

City and County of San Francisco

**2010-2014
Five-Year
Consolidated Plan**

**Mayor's Office of Housing
Office of Economic & Workforce Development
San Francisco Redevelopment Agency**

EXECUTIVE SUMMARY

The Office of Community Planning and Development (CPD) of the U.S. Department of Housing and Urban Development (HUD) requires that jurisdictions consolidate goals for all of its CPD programs into one strategic plan, called the Consolidated Plan. The four federal grant programs included in this Plan are 1) the Community Development Block Grant (CDBG) program, 2) the Emergency Shelter Grant (ESG) program; 3) the HOME Investment Partnerships program (HOME) and 4) the Housing Opportunities for Persons With AIDS (HOPWA) program. A strategic plan must be submitted to HUD at least once every five years. This Consolidated Plan covers the time period of July 1, 2010 through June 30, 2015.

The Consolidated Plan serves the following purposes:

- A planning document for San Francisco's community development and affordable housing activities;
- A submission for federal funds under HUD CPD formula grant programs;
- A strategy to be followed in carrying out the four HUD programs; and
- A management tool for assessing performance and tracking results.

Participation by the community and guidance by public employees enriched the planning process for the Consolidated Plan and allowed San Francisco to achieve a common vision and strategy for investments to support individuals, families and neighborhoods. The content of the Consolidated Plan is defined by a combination of federal regulation and what is most helpful for San Francisco's community development and affordable housing stakeholders. Therefore, this Consolidated Plan also includes strategies that are supported by resources other than the four federal funding sources. These additional strategies are included because they are directly related to the needs identified through the development of the Consolidated Plan.

While San Francisco is widely considered one of the strongest urban markets in the country, with solid long-term prospects, economists also generally agree that the current recession hit the City later than the rest of the country and will similarly result in a later recovery for San Francisco compared to other parts of the nation and the state. This recession only intensifies the challenges that the City's low- and moderate-income residents are already facing. San Francisco has identified eight overarching challenges that have a widespread effect on the well-being of its residents. Some are common to urban cities and counties. Some are especially significant for San Francisco. The eight challenges are:

- Concentrated poverty;
- Income disparity;
- Linguistic and cultural isolation;
- Homelessness;
- Lack of access to middle income/middle skill jobs;
- Lack of asset building opportunities;
- Struggling small businesses and commercial corridors; and
- High housing costs

Creating opportunity for socially and economically isolated San Franciscans requires a multifaceted and comprehensive approach. San Francisco has determined that the optimum way to address the City's priority challenges is to work towards a set of five interconnected, multidisciplinary goals that cross program areas and utilize leveraged strategies both internally and across multiple City departments. Funding for these strategies will be coordinated across City departments, so that HUD funds can be maximized in those areas that are both of highest priority to MOH/OEWD and where HUD funds can provide the maximum benefit in terms of unmet needs and scarce resources.

These five goals are:

- Goal 1: Families and individuals are healthy and economically self-sufficient
- Goal 2: Neighborhoods and communities are strong, vibrant and stable
- Goal 3: Formerly homeless individuals and families are stable, supported and live in long-term housing
- Goal 4: Families and individuals have safe, healthy and affordable housing
- Goal 5: Public housing developments that were severely distressed are thriving mixed-income communities

Each of these five goals is supported by a comprehensive set of objectives and strategies that will guide MOH/OEWD through the next five years with specific activities that will enable the City to move its most vulnerable populations towards the five overarching goals. Many of these objectives and strategies will be leveraged to support multiple goals and will address multiple problems.

Highlighted below are some of the key facts regarding San Francisco's low- and moderate-income residents that illustrates the challenges described above:

Although San Francisco's median income (AMI) is relatively high (\$67,750 for a single individual) the City's income polarization results in few households actually earn in the middle-income range. More households are either at the low income or high income ends of the spectrum. In fact, over a quarter of San Francisco's population earns under 50% of AMI. At this income level, an affordable rent for a family of three would be \$1,089 per month. San Francisco's average monthly rent is more than double that amount at \$2,388.

San Francisco is amongst the highest-cost housing markets in the nation and a large proportion of residents must pay over 30% of their income on rent. Many of these households represent San Francisco's working families, so the lack of affordable housing can create problems for San Francisco employers attempting to attract and retain employees. Market rents in San Francisco impose a particularly severe cost burden on low-income renters, particularly seniors, low-income families, and persons with disabilities. Ninety-six percent of the households with an extreme rent burden earn less than 50% of the area median income. In addition, San Francisco's homes are amongst the most expensive in the nation. Less than 23% of San Franciscans can afford to buy a home without assistance and only 34% of San Francisco residents are homeowners.

Given the high cost of housing it is not surprising that homelessness remains a primary challenge for San Francisco. The total number of homeless persons counted in the City and County of San Francisco on January 27, 2009 was 6,514, roughly the same as the 2007 count. Although the number has not decreased from 2007 to 2009, the relatively stable size of the homeless population obscures the significant progress that the City has made in getting individuals into needed treatment programs and transitioning individuals out of homelessness and into stable housing, which has dramatically improved many lives. In addition, job prospects and the presence of a support network of family and friends draw sizable numbers of already homeless persons to San Francisco. The availability of homeless services in the City may also attract additional homeless persons and persons on the verge of becoming homeless.

San Francisco's high cost of housing in conjunction with its rising unemployment rate creates significant barriers for many families and individuals in the city. In January 2010, San Francisco's unemployment rate reached 10.4%, the highest in 25 years. Individuals with limited English skills or low educational attainment are especially at risk for unemployment or underemployment. Immigrants often fall within these categories, and San Francisco has historically been a haven for immigrants. In the 2000 Census, San Francisco ranked fifth of the 68 large cities (cities with over 250,000 residents), with the highest percentage of foreign born-residents in the nation. Currently 37% of San Francisco's estimated 808,976 residents are immigrants. San Francisco has an estimated 76,986 legal permanent residents and 41,546 undocumented immigrants, with approximately 48,937 legal immigrants who are eligible to naturalize and 57,851 adults that have been naturalized.

Language barriers impact immigrants' abilities to access necessities such as employment, healthcare, and police protection. Of all San Franciscans over the age of five, 46% speak a language other than English at home, with the largest language groups being Chinese, Spanish, Tagalog and Russian. Fifty percent of the Asian population are of limited English proficiency (LEP), meaning that they speak English less than "very well." Thirty percent of Asian

children are identified as LEP. Fourteen percent of San Francisco households are “linguistically isolated” with no one in the household over the age of 14 indicating that they speak English “well” or “very well”. Among Asian households, that number increases to 35%. At the individual level, about 25% of all San Franciscans in the 2008 survey indicated that they did not speak English “very well”, which is the third highest percentage in the state of California, and the 10th highest percentage of any county in the United States.

San Francisco is racially and ethnically diverse city. However, racial disparities in income are wider in San Francisco than they are nationally. Moreover, in contrast to national trends of converging income between whites and African-Americans and between whites and Asians, racial income disparities in San Francisco became wider during the 1990s. Given San Francisco's focus on advanced professional and technical service jobs, which generally require a four-year degree, disparities in educational attainment closely track disparities in income. According to the Census Bureau's 2004 American Community Survey, 63% of San Francisco whites have at least a bachelor's degree, but only 21% of African-Americans, 38% of Asians, and 25% of Latinos. There are also significant income gaps between men and women in San Francisco. According to the 2000 Census, men earn an average of 25% more than women do, across all races.

People with disabilities also are at greater risk for living poverty. According to the 2007 American Community Survey, nearly 100,000 San Franciscans have at least one disability. Disability prevalence is highest among seniors, with 45% of seniors reporting one or more disabilities, but the total number of younger adults ages 21 to 64 with a disability is approximately the same as the number of seniors with disabilities. It is estimated that 14% of the people who live in San Francisco have disabilities. Fifteen percent of people age 65 or older with disabilities (7,149), and 33% of all younger adults with disabilities (13,280) in San Francisco are living in poverty, given that the maximum Supplemental Security Income (SSI) payment for a single adult over 65 with little or no income is \$845.

Another population with significant barriers are transitional age youth. There are currently 80,000 youth ages 16 through 24 living in San Francisco. An estimated 5,000 to 8,000 of these youth are not making a smooth transition to become successful independent young adults. These disconnected transitional age youth face many barriers and are at risk for a number of negative outcomes, including substantial periods of unemployment, homelessness, involvement with the criminal justice system and poverty.

In San Francisco, 30.7% of the city's residents are asset poor compared to 10.7% who are income poor. A 10.7% income poverty level means that one out of ten residents does not have enough money to afford basic living expenses. A 30.7% asset poverty percentage shows that close to one in three residents does not have enough savings to live for three months above the poverty level if income stopped. The City's extreme asset poverty rate is 21.9% representing the percentage of households that have zero or negative net worth. This means that one in five residents have liabilities that exceed all his/her assets. The race of the household also affects poverty rates because non-whites are twice as likely as whites to become asset poor. In San Francisco, African Americans have the highest rates in both asset and income poverty. White, Latino, and Asian groups are less vulnerable to being income poor, but Latinos are nearly as vulnerable to asset poverty as African Americans.

The national recession also has negatively affected San Francisco's business community. There are approximately 30,500 businesses located in San Francisco. Of those, about 26,000, or 85%, employ fewer than twenty workers. These businesses account for approximately 25% of all employment in San Francisco. Nearly 95% of businesses in the City have fewer than fifty workers; these businesses account for over 42% of all jobs in San Francisco. Small business has become increasingly important to the San Francisco economy. However, small businesses are struggling. Consumers refrain from shopping, and retailers, reeling from dropping sales and rising rent, are forced to close up shop. The vacancy rate in the low-income neighborhoods served by the City's Neighborhood Marketplace Initiative program increased from 5.41% in 2008 to 8.18% in 2009. Merchants along these commercial corridors are struggling to keep their businesses going, and only a small portion reported having grown during the past year.

When examining all San Francisco's challenges, it is clear that these issues if left unaddressed could jeopardize the City's future competitiveness and overall economic stability. The role of government is to intervene where the market fails society's most vulnerable populations, the City's poorest residents. At the neighborhood level, the

City's policy levers include investing public funds to counteract policies at other levels of government that disadvantage a geographic area, promote localized economic development, create jobs, and increase the provision of goods and services. Because most nonprofits lack the economies of scale to construct infrastructure, and private actors have little incentive to invest in reweaving the frayed social fabric, government through a strategic public-private partnership is uniquely positioned to create the required innovative infrastructure to eradicate poverty. This infrastructure facilitates policy development, the formation of equitable redevelopment, enhanced service access and social capital in areas of concentrated poverty.

In April 2007, the Center for American Progress issued a report, *From Poverty to Prosperity: A National Strategy to Cut Poverty in Half*, which was the result of the Center convening a diverse group of national experts and leaders to examine the causes and consequences of poverty in America and to make recommendations for national action. In the report, the Center's Task Force on Poverty calls for a national goal of cutting poverty in half in the next 10 years and proposes a strategy to reach the goal.

In order to cut poverty in half over the next 10 years, the Task Force on Poverty recommended that strategies should be guided by four principles:

- Promote Decent Work: People should work and work should pay enough to ensure that workers and their families can avoid poverty, meet basic needs, and save for the future;
- Provide Opportunity for All: Children should grow up in conditions that maximize their opportunities for success; adults should have opportunities throughout their lives to connect to work, get more education, live in a good neighborhood, and move up in the workforce;
- Ensure Economic Security: People should not fall into poverty when they cannot work or work is unavailable, unstable, or pays so little that they cannot make ends meet; and
- Help People Build Wealth: Everyone should have the opportunity to build assets that allow them to weather periods of flux and volatility, and to have the resources that may be essential to advancement and upward mobility.

San Francisco's anti-poverty strategy embodies all of these guiding principles in its five-year strategic goals. The City considers monitoring its performance to be as important as identifying its goals. Its aim is to ensure that the City and its partners are marshaling its limited resources in an effective and coordinated way to create change in San Francisco's low-income communities. When establishing the 2010-2014 strategic goals and outcomes, San Francisco ensured that the plan adhered to the following four principles: 1) to set goals and measurable outcomes that address critical issues for the next five years; 2) the strategic plan is properly align the plan with the mission of both agencies and our partners; 3) prioritize goals and establish clear timelines; and, 4) clearly describe an approach and distinct activities to achieve its goals.

To be effective, San Francisco has designed a simplified monitoring process to ensure that community development and housing activities align with the Consolidated Plan's strategic goals. Using the program matrix as a guide, San Francisco will consistently measure performance towards program outcomes and provide ongoing feedback, adjustments, or sanction protocol as needed. This will assure that San Francisco's five-year plan, guided by its anti-poverty framework, will successfully serve as the roadmap to address its significant challenges through the implementation of its strategic goals and objectives.

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I. INTRODUCTION

A. Background and Purpose

The Office of Community Planning and Development (CPD) of the U.S. Department of Housing and Urban Development (HUD) requires that jurisdictions consolidate goals for all of its CPD programs into one strategic plan, called the Consolidated Plan. The four federal grant programs included in this Plan are 1) the Community Development Block Grant (CDBG) program, 2) the Emergency Shelter Grant (ESG) program; 3) the HOME Investment Partnerships program (HOME) and 4) the Housing Opportunities for Persons With AIDS (HOPWA) program. A strategic plan must be submitted to HUD at least once every five years. This Consolidated Plan covers the time period of July 1, 2010 through June 30, 2015.

