all assisted units will be adaptable. An additional 5% of the assisted units will be accessible to individuals with mobility impairments and an additional 2% of the assisted units will be accessible to individuals with sensory impairments.
- For moderate rehabilitation, the Mayor's Office of Housing will work to ensure that 10% of all assisted units will be adaptable/accessible.

B. Develop and enforce policies and practices that accommodate the needs of people with disabilities, to enable them to reside in affordable housing financed by the City.

In addition to increasing the supply of accessible housing, the Mayor's Office of Housing will work to ensure that property management practices in housing financed by the City fully comply with their obligations under the Fair Housing Amendments Act and other disability rights laws. The specific recommendations include development of written guidelines for ensuring accessibility and reasonable accommodations, establishment of clear and accessible communications with tenants about accessibility and accommodation request procedures, and provision for affirmative marketing of accessible and affordable housing to people with disabilities.

- Ensure that housing providers receiving City funding provide the accessible feature or policy modification requested by an applicant or tenant that is required to accommodate a disability, unless it would cause a fundamental alteration to the nature or the program or undue financial and administration burden to the housing provider through the MOH's annual monitoring process.
- Require housing providers to establish a policy that when an accessible unit becomes vacant to offer that unit first to current occupants of the project requiring an accessible unit and second to a qualified applicant on the waiting list requiring an accessible unit before offering the unit to an individual without a disability.

- Require housing providers to include a lease provision that requires a non-disabled household occupying an accessible unit to move to an available, appropriately sized and non-accessible unit if a disabled household needing that size unit applies for housing or is on the waiting list.
- Ensure that marketing plans for City-funded housing projects include outreach to people with disabilities through disability community organizations and other relevant agencies.

LEAD-BASED HAZARD REDUCTION STRATEGY

There are approximately 22,000 housing units in San Francisco with lead-based paint hazards that are occupied by low-and moderate-income families. The Mayor's Office of Housing's Lead Program seeks to protect children in San Francisco from lead by providing free lead inspections, risk assessments, project management, remediation, and clearance services to owners of properties occupied by low and moderate-income renters in San Francisco and low-income property owners. Priority is given to housing occupied by families with children under 6 years old, particularly those with elevated blood lead levels.

Lead is a systemic toxin that affects numerous organ systems. Childhood lead poisoning can cause learning disabilities, concentration and behavior problems, loss of IQ, permanent neurological damage, and at high concentrations, seizures, coma and even death. Lead was added to paint prior to 1978 to make it more durable. Because its toxicity was already recognized, reductions in the content of lead in paint were mandated by the federal government beginning in the 1940s. All of San Francisco's neighborhoods were fully developed by the end of World War II; 94% of our housing units were built prior to the 1978 ban on residential lead-based paint – 68% of the housing stock is pre-1950, which is considered the time frame when paint contained the greatest concentration of lead.

General Structure of the Lead Hazard Reduction System

The Role of Local Government Entities in Lead Hazard Reduction

The Mayor's Office of Housing. The Lead Program at the Mayor's Office of Housing seeks to protect children in San Francisco from lead poisoning by controlling lead based paint hazards in their homes. The program provides free lead inspections, risk assessments, project management, remediation, and clearance services to owners of properties occupied by low and moderate-income renters in San Francisco and to low-income homeowners. Priority is given to housing occupied by families with children under 6 years old, particularly those with elevated blood lead levels.

The Lead Program at MOH currently administers two grants from HUD's Office of Healthy Homes and Lead Hazard Control for a combined total of \$5.6 million. These two grants, awarded in 2003 and 2004 respectively, will allow MOH to remediate approximately 300 units of housing over the next 3 years.

The Department of Public Health. The Lead Poisoning Prevention Program at the Children's Environmental Health Promotion program works to prevent lead poisoning through outreach and

education on lead hazards. The CEHP is also charged with the enforcement of articles 11 and 26 of the San Francisco Health Code, which renders peeling lead paint on any pre-1978 building a nuisance. CEHP staff includes trained risk-assessors who can inspect properties and issue notices of violation to property owners for lead hazards, which must then be abated or face prosecution. The CEHP also maintains surveillance data on children with elevated blood levels (EBL) and provides case management for all children with blood lead levels above 10µg/DL. Joint case management is conducted during the remediation of lead hazards in the housing of low and moderate-income children with the staff at the Mayor's Office of Housing.

The Department of Building Inspection . The Lead Hazard Reduction (LHR) Program inspects buildings for compliance with the *Work Practices for Exterior and Interior Lead-Based Paint* legislation (SFBC Ch. 34, Section 3407). DBI inspects work in progress and enforces proper containment and work practices when lead based paint is disturbed.

Lead-Based Hazard Reduction Plan

Utilizing the coordinated resources of many agencies and the resources from two HUD grants, the City will seek to reduce lead-based paint hazards and prevent childhood lead poisoning through the following strategies:

Strategy #1: Form strategic collaborations with community groups in neighborhoods with high lead poisoning rates in children, high concentrations of children under 6 living in poverty, and high concentrations of seniors

a. Target groups that serve low-income children under six and their parents.

The lead program has initiated and will expand collaborative relationships with the following:

- **San Francisco Head Start Programs:** SFHSP serves as the umbrella organization for all San Francisco Head Start and Early Head Start Programs; 1500 families are served by Head Start programs in San Francisco. As a federal entitlement, Head Start clients all meet the federal definition of low income. As an program dedicated to maximizing the learning potential of low income children, Head Start has as a priority the prevention of lead poisoning. The Lead Program will provide materials, and staff education and training on lead remediation and prevention issues, in collaboration with the Department of Public Health. A lead testing policy at enrollment will be implemented by Head Start, and the houses of children with Elevated Blood Lead levels will be identified for possible remediation by the Lead Program at MOH
- **Home-based family daycare providers:** In the last year, the Department of Children Youth and Families (**DCYF**) has spearheaded an effort called "Gateway to Quality" among home-based family daycare and childcare centers. The Gateway to Quality project is coordinated by the Marianne Wright Edelman Institute, and involves the focused coordination of efforts and funding from all state, local and federal agencies for improvements in the quality of care for pre-

schoolers. A part of this effort is a thorough physical inspection of the facilities where children are cared for and taught. The Lead Program has become a formal part of this collaboration and will be training a staff of seven evaluators to spot possible lead hazards for referral to MOH's lead hazard control program.

GOAL: Reach 1,000 children per calendar year with information about lead poisoning. Enroll 50 families involved in childcare to do lead hazard reduction and remediation per year.

- b. Target faith-based community groups: Identify and establish relationships with faith-based groups that provide services to parents with small children in our targeted neighborhoods.

GOAL: Reach 720 children through outreach to faith based organizations.

Strategy #2: Establish formal collaborative relationships with key groups and agencies serving tenants and landlords.

An RFQ will be issued in 2005 to solicit groups that provide counseling and resolution services on lead hazards to tenants and landlords, and refer projects for remediation to the lead program. Coordination will include lead program marketing and outreach for those groups receiving CDBG money to do housing counseling.

GOAL: Counsel 20 tenants per month on lead issues, and refer at least five per month for remediation to the Lead Program at MOH while increasing the capacity of Community Organizations to handle lead-related tenant/landlord issues.

Enlist community-based organizations that provide education and training in targeted communities.

GOAL: Train 75 new lead workers and insure that they are hired by certified contractors working for MOH. Hold two trainings per year, in May and in October, in coordination with the Health Department. Each training will utilize the curriculum established by the EPA for lead worker training. Recruit workers for the training in conjunction with the Department of Building Inspection as they conduct outreach on the newly implemented interior lead safe work practices codes (1307).

Partner with the San Francisco Housing Authority

GOAL: Enroll 30 housing units participating in the Section 8 voucher program to undertake lead hazard control in their properties through the Lead Program.

Partner with San Francisco Rent Stabilization and Arbitration Board

The Lead Program will establish a formal relationship with the rent board to:

- a. Train rent board staff about the Lead Program services, and requirements.
- b. Establish a referral mechanism to the lead program for landlords when decrease in services petitions are filed because of lead hazards, and tenants meet the income requirement.

GOAL: Obtain 5 referrals of tenants and landlords that need lead hazard control services to the Lead Program at MOH this year.

Strategy #3: Establish formal working relationships with key city agencies that have enforcement authority over lead regulations.

a. DPH – Children’s Environmental Health Program

The Lead Program will continue to conduct joint program and outreach planning with the Department of Public Health. Lead Program staff will attend the case management meetings to coordinate the remediation of the units they have investigated and cited. Institute Joint program planning will be instituted with the Children’s Environmental Health program at DPH.

- a. Implement data collection and sharing to identify needs in children’s environmental health related to poor housing.
- b. Plan joint outreach and marketing to jointly targeted groups.
- c. Work to identify and access funding sources for children’s environmental health as it relates to poor quality housing.
- d. Identify and plan new program needs, staff training, and collaborations.

GOAL: Conduct lead hazard control remediation in all units where a low- or moderate-income child under 6 years of age has been identified with an Elevated Blood Lead level (EBL) in a rapid and safe manner.

b. Department of Building Inspection (DBI)

The Lead Program will coordinate with DBI to implement a training program for contractors and workers based on EPA curriculum for lead-safe work practices. In 2002, the San Francisco Board of Supervisors approved legislation requiring lead-safe work practices on the exterior of buildings in San Francisco (ordinance 3407). This ordinance states that any work involving painting, demolition or disruption of the surface of any building built before 1978 must be done according to the California Health Department mandated practices. Proper containment and worker protection must be followed to minimize the public and the workers’ exposure to lead. The Department of Building Inspection enforces this ordinance, and since its passage, DBI has issued over 400 citations for performing work in an unsafe manner. There is a great need for providing training to workers to ensure that lead work is performed safely.

Agency Collaboration on Lead Program Strategic Planning and Outreach

A diverse group of partners provided by the Mayor's Office of Housing provided input and guidance on the Lead program strategic vision and outreach. The contributing agencies include Department of Children, Youth and Families (DCYF), The Children's Council, the San Francisco Head Start Association, the Marian Wright Edelman Institute, the Children's Environmental Health Promotion Program at the Department of Public Health, The Healthy Children Organizing Project at Consumer Action, and the Childcare Facilities Fund of the Low Income Investment Fund.

Appendix A - Data Tables

Appendix A-1: Population and Household Trends, 1990 – 2000

<u>City of San Francisco</u>	<u>1990</u>		<u>2000</u>		<u>Change 1990 - 2000</u>
Population	723,959		776,733		7.3%
Households	305,584		329,700		7.9%
Average Household Size	2.29		2.30		
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	
Household Type					
Families	141,906	46.4%	145,186	44.0%	
Non-Families	163,678	53.6%	184,514	56.0%	
Tenure					
Owner Occupied Units	105,497	34.5%	115,391	35.0%	
Renter Occupied Units	200,087	65.5%	214,309	65.0%	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	
<u>State of California</u>	<u>1990</u>		<u>2000</u>		<u>Change 1990 - 2000</u>
Population	29,760,021		33,871,648		13.8%
Households	10,381,206		11,502,870		10.8%
Average Household Size	2.79		2.87		
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	
Household Type					
Families	7,139,394	68.8%	7,920,049	68.9%	
Non-Families	3,241,812	31.2%	3,582,821	31.1%	
Tenure					
Owner Occupied Units	5,773,943	55.6%	6,546,334	56.9%	
Renter Occupied Units	4,607,263	44.4%	4,956,536	43.1%	
	<u>Number</u>	<u>%</u>	<u>Number</u>	<u>%</u>	

Sources: 1990 & 2000 U.S. Census, SF1 and SF3; BAE, 2004.

From "Building for the Future: San Francisco Affordable Housing Development 1996 – 2004," prepared by BAE for Bay Area LISC, 2004.

Appendix A-2: Age Distribution 1990 - 2000

	1990		2000		Change 1990 - 2000
	Number	Percent	Number	Percent	
City of San Francisco					
Under 15	97,301	13.4%	94,010	12.1%	-3.4%
15 to 19	35,362	4.9%	33,334	4.3%	-5.7%
20 to 24	59,103	8.2%	56,054	7.2%	-5.2%
25 to 34	158,534	21.9%	180,418	23.2%	13.8%
35 to 44	129,853	17.9%	133,804	17.2%	3.0%
45 to 54	74,865	10.3%	107,718	13.9%	43.9%
55 to 64	63,561	8.8%	65,284	8.4%	2.7%
65 to 74	57,270	7.9%	53,955	6.9%	-5.8%
75 to 84	35,962	5.0%	37,929	4.9%	5.5%
85 +	12,148	1.7%	14,227	1.8%	17.1%
Total	723,959	100.0%	776,733	100.0%	
Median Age	35.8		36.5		
State of California					
Under 15	6,599,040	22.2%	7,783,683	23.0%	18.0%
15 to 19	2,053,148	6.9%	2,450,888	7.2%	19.4%
20 to 24	2,510,794	8.4%	2,381,288	7.0%	-5.2%
25 to 34	5,686,371	19.1%	5,229,062	15.4%	-8.0%
35 to 44	4,639,321	15.6%	5,485,341	16.2%	18.2%
45 to 54	2,902,569	9.8%	4,331,635	12.8%	49.2%
55 to 64	2,233,226	7.5%	2,614,093	7.7%	17.1%
65 to 74	1,857,221	6.2%	1,887,823	5.6%	1.6%
75 to 84	979,224	3.3%	1,282,178	3.8%	30.9%
85 +	299,107	1.0%	425,657	1.3%	42.3%
Total	29,760,021	100.0%	33,871,648	100.0%	
Median Age	31.5		33.3		

Sources: 1990 & 2000 U.S. Census, SF1 and SF3; BAE, 2004.

From "Building for the Future: San Francisco Affordable Housing Development 1996 – 2004," prepared by BAE for Bay Area LISC, 2004.

Appendix A-3: Household Income Distribution 1999 (a)

<u>City of San Francisco</u>	<u>Number</u>	<u>Percent of Total</u>
Less than \$10,000	32,261	9.8%
\$10,000 to \$14,999	16,394	5.0%
\$15,000 to \$24,999	28,142	8.5%
\$25,000 to \$34,999	29,596	9.0%
\$35,000 to \$49,999	43,784	13.3%
\$50,000 to \$74,999	58,297	17.7%
\$75,000 to \$99,999	39,969	12.1%
\$100,000 to \$149,999	43,534	13.2%
\$150,000 to \$199,999	17,613	5.3%
\$200,000 or more	20,260	6.1%
Total	329,850	100.0%

Median Household Income **\$55,221**

<u>State Of California</u>		
Less than \$10,000	967,089	8.4%
\$10,000 to \$14,999	648,780	5.6%
\$15,000 to \$24,999	1,318,246	11.5%
\$25,000 to \$34,999	1,315,085	11.4%
\$35,000 to \$49,999	1,745,961	15.2%
\$50,000 to \$74,999	2,202,873	19.1%
\$75,000 to \$99,999	1,326,569	11.5%
\$100,000 to \$149,999	1,192,618	10.4%
\$150,000 to \$199,999	385,248	3.3%
\$200,000 or more	409,551	3.6%
Total	11,512,020	100.0%

Median Household Income **\$47,493**

a) 2000 Census collected 1999 household income
Sources: 1990 & 2000 U.S. Census, SF1 and SF3; BAE, 2004.

From "Building for the Future: San Francisco Affordable Housing Development 1996 – 2004," prepared by BAE for Bay Area LISC, 2004.

Appendix A-4: Rent Burden 2000

Based on 1999 Income and 1999 Rent of Households in 2000

All Renter Households						
AMI Level	Persons in Household					Total
	1	2	3	4	5 to 8	
Up to 15%	12,023	3,452	1,584	911	965	18,935
16 to 20%	10,750	1,357	622	479	308	13,516
21 to 30%	7,101	4,723	994	1,144	1,039	15,001
31 to 50%	12,185	5,485	3,903	2,430	2,180	26,183
51 to 80%	14,582	7,479	3,663	2,840	2,799	31,363
81 to 100%	12,547	7,869	2,547	1,513	1,623	26,099
101 to 120%	5,933	6,422	1,954	1,408	1,098	16,815
>120%	21,705	29,096	9,704	4,022	2,308	66,835
Total	96,826	65,883	24,971	14,747	12,320	214,747
Households with Rent Burden 30 Percent or Higher						
Up to 15%	7,747	2,172	1,222	644	805	12,590
16 to 20%	7,308	1,082	481	421	279	9,571
21 to 30%	5,651	3,273	688	827	705	11,144
31 to 50%	8,781	3,799	2,233	1,385	841	17,039
51 to 80%	7,270	4,021	1,421	751	625	14,088
81 to 100%	3,465	2,440	631	286	181	7,003
101 to 120%	897	1,411	371	98	49	2,826
>120%	1,389	1,187	386	119	48	3,129
Total	42,508	19,385	7,433	4,531	3,533	77,390
<i>Percent of All Renter HHs</i>	<i>43.9%</i>	<i>20.0%</i>	<i>7.7%</i>	<i>4.7%</i>	<i>3.6%</i>	<i>79.9%</i>
Households with Rent Burden 50 Percent or Higher						
Up to 15%	6,686	1,990	1,053	582	668	10,979
16 to 20%	4,663	859	312	269	240	6,343
21 to 30%	4,212	1,939	402	473	331	7,357
31 to 50%	3,861	1,725	958	345	282	7,171
51 to 80%	1,324	819	355	124	46	2,668
81 to 100%	710	301	18		-	1,029
101 to 120%	40	139			-	179
>120%	52	22			-	74
Total	21,548	7,794	3,098	1,793	1,567	35,800
<i>Percent of All Renter HHs</i>	<i>22.3%</i>	<i>8.0%</i>	<i>3.2%</i>	<i>1.9%</i>	<i>1.6%</i>	<i>37.0%</i>

Note: Due to statistical sampling error, totals here may not match other sources.

Sources: U.S. 2000 Census Public Use Microdata Sample; HUD; HCD; BAE.

From "Building for the Future: San Francisco Affordable Housing Development 1996 – 2004," prepared by BAE for Bay Area LISC, 2004.