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The planning process for the Consolidated Plan is guided by public employees and enriched through community participation to achieve a common vision and strategy for investments to support individuals, families and neighborhoods. The content of the Consolidated Plan is defined by a combination of federal regulation and what is most helpful for San Francisco's community development and affordable housing stakeholders. Therefore, this Consolidated Plan also includes strategies that are supported by resources other than the four federal funding sources. These additional strategies are included because they are directly related to the needs identified through the development of the Consolidated Plan.

B. Consolidated Plan Program Descriptions

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.

Emergency Shelter Grant Program

The Emergency Shelter Grant (ESG) 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.

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 tenant-based rental assistance.

Housing Opportunities for Persons With AIDS

The Housing Opportunities for Persons With AIDS (HOPWA) 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.

C. Lead Agency

In San Francisco, the Mayor's Office of Housing (MOH) is the lead agency responsible for the consolidated planning process and for submitting the Consolidated Plan, annual Action Plans and Consolidated Annual Performance Evaluation Reports to HUD. MOH administers the housing activities of the CDBG program and all HOME activities. Under its Community Development Division, MOH also administers CDBG public facility, non-workforce development public service and organizational planning/capacity building activities, and all ESG activities. The Office of Economic and Workforce Development (OEWD) is responsible for economic development and workforce development activities of the CDBG program. The San Francisco Redevelopment Agency (SFRA) is the lead agency for the three-county HOPWA program that serves San Francisco, San Mateo and Marin Counties.

D. Consultation Process

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, MOH, OEWD and SFRA also reviewed reports and policy documents and consulted directly with representatives from City departments, agencies and commissions.

In developing this Consolidated Plan, MOH reviewed more than 100 relevant planning and policy documents and compiled a summary of the documents. The literature review included documents issued by City departments, community-based organizations and policy groups. The reports that were reviewed include the 2009 Draft Housing Element, Five-Year Strategic Plan of the San Francisco Local Homeless Coordinating Board, HOPE SF: Rebuilding Public Housing and Restoring Opportunity for Its Residents, San Francisco Housing Authority's Five-Year Plan, OEWD's Workforce Strategic Plan, OEWD's San Francisco Economic Strategy and area plans developed by the San Francisco Redevelopment Agency. A summary of all of the reports that were reviewed can be found on MOH's website.

To inform planning for the economic development program area, OEWD conducted a Small Business Needs Assessment. Nearly 200 entrepreneurs and small business owners were surveyed about their priorities and needs. Approximately thirty key informants – including merchants, business advocates, chamber of commerce leaders, academics, private lenders, and relevant government officials and staff members – were interviewed and queried about the most pressing needs of businesses and recent trends and development affecting the small business climate. Focus groups were conducted with service providers in an attempt to identify lessons from the experiences of those individuals and organizations working directly to meet the needs of entrepreneurs and small business owners. Finally, data from a wide variety of sources – including the Office of the Treasurer and Tax Collector, the Small Business Assistance Center, and the Consolidated Annual Performance Evaluation Reports – were analyzed to

identify trends in the activities and needs of small businesses in San Francisco. A report on the Small Business Needs Assessment can be found on MOH's website.

In developing a Citywide Workforce Development Strategic Plan, OEWD conducted an environmental scan to hear from San Francisco residents, businesses and workforce development professionals to understand the capacity and gaps of the existing workforce system. The process included a survey of over 150 businesses and over 300 residents, a survey of over 160 workforce service providers, 7 focus groups with employers and 10 focus groups with residents. The Workforce Development Strategic Plan and Environmental Scan can be found on the MOH website.

MOH and OEWD staff consulted directly with representatives from other City departments including but not limited to: San Francisco Redevelopment Agency; Human Services Agency; Department of Aging and Adults Services; Department of Children, Youth and their Families; First Five Commission; Office of Civic Engagement and Immigrant Affairs; Office of Small Business, Department on the Status of Women; Mayor's Office of Criminal Justice; Department of Public Health; Planning Department; Mayor's Office on Disability; San Francisco Housing Authority; and the Department of Public Works. Additionally, City staff conferred with representatives from state and adjacent local governmental agencies, including the California Department of Rehabilitation, California Employment Development Department, California Department of Housing and Community Development and Marin County Community Development Agency. SFRA worked closely with staff from San Mateo and Marin counties in developing strategies for addressing the needs of persons with HIV/AIDS. City staff also consulted with numerous other stakeholders, both individual and organizational.

In order to gather input specifically from community-based organizations (CBOs) that provide services to populations targeted by the Consolidated Plan, MOH conducted an online survey of CDBG- and ESG-funded CBOs. The focus of the survey was to understand from the CBOs' perspective 1) the most effective strategies for achieving organizational goals, 2) their greatest needs (other than a need for more funding) and 3) how MOH can best support CBOs. Of the approximately 150 organizations that were invited to participate in the survey, MOH received responses from 88 organizations, a response rate of more than 50%.

The most frequent responses for effective strategies were collaboration with partner organizations, effective and proactive outreach and efforts to provide comprehensive services. In terms of needs, the most cited obstacles were lack of qualified staff, lack of coordination and lack of organizational capacity related to physical space and operational infrastructure and systems. Many respondents also listed lack of affordable housing in San Francisco and the current economic conditions as obstacles to achieving agency goals. As for how MOH can support CBOs in achieving their goals, the top response was more/continued funding, followed by convening service providers in order to share best practices and to better coordinate services and providing training and technical assistance. See MOH's website for a full compilation of the survey results.

E. Citizen Participation

Public Input on Needs

In preparation for the development of this Consolidated Plan, during the fall of 2009, MOH, along with OEWD and SFRA, convened 10 public hearings in key neighborhoods, including each of the six HUD-approved Neighborhood Revitalization Strategy Areas, to collect more detailed public input on specific community needs. In addition, a separate hearing was convened specifically with homeless providers and individuals to receive comments specifically on homeless strategies. All locations were accessible to persons with disabilities, and translation services were made available to the public. Appendix A summarizes the comments received during the public hearings.

Notice of the hearings was published in the San Francisco Examiner, in neighborhood-based newspapers, and on MOH's website. MOH also sent out a mass mailing of the public notice. The mailing list consisted of more than 1,000 non-profit organizations, neighborhood-based groups and public agencies, including the San Francisco Housing Authority. The notice was translated into Chinese and Spanish and was distributed to public libraries and to other neighborhood organizations that serve 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 MOH. Copies of the public notice can be found in Appendix B.

Public Input on the Draft 2010 Five-Year Consolidated Plan and Draft 2010-2011 Action Plan

The Draft 2010 Five-Year Consolidated Plan and Draft 2010-2011 Action Plan were available to the public for review and comment between March 22, 2010 and April 20, 2010. The City published a notice in the San Francisco Chronicle on March 15, March 31 and April 14, 2010 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 MOH, OEWD and SFRA. The documents were also posted on the MOH, OEWD and SFRA websites.

The Draft 2010 Five-Year Consolidated Plan and Draft 2010-2011 Action Plan were available to the public for review and comment between March 22, 2010 and April 20, 2010. The City published a notice in the San Francisco Chronicle on March 15, March 31 and April 14, 2010 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 MOH, OEWD and SFRA. The documents were also posted on the MOH, OEWD and SFRA websites. No written comments were received regarding the 2010-2011 Action Plan. A total of 17 public comments were received regarding the 2010-2014 Consolidated Plan. See Appendix C for a summary of the comments received and the City's responses for each of the comments.

The public was invited to provide comments on the Draft 2010-2014 Consolidated Plan and Draft 2010-2011 Action Plan at the regular monthly meeting of the CCCD on April 20, 2010. The City received a total of two comments related to the Consolidated Plan and Action Plan. One comment was by a newly-funded agency that described its work and thanked the City for its support. No response is necessary. The other comment underscored the importance of housing for the lowest income residents, such as those on disability, SSI or who are disabled or HIV+. The Consolidated Plan includes strategies to address the needs of persons with disabilities and HIV+ persons.

F. Consolidated Plan Vision

The vision of the 2010-2014 Consolidated Plan is to create healthy, vibrant, safe and stable neighborhoods and communities that have a dynamic system of affordable housing and businesses; working infrastructure; healthy and economically self-sufficient families and individuals; community-driven leadership; open space; and sustainable and effective social services.

G. Consolidated Plan Principles

In developing goals, objectives and strategies to meet the City's community development and housing needs, San Francisco has the following underlying principles:

- Creation of economic opportunity
- Community and environmental sustainability
- Community based partnerships
- Community change driven by strategic vision
- Culturally and linguistically relevant services

I. SAN FRANCISCO DEMOGRAPHIC PROFILE

San Francisco continues to grow and has now surpassed its population peak of the 1950s. More than 800,000 people call San Francisco home. A slight shift in the City's racial composition was noted in the U.S. Census Bureau's 2007 American Community Survey (ACS) but San Francisco continues to be a culturally and racially diverse place. San Francisco households are generally better off economically and median incomes are rising. According to the 2007 ACS, San Francisco's median income was \$65,520. San Francisco's population is also growing older. The median age of San Francisco residents has been rising since 1990, especially as the baby-boom generation ages. In 2007, the estimated median age was 39.5 years. Families with children constitute a small portion of San Francisco households. Only 12% of the City's total population is 14-years- old and younger, giving San Francisco the distinction of having the fewest children of all major U.S. cities.

A. Population and Demographics

Population Change

San Francisco has seen an increase in population and job growth in recent years. The 2000 Census counted over 776,730 San Franciscans while the Association of Bay Area Governments (ABAG) estimated 634,430 jobs in the City. While the numbers in population and employment dropped in the early part of the decade, these numbers have returned to a healthy level of growth. Accounts differ but San Francisco has definitely more people now than in 2000.

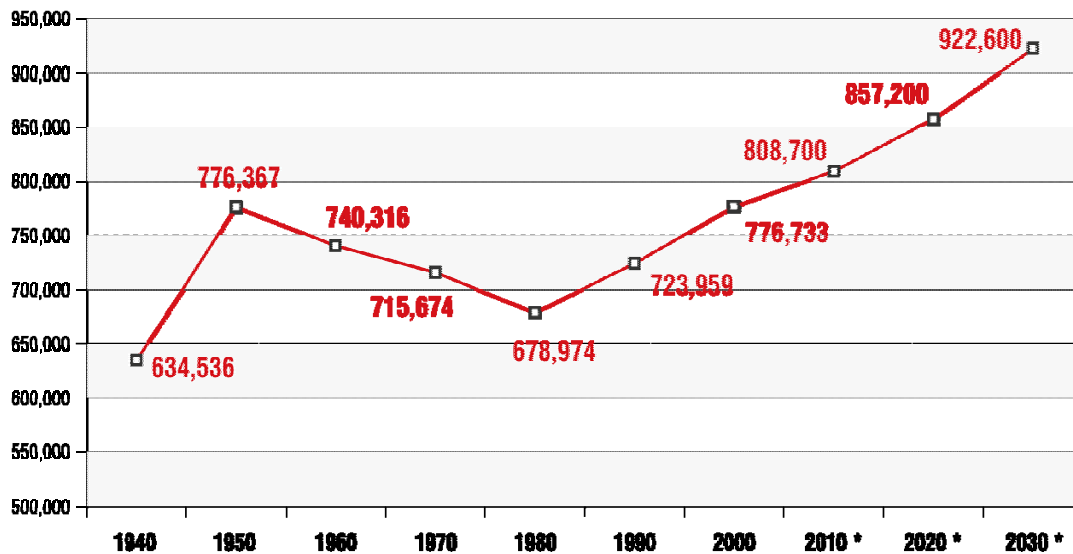
ABAG projects continued population growth to 857,200 by 2020 or an overall increase of approximately 55,000 people over the next 12 years (Table 1 and Figure 1).

Table 1
Population Trends and ABAG Projections, San Francisco, 1990-2030

	1990	2000	2010 *	2020 *	2030 *
Total Population	723,959	776,733	808,700	857,200	922,600
Population Change		52,774	31,967	48,500	65,400
% Population Change		7.3%	4.1%	6.0%	7.6%
Household Population	699,330	756,976	787,800	835,900	900,800
% HH Population Change		8.2%	4.1%	6.1%	7.8%
Households	305,584	329,700	348,330	367,430	386,680
Households Change		24,116	18,630	19,100	19,250
% Households Change		7.9%	5.7%	5.5%	5.2%

SOURCES: Census Bureau, ABAG, *Projections 2007*

Figure 1
Population Trends and ABAG Projections, San Francisco, 1940-2030



SOURCES: Census Bureau, ABAG Projections 2007

Age

San Francisco's population, in line with national trends, is getting older as the baby boom generation ages. The median age for San Francisco was estimated to be 40.4 years old in 2008, an increase from 36.5 in 2000. Table 2 shows recent population trends by age group.

San Francisco also has the distinction of having the fewest number of children of all major American cities. The number of youngest San Franciscans (under five years old), however, grew significantly between 2000 and 2008. The 0-5 age group grew 33%, the highest growth rate of any group in the population for that period.

The population of older San Franciscans (65 years and over) grew by almost 13% and adults between ages 25 to 64 grew at a rate that was proportional to the city-wide growth rate of approximately 4%. The age group that experienced the largest decrease in population between 2000 and 2008 was the 15-to-24 age group. The 5- to-14 age group also experienced a decrease.