Appendix A-5: San Francisco Rental Housing Market, Fourth Quarter 2004

CURRENT MARKET DATA:

<u>Unit Type</u>	<u>Number</u>	<u>Percent of Mix</u>	<u>Avg. Sq. Ft.</u>	<u>Avg. Rent</u>	<u>Avg. Rent/Sq. Ft.</u>
Urban Loft	213	1.3%	763	\$1,681	\$2.20
Studio	3,644	22.6%	493	\$1,286	\$2.61
Jr. 1 BR	158	1.0%	475	\$1,367	\$2.88
1 BR/1 BA	6,078	37.6%	724	\$1,655	\$2.29
2 BR/1 BA	1,825	11.3%	902	\$1,829	\$2.03
2 BR/1.5 BA	108	0.7%	1,062	\$2,635	\$2.48
2 BR/2 BA	3,058	18.9%	1,080	\$2,256	\$2.09
2 BR TH	68	0.4%	1,358	\$2,921	\$2.15
3 BR/1 BA	100	0.6%	1,095	\$1,850	\$1.69
3 BR/2 BA	798	4.9%	1,371	\$2,690	\$1.96
3 BR/3 BA	74	0.5%	1,863	\$4,268	\$2.29
3 BR TH	20	0.1%	1,875	\$4,063	\$2.17
Totals	16,144	100.0%	803	\$1,782	\$2.22

AVERAGE RENT HISTORY:

<u>Unit Type</u>	<u>2002</u>	<u>2003</u>	<u>2002-2003 Change</u>	<u>2004</u>	<u>2003-2004 Change</u>
Studio	\$1,314	\$1,262	-4.0%	\$1,267	0.4%
Jr. 1 BR	\$2,114	\$1,286	-39.2%	\$1,296	0.8%
1 BR/1 BA	\$1,741	\$1,622	-6.8%	\$1,646	1.5%
2 BR/1 BA	\$1,979	\$1,875	-5.3%	\$1,821	-2.9%
2 BR/2 BA	\$2,299	\$2,225	-3.2%	\$2,277	2.3%
2 BR TH	\$3,397	\$3,083	-9.2%	\$3,000	-2.7%
3 BR/2 BA	\$2,826	\$2,878	1.8%	\$2,679	-6.9%
3 BR TH	\$3,996	\$3,996	0.0%	\$4,046	1.3%
All	\$1,867	\$1,768	-5.3%	\$1,778	0.6%

OCCUPANCY RATE:

<u>Year</u>	<u>Average Occupancy</u>
2001	94.9%
2002	94.1%
2003	94.8%
2004	93.5%
2004 Q4	94.8%

Sources: RealFacts, Inc.; Bay Area Economics, 2005.

San Francisco’s Five-Year Housing Strategic Plan (Years 2005-2010)

The time is always right to do what is right.

--Dr. Martin Luther King, Jr.

Over the next five years, the City of San Francisco will face a tremendous challenge in its efforts to adequately address the affordable housing needs of its low- and moderate-income residents—there is an increased need for resources to provide affordable housing to its residents, while there is a dramatic decrease in the resources available to fund this need. This gap widens as housing costs in the City continue to rise and affordable housing financing requires more subsidy to house individuals with very limited financial resources.

In this world of shrinking resources, San Francisco’s housing entities, San Francisco Redevelopment Agency, San Francisco Housing Authority and MOH, are working collaboratively and partnering in innovative ways to meet the affordable housing needs of the City’s residents. This plan reflects this collaboration as many of the objectives included are the result of partnerships between these agencies.

FACING THE CHALLENGE: DOING MORE AND ASSISTING THE MOST NEEDY WITH LESS RESOURCES

San Francisco prides itself on its diversity—it is a rich mix of individuals and families of all ethnicities, cultures, ages, income levels. In the current environment of shrinking housing resources, the very essence of what makes San Francisco so unique is being threatened by an affordable housing crisis. The City has chosen to face the challenge directly by addressing the housing needs of its residents at all levels of the income spectrum, with a particular focus on its most vulnerable residents—chronically homeless individuals and families with extremely low-incomes.

To realize the greatest possible impact with limited funds, the City has established clear and distinct five-year priorities, goals, strategies, and proposed performance targets for its housing activities. Below is an overview of the City of San Francisco’s three major housing priorities for years 2005-2010:

Five-Year (2005-2010) Housing Priorities:

- #1 Create Housing Opportunities for the Homeless**
- #2 Create Affordable Rental Housing Opportunities for Individuals and Families with Incomes up to 60% of Area Median Income**
- #3 Create Homeownership Opportunities for Individuals/Families up to 120% AMI**

The following sections describe the City’s plan for addressing its three major housing priorities. Each section includes:

- A background/needs analysis which provides information on the housing need that each priority attempts to address;
- A summary of the overall strategies the City will implement to address the priority;
- A description of the housing activities or programs the City will invest in to achieve its strategic objectives; and
- Five-Year Performance Targets for each priority.

Priority #1 Create Housing Opportunities for the Homeless

Background / Needs Analysis

The City’s overall priority is to collaborate with its city agencies, community-based organizations and the community to provide housing opportunities for the City’s homeless individuals and families and those individuals. Among this group, the city has a particular interest in housing individuals and/or families who are chronically homeless, those who desperately need housing to stabilize their lives so that they can address the underlying cause(s) of their homelessness and stop their tortuous process of cycling through the streets, shelters, jails, and emergency rooms.

The 2005 Homeless Count indicates that there are 6,248 homeless persons in the city and county of San Francisco. Approximately 2,500 of these individuals and families are considered to be “chronically homeless”. A chronically homeless person is defined as “an unaccompanied disabled individual who has been sleeping in one or more places not meant for human habitation or in one or more emergency shelters for over one year or who has had four or more periods of homelessness over three years.” The City has broadened this definition to include chronically homeless families who are often overlooked and underserved. The chronically homeless are the most in need among the homeless population and consume a disproportionate amount of the homeless resources.

San Francisco Pursues a Housing-First Approach

Addressing San Francisco’s homeless needs requires a new approach that uses the best practices of the past combined with the innovative thinking and resources available to us today. In the past, San Francisco has used a continuum of care approach—separating the provision of services for the homeless from the provision of housing and focusing more on providing emergency and transitional housing for the homeless. While the City will continue to focus and support initiatives that build upon the Continuum of Care’s emphasis on curing the underlying causes of homelessness (mental illness, substance abuse, etc.) and to provide affordable housing to individuals at risk of homelessness, the City will now make it a first priority to get an individual and/or family into stabilized housing. This new “Housing First” approach, described in the Ten Year Plan to End Chronic Homelessness adopted in June, 2004, emphasizes immediate placement of the individuals in permanent supportive housing,

then provides on-site wrap-around services that address the underlying causes of their condition. By housing individuals and families first, the person's life is immediately stabilized and there is a greater likelihood that he or she will not return to the streets. The housing-first approach is also more cost-effective for the City, and therefore, frees up more resources for use in developing more supportive housing for the chronically homeless. For example, the City currently pays \$800/day for each chronically homeless person who uses the Emergency Room, while the City could use those same resources to provide supportive housing for \$1,000/month. So, while San Francisco has over fifteen years of experience in supportive housing, this Plan embraces supportive housing development as the *key strategy* to reduce and ultimately end widespread chronic homelessness. While the City will continue to serve those who are homeless and at risk of homelessness, the immediate goal is to create 3,000 units of new permanent supportive housing designed to accommodate the chronically homeless using the "Housing First" model.

Strategy A: Partner with non-profit developers and service providers to create new permanent supportive housing

In partnership with community-based non-profits, the City will provide supportive housing that is affordable to extremely low-income people. This supportive housing will include a variety of on- and off-site services designed to achieve residential stability and improved health and well being for its residents. The cornerstone of the Ten-Year Plan to End Chronic Homelessness initiated in 2004 is the development of 3,000 units of supportive housing by 2010.

Approximately 575 units have already been created toward this goal. The first and most important strategy associated with ending chronic homelessness is to create an additional 2,425 units of permanent supportive housing.

Activities:

1. Provide financial assistance to non-profit developers and owners to create new non-profit owned permanent supportive housing opportunities for chronically homeless individuals and families on sites yet to be determined and on sites in Redevelopment Project Areas.
2. Provide additional financial assistance as necessary to re-program units in the affordable housing development pipeline. The goal is to create new non-profit owned permanent supportive housing opportunities for chronically homeless individuals and families.
3. Provide operating or rental subsidies and supportive services funding for units in existing non-profit owned affordable housing to provide permanent supportive housing opportunities for chronically homeless individuals and families.
4. Leverage local, state, and federal capital, operating subsidies, rental subsidies, and services resources to create new supportive housing units.
5. Create a local operating/rent subsidy program to support the long-term operation of permanently supportive housing for chronically homeless persons.
6. Enter into long-term master leases with the private for-profit owners of apartment buildings or residential hotels to create new permanent supportive housing opportunities for chronically homeless individuals and families.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Acquire, rehabilitate or construct new units in partnership with community-based non-profits	1,360
Provide units through master leasing	1065 units

Strategy B: Provide comprehensive supportive services and operating funding for formerly homeless tenants in supportive housing developments to help them retain their housing and improve their overall health and stability.

Permanent supportive housing helps the homeless to stabilize their lives by providing them with the type of on-site, wrap-around services that address the issues that are often related to their homelessness. The City understands that providing housing to the homeless without these services threatens their ability to live independently and to ultimately stay off the streets. Therefore, the City has made it a priority to ensure that housing providers and service providers collaborate on permanent supportive housing developments.

Activities:

1. Fund support services at these developments by pursuing federal and state service funding as well using funds from the Department of Human Services and Department of Public Health.
2. Fund operating and leasing expenses at these developments to make their operation financially feasible given the extremely low rents, using federal and state funding as well as funds from the Department of Human Services and Department of Public Health.
3. Build capacity among housing and service organizations through funding partnerships between service providers and housing development corporations that develop and manage supportive housing for the chronically homeless.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Provide services funding to supportive housing developments	\$10.8 million
Provide operating and leasing subsidies to supportive housing developments	\$10.8 million

Strategy C: Prevention – Closing the Front Door to Homelessness

Activities:

1. Provide financing to create affordable housing for individuals, families, and seniors who are episodically homeless or at risk of homelessness (see Priority 2).
2. Provide housing counseling assistance to renters who are victims of eviction or are under threat of eviction to ensure housing stability (see Priority 2).

As identified in the Ten Year Plan to Abolish Chronic Homelessness, improve discharge planning so that no one is discharged from programs, hospitals, prisons, or other systems to the streets.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Develop units for households at risk of homelessness in other affordable rental housing developments.	500 new units for households that are not chronically homeless but may occasionally experience homelessness.
Finance the development of permanent supportive housing for special needs populations.	100 new supportive housing units for homeless ex-offenders; 150 new units for youth at risk of homelessness.

Strategy D: Maintain the Investment in Supportive Housing

Once the supportive housing has been created, adequate oversight must occur to ensure that the service provision and property management are high quality and serve the needs of tenants. In future years, capital improvements may be required to maintain the housing as permanently affordable, high quality housing.

Activities:

1. Conduct thorough annual monitoring on existing supportive housing developments including requiring annual monitoring reports, conducting site visits, and performing on-going assessments of the housing’s financial and operational health.
2. Provide financing for capital improvements to existing affordable housing stock that are beyond the scope of existing reserves.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Review annual monitoring reports for every development	Annual monitoring reports distributed and analyzed
Conduct periodic site visits	Site visits conducted as needed (once a year, at a minimum)
Perform periodic review of property management firms that manage supportive housing developments	On-going review of property managers, through review conducted annually
Make capital improvement funding available to existing non-profit owned developments, including supportive housing.	\$5 million in loans/grants

Priority #2 Create Affordable Rental Housing Opportunities for Individuals and Families with Incomes up to 60% of Area Median Income

Background/Needs Analysis

Over the past few decades, affordability problems among low-income renters rose as the supply of low-income rental housing decreased and the demand for the housing increased. Increasingly, market rents in San Francisco impose a significant cost burden on low-income renters, particularly seniors, low-income families and persons with disabilities who would like to remain in the City yet cannot afford the rents. Many of these individuals are San Francisco’s working families, so the lack of affordable housing has created significant problems for San Francisco employers attempting to attract and retain employees.

While the overall objective is to serve individuals and families with income up to 60% AMI, serving individuals and families at 50% AMI will be the primary focus.

Strategy A: Partner with non-profit and other private developers to create new affordable rental housing.

There are few market-driven incentives associated with developing housing for seniors, large families and people with special needs; therefore non-profits are often left to develop this housing with the help of the public financing to make it viable. The Mayor’s Office of Housing and Redevelopment Agency provide this financial assistance to nonprofits and, as needed, to private developers to make affordable rental housing development economically feasible.

Activities:

1. Provide funds to acquire and rehabilitate or convert property into affordable housing.
2. Provide funds to design and construct new affordable housing.

3. Use project-based Section 8 to deepen housing affordability and leverage outside resources to build more housing. Developers will be required to pursue available rental subsidies whenever feasible in order to make the units more affordable to lower incomes. If possible these rental subsidies may be used to pay debt service on private financing in order to leverage other sources.
4. Use City resources to leverage other public and private resources. MOH will provide loans and/or grants to demonstrate public investment in a project as well as serve as a leveraging tool to acquire state, federal and private funding sources. MOH's loans and/or grants will be used to demonstrate local public investment in a housing project as required by certain state, federal and private sources. The developers will then leverage the local investment to secure additional financing.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Construct or acquire and rehabilitate affordable units for seniors	900 new units
Construct or acquire and rehabilitate affordable units for families	900 new units
Construct or acquire and rehabilitate affordable units for people with special needs	200 new units

Strategy B: Partner with non-profit and other private developers to preserve existing affordable housing opportunities.

To maintain affordability for existing residents, affordable housing projects may require public funds to address substantial rehabilitation needs and/or to refinance their existing debt.

Activities:

1. Provide financing for capital improvements to existing affordable housing stock that are beyond the scope of existing reserves.
2. Provide financial assistance to acquire and rehabilitate existing affordable rental housing developments at risk of losing subsidies or expiring affordability restrictions.
3. Refinance Low-Income Housing Tax Credit projects approaching the end of their 15-year compliance period to extend their affordability period. MOH and SFRA will provide financial assistance to the nonprofit general partner to purchase the for-profit equity investor's ownership interest in the tax credit limited partnership. MOH and SFRA may also issue tax-exempt mortgage revenue bonds on behalf of the non-profit to refinance their existing tax credit structure.
4. Provide lead hazard reduction grants to property owners for lead hazard remediation and to ensure the safety of the building's residents. Grants would be provided in exchange for placing five-year affordability restrictions on those units assisted with the grants.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Provide capital financing to meet short-term and long-term needs of existing non-profit owned affordable housing projects	200 units with improved habitability and renewed affordability.
Acquire and rehabilitate (if necessary) at-risk housing developments to preserve affordability	150 units preserved
Refinance and extend affordability of units approaching end of Low Income Housing Tax Credit compliance period	100 units preserved
Use lead hazard grants to ensure building safety and deliver affordable units	200 new units

Strategy C: Use inclusionary zoning policies to generate affordable rental opportunities for qualified low-income individuals and families.

The City of San Francisco recently passed an ordinance requiring certain developers of market-rate rental projects to either set aside a percentage of those units for affordable rental opportunities or to pay a fee in-lieu of development. The law targets inclusionary rental units to low- and very-low-income individuals and families earning no more than 60% of the area median income. The Mayor’s Office of Housing serves as the lead agency to ensure that inclusionary affordable units are built or the appropriate fees are paid, and to oversee compliance with ongoing rental restrictions for the 50-year life of such units. Because the inclusionary housing unit count is tied to ongoing market-rate residential development in San Francisco, the Mayor’s Office of Housing has no way to predict in advance either how many affordable units will be made available or how many will be rental or homeownership units. MOH monitors compliance for approximately 92 inclusionary rental units currently, and anticipates a pipeline of up to 1,000 new inclusionary units (including condos and rentals) over the next several years. The pipeline materialization will depend entirely on external market forces.

Activities:

The Mayors Office of Housing intends to implement its lead agency role in monitoring the inclusionary zoning program by doing the following:

1. Ensure that these rental units remain affordable to low-income families for the legally required term of restriction, through annual monitoring of rental increases and tenant occupancy.
2. Maximize the ability of low-income families to find the affordable rental opportunities by ensuring that marketing activities meet fair housing goals and adequately advertise to the general public.
3. Ensure that, upon re-rental, the affordable units are again marketed well to the general public and rented to eligible households.

4. Ensure that developers' decisions to build inclusionary units offsite occur in appropriate areas, maximize development of mixed-income developments, and/or serve other critical City needs for affordable units.
5. Use funds paid with in-lieu fees to develop other affordable rental housing opportunities throughout the City.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Monitor compliance – including re-rentals, tenant eligibility, marketing procedures -- with existing portfolio of inclusionary rental housing units.	Compliance monitoring for 92 rental units, plus more as the existing portfolio grows.
Provide guidance to developers on payment of in-lieu fees and ensure compliance with initial rental processes.	Compliance monitoring and guidance at project start-up and provide on-going monitoring for projected rental housing pipeline of 1,000 units of inclusionary housing.

Strategy D: Produce in-fill affordable rental housing on underutilized Housing Authority sites.

In June 2002, the San Francisco Housing Authority (SFHA) completed a Comprehensive Physical Needs Assessment that identified a number of housing sites with potential for revitalization and possessing opportunity for more affordable housing. Many of these sites were originally developed with low-density barrack-style housing that did not maximize the allowable density permitted under the planning code. The report also found that the current housing stock was reaching the end of its useful life, thus requiring the Housing Authority to invest large amounts of its capital in rehabilitation and maintenance in the coming years. The Mayor's Office of Housing and Redevelopment Agency will partner with SFHA by providing financial assistance, where appropriate, to develop new housing units on their sites with the greatest potential. In order to develop higher density housing on existing SFHA sites, existing structures will need to be demolished and existing tenants would need to be temporarily relocated during the development period.

Activities:

1. Provide financial assistance to nonprofits or other private developers to design and construct affordable rental housing on existing SFHA sites.
2. Provide financial assistance to relocate existing SFHA tenants, as necessary, to rehabilitate or develop new affordable housing.
3. Leverage other public and private resources to complement SFHA's development efforts. MOH's loans or grants may be used to demonstrate significant local public investment in SFHA housing projects to leverage other funding sources and secure additional financing.

4. Utilize project-based Section 8 funds to leverage other funding resources and maintain affordability for existing residents. If possible these rental subsidies may be used to pay debt service on private financing in order to leverage other sources.

Five-Year Performance Target:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Construct new affordable rental units on SFHA land	200-300 new units

Strategy E: Use surplus City-owned properties for development of affordable rental housing or their sale proceeds to generate revenues for affordable housing development.

In May, 2004 the City of San Francisco passed an ordinance requiring properties declared surplus by City departments to be transferred to the Mayor’s Office of Housing to evaluate for potential use as 1) housing for homeless; 2) facilities to provide services for the homeless; or 3) affordable housing. Sites deemed suitable for this type of development will be made available to nonprofits or other private developers. Sites deemed unsuitable for development may be sold to the public and the sale proceeds used to finance affordable housing development. The Mayor’s Office of Housing manages this program.

Activities:

1. Continue to manage the Surplus City Properties Program, including issuing Request for Proposals (RFP) for development-appropriate sites when appropriate.
2. Coordinate with the Real Estate Division of the City Administrator to sell surplus sites and use proceeds as a resource for affordable housing development finance.

<u>ACTIVITY</u>	<u>OUTCOME</u>
Issue RFPs to develop housing on surplus property	100-150 new units
Generate additional housing development revenue from the disposition of surplus parcels	\$5 million in new revenue

Strategy F: Offer for development of affordable housing Agency owned parcels in the following Redevelopment Project Areas: Mission Bay North and South, South of Market, Western Addition A-2, TransBay, Hunters Point Shipyard, Hunters Point, and Octavia Boulevard.

Activities:

1. Issue Request for Qualifications for developers to construct new affordable housing for a variety of populations including, supportive housing, family rental housing, and affordable ownership housing.

2. Provide financial assistance as necessary to fill the gap between supportable debt, state and federal funds, and cost of development.
3. Enter into long-term land leases with developers as part of a public land trust to ensure long-term affordability.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Construct or rehabilitate new affordable units	1200
Lease Redevelopment Agency Parcels	10
Provide financial subsidies	1200

Strategy G: Provide housing counseling assistance to renters who are victims of eviction or are under threat of eviction to ensure housing stability.

Tenant evictions due to termination of Section 8 rental assistance, conversion of formerly assisted developments to market-rate, owner move-ins, and Ellis Act conversions are not uncommon in San Francisco. Such evictions destabilize households, cause displacement and threaten the affordability of that housing. Often victims of evictions or those under threat of eviction need counseling as to their rights and recourse against evictions. The Mayor’s Office of Housing provides financial assistance to nonprofit organizations to provide counseling and tenant representation to address and/or prevent unlawful evictions.

Activities:

1. Provide grants to housing counseling organizations to track and address all proposed tenant evictions through the San Francisco Rent Board.
2. Provide grants to housing counseling organizations to assist renters with eviction hearings.
3. Provide grants to housing counseling organizations to provide tenant representation and educational sessions to renters facing eviction.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Support organizations that counsel renters issued eviction notices or under threat of eviction	1500 individuals/families assisted
Support organizations that track and address eviction cases as identified by the San Francisco Rent Board	250 cases addressed

Strategy H: Provide access to supportive services for low-income persons, especially to ensure housing stability and retention.

To maintain and retain their housing, linking supporting services with housing is often critical to low-income residents, especially those with special needs. The Mayor’s Office of Housing works in close collaboration with other City departments to review and monitor supportive service provision within the affordable housing portfolio.

Activity:

1. Coordinate with the Department of Human Services and the Department of Public Health to secure supportive services funding for services linked to housing.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Provide services funding to affordable housing developments	\$9 million in service funding committed

Strategy I: Provide service funding to licensed facilities serving persons disabled with HIV/AIDS

Activities:

1. Provide funds for service contracts to licensed facilities previously assisted with HOPWA capital funds to provide supportive services.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Fund service contracts	4 per year
Service provided to project	113 units/beds per year

Strategy J: Provide rental assistance to persons disabled with HIV/AIDS.

Activities:

1. Fund a contractor to manage a deep rental assistance program between HOPWA clients and private landlords.
2. Fund a contractor to provide support services to enable HOPWA clients.
3. Fund a contractor to manage a shallow rental assistance program
4. Fund a contractor to study the impacts of a shallow rental assistance program

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Fund Deep Rent Administrator	275 units per year
Fund Shallow Rent Administrator	125 units per year

Priority #3: Creating Affordable Homeownership Opportunities for Individuals and Families up to 120 percent % AMI

Background/Needs Analysis

Homeownership is the fulfillment of the American Dream and the traditional starting point for families to accumulate wealth. Homeownership provides shelter and security to families and fosters involvement in community life as well as participation in civic institutions. Strong communities often have a large number of homeowners. Owners do not move as frequently as others, providing for more neighborhood stability. In turn, this involvement in community quality-of-life issues helps to prevent crime, improves childhood education and supports neighborhood upkeep. Homeownership is also a wealth-creation tool, especially for low- and moderate-income homeowners, as their home is often the largest single investment that they will make in their lifetime.

San Francisco's affordable homeownership crisis is largely driven by an imbalance in supply and demand – we simply are not creating enough affordable housing opportunities to meet our current and projected demand. According to the Association of Bay Area Governments and the Bay Area Council, San Francisco needed (between 1999 and 2003) 38% of all newly constructed units to be affordable to low- and moderate-income households, while only 11% percent of all new units served this group. While moderate-income families between 80% and 120% of the area median income represent 43% of affordable housing needs for new units, only 14% of all affordable units produced served this group. And, though the majority of San Francisco residents share the American dream of owning their own home, just 12% can afford the median priced house, which, in January, 2005 was reported by the California Association of Realtors to be \$666,740. That's 16% higher than our median just a year ago, 37% higher than the State of California average (\$485,700), and 250% higher than the nation (at \$187,500). San Francisco's expensive housing costs make it difficult for the average working family to own a home. This reality requires a significant investment to ensure that San Francisco service professionals such as teachers, police officers, firefighters, etc. are able to live in the communities to which they are committed.

Strategy A: Assist first-time homebuyers in attaining homeownership

1. First-time Homebuyer Education

The City through MOH will prioritize annual CDBG investments in organizations that provide quality homeownership counseling to assist low- and moderate-income individuals in becoming eligible first-time homebuyers.

2. Homebuyer Financial Assistance

The City will provide financial assistance to low- and moderate-income first-time homebuyers to bridge the downpayment, closing costs, and other gaps these prospective homebuyers face. In addition, MOH will look to grow and leverage existing programs in order to reach more potential homebuyers.

Activities:

1. Homebuyers Education

Through the Mayor's Office of Housing (MOH), the City has increased its investment in local non-profit organizations that provide homeownership counseling to first-time and low- and moderate-income homebuyers. Funded organizations who focus on homeownership counseling provide services and education on the costs and benefits of homeownership, the purchase process, personal finance, first-time homebuyer programs, lending terminology, post-purchase education and foreclosure prevention, credit and budgeting counseling, pre-qualification, and long-term financial planning.

2. Homebuyer Financial Assistance

The City is committed to meeting the needs of first-time low- and moderate-income homebuyers (that is families who earn between 60% to 120% of AMI) by providing financial assistance to promote homeownership. Making homeownership an option for low and moderate-income families is a critical tool in providing stability to our City's working families. The City's First-Time Homebuyer programs help eligible households make downpayments, reduce monthly mortgage amounts, or afford homes priced at slightly higher levels than underwriting would ordinarily allow. These programs will vary depending on availability and can often be in tandem with other homeownership programs.

- The City will continue to provide Down Payment Assistance in the form of deferred loans secured by second deeds of trust to assist in the purchase of homes at market prices. To achieve this, the MOH administers the **Downpayment Assistance Loan Program (DALP)** and the **American Dream Downpayment Initiative (ADDI)** programs.

The City markets the Downpayment Assistance Loan Program (DALP) and American Dream Downpayment Initiative (ADDI) programs to minority groups by:

- partnering with housing counseling agencies serving these communities;
- distributing brochures in a variety of languages at a variety of multicultural events;
- posting information about MOH's programs on the MOH web site;
- advertising MOH's homebuying fair participation in key minority publications;

- in partnership with our participating lenders and housing counseling agencies, conducting workshops for different minority groups.
- The City will continue to provide Secondary Financing to reduce monthly mortgage amounts in the form of deferred loans secured by second deeds of trust to assist in the purchase of homes at market prices. MOH provides secondary financing through its **City Second Loan Program**.
- The City will continue to provide Credit Certificates to assist first-time homebuyers afford homes priced at slightly higher levels than underwriting would ordinarily allow. To achieve this, MOH administers the **Mortgage Credit Certificates (MCC)** and the **Extra Credit Home Purchase Program (ECHPP)** programs.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Provide homebuyer counseling and outreach to first-time and low-income homebuyers	3,750 individuals counseled
Provide down payment assistance loans to first-time homebuyers	350 loans
Provide secondary finance loans to first-time and low-income homebuyers	115 loans
Use MCCs to provide financing assistance to first-time and low-income homebuyers	185 MCCs provided

***Through its various programs, the City will produce 350 new homeowners.

Strategy B: Retain low-income homeowners and preserve the City’s existing and aging housing stock.

San Francisco has an older housing stock, with 75% of its units over 50 years old. This is the largest concentration of older housing stock in the state. Of the approximately 324,527 housing units in the City, 35% or 115,315 are owner-occupied and of that over 53% were built prior to 1939. Most of the single-family housing is located primarily in the southern and western parts of the City. With only an increase of 8.4% in new single-family units from 1990 to 2000, the City must preserve existing single-family units. Additionally, San Francisco Department of Building Inspection staff estimates that serious rehabilitation needs are likely to be concentrated in the one and two unit structures, rather than in larger multi-family structures. This is shown by the fact that over 86% of projects in the last decade were for residential improvements in one and two unit buildings. Given this type and level of activity, the City must make an investment in rehabilitation programs that preserve San Francisco’s existing housing stock by providing loans to low-income homeowners to repair their properties, and aims to assist low-income, homeowners to live in decent, safe and sanitary housing.

Many of our City’s homeowners are elderly and disabled, and their homes are often their most significant asset. If these homes become uninhabitable, our City would lose critical affordable homeownership opportunities. In addition, young children are often the most vulnerable to health and safety risks in our homes, and need homes free of health hazards, such as lead-based paint.

For all of these reasons, the City offers a wide variety of financial assistance, loans, and grants to low- and moderate-income households to enable them to repair critical structural or paint hazards too often found in homes.

Activities:

1. Preserve the City’s housing stock by providing low interest loans to low- and moderate-income households through the **Community Housing Rehabilitation Program (CHRP)**. The program is able to address major health and safety code deficiencies.
2. Preserve the City’s housing stock by providing zero interest loans to low-income households through the **Code Enforcement Rehabilitation Fund (CERF)**. The program is able to address minor upkeep, repairs, and code deficiencies and financially assist households in the City’s “Undergrounding” districts by providing grants to defray the cost of underground conduit conversion.
3. Preserve the City’s housing stock by eliminating the risk of health hazards in properties built prior to 1978. To achieve this, MOH administers the **Lead Based Paint Program**, which targets low-and moderate income households with children under the age of 6 and provides free inspection, remediation, construction and clearance services for owners of properties, as well as testing for the presence of lead in blood in children.

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Provide financial assistance to property owners for rehabilitation needs	200 property owners assisted
Remove lead remediation services to low and moderate-income buyers	80 homebuyers (based on actual grant awards to-date)

Strategy C: Produce Homeownership opportunities.

1. Inclusionary Zoning

Use inclusionary zoning policies to generate affordable homeownership opportunities to first-time homebuyers. The City of San Francisco recently passed an ordinance requiring certain developers of market-rate condominium units to either set aside a percentage of those units for affordable homeownership opportunities or to pay a fee in-lieu of development. The law targets inclusionary rental units to low- and moderate-income individuals and families earning no more than 100 percent of the area median income. The SFRA has also adopted a similar Housing Participation Policy for its redevelopment project areas. The Mayor’s Office of Housing serves as the lead agency to ensure that those affordable units are built or appropriate fees are paid, and to oversee ongoing sales and rentals for the 50-year life of such units. Because the inclusionary housing unit count is tied to ongoing market-rate residential development in San Francisco, the Mayor’s Office of Housing has no way to predict in advance either how many affordable units will be made available or how many will be rental or homeownership units. MOH monitors compliance for approximately 334 inclusionary homeownership units currently, and anticipates a pipeline of up to 1000 new inclusionary units (including homeownership & rental) over the next several years. The pipeline materialization will depend entirely on external market forces.

2. Hunters Point Shipyard and Treasure Island Redevelopment

Redevelop former Bayview-Hunters Point shipyard to create affordable for-sale housing units. With the closure of numerous military bases across the United States, the City has the opportunity to redevelop its most limited resource, land, at two former military bases. These sites are at Hunters Point Naval Shipyard and Treasure Island Naval Station. The U.S. Navy is conveying the land to the City and the City has determined a large part of the bases shall be redeveloped with residential development. Hunters Point Shipyard will be redeveloped with new housing beginning in 2005 and Treasure Island will be redeveloped with new housing beginning in 2010. Through this revitalization project, the City will produce affordable for-sale units.

Activities

1. Inclusionary Zoning

The Mayor's Office of Housing will monitor the inclusionary zoning program in the City by doing the following:

- Ensuring that these homes remain affordable to low- and moderate-income families for the legally required minimum of 50 years, by requiring execution of certain property recordations, deeds, and rights of first refusal.
- Maximizing the ability of low- and moderate-income families to find homeownership opportunities through approval of sales and marketing activities that meet fair housing goals and requirements.
- Maximizing the ability of low- and moderate-income households underserved by the private capital markets to attain homeownership opportunities in inclusionary condo units by providing financial assistance such as down payment assistance or second loans.
- Ensuring that, upon resale, these affordable homes are again marketed and sold to eligible households.
- Ensuring that developers' decisions to build inclusionary units off-site occur in appropriate areas, maximize development of mixed income developments, or serve other critical City needs for homeownership.
- Use funds paid with in-lieu fees for other affordable homeownership opportunities

2. Implement the Hunters Point Shipyard and Treasure Island Redevelopment

The Mayor's Office of Housing will oversee SFRA's implementation of development plans at Hunters Point Shipyard and the Treasure Island Development Authority's plans at the Treasure Island Naval Station to ensure the production of affordable for-sale opportunities.

- #### 3. Preserve and retain existing affordable single-family homes, townhomes, and condominiums
- Purchase and resell affordable homes to income-eligible households, providing funds to the new buyers as necessary to uphold affordability. The Redevelopment Agency will initiate the Pilot Model Block Program to repair, improve and preserve the existing single family housing stock in the Bayview Hunters Point Redevelopment Survey Area

Five-Year Performance Targets:

<u>ACTIVITY</u>	<u>OUTCOME</u>
Monitor compliance – including re-sales, homebuyer eligibility, marketing procedures -- with existing portfolio of inclusionary homeownership units.	Compliance monitoring for 334 homeownership units, plus more as the existing portfolio grows.
Provide guidance to developers on payment of in-lieu fees and ensure compliance with initial sales processes.	Initiate compliance for homeownership portion of pipeline of up to 1000 units of inclusionary housing.
Construct new affordable for-sale units at former Hunters Point Naval Shipyard	100 new affordable for-sale units constructed

PART 6. INSTITUTIONAL PARTNERS AND COORDINATION

Problems cannot be solved at the same level of awareness that created them.
--Albert Einstein

Community Development Services Delivery System

This section describes the institutional structure through which MOCD implements its community development program. Essential partners are the private, non-profit and public sectors. They are integral parts of MOCD's community development planning and service delivery system. This section will discuss the role of each partner within the system, strengths and weaknesses of these roles, and strategies for strengthening the system.

Private Sector

MOCD works regularly with private foundations and the community development divisions of corporations and banks. These interactions are substantially consultative regarding non-profit funding applications. Typical consultations occur when 1) a non-profit organization submits a proposal to a local business for funding, and the business consults with MOCD regarding the merits of the proposal and capacity of the applicant organization; and 2) a non-profit makes an inquiry to MOCD and we engage the private sector in a discussion regarding the proposal.

MOCD and the private sector work together to 1) inform our mutual community investments, and 2) leverage and coordinate resources. This is especially critical for the success of our Communities of Opportunity Initiative.

Non-profit Organizations

Local non-profit organizations receive grants through a competitive process. Non-profits are the primary implementation arm of MOCD in program areas such as construction and rehabilitation of community centers and the provision of social services such as job training, youth tutoring and mentoring, health and domestic violence services, housing counseling, and economic development loans and technical assistance to small and micro businesses.

Non-profit organizations provide an invaluable source of information regarding the changing needs, gaps in services and successes in our community development activities. These organizations often provide stability in neighborhoods that have few other resources for accessible information, assistance and services.

The large number of non-profit organizations serving low-income communities in San Francisco is both an asset and a limitation. With a long history of serving the community, the sheer number of non-profits leads to increased competition for limited resources. Conversely, the benefits of a rich variety of social service organizations often translates to more community-based and culturally competent services for low-income residents. MOCD is planning an initiative to engage non-profits in organizational and programmatic capacity building to ensure effective and efficient delivery of services.

Public Institutions

It is MOCD policy to coordinate community development activities with other City agencies. Typically, these opportunities develop through common interest in a specific neighborhood, issue or population. MOCD confers regularly with the Redevelopment Agency, Mayor's Office of Housing, Department of Children, Youth and their Families, the Department of Human Services, Commission on the Status of Women, and the Commission on Aging on subjects such as applicant capacity and community needs.

MOCD uses review opportunities to engage other departments in a dialogue to become more attuned to the current developments and priorities in other City departments. This dialogue helps MOCD to be more strategic in the investment of CDBG dollars.

Organizational Relationship Between the City and the Public Housing Authority

The nature of MOCD's working relationship with the San Francisco Housing Authority is largely one of information sharing for planning purposes. MOCD works with the SFHA to identify needs of housing authority residents and provides a pool of funds to focus on housing authority sites.

Summary of Strengths and Weaknesses

Overall, MOCD has well-established relationships within each institutional sector. These relationships provide a strong foundation for information and resource sharing, leveraging, collaborative planning and implementation. With the arrival of a new Director and senior staff at MOCD, the department is newly committed to exploring all opportunities for partnership and collaboration.

Housing Development Delivery System

This section examines the institutional structure by which the City creates and maintains affordable housing and delivers services linked with that housing. It includes a general review of the major components of both the housing development and services delivery systems.

General Structure of the Housing Development System

The three major components of the delivery system for the production of affordable housing in San Francisco are the public sector, the private sector, and the non-profit sector. Their primary roles and interrelationships are discussed below.

Key to this coordination is the ability to include multiple agencies in the decision-making at the project level on the affordable housing developments in the City. Coordination also exists at the level of individual project funding decisions. The Mayor's Office of Housing and SFRA comprise the Citywide Affordable Housing Loan Committee. This committee makes funding recommendations to the Mayor and the Redevelopment Commission for affordable housing development throughout the City. MOH staff works closely with SFRA staff in issuing requests for proposals on a regular basis to seek applications for particular types of developments. RFPs are generally issued for projects to serve specific populations (family renters, single persons,

seniors, people requiring supportive services, etc.). Staff jointly develop funding and general policy recommendations to the Loan Committee.

The Roles of Local Government Entities in Affordable Housing Production

Mayor's Office of Housing (MOH). The Mayor's Office of Housing is the City's primary affordable housing agency, operating out of the Mayor's Office. The responsibilities of MOH include:

- Administration of Community Development Block Grant activities with respect to housing. The staff of MOH administer the CDBG-funded site acquisition and rehabilitation loan programs; the monitoring of housing development and technical assistance subgrantees; and monitoring of ongoing compliance of developments funded with CDBG funds.
- Administration of the HOME Investments Partnership Program.
- Administration of HUD special and competitive grants for housing, when received by the City, including Lead-Based Paint Hazard Reduction Grants.
- Administration of City-funded housing finance programs including the Affordable Housing and Homeownership Bond Program, Hotel Tax Fund, the Jobs-Housing Linkage Program, and (jointly with the San Francisco Redevelopment Agency) the City-wide Affordable Housing Program funded by tax increment funds. In certain cases, where the fund is under the administration of another City department, MOH makes funding recommendations to those department heads, and administers the funds if approved.
- Administration of housing revenue bond financed programs including single-family and multifamily projects, and of the mortgage credit certificate program.
- Providing technical assistance to subgrantees and other housing developers in coordinating their applications for other sources of assistance such as state housing funds, low-income housing tax credits, Section 202, Section 312, and other programs.
- Monitoring of projects funded by City and mortgage revenue bond monies for ongoing compliance with legal and regulatory agreement requirements, including the resale of single-family units developed with bond funds or converted under the Condominium Conversion Ordinance.
- Advising and representing the Mayor with respect to housing policy issues including planning issues, rent control, code compliance and similar issues, and coordinating the efforts of other City departments in housing program initiatives.
- Administering the inclusionary zoning requirements on projects approved for conditional use, and developing recommendations to ensure the long-term affordability of those units (in cooperation with Planning Department).