Table 2
Population Age Groups, San Francisco, 2000 and 2008

Age Group	2000	2008	% Change
Under 5 years	31,633	42,192	33.4%
5 to 14 years	62,377	59,754	-4.2%
15 to 24 years	89,388	79,088	-11.5%
25 to 64 years	487,224	508,467	4.4%
65 years and over	106,111	119,475	12.6%
Total	776,733	808,976	4.2%
Median age (years)	36.5	40.4	

Source: Census Bureau, 2000 Census and 2008 ACS

Race and Ethnicity

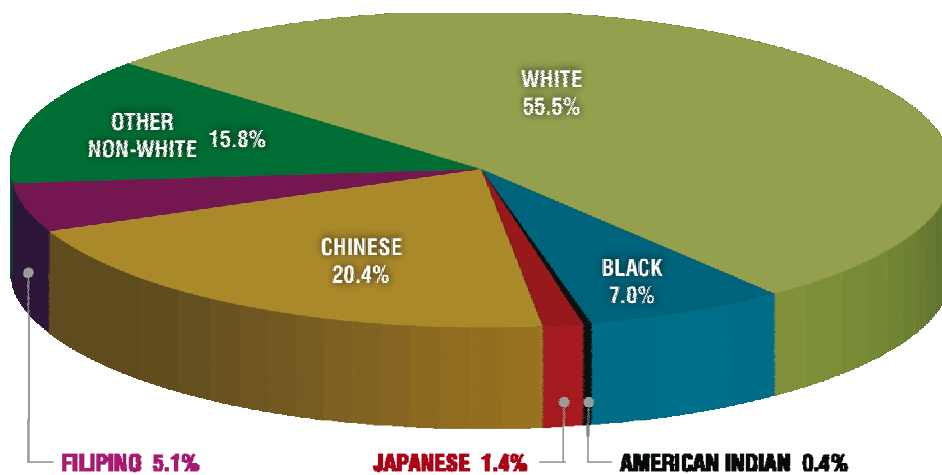
San Francisco's population is ethnically diverse (Table 3 and Figure 2) despite a slight shift since the 2000 Census. Since 2000, the percentage of San Franciscans identifying as white increased 6%, totaling nearly 56% of the City's population according to the 2007 American Community Survey (ACS). San Francisco's African-American population continues to decline, dropping from 11% in 2000 to just 7% in 2007. San Franciscans of Chinese origin grew from 19.6% of the total population in 2000 to 20.7% by 2007. The proportion of San Franciscans identifying with Hispanic origins (of any race) has remained stable at about 14%.

Table 3
Population Trends by Race and Ethnicity, San Francisco, 1980-2007

Race	1980	1990	2000	2007
White	59.2%	53.6%	49.7%	55.5%
Black	12.7%	10.9%	7.8%	7.0%
American Indian	0.5%	0.5%	0.4%	0.4%
Japanese	1.8%	1.6%	1.5%	1.4%
Chinese	12.1%	18.1%	19.6%	20.7%
Filipino	5.7%	5.7%	5.2%	5.1%
Other Non-White	7.9%	9.7%	15.8%	9.0%
TOTAL	100.0%	100.0%	100.0%	100.0%
Hispanic Origin	12.4%	13.3%	14.1%	14.0%

SOURCE: Census Bureau

Figure 2
Race and Ethnic Composition, San Francisco, 2007

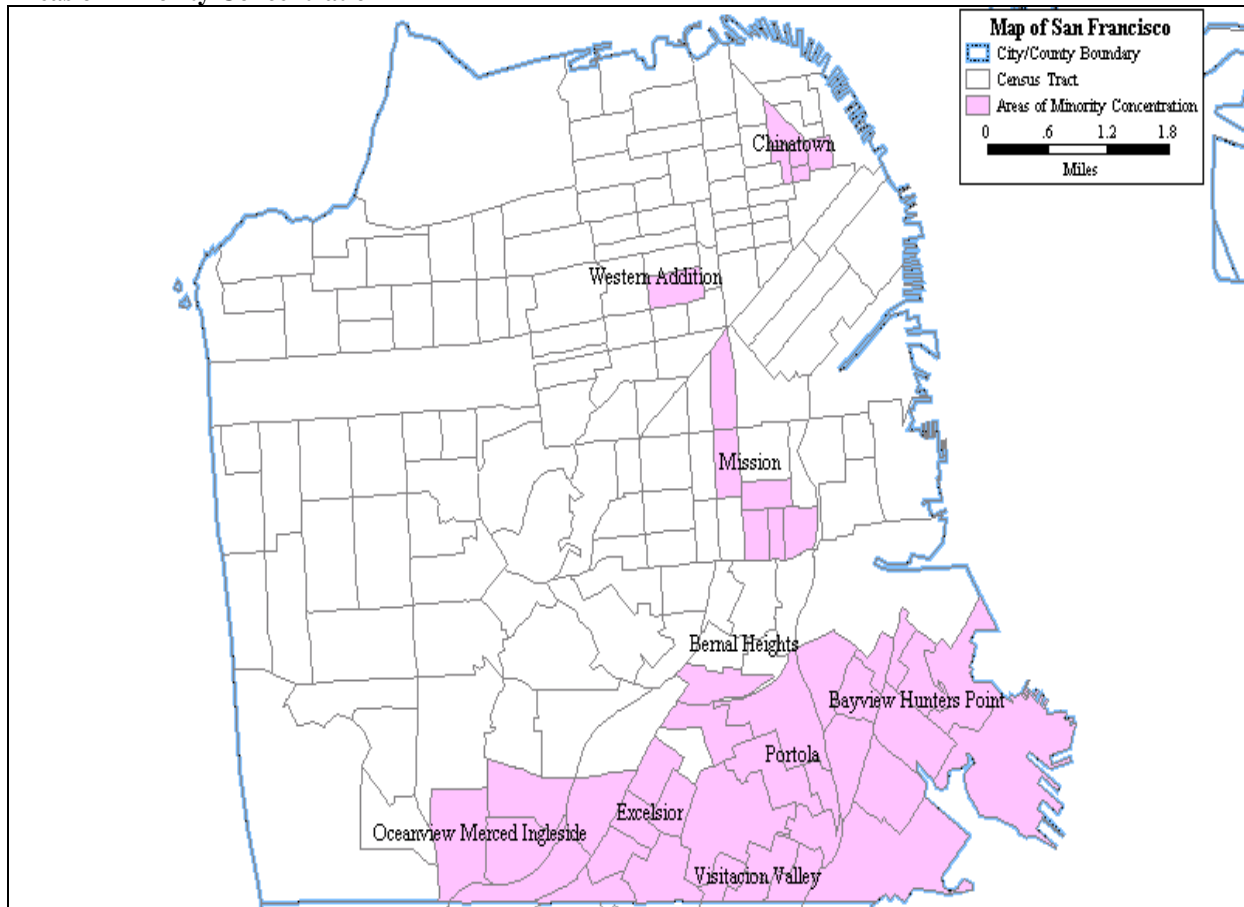


SOURCE: Census Bureau

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 to identify areas of minority concentration in the aggregate as well as by specific racial/ethnic group. San Francisco has defined an area of aggregate minority concentration as 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. See Appendix C for MOH neighborhood definitions.

Map 1
Areas of Minority Concentration



Source: Census Bureau, 2000 Census

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 Ingleside, 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	Chinatown	Excelsior	Mission	OMI	Portola	Visitacion 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: Census Bureau, 2000 Census

Areas of Racial/Ethnic Group Concentration

San Francisco defines an area of concentration for a specific racial/ethnic group as any census tract in which the population for that group is 10 percentage points greater than the Citywide percentage for that segment of the population.

Areas of American Indian Concentration

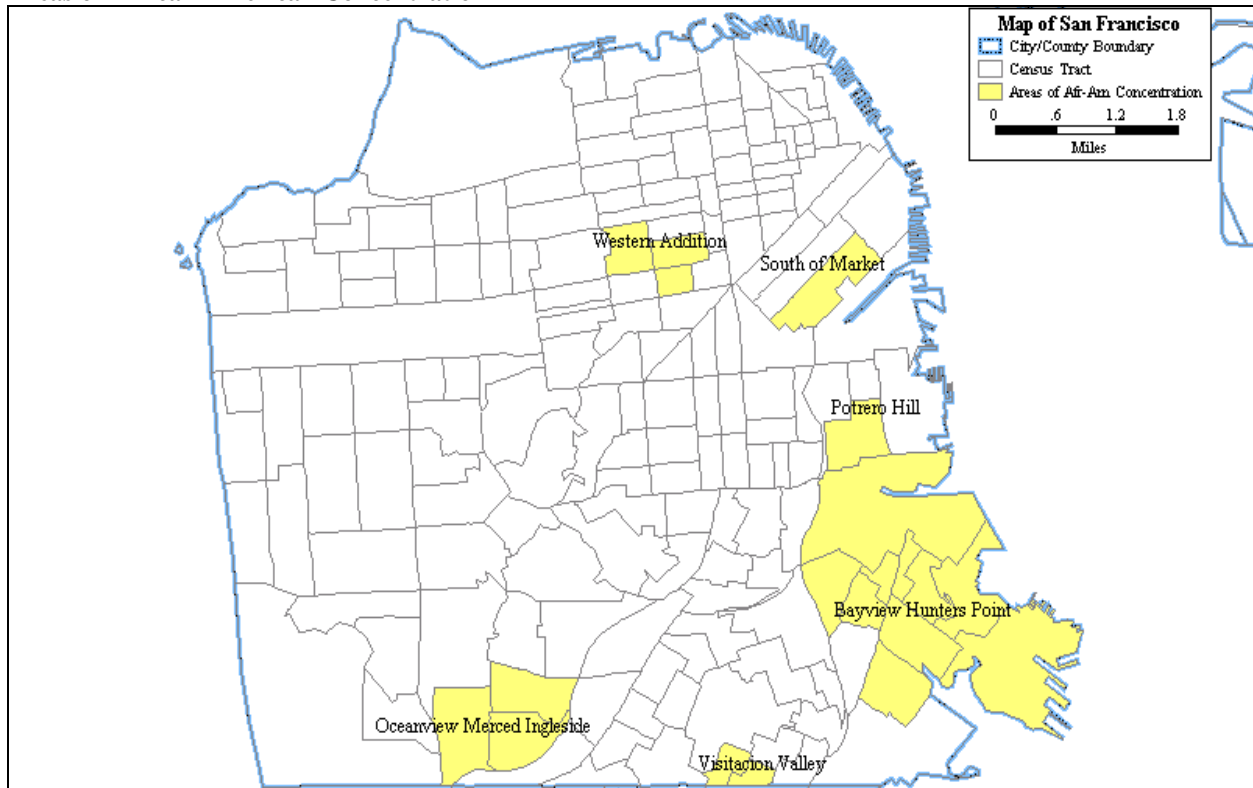
The American Indian population constitutes a small percentage (0.3%) of the City's population. There are no census tracts that meet the 10.3% criterion for an American Indian concentration. Areas that have the highest proportion of American Indian populations are located in the Outer Richmond, South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

Areas of 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 is 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, Visitation Valley and Western Addition.

Map 2

Areas of African American Concentration



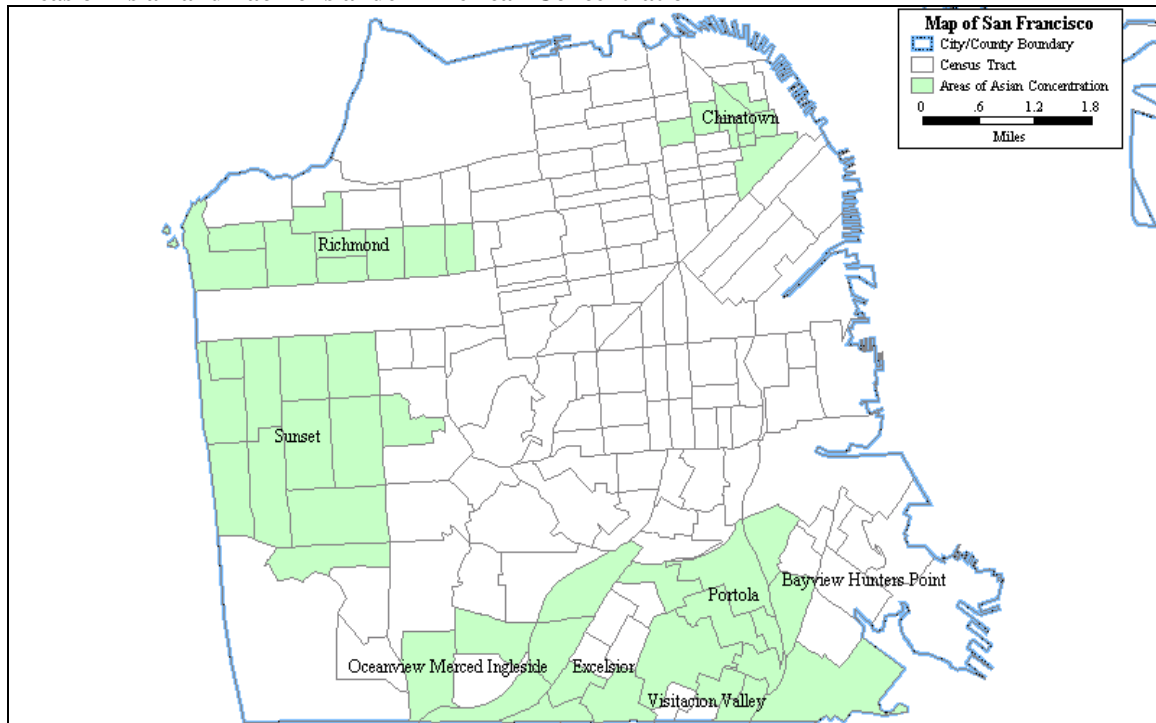
Source: Census Bureau, 2000 Census

Areas of Asian and Pacific Islander American Concentration

The Asian Pacific Islander American (API) 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