- Establishing standards for affirmative marketing programs for all city assisted projects, including inclusionary housing units.

San Francisco Redevelopment Agency. The Redevelopment Agency has adopted redevelopment plans in twelve project areas, three of which include a significant number of planned housing units. The SFRA is accountable to its own Commission which establishes policy for development and provides financing for affordable housing developments. The Agency enters into development agreements with developers, establishes its own land use controls and conducts its own project approvals, some of which include affordable housing monitoring. Currently, it has its own technical staff to assist in all its activities, including affordable housing monitoring. SFRA also administers the Housing Opportunities for People With Aids (HOPWA) program for the City. The Redevelopment Commission also acts as the Housing Committee for the Affordable Housing and Homeownership Bond Program, advising the Mayor on program policies and recommending rental projects for funding.

San Francisco Housing Authority. The Housing Authority is accountable to HUD, though it is subject to land use controls established by the Planning Code. The Authority derives a portion of its revenues from rents (residents pay 30 percent of their income for rent), but its budget and its activity are substantially dependent on federal policy and programs.

The Housing Authority has established as its overall agency mission the provision of safe, decent, and sanitary housing for very low-income households. An additional objective is to expand opportunities for economic stability and essential human services for the residents of public housing. The SFHA operates the city's public housing and administers the Section 8 certificate, voucher, and project-based subsidy programs.

The Authority is governed by a seven member commission appointed by the Mayor. The Commissioners are responsible for the policies and procedures of the Authority, as well as for the selection of the Authority's Executive Director.

Over 6,500 units of conventional public housing and 5,400 units subsidized through Section 8 Certificate, Section 8 Voucher, Moderate Rehabilitation and McKinney Program rent subsidies are administered by the Housing Authority. The Authority also manages over \$9 million in annually in federal comprehensive rehabilitation funds for modernizing or replacing outdated units.

Mayor's Office of Community Development. Staff of MOCD carry out fiscal and administrative responsibilities for CDBG, ESG, HOME and other non-Federal funds. MOCD is also responsible for contract administration and monitoring of the CDBG-funded housing counseling sub-grantees.

Mayor's Office of Economic Development. The Mayor's Office of Economic Development administers programs to enhance the business climate and assist San Franciscans, business owners and job seekers. MOED promotes international commercial opportunities, hiring and employment needs, and provides information on access to capital and other incentives.

Planning Commission and Planning Department. The Planning Commission plays a central role in the development of housing policy through the Residence Element of the General Plan. The Planning Department provides yearly data and analysis of housing trends, which other agencies and the public rely on to help guide the development of housing programs. Since the mid-1970's, it has developed several types of zoning controls which attempt to directly or indirectly encourage the retention of existing affordable housing or the production of new affordable housing. Among the mechanisms implemented by Planning Department are Affordable Housing Special Use Districts, density bonuses for senior and disabled housing, floor area ratio and height exceptions for affordable housing in certain areas, jobs-housing linkage requirements, inclusionary zoning requirements, restrictions on condominium conversions, and restrictions on the conversion of residential units to commercial or hotel uses.

Department of Human Services. The Department of Human Services administers a number of programs which deliver housing-related services to affordable housing developments assisted by other City Departments. DHS administers the federal Shelter Plus Care system, which provides rental assistance and services to households at risk of homelessness. DHS also administers the McKinney Supportive Housing Grants received by the City, including coordination of applications and services by the various nonprofit service providers.

Department of Public Health. The DPH administers public health programs through San Francisco General and Laguna Honda Hospitals, five District Health Centers, and mental health centers throughout the city. Community Mental Health Services (CMHS), a Division of DPH, operates a number of programs for specific groups, including seniors, women and children, and persons with drug and alcohol dependency. These services can be linked with affordable housing developments assisted by other City departments. The Lead Hazard reduction staff works closely with DPH.

Human Rights Commission. The City's Human Rights Commission supports and monitors Fair Housing Access laws and reports to the Mayor and the Board of Supervisors with findings and policy recommendations on issues of accessibility and discriminatory barriers. The HRC protects persons from housing discrimination on the basis of medical disability, sexual orientation, family status, race, religion, or national origin. It also assists in resolving problems with SRO hotel management and does advocacy work for disenfranchised groups. The HRC monitors fair housing practices at housing projects that receive public assistance and strives to correct policies and practices that could result in discriminatory practices.

Rent Stabilization Board. The Rent Stabilization Board administers the city's rent control ordinance and hears arbitration appeals regarding rent disputes. The Board consists of five members: two landlords, two tenants and one person who is neither, all members are appointed by the Mayor. The Rent Board also monitors owner move-in evictions and Ellis Act evictions and advises the Mayor on rent control and eviction policies.

Mayor's Office on Disability. The Mayor's Office on Disability (MOD) is the City's principal agency for ensuring access to City programs and facilities for people with disabilities. With respect to affordable housing development, MOD works closely with the Mayor's Office of

Housing to review its programs and projects and ensure that these projects provide not only the accessibility required by federal, state and local law, but also the greatest accessibility feasible.

Commission on the Aging. The Commission on the Aging (COA) is the City's agency which coordinates programs addressing the needs of seniors. The COA has established a network of Senior Centrals throughout the City, which have as a principal function the dissemination of information about programs and services for seniors. The COA has assisted the Mayor's Office of Housing in establishing an Affordable Housing Information System, consisting of a web-based listing of affordable housing assisted by public agencies with information about the buildings, eligibility requirements, waiting lists, and how to apply.

Department of Children, Youth and their Families. The Department of Children, Youth and Families coordinates its family day care assistance program with the lead hazard reduction program operated by the Mayor's Office of Housing.

Department of Building Inspection. The Department of Building Inspection (DBI) is responsible for the permitting and inspection of new construction and alterations, the maintenance of building records, and the enforcement of residential energy conservation standards. DBI conducts plan checking and performs building, electrical, housing, and plumbing inspections. The Lead Hazard Reduction staff also works very closely with DBI.

The Roles of Non-Profit Entities in Affordable Housing Production

For more than two decades, nonprofit organizations have been an essential element in the City's strategy for affordable housing production. Their roles include:

Affordable Housing Production. The City's Community Development Block Grant program provides administrative funding to a number of nonprofit corporations to acquire and rehabilitate existing buildings and to acquire sites for development of new housing for low-income households. Both sub-grantee and other nonprofit corporations (such as BRIDGE and Mercy Charities) have also received loans or grants from the CDBG site acquisition and rehabilitation loan pools for these activities. A number of these nonprofits qualify as Community Housing Development Organizations under the HOME program.

Administration of Rehabilitation Loan Programs for Privately Owned Properties. The sub-grantee nonprofits are also provided administrative funds to operate the City's single-family rehabilitation loan programs in various neighborhoods.

Housing Counseling and Technical Services. Several nonprofit organizations receive CDBG funds to provide housing counseling services and technical services to low-income households and to other non-profits. The housing counseling agencies receive housing discrimination complaints from the public and counsel individuals on their rights and remedies under state and federal laws, and work to prevent illegal lockouts, evictions and hotel conversions. These housing counseling agencies also provide homeownership counseling to potential low-and moderate-income homebuyers.

Housing Services Providers. The trend toward linking affordable housing development with on-site supportive services has led to increased collaboration between housing developers, service providers and the City. Agencies such as Walden House, Conard House and Progress Foundation have become essential partners in the development of affordable housing.

Community Lending. Two nonprofit lenders based in San Francisco, the Low Income Housing Fund and the Northern California Community Loan Fund, play an important role in lending to affordable housing developers, particularly during the predevelopment stages of a project.

The Roles of Private Sector Entities in Affordable Housing Production

Lenders. Financial institutions participate in the affordable housing development process on many different levels. Thrift institutions have established the Savings Associations Mortgage Company (SAMCO) and commercial banks have established the California Community Reinvestment Corporation (CCRC) to provide long-term, fixed interest rate permanent financing for affordable housing. Each group understands the needs of non-profit developers, and would benefit from increased capitalization and more members. Some commercial banks are very active as construction lenders for affordable housing projects and engage in bridge loan lending on tax credit transactions.

Legal Services. A number of local corporate law firms provide legal services for non-profit housing developers. Some of these services are provided at market rate; others are pro bono, representing a significant contribution to reduced project costs.

Developers. The very high cost of development in San Francisco has been a challenge for for-profit developers in affordable housing in recent years. Due to the large subsidies needed to build or rehabilitate affordable housing, the City has required most developers to agree to long-term affordability as a condition of receiving financing.

In specific niche areas, for-profit developers play a very important role. The City's inclusionary requirements for new construction of market rate housing ensure that most new condominium developers are participating actively in developing affordable housing.

Rental Property Owners. Most owners of residential rental properties have little interest in providing affordable housing. Certain groups of property owners, however, continue to play a role in maintaining the affordable housing stock. For-profit owners of HUD-assisted properties continue to make up a significant portion of the operators of this housing. To the extent that those owners do not seek to prepay mortgages and terminate Section 8 contracts, they will continue to provide (though not produce) affordable housing. Similarly, operators of board and care facilities provide a significant source of affordable housing.

Tax Credit Investors. As limited partners in affordable housing developments sponsored by non-profit corporations, private investors provide one of the most important sources equity for affordable housing. Continuation of the tax credit program at the federal and state levels provides an incentive for their participation.

Architects, Engineers and Construction Contractors. The majority of these stakeholders in affordable housing development come from the private sector. In periods when market-rate development is strong, nonprofit developers experience increased costs due to the competitive demand for these services.

Housing Opportunities for Persons With AIDS (HOPWA) Delivery System

This section describes the institutional structure through which SFRA administers the Housing Opportunities for Persons with AIDS (HOPWA) Program. Primary partners are the private, non-profit and public sectors to create capital projects, provide supportive services, rental assistance, and technical assistance. This section outlines the role of these primary partners.

Private Sector

Because federal regulations mandate that tenants in HOPWA assisted units be charged no more than 30% of their gross annual income, the rents at newly developed units are generally affordable for tenants. As a result, the income collected from these units is usually insufficient to leverage private conventional debt. In an attempt to mitigate this effect, and at the request of the HIV/AIDS community, San Francisco has focused its provision of newly developed HOPWA units in larger mixed-population affordable housing developments. By doing so, HOPWA units can take advantage of a development's overall income potential to secure conventional loans and benefit from private equity provided through the federal Low Income Housing Tax Credit Program.

The San Francisco HOPWA program's primary interface with the public sector occurs through its site tenant-based rental assistance programs. Clients of the rental assistance programs use certificates to locate and secure units, which exist on the private rental market. San Francisco continues to strategize ways to increase participation from the private sector in providing housing to persons with HIV/AIDS and to ensure that the clients can be competitive in the City's tight rental market. Examples of these efforts include fostering good landlord-tenant relationships via supportive services and intervention and allowing clients what is commonly referred to as OFTO, or Over the FMR Tenancy Option. OFTO allows clients to pay a limited amount in excess of the HUD established FMR for private rental units thus enabling them to compete with higher income prospective renters.

Non-profit Organizations

Once approved by the HOPWA Loan Committee and the Redevelopment Agency Commission, SFRA enters legal agreements with non-profit housing developers, supportive service providers, and other housing related agencies to disburse HOPWA funds. SFRA contracts with over a dozen housing developers to create capital projects through new construction, acquisition, rehabilitation, and leasing. The San Francisco Housing Authority and Catholic Charities of the Archdiocese of San Francisco, provide rental assistance through a "deep rent" program serving 325 households and a "partial rent" program serving 125 households. SFRA contracts with four agencies to operate five 24 hour licensed care facilities and provide intensive, on-site supportive services to 113 tenants.

HIV housing program providers are community based and frequently collaborate with non-HIV service providers. Many of these providers receive City funding other than HOPWA funds to provide comprehensive health care, substance abuse and mental health treatment, case management, money management, nursing and attendant care, and food service to people living with HIV.

A major challenge to create effective and sustainable supportive housing for people living with HIV involves the facilitation of partnerships between housing developers and service providers. In the early years of the HOPWA program, many housing developers had no service experience and many HIV service providers had no development experience. Although many of these partnerships are now well established, the Agency's shift the past two years to fund "mixed use" projects (not exclusively serving people with HIV/AIDS) has resulted in new challenges for HOPWA sponsors and the multiple City departments funding these projects. These challenges include: coordinating multiple wait lists for different eligible applicants, integrating AIDS services in multi-disciplinary service teams, providing education to deal with AIDS phobia from non-HIV tenants and/or in projects serving both families and singles, and defining a clear role for property management to work as a team member with the developer and service provider.

Public Institutions

Although SFRA has contact with all City departments that deal with homeless, housing, or special needs service funding, its primary partners in implementing the HOPWA program are the Department of Public Health (DPH), which administers the Ryan White Comprehensive AIDS Resource Emergency (CARE) funds and more recently, the Department of Human Services (DHS), which administers the McKinney funds. In the beginning of the HOPWA program (1993), SFRA and DPH's HIV Health Services Branch collaborated on a 5-Year HIV/AIDS Housing Plan to set future funding directions for HIV housing. The updated plan outlined needs which resulted in SFRA and DPH co-funding many HOPWA projects, frequently prioritizing HOPWA monies for capital and CARE monies for service funds (since CARE cannot be used for capital). Both HOPWA and CARE have funded rental assistance, initially co-funding several subsidy programs, and in more recent years, funding separate programs.

SFRA and DPH take additional housing advisory direction from the HIV Health Services Planning Council (the "Planning Council"), and specifically from the Planning Council's Housing Subcommittee. Many funding decisions between SFRA and DPH, such as: SFRA predominately funding the creation and maintenance of five Residential Care Facilities; co-funding rental assistance programs; and DPH taking the lead on master leasing Single Room Occupancy hotels, have resulted from recommendations of the Planning Council. Beginning in 1998, DPH created a separate Housing Division to handle all DPH housing funding, which resulted in most of SFRA's HOPWA implementation being managed collaboratively with staff from this division. A representative from DPH's Housing Division and two representatives from the Planning Council also sit on the HOPWA Loan Committee, which reviews all HOPWA funding requests and makes recommendations to the Redevelopment Agency Commission for final approval.

HOPWA staff and DPH Housing Division staff participate in numerous monthly committee meetings focused on HIV housing and related services. These meetings include the

Comprehensive Housing Affordability Strategy (CHAS) group and various CHAS subcommittees on Fair Housing, supportive housing, public housing, and Single Room Occupancy hotels. Both SFRA and DPH sit on an Advisory Board that oversees and monitors the HIV Housing Wait List and the HOPWA “deep rent” program.

Over the years as HOPWA funding has decreased, SFRA has committed HOPWA funds to designate units in numerous capital projects in process and collaborated with DHS to provide Supportive Housing or General Funds for special needs services. SFRA has also been a participant for several years in DHS’s McKinney application process through participation on the Priority Panel for funding recommendations, and strategizing options for renewal projects.

Institutional Partners

In addition to the partners listed above, the other key partners that collaborate to achieve the City’s housing and community development goals include:

Mayor. The Mayor is the elected chief executive officer of the City. The Mayor, through his Office of Housing, Homelessness Coordinator, and Office of Community Development, carries out delivery of services and coordinates the activities of other City departments. The Mayor’s Office prepares the City’s annual draft budget and makes recommendations to the Board of Supervisors for allocation of General Fund and other monies to be used for housing, homeless programs and community development. The Mayor may also sponsor legislation setting policies and establishing programs in those areas. The Mayor appoints members of commissions that oversee many of the departments involved in service delivery, including the Redevelopment Commission, the Planning Commission, the Health Commission, the Human Services Commission, the Housing Commission of the Housing Authority, the Citizens Committee on Community Development and the Human Rights Commission.

Board of Supervisors. The Board of Supervisors is the elected governing body of the City and County of San Francisco. It establishes, by ordinance and resolution, the policies that affect the delivery of affordable housing, homeless services and community development services in San Francisco. The Board also approves the lease or disposition of publicly owned land as sites for affordable housing development or community development facilities. The Board reviews and approves the zoning and conditional use actions of the Planning Commission.

PART 7. MOCD AND MOH MONITORING STANDARDS AND PROCEDURES

There are risks and costs to a program of action, but they are far less than the long-range risks and costs of comfortable inaction.

--John F. Kennedy

Managing Grants

The Mayor's Office of Community (MOCD) administers the Community Development Block Grant (CDBG) and Emergency Shelter Grants (ESG) Programs. Services under these programs are provided primarily through agreements with community-based non-profit organizations which provide a range of economic development technical assistance, loan packaging, housing, job training, legal service, child care, recreation, tutoring, and other human services.

MOCD and MOH provide on-going fiscal and programmatic monitoring of each project which receives CDBG or ESG funds. This monitoring includes both internal and on-site reviews. In addition, the organizations monitor the construction projects for labor standards compliance related to Davis-Bacon regulations. Finally, both organizations have incorporated monitoring for access requirements related to Section 504 of the Rehabilitation Act and the Americans With Disabilities Act. Fair Housing and EEO, MBE/WBE monitoring is done by the City's Human Rights Commission.

For CDBG and ESG Grants

Each agency receiving a CDBG and/or ESG grant must enter into a grant agreement which stipulates conditions upon which the grant is awarded, the performance outputs and program outcomes to be met, and the budget. Regular program performance reports are required of grant recipients, along with financial reports. Program site visits are conducted to determine client eligibility, compliance with Federal and local requirements, and program progress.

For each grant, a MOCD coordinator is responsible for providing technical assistance, reviewing progress reports, conducting on-site visits, and evaluating performance outputs and program outcomes. The coordinator is also responsible for reviewing monthly expenditure reports and monitoring for fiscal compliance with grant regulations and accounting policies. Program evaluation and financial assessments are taken into consideration during the review of RFP applications.

For CDBG-Assisted Business Loans

Each loan recipient is required to enter into an agreement that stipulates the loan conditions and repayment schedule. The borrower must agree to a first source hiring agreement covering all jobs to be created as a condition of the loan.

Tracking Progress Towards the Consolidated Plan's Five-Year Goals

The Mayor's Office of Community Development and Housing considers monitoring our performance to be of critical importance. Our goal is to ensure that both agencies and our partners marshal our limited resources in an effective and coordinated way to create positive change in San Francisco's low-income communities. When establishing the 2005 -2010 strategic goals and outcomes, the Mayor's Office of Community Development and Housing ensured that the plan adhered to following four principles: 1) the strategic plan set goals and measurable outcomes that address the critical issues for the next five years 2) the strategic plan is properly aligned with the mission of both agencies and our partners and 3) the plan prioritizes goals and establishes clear timelines and 4) the strategic plan clearly describes an approach and distinct activities that will help us achieve our goals.

To be effective, both departments have designed a monitoring process to ensure that activities align with the Consolidated Plan's strategic goals. Using the program matrix as a guide, MOCD and MOH will consistently measure performance towards program outcomes and provide ongoing feedback and adjustments as needed.

Each organization will dedicate staff to monitoring the Consolidated Plan's progress. This person will be responsible for on-going monitoring and performance reporting. The monitoring results of each department will be included in annual reporting on performance to HUD.

This will include the following activities:

- 1) Establish a qualitative and quantitative evaluation process
- 2) Ensure that MOCD and MOH resources are allocated appropriately to achieve the goals
- 3) Ensure that the goals are communicated to all stakeholders and incorporated into the evaluation process
- 4) Ensure that adjustments to the strategies and goals are clearly communicated in the Action Plan and the CAPER reporting

Each department will apply a "plan, do, adjust, and check" approach throughout the year to monitor their respective strategic goal.

- **Plan**- Design activities that will deliver the proposed outcomes.
- **Do**- Implement the program and monitor the activities
- **Adjust**-Adjust the program to reflect any adjustments (human or financial resources, enhanced coordination, policy direction, etc.)
- **Check**- Monitor how the adjustments will impact the success of delivering the proposed outcomes.

PART 8. REQUIRED HUD TABLES

HUD Table 1C: Summary of Specific Homeless/Special Needs Objectives

Priority Need Category	Time Period	Annual Goal	Performance Measure/HUD Outcome & Objective Code
<u>Persons Who are Chronically Homeless</u>			
Objective 1: Create New Permanent Housing	2005-2010	485	# of units created/ DH-2 Housing Affordability
Objective 2: Provide Supportive Services and Operating Funding	2005-2010	\$3.66M	funding provided/ DH-3Housing Sustainability
Objective 3: Provide Assistance to Those At-Risk of Homelessness	2005-2010	150	# units created/DH-1Housing Availability/Accessibility
Objective 4: Maintain the Investment in Supportive Housing	2005-2010	\$1M	amount of capital financing provided/ DH-3Housing Sustainability
<u>Persons with HIV/AIDS</u>			
Objective 1: Provide service funding to licensed facilities serving persons with HIV/AIDS	2005-2010	4/113	service contracts/units-beds offered/ DH-3Housing Sustainability
Objective 2: Provide rental assistance to persons with HIV/AIDS	2005-2010	400	# of units/ DH-1Housing Availability/Accessibility
<u>Non-Homeless Persons with Special Needs</u>			
Objective 1: Construct, acquire or rehabilitate units for special need population	2005-2010	40	# of units/ DH-1Housing Availability/Accessibility
Objective 2: Construct or Acquire Affordable Senior Housing	2005-2010	180	# of units/ DH-1Housing Availability/Accessibility
Objective 3: Develop Supportive Housing for At-Risk Youth	2005-2010	30	# of units/ DH-1Housing Availability/Accessibility

HUD Table 2B: Community Development Needs

Table 2B presents a broad range of non-housing community development activities that are generally recognized by HUD and other Federal agencies as activities that are potentially eligible for some form of Federal funding. HUD requires local governments to complete this table, and recognizes this table as an "inventory" of community development needs, which can be shared with the United States Congress. While this table is supposed to represent all possible needs that a City may have, the prioritization of the needs is based upon whether or not MOCD will allocate CDBG funding to the activities listed in Table 2B. Therefore, the activities with the high and medium priority need designation are those to which MOCD will allocate CDBG resources over the next five years. While a certain activity may be prioritized as medium or low by MOCD, it does not necessarily mean that the City considers the activity a low priority. Activities with a low priority designation will not receive funding from MOCD, because more than likely there is an alternate, more appropriate source of funding for such activities. For example, while there is a need for parking facilities in San Francisco, MOCD does not fund such developments, and therefore, this type of activity is considered of a low priority.

The second part of the non-housing community development inventory is the estimation of the level of funding required to address priority needs. The amount of funds needed to address a specific need does not necessarily bear any relationship with the priority level designation. In many cases where MOCD has classified an activity as a low priority, the amount of funding needed to address that priority may be significant.

It is also important to note that the amount of funding needed for the types of activities listed on this table are only estimates. In many cases the figures are based upon recent studies. Other numbers are projections based upon data maintained by various City agencies. MOCD has made a good faith effort to accurately represent the estimated amount of funding necessary to address the HUD-defined non-housing community development needs. However, in no way should Table 2B be treated as the clearinghouse on information related to the amount of resources needed for the activities listed on this table.

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level (High, Medium, Low, No Such Need)	Dollars to Address Priority Need
PUBLIC FACILITY NEEDS (projects)		
Senior Centers	M	\$30,000,000
Handicapped Centers	M	\$10,000,000
Homeless Facilities	L	\$30,000,000
Youth Centers	H	\$50,000,000
Child Care Centers	H	\$50,000,000
Health Facilities	M	\$1,300,000,000
Neighborhood Facilities	H	\$100,000,000
Parks and/or Recreation Facilities	M	\$250,000,000
Parking Facilities	L	under development
Non-Residential Historic Preservation	L	data not available
Other - Public Buildings	L	\$3,800,000,000
Other - Civic Buildings for ADA Compliance	L	\$120,000,000
INFRASTRUCTURE (projects)		
Water/Sewer Improvements	L	under development
Street Improvements	L	\$680,000,000
Sidewalks	L	\$292,000,000
Solid Waste Disposal Improvements	L	under development
Flood Drain Improvements	L	under development
Other - Curb Ramps for ADA Compliance	L	\$210,000,000*
Other - Sidewalks for ADA Compliance	L	\$10,000,000 to \$60,000,000**
PUBLIC SERVICE NEEDS (people)		
Senior Services	M	\$90,000,000
Disabled Services	M	under development
Youth Services	H	\$1,300,000,000
Child Care Services	M	\$300,000,000
Transportation Services	M	under development
Substance Abuse Services	M	\$320,000,000
Employment Training	H	\$30,000,000
Health Services	M	\$5,520,000,000
Lead Hazard Screening		under development
Crime Awareness	M	\$3,500,000
Other Crime Services	M	\$35,000,000

ECONOMIC DEVELOPMENT		
ED Assistance to For-Profits (businesses)	H	\$13,000,000
ED Technical Assistance (businesses)	H	\$3,000,000
Micro-Enterprise Assistance (businesses)	H	\$3,000,000
Rehab; Publicly- or Privately-Owned Commercial/Industrial (C/I) (projects)	L	\$1,731,866,678
C/ I Infrastructure Development (projects)	L	\$200,000,000
Other C/ I Improvements (projects)	L	data not available
Other Economic Development Needs		\$20,000,000
PLANNING		
Planning and Capacity Building	H	\$5,000,000
TOTAL ESTIMATED DOLLARS NEEDED:		\$16,286,366,678

*With \$70,000,000, 90% of curb ramps can be brought up to code

**City is responsible for only 10.8% of sidewalks, and therefore this figure represents 10.8% of dollars needed.

HUD Table 2C: Summary of Specific Housing and Community Development Objectives

The HUD required Table 2C has been modified and is in two parts. Part 1 lists housing objectives, and Part 2 lists community development objectives. In Part 2, under each of the community development objectives, we have made references to strategies in our master program matrices, which can be found in Appendix 6.

In this chart, MOH has included HUD's new performance measurement outcome and objective codes. All of the Mayor's Office of Housing proposed activities will meet HUD's "Providing Decent Affordable Housing" objective. Depending on the activity, the outcome could be to either provide for availability/accessibility, affordability or the sustainability of this housing or housing opportunities. For each activity, the appropriate measure is listed.

Table 2C, Part 1: Summary of Specific Housing Objectives

Table 2C: Summary of Permanent Affordable Housing Goals

Priority Need Category	Proposed	Time	Annual	Performance
	Accomplishments	Period	Goal	Measure/HUD Outcome & Objective
Rental Housing				
<i>Objective 1: Create New Rental Housing</i>	Construct/Acquire/Rehab Units	2005-10	420	# units created/ DH-1Housing Availability/Accessibility
<i>Objective 2: Preserve Existing Rental Housing</i>	Acquire, Rehab and Refinance Existing Units	2005-10	130	# units preserved/ DH-1Housing Availability/Accessibility
<i>Objective 3: Partner with other Entities to Provide New Rental Housing</i>	Infill Housing Produce on SFHA-owned land	2005-10	40	# units created/ DH-1Housing Availability/Accessibility
<i>Objective 4: Provide Housing Counseling to Renters with Eviction Threat</i>	Eviction Prevention Counseling/Tracking Evictions	2005-10	350	# individuals counseled/cases addressed/ DH-3Housing Sustainability
<i>Objective 5: Provide Access to Supportive Services for Low-income Persons</i>	Provide funding for service in housing developments	2005-10	\$1.8M	Persons served/ DH-3Housing Sustainability
Owner-Occupied Housing				
<i>Objective 1: Assist First-Time Homebuyers Attain Homeownership</i>	Homebuyer Education and Financial Assistance Provided	2005-10	750/93	#individuals counseled/loans provided/ DH-3Housing Sustainability
<i>Objective 2: Retain Low-Income Homeowners/Preserve Housing Stock</i>	Rehab and Lead Remediation Assistance	2005-10	40/16	# property owners assisted/homebuyers assisted/ DH-3Housing Sustainability
<i>Objective 3: Produce Homeownership Opportunities</i>	Produce New Affordable Units	2005-10	20	# units produced / DH-1Housing Availability/Accessibility

TABLE 2C, Part 2: Summary of Specific Community Development Objectives

For each of MOCD’s five-year strategy, a new HUD performance measurement objective and outcome have been indicated. MOCD has 32 strategies under four primary goals. Of MOCD’s 32 strategies, 14 addresses HUD’s Economic Opportunity objective and 18 addresses the Suitable Living Environment objective. Of the MOCD strategies that address economic opportunity, seven fits under HUD’s Availability/Accessibility outcome, four fits under the Affordability outcome, and three fits under the Sustainability outcome. Of the suitable living environment strategies, 14 addresses Availability/Accessibility and four addresses Sustainability.

Number of MOCD strategies under each objective/outcome:

	Outcome 1: Availability/Accessibility	Outcome 2: Affordability	Outcome 3: Sustainability
Objective 1: Suitable Living Environment	14	0	4
Objective 2: Decent Housing	0	0	0
Objective 3: Economic Opportunity	7	4	3

Table 2C, Part 2:

Community Development Objectives	HUD Objective	HUD Outcome
<u>Infrastructure Objectives</u>		
none		
<u>Public Facilities Objectives</u>		
G2, O1, S1: Fund the development or rehabilitation of facilities that offer services to the community (including informal and licensed child care facilities)	Suitable Living Environment	Availability / Accessibility
G2, O1, S2: Use Section 108 loan financing for community centers	Suitable Living Environment	Availability / Accessibility
G2, O1, S3: Improve public spaces and upgrade outdoor-oriented facilities, including park and recreation areas	Suitable Living Environment	Sustainability
G2, O1, S5: Plant trees, especially in Communities of Opportunity neighborhoods	Suitable Living Environment	Sustainability
<u>Public Services Objectives</u>		
G1, O1, S1: Reduce under and unemployment by leveraging San Francisco’s First Source Hiring Program and HUD’s Section 3 Program; and utilize additional strategies to assist individuals to qualify for jobs that pay living wages, including high demand and technologically advanced occupations	Economic Opportunity	Availability / Accessibility
G1, O2, S1: Develop social and financial programs to strengthen peer learning and reduce social isolation	Suitable Living Environment	Availability / Accessibility
G1, O2, S2: Provide financial education and other asset building opportunities	Suitable Living Environment	Availability / Accessibility
G1, O2, S4: Provide training to use financial and legal tools to maintain and protect individual and/or family assets	Suitable Living Environment	Availability / Accessibility
G1, O2, S5: Encourage financial literacy programs for youth in 2nd-12th grade	Suitable Living Environment	Availability / Accessibility
G3, O1, S3: Provide support to stabilize individuals and families that are in crisis (including legal aid, homeless prevention, domestic violence prevention, and aid to seniors)	Suitable Living Environment	Availability / Accessibility
G3, O1, S7: Increase vocational ESL programs and reduce language barriers to accessing social services	Suitable Living Environment	Availability / Accessibility
<u>Economic Development Objectives</u>		
G1, O1, S2: Engage and assist neighborhood economic development organizations (NEDOs) and community based organizations (CBOs) to help	Economic Opportunity	Availability / Accessibility

businesses achieve six-month retention rates of at least 50% for entry-level hires		
G1, O2, S3: Develop access to capital strategies (banks, revolving loan funds, etc.) to support small business and micro-enterprise development	Economic Opportunity	Affordability
G1, O3, S1: Provide grants and low interest loans to stimulate commercial and business revitalization	Economic Opportunity	Affordability
G1, O3, S2: Establish and expand small businesses and micro-enterprises	Economic Opportunity	Availability / Accessibility
G1, O3, S3: Encourage commercial businesses to provide services such as grocery (markets and fruit stands) and gas stations in HUD-approved Neighborhood Revitalization Strategy Areas	Economic Opportunity	Sustainability
G1, O3, S5: Use Section 108 loan financing to develop and preserve local retail services in economically depressed neighborhoods	Economic Opportunity	Affordability
G1, O3, S6: Use Section 108 loan financing for tenant improvements	Economic Opportunity	Affordability
G1, O3, S7: Encourage social ventures to create an employment path for residents that are traditionally marginalized in employment development strategies, including disabled adults, chronically homeless, ex-offenders and other hard-to-employ populations	Economic Opportunity	Availability / Accessibility
G2, O2, S1: Provide funding for commercial exterior design services, neighborhood capital improvement planning and façade improvements	Economic Opportunity	Sustainability
Other Objectives - Policy/Planning Objectives		
G1, O1, S3: Engage a collaboration of community and neighborhood organizations in a partnership network that results in improved outcomes and tracking of employment and training efforts	Economic Opportunity	Availability / Accessibility
G1, O1, S4: Leverage in partnership with HUD's Section 3 hiring requirements	Economic Opportunity	Availability / Accessibility
G1, O3, S4: Capture data, identify priority areas and publish neighborhood economic development plans	Economic Opportunity	Sustainability
G2, O1, S4: Leverage funding for neighborhood-based contractors to hire residents, especially hard-to-employ individuals, to mow, haul trash and otherwise abate blight in neighborhoods	Economic Opportunity	Availability / Accessibility
G2, O2, S2: Support neighborhood venues and organizations that host cultural events and community meetings	Suitable Living Environment	Availability / Accessibility
G3, O1, S1: Use resources to create better alignment between the needs of residents in targeted neighborhoods and public services	Suitable Living Environment	Availability / Accessibility
G3, O1, S2: Increase the capacity of community based organizations to deliver timely, relevant and effective services	Suitable Living Environment	Availability / Accessibility
G3, O1, S4: Increase the coordination of public, private and not for profit investments to avoid duplication of efforts and to provide high quality services	Suitable Living Environment	Availability / Accessibility
G3, O1, S5: Promote services in neighborhoods that provide access through community hubs	Suitable Living Environment	Availability / Accessibility
G3, O1, S6: Support resident involvement in community stewardship activities, including education, public safety and neighborhood beautification strategies	Suitable Living Environment	Sustainability
G4, O1, S1: Assist in the development of social capital	Suitable Living Environment	Sustainability
G4, O1, S2: Identify needs of public housing residents with disabilities and coordinate resources to address physical obstacles and access to relevant social services	Suitable Living Environment	Availability / Accessibility

PART 9: APPENDICES

Appendix 1. Communities of Opportunity – Initiative Outline

Creating opportunity for socially and economically isolated San Franciscans requires a multi-faceted and comprehensive approach. In San Francisco, this approach is called Communities of Opportunity. MOCD will engage in the planning and execution of *Communities of Opportunity* first with neighborhood residents and service providers in Bayview Hunter's Point and Visitacion Valley. MOCD will act as a liaison and coordinator to leverage resources from public, private and not for profit organizations to support the Communities of Opportunity Initiative.

Communities of Opportunity is about more than poverty reduction. This innovative effort is a long-term, collaborative effort between the City, our philanthropic community, and our state and federal partners to foster asset accumulation, good childcare, education, health care, jobs, business opportunities, affordable housing, and a more efficient and effective service delivery system for San Francisco's most disadvantaged neighborhoods.

The confluence of big ideas and projects ranging from economic development and housing to universal preschool and family support bring a sense of opportunity that has not existed in the southeastern sector for decades. With city and county departments playing central roles in each of these projects and initiatives which cumulatively add up to hundreds of millions of dollars in investment, we are uniquely positioned to harness these activities to the benefit of children, families, and individuals who have been locked out of opportunity in the past.

We can take steps to assure that existing residents can capitalize on new housing development rather than get displaced; we can prepare people who are under and unemployed to be first in line for jobs created through our economic development projects and strategies; we can mobilize our resources to assure that universal preschool touches the most vulnerable children; and we can create community centers that help families get on firmer financial ground in addition to providing them with vital information, referrals, and support services. Through the HUD allocation and other resources, San Francisco will invest in moving from recognition of urgent community needs to a more comprehensive and coordinated approach to eliminate poverty.

Vision and Mission

Focusing on the most vulnerable children and families in the City's southeastern sector, the vision for Communities of Opportunity is to create safe and healthy neighborhoods that provide opportunities for individuals and families to make ends meet and for children to realize their dreams. We are confident that the result will be an end to persistent child poverty in San Francisco.

The mission is to create equity in both opportunities and outcomes in San Francisco's southeastern neighborhoods. With members of the community, the initiative will facilitate and make investments that will assure San Francisco neighborhoods are places where every child 1) has a safe, affordable home; 2) lives in an economically successful family; 3) is healthy and succeeding in school; and 4) is empowered and equipped to pursue his/her dreams.

Guiding Principles

Using these principles, Communities of Opportunity will foster unprecedented cooperation across departments to improve outcomes for children and families in neighborhoods throughout the southeastern sector. The initiative will also take deliberate steps to strengthen institutional and community capacity to secure and sustain positive community change.

- **Data Driven:** Communities of Opportunity will use data to drive decision-making, set priorities and targets, and track progress.
- **Community Participation:** Those who will be impacted by the Initiative will be involved in its design and implementation.
- **Results Focused:** While the initiative will use and recognize the importance of process and planning, its success will be measured in results for children and families in the targeted neighborhoods.
- **Bias for Action:** The initiative will be driven by good data and solid research on best practices, but will also place a premium on taking immediate action and learning by doing.
- **Effective Communication:** Communities of Opportunity will communicate effectively internally as well as with community stakeholders to make sure people are aware of activities, accomplishments, and challenges. We will also use communications as a tool to mobilize human and financial resources around the Initiative's goals.

Background Needs and Strategies for Success

The current high rate of unemployment and poverty in San Francisco, particularly in the southeast neighborhoods, is rooted in decades of economic isolation and dislocation. The closure of Hunters Point Shipyard in 1974, along with a gradual withdrawal of capital from commercial corridors such as Third Street and Bayshore Boulevard, have resulted in a southeastern community that lacks many of the basic services that other San Francisco neighborhoods take for granted.

While Bayview represents the last bastion of the City's industrial job base, many Bayview residents feel shut out from job opportunities in warehousing, light assembly/manufacturing and other industrial jobs in the community. In addition, the local blue-collar economy has undergone a major transformation in recent decades as the manufacturing sector has increasingly moved to lower cost regions of the U.S. or overseas.