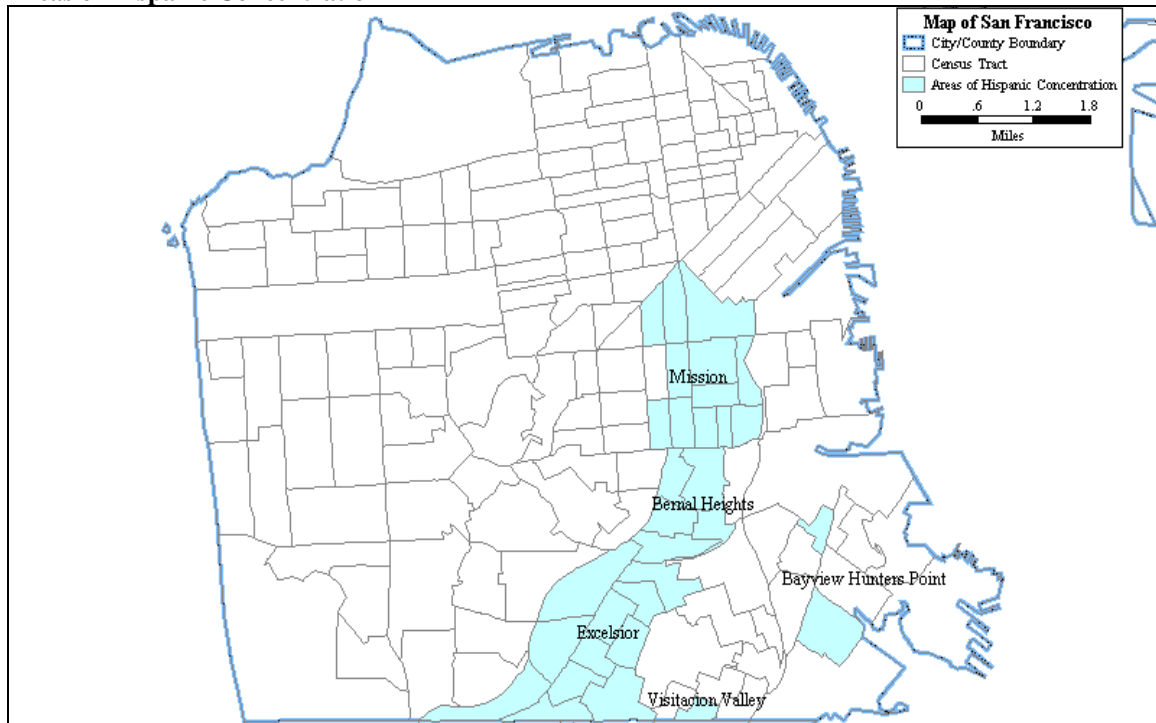
Source: Census Bureau, 2000 Census

Areas of 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



Source: Census Bureau, 2000 Census

Household Characteristics

According to the 2000 Census, the number of San Francisco households grew from 305,584 in 1990 to 329,700, an increase of over 24,100 new households or about 7.9% growth (Table 5). ABAG's *Projections 2007* estimates that the number of total households will continue to increase, growing to 348,330 by 2010 and to 386,680 by 2030 or an annual average of 1,900 new San Francisco households in 20 years.

Table 5
Household Growth Trends and Projections, San Francisco, 1990-2030

	1990	2000	2010 *	2020 *	2030 *
Number of Households	305,584	329,700	348,330	367,430	386,680
Growth	6,628	24,116	18,630	19,100	19,250
Average Annual Growth	663	2,412	1,863	1,910	1,925
Percent Change	2.2%	7.9%	5.7%	5.5%	5.2%
Average Household Size	2.29	2.30	2.26	2.27	2.33
Average Household Size (Bay Area)	2.61	2.69	2.69	2.69	2.69

SOURCES: Census Bureau; * ABAG, *Projections 2007*

As shown in Table 5, the average household size in San Francisco has been relatively constant, hovering at 2.3 persons, and tending to be smaller than the Bay Area average. ABAG also projects that the number of persons per Bay Area household will be leveling off in the next 20 years.

San Francisco continues to have a comparatively small number of family households and this proportion is shrinking. According to the 2000 Census, family households comprised just 44% of all households in San Francisco (Table 6), compared to over 46% in 1990. This decline does not necessarily indicate that families are leaving, as there were over 3,000 more family households in 2000; rather it indicates that non-family households are increasing at a much more rapid rate. At the time of the American Community Survey in 2007, the estimated proportion of family households in San Francisco remained steady at 44%. This is considerably less than the percentage for the entire Bay Area, where approximately 65% of all households are family households. Average family households are also likely to be larger than non-family households. The 2007 American Community Survey estimates these numbers to be 3.3 persons and 2.3 persons, respectively.

Table 6
Family and Non-Family Households, San Francisco, 1990 and 2000

Household Characteristic	1990	2000
All Households	305,584	329,700
Family Households	141,790	145,186
As Percent of All Households	46.4%	44.0%
Bay Area Family Households as Percentage of All Households	65.5%	64.7%

SOURCES: Census Bureau; ABAG

In 2000, almost 70% of all households in the City were comprised of one or two people and household sizes are expected to remain proportionally about the same as the previous decades (Table 7). The 2007 ACS, however, shows that the proportion of single person households is growing. In 2007, they made up over 42% of all households, compared to 39% seven years earlier. The expected growth in households and the composition of these new households present specific housing needs.

Table 7
Changes in Household Size, San Francisco, 1980-2000

Household Size	1980		1990		2000	
	No.	% of Total	No.	% of Total	No.	% of Total
1	123,915	41.4%	120,047	39.2%	127,380	38.6%
2	90,681	30.3%	91,894	30.0%	101,781	30.9%
3	36,554	12.2%	38,158	12.5%	41,831	12.7%
4	23,321	7.8%	26,532	8.7%	28,563	8.7%
5	12,335	4.1%	14,504	4.7%	14,293	4.3%
6+	12,150	4.1%	14,849	4.9%	16,002	4.9%
TOTAL	298,956	100.0%	305,984	100.0%	329,850	100.0%

SOURCE: Census Bureau

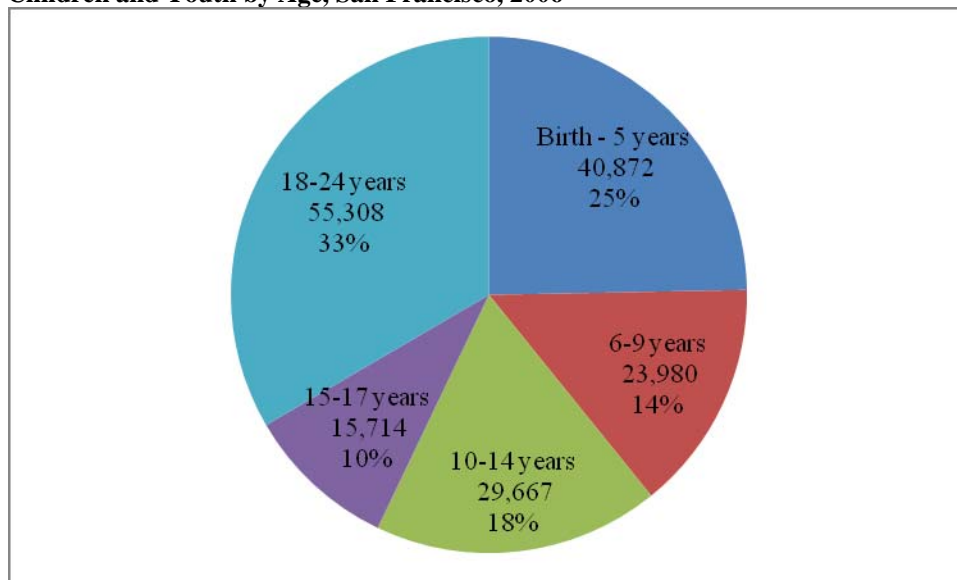
Children and Youth

San Francisco is home to an estimated 110,000 children and youth ages 0 through 17. Children are currently present in about one out of every five households and account for less than 15% of the city's estimated 744,041 residents, the lowest percentage in the country. San Francisco has had a declining percentage of families with children since the 1960s, a trend largely attributed to education, housing, and high cost of living.

Following decades of decline in the number of families with children, Census data suggest that a plateau may have been reached. Today, there are an estimated 63,000 families with children in San Francisco. Family households are predominately headed by married couples with an estimated 21% headed by single mothers and 8% headed by single fathers. One in seven children lives with a relative other than his or her parent and at least 10% live in a home with two parents of the same gender.

San Francisco's children and youth are a variety of ages, with the largest numbers represented by early childhood, ages 0 to 5; and early adulthood, ages 18 to 24. Each year since 2000 an average of 8,500 children have been born in San Francisco.

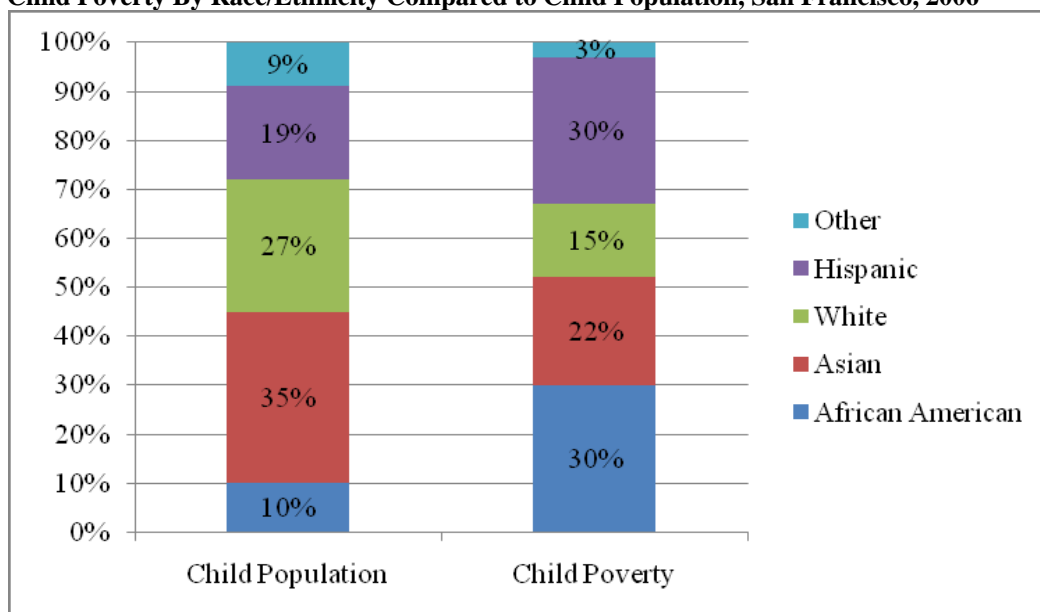
Figure 3
Children and Youth by Age, San Francisco, 2006



Source: Census Bureau, 2006 ACS

Children of color experience San Francisco's poverty rate disproportionately. While African American children comprise only 10% of the child population, they account for 30% of children living in poverty. Hispanics comprise 19% of the child population but 30% of children living in poverty. Conversely, white children comprise 27% of the child population, but only 15% of children living in poverty, and Asians comprise 35% of the child population, but only 22% of children living in poverty. The overall poverty rate is low compared to other urban areas. For example, the child poverty rate in San Francisco was 14% as compared to 23% of children in Los Angeles County and 19% of children statewide.

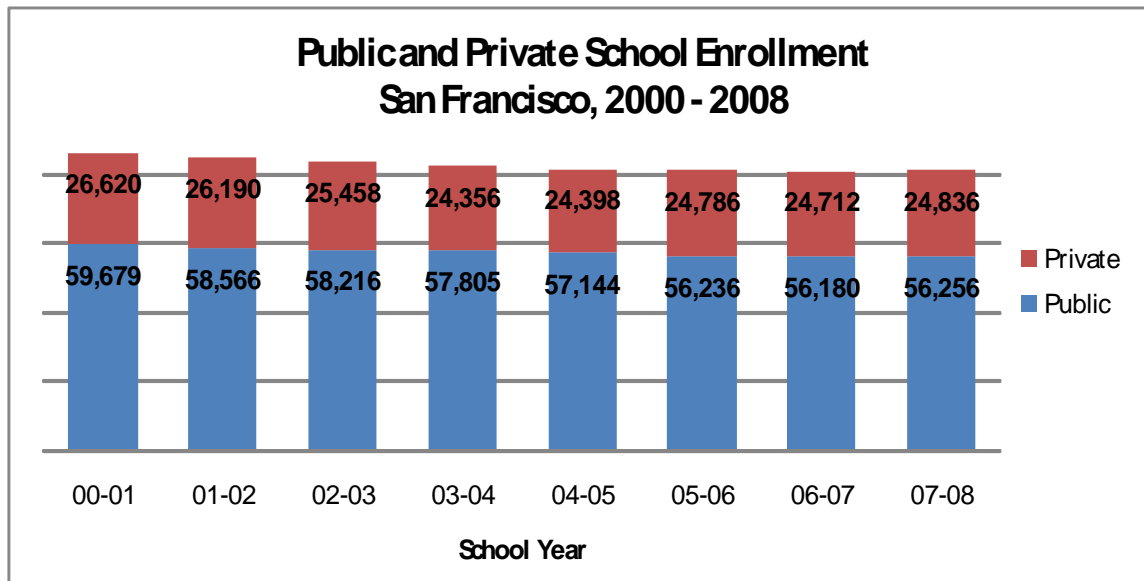
Figure 4
Child Poverty By Race/Ethnicity Compared to Child Population, San Francisco, 2006



Source: Census Bureau, 2006 ACS and California County Data Book, Children Now, 2007

School is central to a child's life and San Francisco's young people attend a variety of schools. San Francisco's historic trend of high private school enrollment continues today (see Figure 5). It is believed that San Francisco's public school system disproportionately serves children in poverty. As indicated in the figure above, 60% of those children are African American and Hispanic.