A. Communities of Opportunity will implement an inclusive workforce development system that will be joined with income support and asset accumulation strategies to give our low-income residents the tools to achieve financial opportunity and stability:

1. Local Earned Income Tax Credit: The federal Earned Income Tax Credit (EITC) is the most successful anti-poverty program in American history, after Social Security. It makes work pay by providing a substantial tax refund to low-income workers. Over the next two years, San

San Francisco will be a pioneer in offering a local EITC, the Working Families Credit, as an additional benefit on top of the federal EITC. These funds will help working San Franciscans fix a car, buy school clothes, or build assets in a savings account. Last year, San Francisco left \$12 million in federal EITC funds unclaimed. Communities of Opportunity will make sure all eligible San Franciscans claim the federal and local EITC benefits that they have earned.

- 2. Individual Development Accounts:** The San Francisco Earned Assets Resource Network (SFEARN) and our banking community are already helping first-time savers to build wealth through savings in individual development accounts (IDAs), which can later be invested in a new business or down payment on a house. Communities of Opportunity will connect more San Franciscans with asset building.
- 3. Centers for Working Families:** We will bundle access to EITC and IDAs with financial literacy training, job training and placement, credit repair programs and home ownership counseling to build capacity for long-term wealth creation.
- 4. Community Workforce Development:** We will develop a community inclusion plan that provide a clear path to jobs at UCSF, Mission Bay, Hunters Point Shipyard, and the Third Street Corridor. We intend to create hundreds of quality jobs for San Francisco residents.
- 5. Micro-Lending Programs:** The City will help residents start small businesses through micro-lending.
- 6. Leverage State and Federal Opportunities:** For example, a recent federal grant to the Department of Environment will soon create a farmer's market on Third Street.

B. Safe and Affordable Housing

Project Connect has shown us that more affordable housing is one of the greatest needs for low-income San Franciscans. Rental housing is too expensive, homeownership is out of reach for too many families and too many existing housing units are in disrepair. While San Francisco's Housing Authority owns over 2,000 units in southeast neighborhoods, the majority of the units were built in the 1940s and 1950s using an architectural design that does not facilitate productive family living today. Residents tell us they need more affordable rental housing and in many cases, they aspire to own a home of their own.

To meet the need for affordable, safe, and dignified housing, over the next five years we will:

- 1. Develop new affordable and market rate housing.** First among many opportunities is the planned development at the Hunters Point Shipyard. In the spring of next year, construction will begin on 1,600 new units of housing, including over 500 affordable units.
- 2. Create a pipeline of strategies that will prepare existing residents to advantage of new housing opportunities as they become available.** *Communities of Opportunity* will look at a number of strategies including credit repair, debt reduction, first-time home buyer assistance,

and individual development accounts to assure that existing residents are able to take advantage of new housing opportunities rather than get displaced by them.

3. Rehabilitate existing SFHA and privately-owned housing. Within six months, SFHA will rehabilitate all units that are currently off-line due to severe repair needs, and return them to service.

C. Effective and Efficient Social Services

Currently, our southeast neighborhoods alone host over 65 community and faith-based groups that provide an array of services. However, while the number of organizations has grown significantly over the past 15 years, the community issues have worsened. Many organizations that receive City contracts to serve the community are not accountable to performance goals, have limited funding, and duplicate efforts of other groups. It is time for the City and our community partners to renew our commitment to building communities through measurable efforts that achieve results.

Communities of Opportunity will connect neighborhoods to a comprehensive service web that provides intensive engagement from prenatal care through adulthood. We will provide intensive on-site social service delivery through community centers, Housing Authority properties, and other neighborhood sites.

We will create Public/Private Partnerships with family and corporate foundations, as well as with our state and federal partners. When we pool and coordinate our resources, we can create a comprehensive, integrated, and innovative web of services that will provide real opportunity for every San Franciscan. And we will hold our partners and ourselves accountable for real results.

To achieve these goals Communities of Opportunity will:

1. Develop neighborhood-wide and uniform intake, assessment, planning, and tracking tools. The most vulnerable children and families typically come into contact with several county departments and community-based service providers, but there is little communication across these institutions. By centralizing outreach and intake and by sharing and tracking information on these individuals and families in a more systematic way, we can assure that fewer people fall through the cracks and that more people get what they need in an efficient and timely manner.

2. Strengthen existing services, consolidate duplicative efforts, and fill gaps. Communities of Opportunity will support and expand projects, ideas, and institutions that work. At the same time, through surveys and scans such as Project Connect, we will continue to align services and resources with the needs and desires of residents in the most efficient way possible.

3. Create Community Hubs where services and supports will be co-located and coordinated. Communities of Opportunity will invest in the development of facilities that bring the best service and supports for children and families under one roof to facilitate greater access for clients and improved coordination for providers.

4. Increase accountability through the development of stronger performance standards and measures. Using results as our bottom line, we will use neighborhood indicators and stronger performance standards to foster a different level of accountability across city departments, between city departments and their contractors and grantees, and perhaps most importantly between neighborhoods and the various institutions that serve them.

D. Social Capital

One youth development study after another cites the presence of a caring adult as fundamental to raising healthy children. Many studies also support the argument that these relationships are transformational for the adults as well as the youth. Through Communities of Opportunity, we will assure that every child has access to a caring adult for mentorship, support, and guidance.

The power of volunteerism can be seen in initiatives such as *Project Homeless Connect* where hundreds of volunteers are being mobilized in order to connect those who are homeless to resource they can use. It can also be seen is the volunteer staffing of Volunteer income Tax Assistance sites that provide free tax preparation for low-income families. We can still do more to realize the powerful benefits of volunteerism.

The various systems that support children and families work better when the people they serve effectively engage their design. Full community participation in civic life contributes to increased safety, increased effectiveness and usage of services, and more ownership. San Francisco's southeast neighborhoods experience lower levels of parent participation in schools, fewer and less active neighborhood and tenant associations, and lower levels of voter registration and turnout.

Communities of Opportunity will invest in the development of social capital in the following ways:

- 1. Develop a system that recruits, trains, and supports mentors and matches them to the customized interests of neighborhood youth.** The Initiative will assure that all young people have access to caring adults by creating a diverse pool of well-trained volunteer mentors from various walks of life.
- 2. Provide incentives for the establishment of parent associations and other resident organizations.** Communities of Opportunity will support the creation of informal neighborhood groups and associations that provide advocacy and support for youth and neighborhood improvement.
- 3. Infuse existing informal networks that are utilized by families with the resources and connections to reach self-sufficiency.** Communities of Opportunity will explore the replication of strategies that provide resources directly to families who making the transition to self-sufficiency and are providing leadership for other families and affinity groups.

Appendix 2. Public Notice Announcing November 2004 Community Needs Hearings

NOTICE OF PUBLIC HEARINGS

The Citizens' Committee on Community Development, the Mayor's Office of Community Development (MOCD) and the Mayor's Office of Housing (MOH) are convening public hearings to collect public input on community development and neighborhood housing needs, present recent outreach and survey results, and discuss potential priorities that will be considered when making allocation considerations for year 2005 Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), and Home Investment Partnership (HOME) program funds. The public hearings will be held at the following times and locations:

Thursday, November 4 5:30PM-7:30PM Potrero Hill Neighborhood House* 953 De Haro Street	Monday, November 8 5:30PM-7:30PM Ella Hill Hutch Community Center 1050 McAllister Street
Tuesday, November 9 5:30PM-7:30PM City Hall, 1 Dr. Carlton B. Goodlett Place Board of Supervisors Committee Room Room 263	Monday, November 15 5:30PM-7:30PM Donaldina Cameron House* 920 Sacramento Street
Wednesday, November 17 5:30PM-7:30PM BRAVA! Theater* 2781 24 th Street	Tuesday, November 30 5:30PM-7:30PM Southeast Community Center 1800 Oakdale Avenue
Thursday, December 2 5:30PM-7:30PM Sunnydale Housing 1654 Sunnydale, Community Room	

Individuals unable to attend the hearings may submit written responses by December 2, 2004 to the Mayor's Office of Community Development, 25 Van Ness Avenue, Suite 700, S.F., CA 94102



These hearings are accessible to persons with disabilities. For information on MUNI routes, please call 673-6864. For information regarding MUNI Accessible Services call 923-6142. Persons requiring reasonable accommodations, including sign language interpreters, Assistive Listening Devices, print materials in alternate formats, and those with severe allergies, environmental illness, or multiple chemical sensitivities should contact the MOCD ADA Coordinator, Eugene T. Flannery, at 252-3135, TTY/TDD 252-3107 at least 72 hours prior to the hearing. Persons with mobility impairments should contact Mr. Flannery if they will attend hearings at those facilities marked with an asterisk (*). Please bear in mind that some attendees at public meetings may be sensitive to chemically based or scented products. Please help us accommodate these individuals. If you need language translation services please also call Mr. Flannery 72 hours prior to the meeting.

Appendix 3. Public Comments from November 2004 Community Needs Hearings

Needs Hearing for 2005 CDBG, ESG and HOME Programs
Thursday, November 4, 2004
Potrero Hill Neighborhood House, 953 DeHaro Street

CCCD Members in Attendance: Vincent Chao (Chair)
MOCD Staff in Attendance: Dwayne Jones (Director), Gene Coleman, Eugene Flannery, Leonard Gandolfo, John Harris, Sonja Hyams (volunteer), Al Lerma, Loretta Malone (intern), Julie Moed, Jon Pon, Susan Reynolds, Ahsha Safai, Silvestre Vera, Gloria Woo

Public Attendance: Approximately 10 members of the public attended the hearing. Members of the public included representatives of other City departments, community-based organizations, and residents.

Public Comments:

A total of 3 persons spoke at the hearing. Below is a summary of the comments.

Name, Affiliation (if any)	Summary of Comments	Specific Neighborhood?
Joyce Armstrong SF Housing Authority	Concerned about cuts affecting public housing. Families need clean, safe and decent housing.	
Eddie Kittrell Potrero Hill Annex Resident Management Council	Kids need transportation to get to programs/services. They don't want to take public transportation at night.	Potrero Hill
Kimberley Brown SF Housing Authority/Public Housing Tenants Association	PHTA represents 18 public housing sites in SF. Residents need drug prevention and crime prevention programs, and activities for youth and seniors. Resident groups need to access small grants and other resources.	

Needs Hearing for 2005 CDBG, ESG and HOME Programs
Monday, November 8, 2004
Ella Hill Hutch Community Center, 1050 McAllister Street

MOCD Staff in Attendance: Dwayne Jones (Director), Evelyn Alava, Leonard Gandolfo, John Harris, Hazel Jones, Loretta Malone (intern), Susan Reynolds, Ahsha Safai, Miranti Widjaja, Andre Williams

Public Attendance: Approximately 23 members of the public attended the hearing. Members of the public included representatives of other City departments, community-based organizations, and residents.

Public Comments:

A total of 8 persons spoke at the hearing. Below is a summary of the comments.

Name, Affiliation (if any)	Summary of Comments	Specific Neighborhood?
Sandy Mori Kimochi, Inc. & Japantown Task Force	Asked if MOCD would make senior services a priority this year. Spoke about preservation of Japantown, specifically its business community.	Japantown
Mary Helen Rogers WACAC/AGAPE	Spoke about lack of employment and recreational activities for youth in the Western Addition. There is no youth facility in the neighborhood. Also, the streets and parks need to be cleaned up.	Western Addition/Fillmore
Rev. Ted Frazier Faith Based Coalition	CBOs need to work together to enhance programs, to reduce duplication of services, and to have an impact on shootings and drug dealing. Youth need recreational and educational/training programs as well as diversion and rehabilitation programs to prepare them for jobs.	Western Addition
Ace Washington CNS Presents/Channel 29	CNS/Channel 29 needs funding to bring media access into the community and to employ youth in the field. Youth need jobs and forms of outlets other than violent activities.	
George Smith Ella Hill Hutch Community Center	Need additional funding to provide services to families in the housing developments.	Western Addition
William Fobbs SF Bay Area Patrol Division	His company provides security services for subsidized housing developments and SF Housing Authority properties. He is concerned about security contracts for Bayview Hunters Point housing developments going to a contractor from Oregon that has a history of civil rights violations against minorities. Also spoke about the lack of jobs for youth in Bayview Hunters Point and the Fillmore.	Western Addition/Fillmore and Bayview Hunters Point
Michael Frazier	Spoke about youth violence in the Fillmore and Bayview.	Fillmore and Bayview
Trina Johnson Supervisor for Project Connect Survey	There is a great need for childcare, transportation for seniors and disabled persons, and jobs for men, women and youth. There is also a need for more police officers in the community.	Western Addition

Needs Hearing for 2005 CDBG, ESG and HOME Programs
Tuesday, November 9, 2004
City Hall, Board of Supervisors Committee Room (Room 263)

CCCD Members in Attendance: Vincent Chao (Chair), Rene Cazenave, Alexis Gonzales, Richard Kempis, Jerry Levine, Tom Ruiz, Daniel Wong

MOCD/MOH Staff in Attendance: Dwayne Jones (Director), Connie Cayabyab, Kevin David, Rolly Jayin, Angie Lee, Al Lerma, Rainey Matthews, Jon Pon, Susan Reynolds, Ahsha Safai, Martha Villazon, Andre Williams, Gloria Woo

Public Attendance: Approximately 47 members of the public attended the hearing. Members of the public included representatives of other City departments, community-based organizations, and residents.

Public Comments:

We received a total of 20 (19 oral and 1 written) comments at the hearing. Below is a summary of the comments.

Name, Affiliation (if any)	Summary of Comments	Specific Neighborhood?
Helen Luey Hearing Society	Hearing loss is a city-wide issue. Urged MOCD to make other agencies aware of Hearing Society's role in combating hearing loss.	
Philip Nguyen Southeast Asian Community Center	Concerned about the economy of the past 3 years; the City has lost many jobs. Urged MOCD to promote and be more supportive of businesses in SF. Limited English-speaking Asian entrepreneurs need multi-lingual services.	
Barbara Grossi & Shirley Melnicoe Northern California Service League	Spoke about NCSL's work with offenders and ex-offenders.	
Crystal Baik Asian Women's Shelter	Spoke about AWS's work with women and children victims of domestic violence. 565 women and children were turned away last year due to lack of funding.	
Olivia Chan & Carmen Ho Charity Cultural Services Center	Spoke about need for multi-lingual vocational training programs.	
Glen Jermyn Andag Filipino American Development Foundation	Presented demographics of the South of Market, which includes a large immigrant population. Talked about the Bayanihan Community Center, which will open in Spring 2005 at the corner of 6 th & Mission Streets.	South of Market
Michael Chan Asian, Inc.	Urged MOCD to increase assistance to Asians who need employment or wish to start/expand	Districts 1, 4 and 7

	small businesses. Presented demographics on Asian households in Supervisory Districts 1, 4, and 7, which are severely underserved in terms of economic development needs.	
Christopher Chow, Juanita Recinos & Anita Macias SFBAC (Bridge APPLE Consortium)	SFBAC is comprised of Patelco Credit Union, Northeast Community Federal Credit Union and Mission Area Federal Credit Union. Speakers presented and discussed a map of regulated and unregulated financial institutions in SF. Communities with highest needs have the lowest number of regulated financial institutions, and therefore pay more for financial services. Emphasized the need for credit union services in communities with few regulated financial institutions. SFBAC's strategy is to establish and operate credit union satellite offices in two high need and low serviced areas – Visitacion Valley (on Leland Avenue) and Bayview Hunters Point (in Bayview Plaza).	
Bobbie Peyton Gum Moon Asian Women's Resource Center	Spoke about the need for more transitional housing for women.	
Diego Sanchez TODCO	Spoke about affordable housing needs. Also talked about need to maintain present housing stock.	
Mariana Chan Chinese Newcomers Service Center	Asian immigrant community feels insecure with the limited job market. They need more job training and education in understanding how the U.S. economy works. They also need to know how to access job training and small business assistance programs.	
Edwin Jocson, Esther Macarag & Mauro Tumbocon West Bay Pilipino Multi-Service Center	Spoke about need for more funding for the center's youth and senior programs. Also spoke about the need for more youth centers in the community. The center wants to work with MOCD in addressing other community needs.	South of Market
Mark Yuan & Walter Hollis (client) Northeast Community Federal Credit Union	Mark Yuan talked about NCFCU's banking services at its Tenderloin branch. NCFCU is the only financial institution in the Tenderloin. Walter Hollis, client of NCFCU, talked about benefits of the credit union.	Tenderloin
Victoria Tedder Independent Living Resource Center	Talked about importance of programs and services that keep people with disabilities housed.	
Molly Stafford AIDS Legal Referral	Talked about importance of legal services for people with AIDS, especially legal services that	

Panel	help people maintain housing. Housing is crucial for people with disabilities.	
Margaret Kelch Career Resources Development Center	There is a great need for vocational/employment training.	
Jerry Jai Tenderloin Neighborhood Development Corporation	Housing and homelessness continue to be big issues. Urged MOCD/MOH to continue funding programs and services in the Tenderloin to address those needs.	Tenderloin
Lucia Hughes Private Industry Council	Spoke about PIC's tax credit program, which helps both jobs seekers and employers. This year, it has issued certifications for tax credits to 800 employers so far.	
Ilisa Lund Larkin Street Youth Services	Thanked MOCD/MOH for its commitment to address affordable housing and homelessness issues. Also thanked MOCD/MOH for funding supportive services and resources for children.	
Written comment from API Legal Outreach (formerly Nihonmachi Legal Outreach)	Wrote about the need for culturally-competent and holistic legal services. Urged MOCD to invest in holistic legal services, which are provided in partnership with social service agencies to address all of a client's needs as opposed to addressing a single legal issue.	

Needs Hearing for 2005 CDBG, ESG and HOME Programs

Monday, November 15, 2004

Donaldina Cameron House, 920 Sacramento Street

CCCD Members in Attendance: Vincent Chao (Chair), Rene Cazanave, Jerry Levine, Linda Squires Grohe

MOCD Staff in Attendance: Dwayne Jones (Director), Flor Bugarin, Eugene Flannery, Joe Lam, Angie Lee, Doris Lee, Al Lerma, Jon Pon, Ahsha Safai, Gloria Woo, Lily Wu

Public Attendance: Approximately 58 members of the public attended the hearing. Members of the public included representatives of other City departments, community-based organizations, and residents.

Public Comments:

A total of 24 persons spoke at the hearing. Below is a summary of the comments.

Name, Affiliation (if any)	Summary of Comments	Specific Neighborhood?
Chuck Choy Community Tenants Association	Urged MOCD/MOH to support Chinatown Community Development Center's housing counseling program. They helped us (senior	Chinatown

	tenants) fight eviction by our landlord and succeeded.	
Yue Hua Yu	There are many families living in SROs. Families with children need better living conditions. They also need more childcare services and better after-school programs. Parents need more ESL and on-the-job training programs.	Chinatown
Angela Chu Chinatown Community Development Center	The housing infrastructure is very old. Unemployment and under-employment is widespread in the community. Mental health issues are not being addressed. There is also a need for more community space.	Chinatown/North Beach
Susie Wong Chinatown Community Development Center	Chinatown is one of the densest neighborhoods, and needs improved facilities, including better parks, bus lines, and streets.	Chinatown
Kathy Woo SRO resident	Urged MOCD/MOH to increase support to CCDC and to build more low-income housing for seniors.	Chinatown
Kon Shiu Lau Wong	She lives in CCDC's low-income housing for seniors. Urged the City not to cut funding to non-profits.	Chinatown
Lau Wai Ying	She lives in CCDC's senior housing and benefits from low rent. Urged the City not to cut funding to non-profits.	Chinatown
John Liu Self-Help for the Elderly	Spoke about Self-Help's Home Health Aide training program, which includes an ESL component. Urged MOCD to continue to support and fund this program.	
Traci Dobronravova Self-Help for the Elderly	Spoke about Self-Help's housing counseling and mediation program, which enables elderly people to stay in their homes.	
Qing Zhi Deng Community Tenants Association (CTA)	He is a member of CTA, which has 800 members. Many members who are families and seniors need affordable housing. Urged the City to continue funding CCDC and other non-profits who provide affordable housing.	Chinatown
Dave Ho Chinatown Community Development Center	Urged the Mayor's Office to focus not only on the needs of public housing residents, but also on the needs of families and seniors living sub-standard housing across the city, including SROs, overcrowded apartments, and in-laws.	
Mitch Marquez New Leaf	New Leaf is a service agency for the gay, lesbian, bisexual and transgender community. Mental health stabilization is a major factor towards self-sufficiency. Urged MOCD to continue to support its mental health services.	

Doreen Der-McLeod Donaldina Cameron House	Reiterated need for affordable housing in Chinatown and North Beach. There is also a need for more employment counseling and preparation programs. Non-profits in Chinatown need infrastructure support such as for building maintenance and administrative costs.	Chinatown/North Beach
Brian Cheu Chinese for Affirmative Action	There is a need for more vocational English classes. Language is a primary barrier to employment for Asian immigrants. The City needs to develop a comprehensive economic development plan that develops not only entry-level jobs, but a variety of paths that allow for career advancement opportunities.	
Raymond Leung Resident of CCDC housing	Please continue funding of affordable housing programs. Please also continue funding of the neighborhood mental health clinic in Chinatown.	Chinatown
Gloria Tan Gum Moon Women's Residence	Spoke about the needs of Asian immigrant women victims of domestic violence and more recently, women affected by illegal human trafficking. The needs of this population include transitional housing, permanent housing, mental health services, and conflict resolution. Language is also a barrier to self-sufficiency for these single women.	
Andrew Russo Wu Yee's Children's Services	In its first year of operation, the Joy Luck Family Resource Center has found the following needs that are not met by the center: ESL training, computer training and employment needs. The center connected with 9 other social service agencies to form the Chinatown Family Economic Self-Sufficiency Coalition, which will engage in a mapping project to identify needs and existing resources, and then identify ways to address the needs.	Chinatown
Denise McCarthy Telegraph Hill Neighborhood Center	Talked about importance of community building and serving as a neighborhood center. Advocated for capacity building for all neighborhood centers.	
Kristie Fairchild North Beach Citizens	Talked about services that North Beach Citizens provides to homeless persons as well as residents of SROs.	Chinatown/North Beach
Alton Lee Community Youth Center	Talked about need for job development and employment services, especially for Asian immigrant youth. Encouraged more City funding for youth development programs. There is a strong need for summer programs.	
Bao Yan Chan	Housing is very critical. Also, monolingual	Chinatown

Community Tenants Association	people like herself depend on non-profits such as Chinatown Community Development Center and Asian Law Caucus for information, resources and legal services. Please continue to support such community agencies.	
Julia Ling Chinese Newcomers Service Center	Urged MOCD to maintain social service funding to Chinatown agencies. Recommends that MOCD give fewer number of and larger grants to high performing agencies. Talked about capacity building needs of non-profits. Encouraged MOCD to continue providing technical assistance resources such as CompassPoint workshop vouchers. Also talked about rice distribution to low-income Chinatown and Visitacion Valley residents.	Chinatown
Phil Ting Asian Law Caucus	Acknowledged the strength of the social service infrastructure in Chinatown. Also spoke about the importance of capacity building for community-based organizations.	
Julie Abrams Women's Initiative for Self-Employment (WISE)	WISE provides training to low-income women to start their own businesses, and has a positive impact on the lives of women and immigrants. Underscored the value of micro-enterprises as an economic development strategy.	

Needs Hearing for 2005 CDBG, ESG and HOME Programs

Wednesday, November 17, 2004

BRAVA! Theater, 2781 24th Street

CCCD Members in Attendance: Vincent Chao (Chair), Rene Cazanave, Tom Ruiz

MOCD/MOH Staff in Attendance: Dwayne Jones (Director), Ray Dominia, Eugene Flannery, Leonard Gandolfo, Sandra James, Angie Lee, Patty Medina, Jon Pon, Ahsha Safai, Amy Tharpe, Silvestre Vera, Martha Villazon, Andre Williams, Gloria Woo

Public Attendance: Approximately 49 members of the public attended the hearing. Members of the public included representatives of other City departments, community-based organizations, and residents.

Public Comments:

We received a total of 22 comments at the hearing. Below is a summary of the comments.

Name, Affiliation (if any)	Summary of Comments	Specific Neighborhood?
Ana B. Gutierrez SF Organizing Project	Spoke about need for affordable housing for low-income and homeless families.	
Joseph Smooke	Housing is the most important need. 2 clients	

Bernal Heights Neighborhood Center	spoke about housing and housing rehabilitation services they receive from Bernal Heights Neighborhood Center.	
Ricardo Alva Mission Language & Vocational School	Immigrants need ESL programs, employment and housing. Urged the City to continue to assist MLVS and other non-profits.	Mission
Martha Calderon Mission Neighborhood Centers	There is a need for social services for the elderly in the Excelsior District. There is currently no funding for senior services in this neighborhood.	Excelsior
Sarah Jimenez YO! SF	Youth development and economic development are important aspects of community development. Also, there is a need for transitional housing for youth.	
Allan Graves YO! SF	Spoke about the needs of youth in the Mission, including job training, better schools, and better teachers. Gangs and killings are a great concern in the Mission. Youth are searching for guidance and mentors.	Mission
Jennifer Rakowski & Tee Vasquez Community United Against Violence	Spoke about legal issues affecting the lesbian, gay, bisexual and transgender community. Also spoke LGBT victims of domestic violence as being an underserved population.	
Julie Leadbetter Mission Neighborhood Resource Center	On the issue of neighborhood priorities, encouraged MOCD to look at the many neighborhood plans that have been done for the Mission. Also encouraged MOCD to consider the needs of the homeless. The Mission also needs a housing development corporation that meets the needs of the community.	Mission
Lucy Runkel Jewish Vocational Services (JVS)	Talked about JVS's training program for people who want to work or are currently working in the non-profit sector.	
Kyle Fiore Mission Community Council	Youths need a whole network of services, including academics, arts, sports, music and community service. Blue-collar opportunities are needed for youth and their immigrant parents. Decent housing (not SROs) is also needed for families with youth. Encouraged MOCD to increase indirect cost funding.	Mission
Andrea Lee, Rosinda Rodriguez (member) and Maria Lourdes Rodriguez (member) Mujeres Unidas y Activas	Spoke about agency's services to immigrant women. 2 members talked about services received from Mujeres Unidas y Activas and how the services improved their lives.	Mission
Andrea Salinas	Spoke about the importance of affordable	Mission

	housing. Raised concerns about the Mission Housing Development Corporation and its Board of Directors.	
Fernando Marti Mission Anti-Displacement Coalition	Housing is a critical need in the Mission. Talked about a litany of problems with the Mission Housing Development Corporation.	Mission
Lance Centanni-Sachs, Alecs & Kar Yin Tham LYRIC	2 youth spoke about the lack of places for youth to “hang out” in the Castro, especially at nighttime after 9:00PM. There are many bars and liquor stores, but not enough clean and sober places. Also spoke about the need for housing for homeless youth. Executive Director of LYRIC spoke about services that the center provides to LGBTQQ youth.	Castro
Yato Yoshida Ark of Refuge/YouthMAP	There is a lack of services for youth in the South of Market. Due to budget cuts, drop-in services for youth are no longer available at the Teen Center. Ark of Refuge is currently raising funds for services to be provided at its recently refurbished building.	South of Market
Juan Monsanto San Francisco Housing Authority	Thanked MOCD for capital funding for community centers, gardens and social areas in senior housing developments in the Mission and Western Addition. However, there is still a lot of capital improvement needs in other housing developments. Developments in the southeast sector are suffering from lack of resources.	Southeast sector
Eric Quezada Mission Anti-Displacement Coalition	Reaching out to the community and meeting their needs are very important. Being accountable to the community is also very important.	Mission
Maria Basurto Mission Hiring Hall	Spoke about Mission Hiring Hall’s job training program for low-income Spanish-speaking immigrants.	Mission
Ken Stram SF Lesbian Gay Bisexual Transgender Community Center	Despite myths of gay affluence, LGBT people are found at every level of the economic spectrum. Recognizing that no other organizations was specifically addressing economic challenges faced by the LGBT community, the Center launched a NEDO (Neighborhood Economic Development Organization) in April 2004, with the help of MOCD. The NEDO offers workforce development, business development, and financial literacy programs.	
Tracy Brown Mission Neighborhood	Children and youth need quality programs with caring adults. Urged MOCD to look at programs	Mission

Centers – Precita Center	that work and use them as models. Safe haven programs are very important; youth need safe recreational places to be open at night. Recommended that MOCD fund programs for youth ages 18-24 since there are other funding sources for ages 0-17 years.	
Roberto Ariel Vargas RAP Collaborative	There is a tremendous need for programs for youth ages 18-24 to prepare them for college and for life. Talked about the importance of collaboration among youth program providers.	Mission
Valerie Tulier Mission Neighborhood Centers – Precita Center	Urged MOCD to hold community organizations accountable. Mainstream schools don't work for all youth. More alternatives are needed.	Mission

**Needs Hearing for 2005 CDBG, ESG and HOME Programs
Tuesday, November 30, 2004
Southeast Community Center, 1800 Oakdale Avenue**

CCCD Members in Attendance: Rene Cazanave, Tom Ruiz

MOCD/MOH Staff in Attendance: Dwayne Jones (Director), Harry Baker, Gene Coleman, Leonard Gandolfo, John Harris, Vivian Hopkins, Diana Hsu, Joe Lam, Al Lerma, Julie Moed, Susan Reynolds, Andre Williams, Gloria Woo

Public Attendance: Approximately 32 members of the public attended the hearing. Members of the public included representatives of other City departments, community-based organizations, and residents.

Public Comments:

A total of 14 persons spoke at the hearing. Below is a summary of the comments.

Name, Affiliation (if any)	Summary of Comments	Specific Neighborhood?
Larry Del Carlo Mission Housing Development Corporation	MHDC is a stable organization. Its Board of Directors has 11 members, and residents are represented on the Board. The agency has a permanent Director.	Mission
Luisa Ezquerro, Board Secretary Mission Housing Development Corporation	Education, health care, and living environment are all quality of life issues. Everyone, including poor people, deserves a high quality of life. MHDC probably has the longest history of serving the Mission. The agency now has a system for resolving grievances.	Mission
Marie Ramos Mission Housing Development Corporation	Highlighted MHDC's housing development accomplishments.	Mission

Monika Hudson Bayview Business Resource Center (BBRC)	BBRC supports new businesses in the community. Education for job placement is needed. There is a need to enhance business to business opportunities such as Home Depot. There is also a need for business attraction and retention.	Bayview Hunters Point
Judy Visitacion Valley resident	Visitacion Valley needs more supermarkets and convenience stores. There is also a need for more employment training opportunities.	Visitacion Valley
Mei Qiong Feng Visitacion Valley resident	Homebuyer's assistance is needed. There is also a need for more training opportunities, such as in house cleaning, in Visitacion Valley.	Visitacion Valley
Yuoin Gao Visitacion Valley resident	There is a need for more training opportunities for newcomers.	Visitacion Valley
Han Chang Su Visitacion Valley resident	Unemployed residents of Visitacion Valley need re-training.	Visitacion V alley
Mable Seto Asian Pacific American Community Center	Talked about services provided by APACC. Many people are out of work and are in need of job training and referral.	Visitacion Valley
Susan Wong APACC	More information on housing and employment is needed. There is also a need for more bilingual services.	Visitacion Valley
Alicia Ward Florence Crittenton Services	Agency is moving (children and family) services to Bayview to better serve clients since most clients are from the 94124 zip code.	Bayview Hunters Point
Gwendolyn Westbrook United Council of Human Service	United Council serves homeless persons. Mental health and drug abuse prevention services are needed for its clients.	Bayview Hunters Point
Rudy Corpuz Jr. United Playaz	Mental health, housing and employment programs are important. Programs for children are just as important. Cautioned MOCD to be careful where its funding goes because there is a lot of waste by organizations that are funded by MOCD.	
Damone Hale Young Community Developers	Job training is essential. The best way to evaluate programs is to look at results. Long term results should be considered. Well-meaning agencies that don't produce results should be shut down.	

Needs Hearing for 2005 CDBG, ESG and HOME Programs
Thursday, December 2, 2004
Sunnydale Community Room, 1654 Sunnydale Avenue

CCCD Members in Attendance: Vincent Chao (Chair)

MOCD/MOH Staff in Attendance: Dwayne Jones (Director), Gene Coleman, Demetrius Durham, Leonard Gandolfo, Hazel Jones, Angie Lee, Al Lerma, Susan Reynolds, Ahsha Safai, Andre Williams, Gloria Woo

Public Attendance: Approximately 33 members of the public attended the hearing. Members of the public included representatives of other City departments, community-based organizations, and residents.

Public Comments:

We received a total of 13 comments at the hearing. Below is a summary of the comments.

Name, Affiliation (if any)	Summary of Comments	Specific Neighborhood?
Rachel Redondiez, Art Concordia, Ivy Climacosa, Terry Valen Filipino Community Center	The majority of Filipinos that reside in SF are in District 11/Excelsior. Most of them are immigrants and in need of social services. The need that stood out the most is job opportunities. Other needs include community space/gathering places, culturally appropriate information and referral, domestic violence prevention for women, affordable child care, after-school outlets for youth, affordable housing, affordable healthcare and financial assistance for college.	Excelsior
Jennifer Dhillon Visitacion Valley Community Development Corporation (VVCDC)	VVCDC is the property manager for 2 buildings, Village West, which houses 5 nonprofits, and Village East, which houses 10 nonprofits. The lease for Village East will expire in March 2005 and the agencies that are currently housed there will have to move. Provided CCCD/MOCD with a written proposal to accommodate the Village East tenants at Village West.	Visitacion Valley
Larry Fleming VVJET	Advocated for building out the new building (Village West) to accommodate Village East tenants.	Visitacion Valley
Mary Schmidt Bindlestiff Studio	Bindlestiff Studio is the only Filipino-American theater in the country. Its site on Sixth Street was purchased by the SF Redevelopment Agency (SFRA). Bindlestiff Studio needs to negotiate with SFRA for more time to move.	
Russel Morine Visitacion Valley	Talked about a revitalization planning process for Visitacion Valley, which includes planning for a	Visitacion Valley

resident	viable commercial corridor.	
Janine Su SF Sheriff's Department	Spoke about Sheriff's Department's Youth Employment Project, which provides job readiness, training and placement to ex-offenders ages 18-21 years.	
Michael Bennett Visitacion Valley Beacon Center	The Violence Prevention Collaborative needs funding to address the violence.	
Bruce B. YO! SF	Parenting training is needed to improve home life as a start to violence prevention. Other needs include on-line GED training, truancy officers to get kids off the streets, closer schools, and positive police presence.	
Ken Theisen Bay Area Legal Aid	Spoke about domestic violence issues. More funding should be allocated to women's shelters.	
Kim Mitchell TURF	TURF works with both perpetrators and victims of violence. Youth need structured programs.	
Monique Martin Ingleside Community Center	Special education programs are needed for youth to deal with behavior and anger issues. Staff at agencies are not equipped to address and handle youth with these issues.	
Ken Nim VVJET	Talked about bringing economic growth to the neighborhood by beautifying the Valley, creating a merchants association, attracting businesses, and creating job opportunities.	Visitacion Valley
Sharen Hewitt CLAER	Funding to Visitacion Valley needs to be leveraged. Other community needs include structural capacity building, strengthening of tenants associations, and strengthening of indigenous leadership.	Visitacion Valley

Appendix 4. Summary of Notes from MOCD/MOH Focus Group on May 6, 2005

MOCD Focus Group

The purpose of the focus group was to solicit input from community-based service providers on the Draft 2005-2010 Consolidated Plan. Participants were provided with a power point presentation outlining the purpose and contents of the Consolidated Plan. MOCD staff facilitated the discussion, which focused on the goals, objectives and strategies presented in the draft MOCD strategic plan.

Participants

Focus group participants included representatives from the following organizations:

- Asian Law Caucus
- Chinese Newcomers Services Center
- City College of SF Small Business Development Center
- Community Center Project of SF
- Earned Asset Resource Network
- Japanese Community Youth Council
- Jewish Vocational Services
- La Casa de las Madres
- Mission Language and Vocational School
- Mission Neighborhood Centers
- Portola Family Connections
- Rebuilding Together
- SF Housing Development Corporation
- South of Market Community Action Network
- TURF Community Improvement Association
- Visitacion Valley Community Development Corporation
- Wu Yee Children's Services

General Comments Regarding Community Development Priorities

- Goals are comprehensive and on target
- The plan is great; making it happen (the tactics) is the challenging part
- The challenges in reaching the goals include lack of funding, clients not having access to a full range of services, undocumented clients not being able to access services due to lack of legal status, a fragmented social service system, and lack of coordination between City departments
- Not only is coordination needed between City departments, but one department needs to take the lead and other departments need to follow; that way, one department is responsible for looking at the whole picture and should be held accountable
- In order for goals to be achieved, there needs to be support and "buy-in" from other city departments, CBOs, private foundations, the business community, and neighborhood residents

- Organizing is currently taking place at the community level, but should be taking place at the City level
- Goals need to take into account the language needs of San Francisco’s large LEP (Limited English Proficient) population
- There is a tremendous need for more language appropriate services; one example is a need for pre-apprenticeship vocational ESL classes (many immigrants are not comfortable going to City College vocational ESL classes)
- Public agencies such as City College and EDD are not providing services to the extent that meet the needs of clients, so CBOs end up providing services that these public agencies should be providing
- Urged MOCD to “go deeper in neighborhoods” by incorporating more language and culturally appropriate services into existing services
- Strategies should incorporate the use of Community Benefits Agreements, especially in the workforce development objective
- Include use of volunteers in strategies
- Include the use of technology in strategies, especially using technology for the purpose of coordination and reducing duplication in services
- Encouraged MOCD to convene MOCD-funded agencies for the purposes of information sharing and coordination
- The plan needs to describe how private investment is coordinated with public resources
- Include labor groups and the role they play
- The City needs to make an effort to keep working families from moving out the City

Comments on Specific Goals/Objectives

Goal 1, Objective 1:

- Add as a strategy, attract jobs that match the existing education levels of individuals and that pay a living wage
- Objective should include linkages to small businesses since small businesses provide 53% of the jobs in San Francisco

Goal 1, Objective 2:

- Strategies should include a connection to financial institutions and financial institutions playing a leadership role

Goal 1, Objective 3 & Goal 2, Objective 2

- The strategies listed under both of these objectives for funding commercial tenant improvements meet a real need
- Financing for commercial tenant improvements is more needed than façade improvements
- Lease negotiation assistance to small businesses is needed, especially for business owners on Third Street in Bayview and Leland Avenue in Visitacion Valley

Goal 3:

- The essence of support to CBOs and capacity building for CBOs doesn’t come through in this goal’s section
- Add as a strategy, technical assistance to CBOs

- Types of technical assistance that CBOs need include marketing/cross-marketing training and training on developing and tracking performance measures that are meaningful, realistic and attainable
- Because residents feel that they don't have access to services, dedicated resources to CBOs specifically for outreach activities should be added as a strategy
- CBOs need to have a better understanding of City services (what City departments do what)
- Recognize that access to services is important and that safety is key to access
- Add as a strategy, encourage community organizations to work together better by not competing against, but supporting each other through networking and co-managing resources

Goal 3, Objective 1, Strategy 4:

- This strategy should be to increase accountability through the development of more accurate, not stronger, performance measures
- Following the Project Connect concept, incorporate resident input into program evaluation

Goal 3, Objective 1, Strategy 7:

- Locating services in community hubs makes sense
- Encouraged MOCD to push CBOs to co-locate, work together and offer comprehensive services

Goal 3, Objective 1, Strategy 8:

- Because the relationship to the police is not a positive one in some communities, this strategy of supporting resident involvement in community policing programs should be re-worded to supporting resident involvement in community outreach programs
- The emphasis should be on housing providers working closely with the police, not residents working with the police

MOH Focus Group

Focus Group Attendees:

Lauren Hall, Corporation for Supportive Housing
 Victoria Tedder, Independent Living Resource Center
 Barbara Gualco, Mercy Housing CA
 Kate White, SF Housing Action Coalition
 Regina Davis, San Francisco Housing Development Corporation
 Luis Granados, Mission Economic Development Association
 Michael Chan, Asian, Inc.
 Susie Wong, Chinatown Community Development Center
 Jeff Kositsky, Community Housing Partnership
 Rene Cazenave, Council of Community Housing Organizations
 Sara Shortt, Housing Rights Committee of SF
 Juan Prada, Coalition on Homelessness
 Brian Basinger, AIDS Housing Alliance
 Bob Planthold, Senior Action Network

The following list represents the items were raised in the 2005 Consolidated Plan housing focus group held on May 6, 2005. The issues identified by the MOH housing strategy have been categorized according to whether it addresses one of the specific Consolidated Plan housing priorities or whether it refers to a broader housing issue of interest to the group.