Figure 5
Public and Private School Enrollment, San Francisco, 2000-2008



Source: California Dept of Education, 2008

Children live in all neighborhoods of San Francisco, with the largest percentages represented in the southeast area of the City, including the Mission, Excelsior, Ingleside, Bayview Hunters Point, Visitacion Valley, followed by the southwest areas of the Sunset and Parkside.

Table 8
Child Population by San Francisco Neighborhood, 2000

Neighborhood	Number	Percent
Outer Mission/Excelsior/Ingleside	15,241	13.5%
Inner Mission/Bernal Heights	13,147	11.7%
Bayview/Hunters Point	10,042	8.9%
Visitacion Valley	9,523	8.4%
Sunset	8,060	7.1%
Parkside/Forest Hill	7,496	6.6%
Outer Richmond/Sea Cliff	6,256	5.5%
Inner Richmond/Presidio/Laurel	5,356	4.7%
Stonestown/Lake Merced	4,094	3.6%
Russian Hill/Nob Hill	3,864	3.4%
West Portal/St. Francis Wood	3,663	3.2%
Western Addition	3,659	3.2%
Twin Peaks/Diamond Heights/Glen Park	3,388	3.0%
Hayes Valley/Tenderloin	3,090	2.7%
North Beach/Telegraph Hill	2,919	2.6%
Haight/Western Addition/Fillmore	2,778	2.5%
South of Market	2,611	2.3%
Castro/Noe Valley	2,190	1.9%
Potrero Hill	1,904	1.7%
Marina/Cow Hollow	1,534	1.4%
Chinatown	1,265	1.1%
Presidio	355	0.3%
Embarcadero/Gateway	144	0.1%
Treasure Island	139	0.1%
Downtown	43	0.04%
Financial District	41	0.04%

Source: Census Bureau, Census 2000

Abused and Neglected Children and Youth

As of October 2007, there were over 1,700 children and youth in San Francisco's foster care system. Minorities are disproportionately represented: 60% of these children are African American, 17% Hispanic/Latino, 9% white and 7% Asian Pacific Islander. Almost one half (42%) has been in the foster care system for over five years. Approximately 200 youth emancipate from the San Francisco foster care system each year.

Children of Immigrants

There are an estimated 70,000 children and youth ages 0 through 17 who are either foreign born or have at least one foreign-born parent. They represent 64% of the San Francisco child population. This population is reflected in the growing number of English Language Learners (ELL) identified in the San Francisco Unified School District. They accounted for almost 30% of the student body and represented 45 languages in the 2007-2008 school year. The most commonly spoken language was Spanish (40% of ELLs) followed by Cantonese (36% of ELLs). 54% of children under the age of six in San Francisco live in immigrant families where at least one parent was born abroad. In 42% of San Francisco households, a language other than English is spoken in the home.

Homeless and Marginally Housed Children and Youth

The San Francisco Unified School District identified over 1,700 students as being homeless or marginally housed in the 2006-2007 school year. Almost one out of three is also an English Language learner and 10% have a disability. In 2002, the Citywide Families in SROs Collaborative conducted a census of families in Single Room Occupancy residences (SROs) and discovered that there were over 450 families and 760 children in this living arrangement. The average family was comprised of 3.4 people and had lived in their ten by ten foot room for over four years. The majority (85%) of families was monolingual immigrants and reported that insufficient income and lack of affordable housing prevented them from moving into more stable, safe housing. Service providers working with SROs report an increasing number of families with children living in SROs since the census was conducted.

Children and Youth that are Incarcerated and Involved in the Juvenile Justice System

In 2006, over 3,000 youth were referred to the San Francisco Juvenile Probation Department and, of these, 61% were admitted to Juvenile Hall. Youth of color are overrepresented in the system with African American youth accounting for over 50% of admitted youth. Latinos and Asian Pacific Islander youth are also disproportionately represented. While young men are more likely to be arrested, young women represented 38% of misdemeanor and 19% of felony arrests in 2006. Many youth come from neighborhoods with high rates of poverty and crime, namely Bayview Hunters Point, Visitacion Valley, Western Addition and Mission.

Children and Youth that are Living in Public Housing and MOH-Assisted Affordable Housing

San Francisco Housing Authority provides a safety net of affordable housing for more than 9,300 individuals. While children comprise only 15% of the total San Francisco population, children represent 31% of San Francisco's public housing residents. Almost half (45%) of San Francisco's public housing residents are African American, compared with 7% citywide. In 2009, the average income for families living in public housing was \$13,640, just below the 2009 federal poverty level for a family of two (\$14,570).

MOH-assisted affordable housing projects provide more than 6,000 units to approximately 12,000 residents, of which 20% are children. In 2007, the average income for households living in MOH-assisted affordable housing units was \$19,078, less than 30% of the 2007 area median income for San Francisco.

Children and Youth with Special Needs and Disabilities

The High Risk Interagency Council estimates that there are between 5,637 and 7,406 children younger than age 5 with special needs or disabilities living in San Francisco. There is an estimated 3,882 children and youth ages 5 through 20 years living with one or more type of disability. The San Francisco Unified School District enrolled 6,500, or 11% of its students, into the Special Education program in 2007.

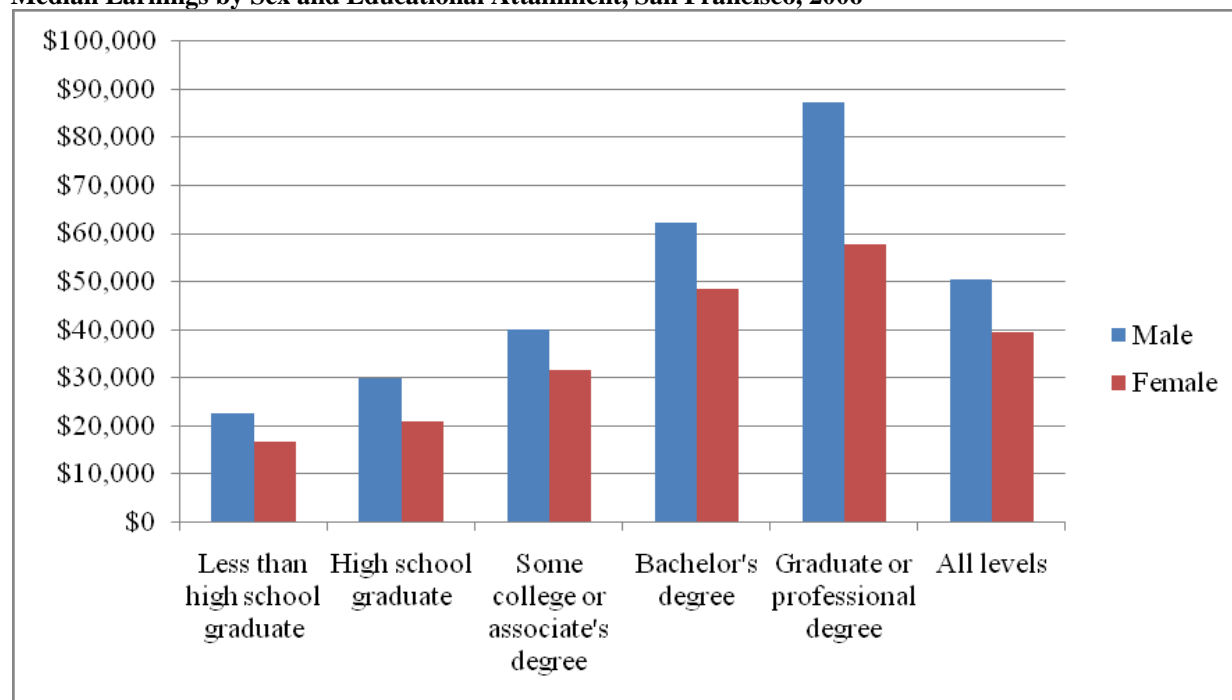
Truant Students

In the 2007-2008 school year, there were nearly 5,500 habitual or chronic truants, or 10% of the total student body. Nearly 2,500 (44%) were elementary school students. Two thirds of habitually and chronically truant students in San Francisco are African American or Latino.

Women

The wage gap in San Francisco remains significant. In 2006, the median earnings for the average male worker (25 years and over) were \$50,408 and for the average female worker were \$39,356. Women, on average, earned 78% of men's earnings in San Francisco, a pattern that is mirrored nationally. The following chart compares women's and men's earnings based on educational attainment. This data represents the population 25 years and older and includes both full-time and part-time workers.

Figure 6
Median Earnings by Sex and Educational Attainment, San Francisco, 2006



Source: Census Bureau, 2006 ACS

The pay gap is the largest for those women with graduate or professional degrees, with these women earning 66% of men's earnings.

Table 9
Pay Gap by Educational Attainment, San Francisco, 2006

Educational Attainment	Women's Earnings as a Percentage of Men's Earnings
Total	78%
Less than high school graduate	74%
High school graduate	70%
Some college or associate's degree	78%
Bachelor's degree	78%
Graduate or professional degree	66%

Source: Census Bureau, 2006 ACS

The pay gap also differs by race, widening tremendously for women of color. For the population 15 years and over, the median earnings for males were \$46,327 and for females were \$35,455. White women earn 88% of the average man's earnings, which constitutes a smaller gap than that faced by the average (77%). However, the earnings of women of color as a percentage of men drop dramatically. Asian women earn 63% of men's earnings, while Black or African American women earn 58%, and Hispanic or Latina women earn only 52% of men's earnings. The average man earns approximately double the salary of the average Latina woman.

Table 10
Pay Gap by Race, San Francisco, 2006

Race	Median Annual Earnings	Percentage of Men's Earnings
White Women	\$40,846	88%
Asian Women	\$29,082	63%
Black or African American Women	\$26,654	58%
Hispanic or Latina Women	\$23,894	52%

Source: Census Bureau, 2006 ACS

San Francisco has a disproportionate number single female headed families living in poverty. Single female headed families comprise 19% of the City's families, but 40% of families living below the poverty level in 2008. Additionally, single female headed families are over-represented in public housing and MOH-assisted affordable housing, representing 27% of public housing families in 2009 and 40% of MOH-assisted affordable housing households in 2007.

Table 11
Single Female Headed Families Living Below Poverty Level

	San Francisco Total	Living Below Poverty Level
Total Number of Families	139,344	8,573
# of Single Female Headed Families	26,367	3,443
% of Total Families	19%	40%

Source: Census Bureau, 2008 ACS

B. Employment

In January 2010, San Francisco's unemployment rate reached 10.4%, the highest in 25 years. Despite this short-term compression in the labor market, San Francisco's unemployment rate is quite low compared to rest of the state—ranking 5th lowest compared to all other counties. The statewide unemployment rate is 13.2% as of January 2010. Neighboring Alameda County recorded an unemployment rate of 11.9% while Santa Clara country registered at 12.1%.

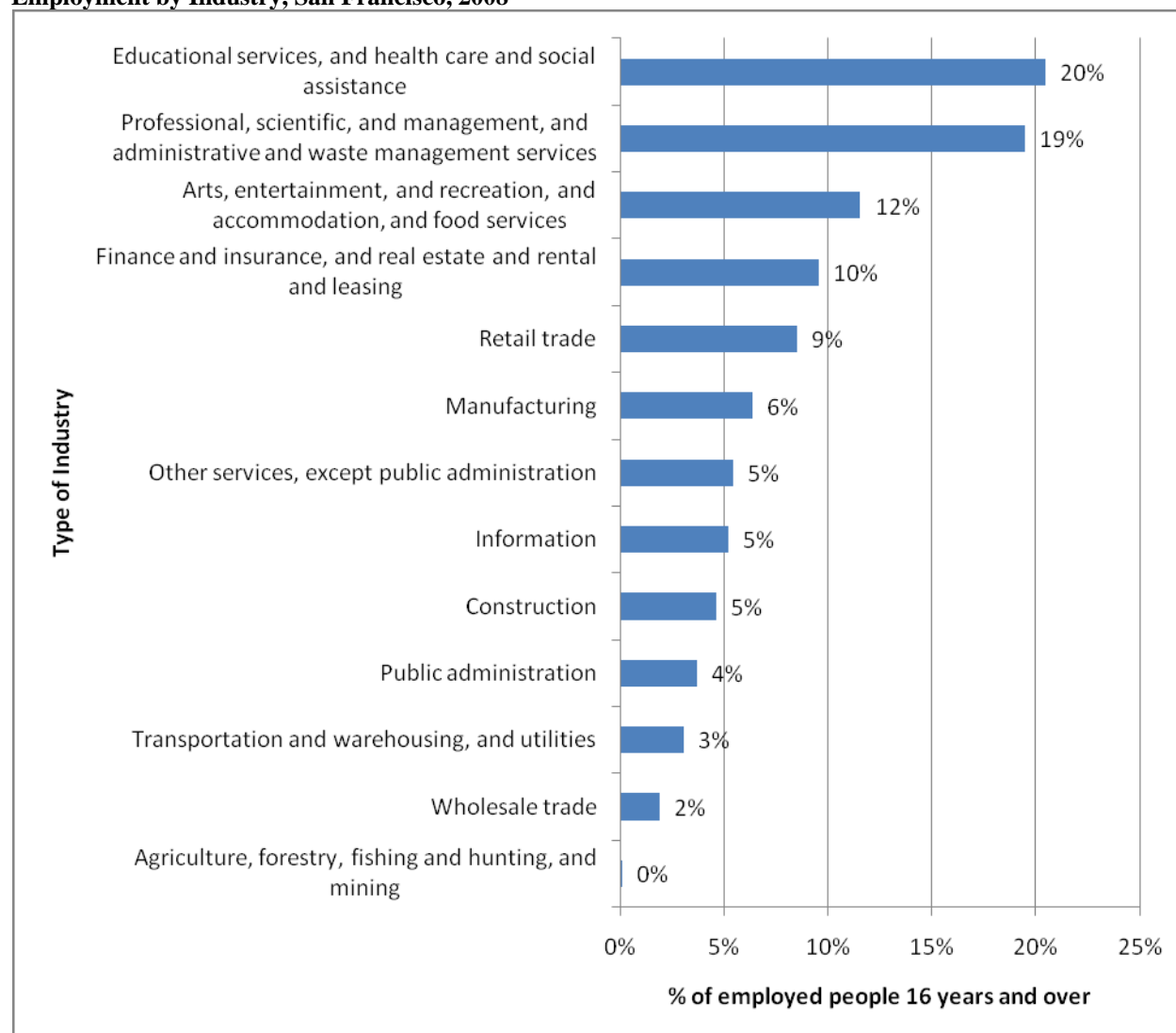
There are two compounding factors that are driving the increase in the unemployment rate. The first factor is job loss, defined as San Francisco residents who were working, but who have lost their jobs. From March 2008-March 2009, 10,700 people lost their jobs.

The second factor is an increase in the number of people who are entering into the labor force, but who have not yet found work. From March 2008-March 2009, an additional 10,000 residents have entered into the labor force, but have not yet found work. OEWD can speculate that the increase in the labor force is in part caused by an in-migration of unemployed individuals into San Francisco to look for work and an increase in the number of college and high school graduates.

The upside of this picture is that San Francisco's labor market is shedding relatively fewer jobs than the rest of the state during the current economic climate. However, those who are out-of-work will face steeper competition because more unemployed individuals are coming to San Francisco while many residents are losing their jobs.

According to the American Community Survey in 2008, for the employed population 16 years and older, the leading industries in San Francisco were Educational services, health care and social assistance (20%) and professional, scientific, management, administrative and waste management services (19%) (Figure 7).

Figure 7
Employment by Industry, San Francisco, 2008

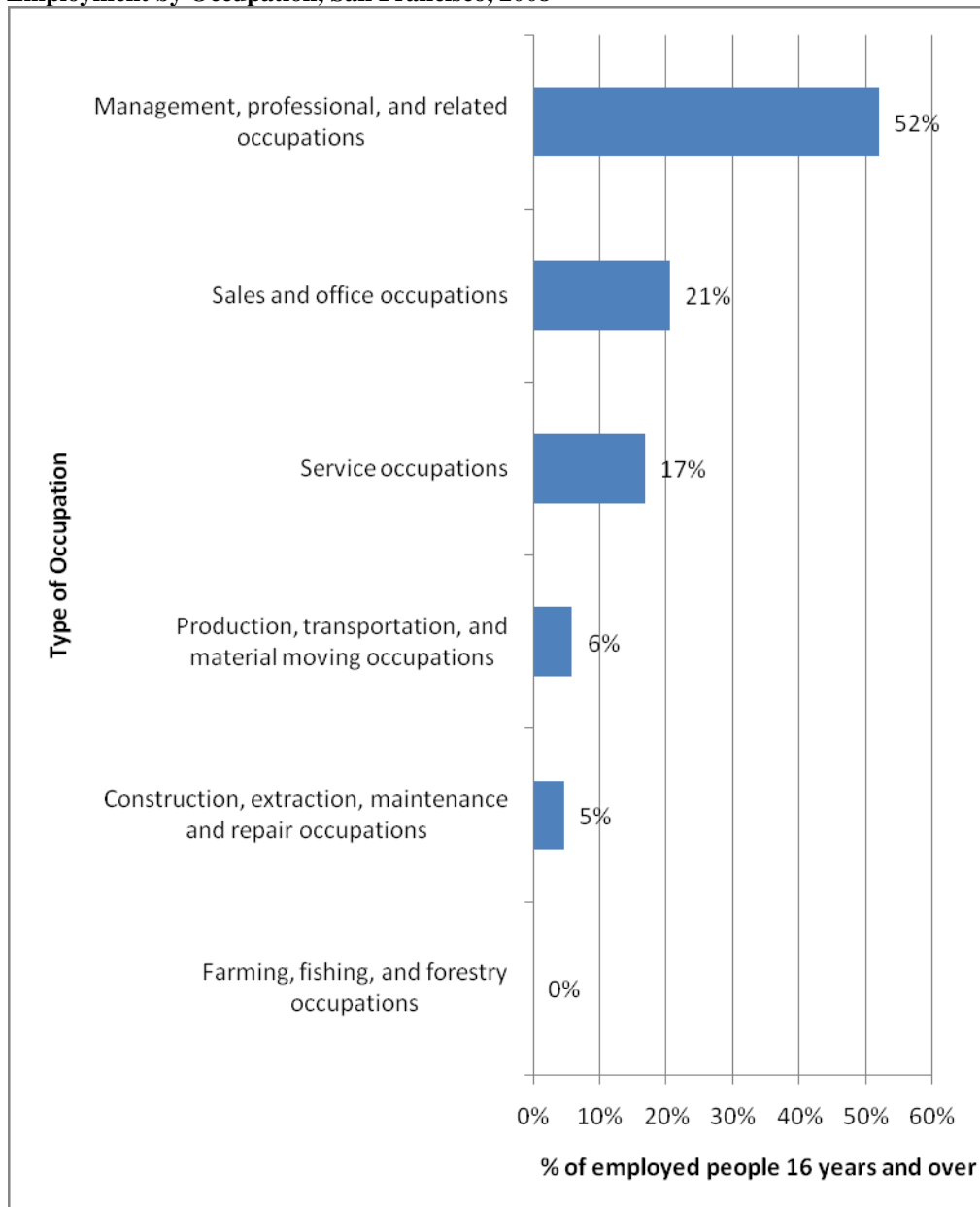


Source: Census Bureau, 2008 ACS

Among the most common occupations for the employed population 16 years and older in San Francisco were: Management, professional, and related occupations (52 %); Sales and office occupations (21%); and Service occupations (17%) (Figure 8).

78% of the people employed were private wage and salary workers; 13% was federal, state or local government workers; and 9 % was self-employed in own not incorporated business workers.

Figure 8
Employment by Occupation, San Francisco, 2008



Source: Census Bureau, 2008 ACS

C. Income

The 2000 Census noted San Francisco's median household income at \$55,221. This represents a nominal increase of about 65% in the 10 years between Census counts (Table 12). Table 8 also shows that median and mean family incomes tend to be higher than that of non-family households. The 2007 American Community Survey (ACS) estimates the median household income at \$65,519, a 19% increase from 2000 to 2007. Table 13, however, shows these same incomes adjusted for inflation, where median household and median non-family household incomes have remained largely flat.

Table 12
Household and Family Income, San Francisco, 1990-2007

	1990	2000	2007 ACS
Median Household Income	\$33,414	\$55,221	\$65,519
Mean Household Income			\$95,457
Median Family Household Income	\$38,443	\$63,545	\$81,136
Mean Family Household Income			\$117,136
Median Non-Family Household Income		\$46,465	\$53,966
Mean Non-Family Household Income			\$76,364

SOURCE: Census Bureau

Table 13
Household and Family Income in Constant Dollars, San Francisco, 1990-2007

Income Category	1990 (1999 Dollars)	2000 (1999 Income)	2007 (1999 Dollars)
Median Household Income	\$44,024	\$55,221	\$54,126
Median Family Income	\$53,440	\$63,545	\$65,634
Median Non-Family Household Income	\$35,696	\$46,457	\$43,424
Per Capita Income	\$25,949	\$34,556	\$34,489

SOURCE: Census Bureau

Table 14 below shows household incomes by household type, tenure and race and ethnicity in 2000. In addition to the difference between median family income and median non-family income, disparities exist between home-owning households and renters, and amongst race and ethnic groups.

Table 14
Household Income by Household Type, Tenure and Race and Ethnicity, San Francisco, 2000

Characteristic	# of Households	Median Income	% of San Francisco Median Household Income (\$55,221)
HOUSEHOLD TYPE			
Family Household	147,186	\$63,545	115.1%
Non-Family Household	182,664	\$46,457	84.1%
TENURE			
Owner Occupied Household	115,315	\$77,917	141.1%
Renter Occupied Household	214,385	\$45,275	82.0%
RACE/ETHNICITY			
White	199,898	\$63,227	114.5%
African American	24,273	\$29,640	53.7%
American Indian/Alaska Native	1,321	\$30,994	56.1%
Asian	78,922	\$49,596	89.8%
Native Hawaiian/Pacific Islander	843	\$33,750	61.1%
Other Race	12,743	\$47,651	86.3%
Two or More Race	11,850	\$49,040	88.8%
Hispanic or Latino*	31,874	\$46,883	84.9%

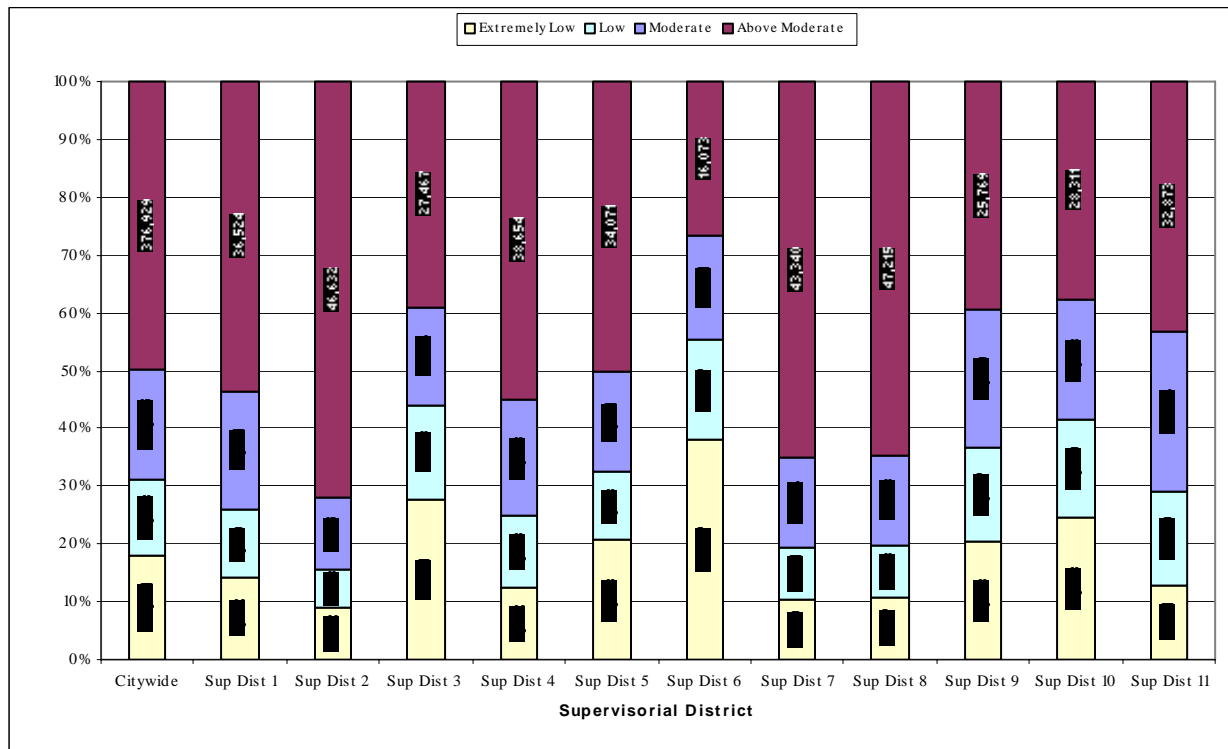
*People who identify themselves as Hispanic or Latino also identify themselves as a particular race.

Source: Census Bureau, 2000 Census

Areas of Low- and Moderate-Income Concentration

According to HUD's most recent income data, approximately half of San Francisco's population was considered to be low- and moderate-income. Supervisorial Districts 3, 6 and 10 had rates of more than 40% extremely low and low-income (Figure 9). See Table 15 for definitions of HUD income levels for extremely low, low- and moderate-income. These three districts make up the entire eastern part of the City. See Map 5 on next page.