Comments:

Priority #1

End Widespread Chronic Homelessness in San Francisco (changed to Create Housing Opportunities for the Homeless)

- Reference the Continuum of Care in document to include a balance between chronically homeless and just homeless
- May worsen the homeless problem by taking existing affordable housing units and converting them to housing for the chronically homeless.
- The definition of “chronic homeless” should be changed, not used or should include other references to disabled, etc.
- Broaden the homeless category to include imminent risk of homelessness
- Need to create some independent housing for people who do not need supportive services.
- What happens to the supportive services that will be cut?

Priority #2

Create Affordable Rental Housing Opportunities for Individuals and Families between 0-60% AMI

- Reduce the high end to 50% AMI
- Include reference to need for rental-based assistance
- How are we defining “special needs” housing in this section?
- Need to preserve existing affordable housing, especially housing that is at 0-10% AMI
- Priority doesn’t seem to clearly match the need
- Need to address the lack of Section 8 renewal
- What is the objective of supportive housing?
- Need to change the lease requirements of nonprofit providers that can create barriers to housing (credit requirements, extreme deposits, etc). The private market is often better than the nonprofits.
- Need to build housing policy to meet the needs of people
- Have difficulty serving seniors, especially when the affordable units cost more than the seniors’ current rent
- Encourage changes in leasing practices and flexibility, especially for disabled
- Create new HOPWA units in the next 5 years to prevent homelessness

Priority #3

Create Homeownership Opportunities for Individuals and Families between 60-120% AMI

- Reduce the high end limit to 100% AMI and extend the low-end to 0% AMI
- Add focus on developing “new homeownership units”

- Create transitional housing from rental to homeownership that target 60-80% AMI, such as co-op.
- Build strong relationship with Department of City Planning to enforce inclusionary program early on in new developments
- Provide short-term emergency rent and mortgage assistance to prevent homelessness
- Create database for available homeownership units that public could access
- Broaden marketing to different minority groups. Emphasis on reaching underserved communities (more counseling, case management, credit assistance, transportation assistance)
- Recycle the funding in homeownership programs
- Better referrals of inclusionary units to housing counselors, need to clarify marketing rules, have a one-stop database

Disabled/Accessible Housing

- Add requirements for “functional access” into any references to housing code requirements
- Include strategies for enhancing code enforcement on units that are being offered as “accessible”
- Include accessibility requirements in inclusionary units
- Coordinate with other city departments around accessibility to create awareness
- Better monitoring of accessible units in the construction of new and rehab units to ensure that they are truly accessible
- Create more disabled units for the growing senior population
- Need to have requirement in lease agreement that accessible unit should be transferred to another disabled person

Suggested Broad Items to Include

- Reference to a need for a housing information system that provides information on affordable housing unit availability
- Need a formal public process and forum for fostering dialogue between city agencies and the public regarding housing issues

Organizations that Provided Comments on Draft Consolidated Plan

- Council of Community Housing Organizations
- Independent Living Resource Center of San Francisco
- Asian Law Caucus
- Bay Area Legal Aid
- Housing Rights Committee of San Francisco
- Aids Housing Alliance

Appendix 5. San Francisco Housing Needs, 2000

San Francisco Housing Needs, 2000

Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly (1 to 2 persons)	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly (1 to 2 persons)	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	
Extremely Low Income HH (<=30% AMI)	18,149	8,665	2,675	19,845	49,334	6,167	1,774	569	1,719	10,229	59,563
% with any housing problems	69.1	81.0	92.1	79.4	76.6	64.2	78.9	93.8	70.3	69.4	75.4
% Cost Burden >30%	60.8	69.9	72.7	72.2	67.6	63.8	73.5	68.4	70.3	66.8	67.5
% Cost Burden >50%	39.1	50.9	47.7	59.6	49.9	48.2	61.1	62.2	64.5	54.0	50.6
Very Low Income HH (>30% to <=50% AMI)	5,610	7,035	2,400	11,465	26,510	4,620	2,310	1,374	1,168	9,472	35,982
% with any housing problems	64.4	80.0	87.5	82.8	78.6	34.1	69.0	94.5	71.7	56.0	72.7
% Cost Burden >30%	53.1	51.7	35.0	74.7	60.4	32.7	61.5	70.2	71.4	49.9	57.7
% Cost Burden >50%	21.3	15.6	10.6	31.4	23.2	21.6	44.6	32.4	60.3	33.6	25.9
Low Income HH (>50 to <=80% AMI)	4,774	9,755	3,580	22,030	40,139	6,430	5,610	3,070	2,810	17,920	58,059
% with any housing problems	42.5	57.3	87.7	50.9	54.7	23.6	62.1	79.8	74.9	53.3	54.3
% Cost Burden >30%	32.8	28.5	17.3	45.1	37.1	23.0	56.0	46.1	73.3	45.2	39.6
% Cost Burden >50%	8.5	4.3	1.8	7.7	6.4	11.2	24.7	11.1	43.1	20.4	10.7
Mod. & Above Mod. Income HH (>80% AMI)	5,489	24,770	4,000	64,030	98,289	14,608	33,380	10,435	19,255	77,678	175,967
% with any housing problems	19.3	19.2	69.5	12.8	17.1	14.1	24.4	53.8	31.4	28.2	22.0
% Cost Burden >30%	14.0	6.4	2.9	9.2	8.5	13.4	20.1	14.1	30.4	20.6	13.8
% Cost Burden >50%	2.6	0.3	0.0	0.5	0.6	3.9	3.8	2.1	7.5	4.5	2.3
Total Households	34,022	50,225	12,655	117,370	214,272	31,825	43,074	15,448	24,952	115,299	329,571
% with any housing problems	56.6	45.8	82.9	38.1	45.5	28.6	34.0	64.1	40.9	38.0	42.9
% Cost Burden >30%	48.0	28.0	27.8	33.0	33.9	27.9	29.2	27.5	39.9	30.9	32.9
% Cost Burden >50%	26.0	11.9	12.6	14.9	15.8	16.5	11.1	8.8	17.9	13.8	15.1

Notes:

Any housing problems: Cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Renter: Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Appendix 6. MOCD and MOH Five-Year Program Matrices

MOCD Five-Year Program Matrix

This MOCD Five-Year Program Matrix has been updated and includes year 1 actuals and year 2 goals.

GOAL 1: PROMOTE ECONOMIC SELF-SUFFICIENCY FOR LOW- AND MODERATE-INCOME FAMILIES														
<i>Objective 1: Promote workforce development through education, training and other linkages to high demand job markets that offer living wage employment</i>														
Code	Strategy	Performance Indicator	5-Year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of 5-Year Goal
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
G1, O1, S1	Reduce under and unemployment by leveraging San Francisco’s First Source Hiring Program and HUD’s Section 3 Program; and utilize additional strategies to assist individuals to qualify for jobs that pay living wages, including high demand and technologically advanced occupations	Job placements*	2,000*	1500*	1,394	505								
G1, O1, S2	Engage and assist neighborhood economic development organizations (NEDOs) and community based organizations (CBOs) to help businesses achieve six-month retention rates of at least 50% for entry-level hires	# of businesses that achieve six-month retention rates of 50%	200	0	0	0								
G1, O1, S3	Engage a collaboration of community and neighborhood organizations in a partnership network that results in improved outcomes and tracking of employment and training efforts	# of MOUs and plans established	12	0	0	0								

G1, O1, S4	Leverage in partnership with HUD's Section 3 hiring requirements	# of partnership agreements developed with the Housing Authority	4	0	0	1									
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*For Year 1, goal includes all job placements; for Years 2-5, goals reflect only the number of placements in jobs that pay living wages, as defined by the San Francisco Minimum Compensation Ordinance. The 5-Year Goal covers only Years 2-5.

Objective 2: Increase families' savings and assets to assist them in moving from poverty/public assistance to stability and self-sufficiency

Code	Strategy	Performance Indicator	5-Year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of 5-Year Goal
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
G1, O2, S1	Develop social and financial programs to strengthen peer learning and reduce social isolation	# of families engaged in Funding Families Initiative	50	0	0	24								
G1, O2, S2	Provide financial education and other asset building opportunities	# of Earned Income Tax Credit filings	4,000	1,200	1,589	0								
G1, O2, S3	Develop access to capital strategies (banks, revolving loan funds, etc.) to support small business and micro-enterprise development	# of leveraged loans beyond CDBG	275	129	81	92								
G1, O2, S4	Provide training to use financial and legal tools to maintain and protect individual and/or family assets	# of families assisted	125	25	51	0								

G1, O2, S5	Encourage financial literacy programs for youth in 2nd-12th grade	# of youth exposed to financial literacy	400	0	0	65									
Objective 3: Create a competitive business environment in low-income areas, specifically in Communities of Opportunity neighborhoods, to generate employment, business growth and customer services															
Code	Strategy	Performance Indicator	5-Year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of 5-Year Goal	
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		
G1, O3, S1	Provide grants and low interest loans to stimulate commercial and business revitalization	# of micro-enterprise loans made	10	2	0	0									
G1, O3, S2	Establish and expand small businesses and micro-enterprises	# of business startups	600	252	293	289									
G1, O3, S3	Encourage commercial businesses to provide services such as grocery (markets and fruit stands) and gas stations in HUD-approved Neighborhood Revitalization Strategy Areas	# of anchor businesses recruited	6	0	0	8									
G1, O3, S4	Capture data, identify priority areas and publish neighborhood economic development plans	# of economic development plans published	4	0	0	0									
G1, O3, S5	Use Section 108 loan financing to develop and preserve local retail services in economically depressed neighborhoods	# of developments assisted	3	1	1	0									

G1, O3, S6	Use Section 108 loan financing for tenant improvements	# of businesses assisted with Section 108 financing	35	0	0	0								
G1, O3, S7	Encourage social ventures to create an employment path for residents that are traditionally marginalized in employment development strategies, including disabled adults, chronically homeless, ex-offenders and other hard-to-employ populations	# of enterprises created	10	2	2	2								

GOAL 2: STRENGTHEN NEIGHBORHOOD VITALITY

Objective 1: Improve the infrastructure and physical environment of San Francisco neighborhoods

Code	Strategy	Performance Indicator	5-Year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of 5-Year Goal
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
G2, O1, S1	Fund the development or rehabilitation of facilities that offer services to the community (including informal and licensed child care facilities)	# of facilities	80	23	32	17								
G2, O1, S2	Use Section 108 loan financing for community centers	# of community centers supported with Section 108 financing	3	0	0	0								
G2, O1, S3	Improve public spaces and upgrade outdoor-oriented facilities, including park and recreation areas	# of public space improvements	80	23	27	24								

G2, O1, S4	Leverage funding for neighborhood-based contractors to hire residents, especially hard-to-employ individuals, to mow, haul trash and otherwise abate blight in neighborhoods	# of individuals hired	200	50	53	50										
G2, O1, S5	Plant trees, especially in Communities of Opportunity neighborhoods	# of trees planted	300	200	200	133										
Objective 2: Preserve and promote the character and assets of our neighborhoods																
Code	Strategy	Performance Indicator	5-Year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of 5-Year Goal		
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual			
G2, O2, S1	Provide funding for commercial exterior design services, neighborhood capital improvement planning and façade improvements	# of facades completed	60	25	5	2										
G2, O2, S2	Support neighborhood venues and organizations that host cultural events and community meetings	# of organizations	15	11	11	0										

GOAL 3: INCREASE THE PROVISION OF TIMELY, RELEVANT AND EFFECTIVE SOCIAL SERVICES														
Objective 1: Ensure enhanced access, safety and utilization of social services by residents														
Code	Strategy	Performance Indicator	5-Year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of 5-Year Goal
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
G3, O1, S1	Use resources to create better alignment between the needs of residents in targeted neighborhoods and public services	# of strategic plans completed	15	11	10	3								
G3, O1, S2	Increase the capacity of community based organizations to deliver timely, relevant and effective services	# of CBOs that attend professional development forums	125	90	132	9								
G3, O1, S3	Provide support to stabilize individuals and families that are in crisis (including legal aid, homeless prevention, domestic violence prevention, and aid to seniors)	# of individuals provided with legal services	10,000	4,500	4,503	2,972								
G3, O1, S4	Increase the coordination of public, private and not for profit investments to avoid duplication of efforts and to provide high quality services	# of funder collaboratives established	3	0	0	0								
G3, O1, S5	Promote services in neighborhoods that provide access through community hubs	# of access points created/supported	25	5	5	6								

G3, O1, S6	Support resident involvement in community stewardship activities, including education, public safety and neighborhood beautification strategies	# of residents engaged	1,800	200	275	250									
G3, O1, S7	Increase vocational ESL programs and reduce language barriers to accessing social services	# of vocational ESL programs	20	6	6	11									
GOAL 4: PROMOTE EQUITY-BASED PUBLIC POLICY STRATEGIES															
<i>Objective 1: Leverage and coordinate targeted public, private and not for profit investments</i>															
Code	Strategy	Performance Indicator	5-Year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of 5-Year Goal	
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		
G4, O1, S1	Assist in the development of social capital	# of volunteer hours logged	15,000 hours	0	0	2,000									
G4, O1, S2	Identify needs of public housing residents with disabilities and coordinate resources to address physical obstacles and access to relevant social services	# of surveys conducted and report published	2	0	0	0									

MOH Five-Year Program Matrix

Goal 1: Create Housing Opportunities for the Homeless			
Code	Strategy	Year	Projected Outcome
G1, S1	Partner with non-profit developers and service providers to create new permanent supportive housing	2005-06	883 units
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		<i>Total</i>	
		G1, S2	Provide comprehensive supportive services and operating funding for formerly homeless tenants in supportive housing developments to help them retain their housing and improve their overall health and stability.
2006-07			
2007-08			
2008-09			
2009-10			
<i>Total</i>			
G1, S3	Prevention - closing the front door to homelessness.		
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		<i>Total</i>	
		G1, S4	Maintain the investment in supportive housing.
2006-07			
2007-08			
2008-09			
2009-10			
<i>Total</i>			

Goal 2: Create Affordable Rental Housing Opportunities for Individuals and Families with Incomes up to 60% of Area Median Income

Code	Strategy	Year	Projected Outcome
G2, S1	Partner with non-profit developers and other private developers to create new affordable rental housing.	2005-06	805 units
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		Total	
		Total	
G2, S2	Partner with non-profit and other private developers to preserve existing affordable housing opportunities.	2005-06	101 units
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		Total	
		Total	
G2, S3	Use inclusionary zoning policies to generate affordable rental opportunities for qualified low income individuals and families.	2005-06	
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		Total	
		Total	
G2, S4	Produce in-fill affordable rental housing on underutilized Housing Authority sites.	2005-06	
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		Total	
		Total	
G2, S5	Use surplus City-owned properties for development of affordable rental housing or their sale proceeds to generate revenues for	2005-06	
		2006-07	

	affordable housing development.	2007-08	
		2008-09	
		2009-10	
		Total	
G2, S6	Provide housing counseling assistance to renters who are victims of eviction or are under threat of eviction to ensure housing stability.	2005-06	1,000 households
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		Total	
G2, S7	Provide access to supportive services for low-income persons, especially to ensure housing stability and retention.	2005-06	___ households
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		Total	
Goal 3: Creating Affordable Homeownership Opportunities for Individuals/Families up to 120% of Area Median Income			
Code	Strategy	Year	Projected Outcome
G3, S1	Assist first-time homebuyers in attaining homeownership.	2005-06	908 households
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		Total	
G3, S2	Retain low-income homeowners and preserve the City's existing and aging housing stock.	2005-06	124 households
		2006-07	
		2007-08	

		2008-09	
		2009-10	
		Total	
G3, S3	Provide homeownership opportunities.	2005-06	74 units
		2006-07	
		2007-08	
		2008-09	
		2009-10	
		Total	

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- ⁱ HOME and Neighborhoods: A Guide to Comprehensive Revitalization Techniques, 2004. U.S. Department of Housing and Urban Development, Community Planning and Development.
- ⁱⁱ Ibid. CH 1.
- ⁱⁱⁱ Schorr, Lisbeth B., Parenthood Requires Supportive Neighborhoods and Communities. Harvard University Project on Effective Interventions, Washington, DC 1998.
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- ^{xvi} Schorr, Lisbeth B., Parenthood Requires Supportive Neighborhoods and Communities. Harvard University Project on Effective Interventions, Washington, DC 1998.
- ^{xvii} America's Children at Risk, US Department of Commerce, CENBR/97-2, Bureau of the Census, September 1997.
- ^{xviii} *Investing in our Children: What we know and don't know about the costs and benefits of early childhood interventions*. RAND, 1998.
- ^{xix} Ibid. p. 84-85.
- ^{xx} U.S. Department of Housing and Urban Development fiscal year 2005 budget summary. P. 16, 2005.