Figure 9
Income Categories by Supervisorial District, San Francisco, 2000

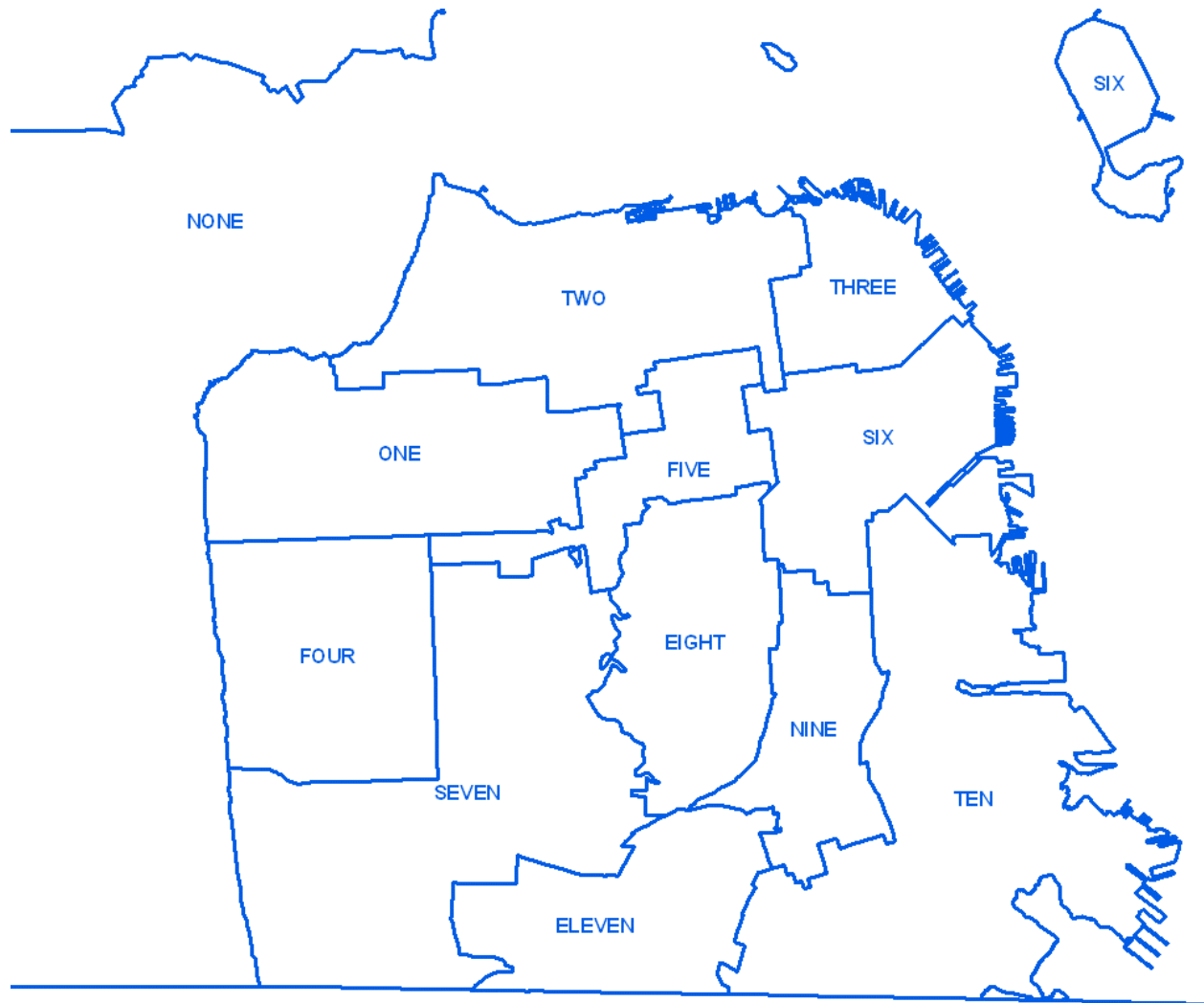


Source: HUD Income Data

Table 15
HUD Income Level Chart for San Francisco for FY2009

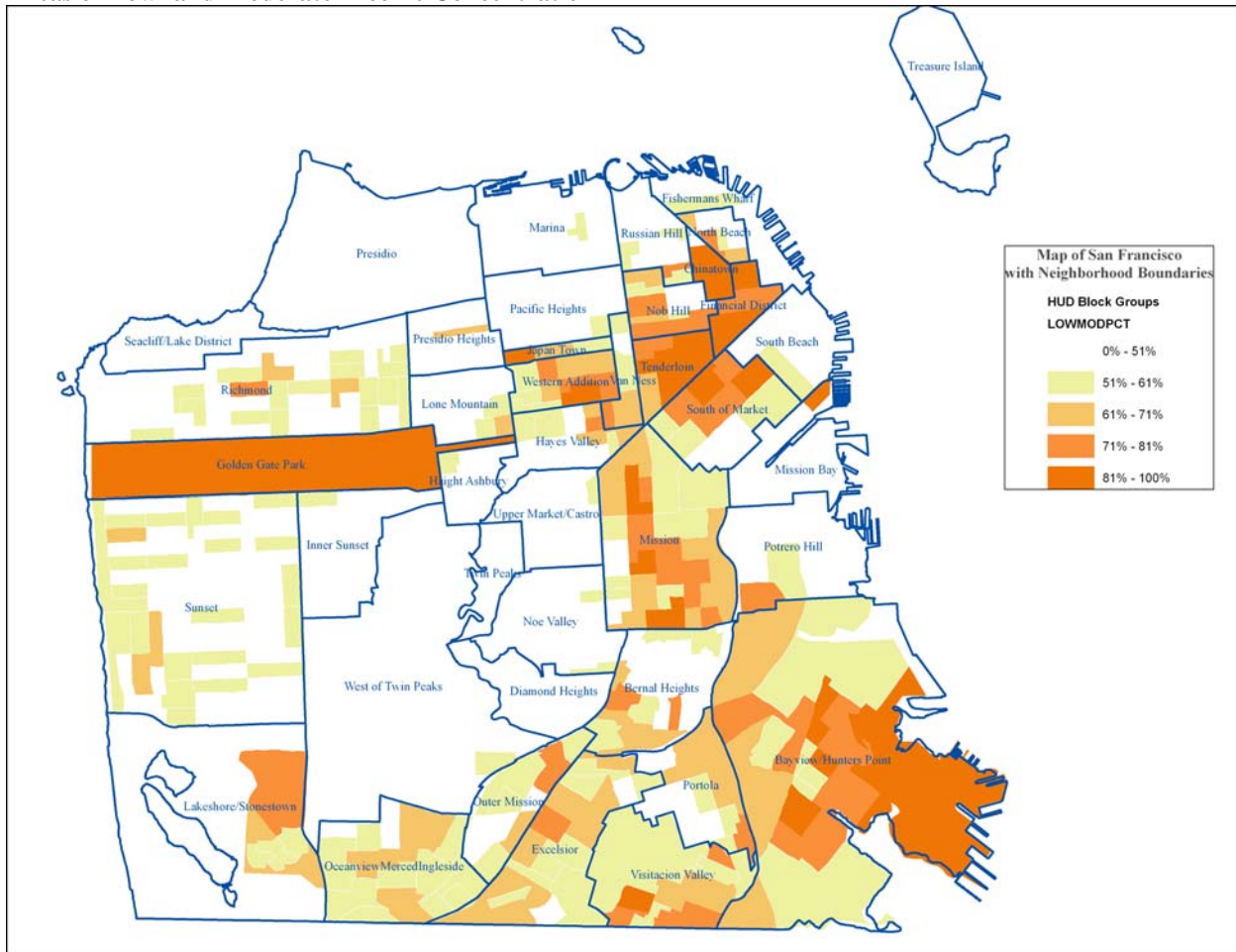
Family of:	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Extremely Low Income Limits	\$23,750	\$27,150	\$30,550	\$33,950	\$36,650	\$39,400	\$42,100	\$44,800
Low Income Limits	\$39,600	\$45,250	\$50,900	\$56,550	\$61,050	\$65,600	\$70,100	\$74,650
Moderate Income Limits	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700	\$104,950	\$112,200	\$119,450

Map 5
Map of San Francisco With Supervisorial District Boundaries



When using Supervisorial Districts as the geographical boundaries, Districts 3, 6, 9, 10 and 11 meet the definition of primarily low- and moderate-income, where more than 51% of the residents are considered low- and moderate-income according to HUD's definition. HUD calculates low- and moderate-income concentration by census block groups. See Map 6 for what HUD considers as areas of low- and moderate-income concentration in San Francisco.

Map 6
Areas of Low- and Moderate-Income Concentration



Source: HUD 2000 Income Data

II. COMMUNITY DEVELOPMENT NEEDS ANALYSIS AND STRATEGIC PLAN

A. Challenges Facing San Francisco

While San Francisco is widely considered one of the strongest urban markets in the county, with solid long-term prospects, economists also generally agree that the current recession hit the City later than the rest of the country and will similarly be late in leaving San Francisco compared to some other parts of the nation. This recession only intensifies the challenges that the City's low- and moderate-income residents are already facing. San Francisco has identified eight overarching challenges that have a widespread effect on the well-being of its residents. Some are common to urban cities and counties. Some are especially significant for San Francisco. The eight challenges are:

- Concentrated poverty;
- Income disparity;
- Linguistic and cultural isolation;
- Homelessness;
- Lack of access to middle income/middle skill jobs;
- Lack of asset building opportunities;
- Struggling small businesses and commercial corridors; and
- High housing cost (discussed in Section IV).

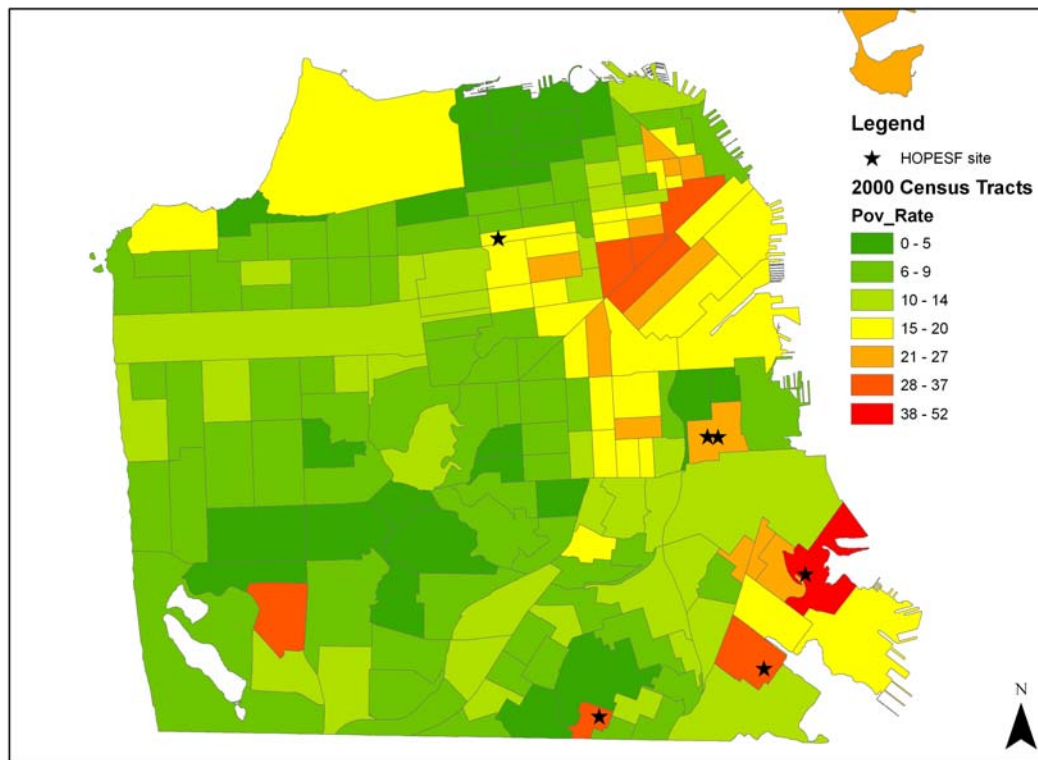
Concentrated Poverty

Concentrated poverty refers to communities in which the levels of poverty are concentrated in specific geographic neighborhoods. This concentration places additional burdens on poor families that live within them, beyond what the families' own individual circumstances would dictate. In addition, concentrated poverty can have wider effects on surrounding areas that limit overall economic potential and social cohesion. Children who live in extremely poor urban neighborhoods generally attend neighborhood schools where nearly all of the students are poor and at greater risk for failure. Schools in these areas are often unable to attract the best personnel. Concentrated poverty can also inhibit actions designed to increase low-income students' access to more economically integrated schools. Furthermore, residents of high-poverty areas experience negative health outcomes at much higher rates, owing partly to the stress of being poor and marginalized and partly to living in an environment with dilapidated housing and high crime. There may also be higher risk of exposure to other environmental hazards, such as lead-based paint and pollution. In general, high-poverty inner-city neighborhoods exhibit higher crime rates, especially for violent crime. In addition, lack of appreciation in housing values often precludes residents and their families from wealth accumulation enjoyed by comparable owners in other parts of the city.

In many instances, being poor in a poor area may place additional financial burdens on these families, including higher prices charged for basic goods and services because of lack of business competition, gaps in market information, and higher costs for doing business. Low levels of labor force participation in distressed neighborhoods may cut off individuals from the informal networks often relied upon to help workers find meaningful employment; employers may also have preconceptions of extremely poor neighborhoods that discourage them from hiring local residents.

In San Francisco, population shifts are changing the neighborhoods where low-income persons live. The following map shows which census tracts have the highest number of persons living in poverty. The Bayview Hunters Point area continues to have a high rate of poverty, but the Tenderloin now has more total individuals living in poverty.

Map 7
Poverty Rate by Census Tract, 2000



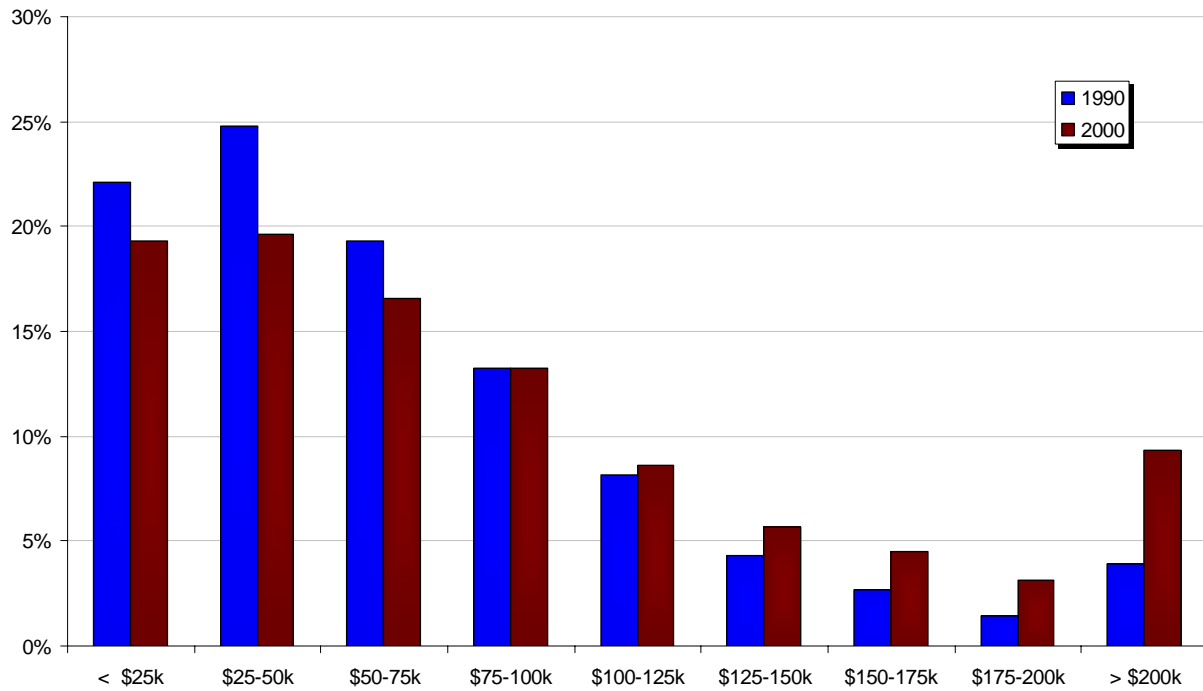
Income Disparity

San Francisco's demographic composition and changing economics affect the City's overall socio-economic profile in terms of its income distribution, income inequality, and racial and gender disparity in income.

Using individual-level data from the Census Public Use Microdata Series, comparable (inflation-adjusted) income distributions were created for San Francisco households in 1990 and 2000. This analysis was conducted with data that consists of households that live in San Francisco, not those having a member that works in San Francisco. The results are quite clear: the percentage of San Francisco households earning less than \$50,000 a year declined significantly during the 1990s, and the percentage earning over \$100,000 increased significantly (Figure 10). The percentage of households with between \$75,000 and \$100,000 annual household income effectively remained the same. Given San Francisco's increases in high-wage jobs during this time period, this trend is not surprising, and there is no way to distinguish between San Franciscans who became wealthier during this time period and the effects of migration. It is clear, however, that both in-migration and out-migration accelerated during the late 1990s, the time of the greatest job growth, suggesting Figure 10 is associated with an out-flow of lower-income households, and an influx of upper-income households.

Figure 10

Household Income Distribution in San Francisco, 1990 & 2000

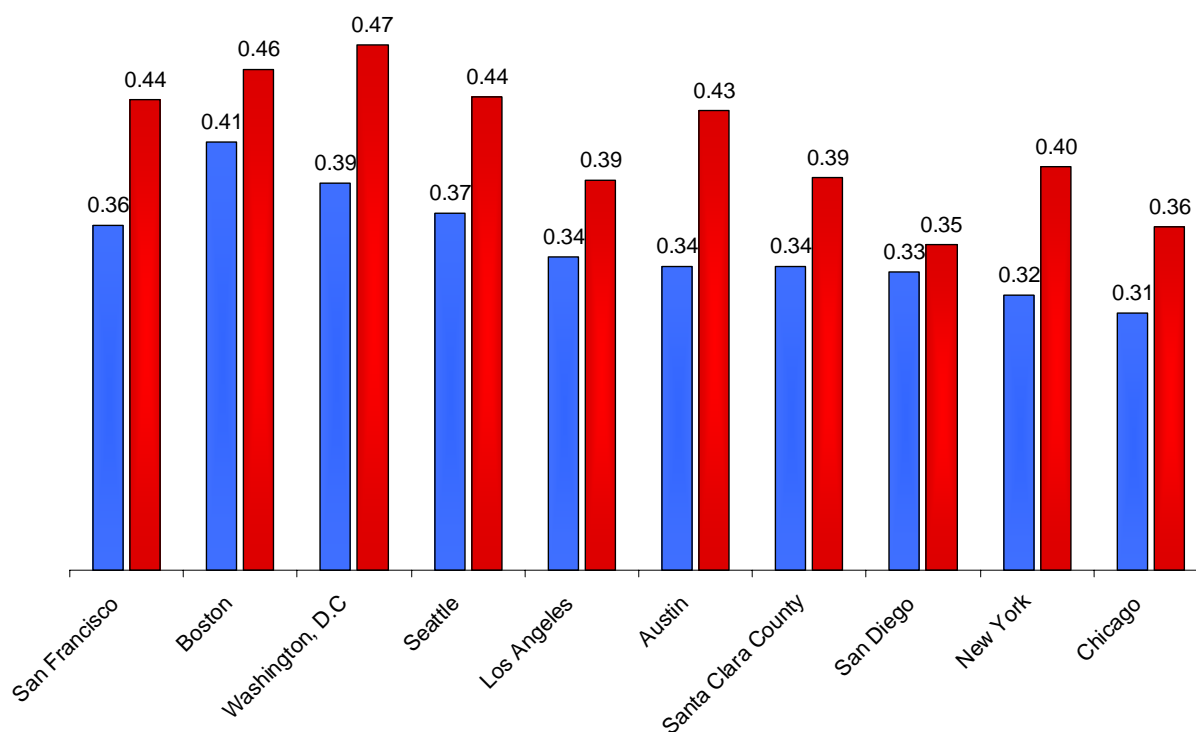


Source: U.S. Census Bureau

Income inequality within an area is most commonly measured by the Gini Coefficient, a number ranging from zero (complete equality) to one (total inequality). Gini coefficients were calculated using comparable 1990 and 2000 data for San Francisco and several peer cities, so that changes over time could be evaluated (Figure 11). The most clear and important trend is the increase in income inequality in every city during the 1990s. San Francisco's increase was significant, but New York, Washington, Austin, and Seattle experienced comparable or greater increases.

Figure 11

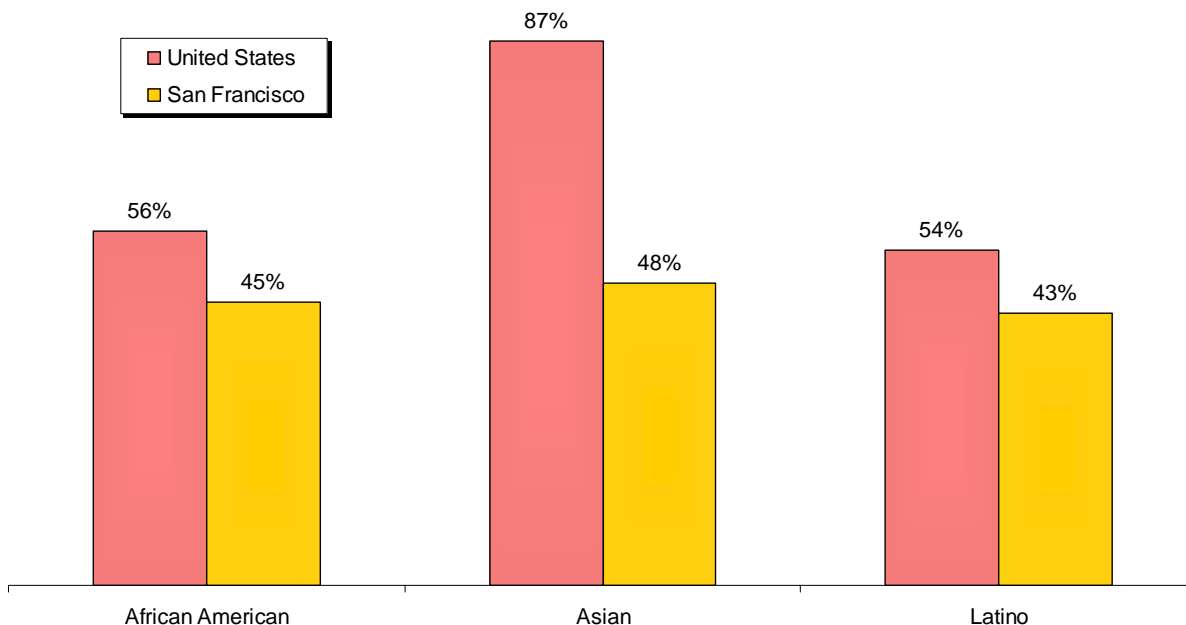
Household Income Gini Coefficient, San Francisco and Peer Cities and Counties, 1990-2000



Race and gender are significant parts of the story of income inequality in San Francisco and nationally. Figure 12 below illustrates the racial disparities in income, by expressing the per capita income of different racial and ethnic groups as a percentage of the per capita income of whites, for San Francisco and for the United States as a whole.

Figure 12

**Per Capita Income of Non-White Racial and Ethnic Groups,
As a Percentage of Per Capita Income of Whites:
San Francisco and the United States, 1989**



Racial disparities in income are wider in San Francisco than they are nationally. Moreover, in contrast to national trends of converging income between whites and African-Americans and between whites and Asians, racial income disparities in San Francisco became wider during the 1990s. Given San Francisco's focus on advanced professional and technical service jobs, which generally require a four-year degree, disparities in educational attainment closely track disparities in income. According to the Census Bureau's 2004 American Community Survey, 63% of San Francisco whites have at least a bachelor's degree, but only 21% of African-Americans, 38% of Asians, and 25% of Latinos.

There are also significant income gaps between men and women in San Francisco. According to the 2000 Census, men earn an average of 25% more than women do, across all races.

San Francisco's slow job growth rate and changing job base has had major impacts on patterns of income inequality and disparity in the City. The loss of middle-income jobs has been associated with a diminishing middle class in San Francisco, as indicated by rising income inequality. The advanced professional and technical service jobs that have been growing in San Francisco disproportionately require a university degree. In this context, racial disparities in educational attainment translate into disparities in income and, as a later section in this chapter indicates, in asset poverty as well.

Linguistic and Cultural Isolation

San Francisco has historically been a haven for immigrants. In the 2000 Census, San Francisco ranked fifth of the 68 large cities (cities with over 250,000 residents), with the highest percentage of foreign born-residents in the nation. Currently 37% of San Francisco's estimated 808,976 residents are immigrants. San Francisco has an estimated 76,986 legal permanent residents and 41,546 undocumented immigrants, with approximately 48,937 legal immigrants who are eligible to naturalize and 57,851 adults that have been naturalized.

Language barriers impact immigrants' abilities to access necessities such as employment, healthcare, and police protection. Many adult immigrants and refugees are not necessarily literate in their own native languages, and struggle to master the complexities of English. In particular, sophisticated transactions such as legal issues or governmental forms may be confusing. Of all San Franciscans over the age of five, 46% speak a language other than English at home, with the largest language groups being Chinese, Spanish, Tagalog and Russian. Fifty percent of the Asian population are of limited English proficiency (LEP), meaning that they speak English less than "very well." Thirty percent of Asian children are identified as LEP. Fourteen percent of San Francisco households are "linguistically isolated" with no one in the household over the age of 14 indicating that they speak English "well" or "very well". Among Asian households, that number increases to 35%. At the individual level, about 25% of all San Franciscans in the 2008 survey indicated that they did not speak English "very well", which is the third highest percentage in the state of California, and the 10th highest percentage of any county in the entire United States.

Fraudulent consultants, notaries public and attorneys often prey on immigrants selling them false promises of citizenship and work permits and exploiting their desire to become a part of American society. Immigrants face a maze of complex immigration laws that govern the most fundamental aspects of their lives. In order to navigate this maze, nonprofit legal service providers offer supportive services to these residents, including adjusting their immigration status, applying for citizenship, sponsoring a family member to join them in the United States, and accessing vital health, education, and social service programs for themselves and their children.

In 1989, San Francisco passed the "City and County of Refuge" Ordinance (also known as the Sanctuary Ordinance) which prohibits City employees from helping Immigration and Customs Enforcement (ICE) with immigration investigations or arrests unless such help is required by federal or state law or a warrant. The Ordinance is rooted in the Sanctuary Movement of the 1980s, when churches across the country provided refuge to Central Americans fleeing civil wars in their countries. In providing such assistance, faith communities were responding to the difficulties immigrants faced in obtaining refugee status from the U.S. government. In February 2007, Mayor Gavin Newsom reaffirmed San Francisco's commitment to immigrant communities by issuing an Executive Order that called on City departments to develop protocol and training on the Sanctuary Ordinance. City residents can thereby continue to safely access City services. This protocol keeps families and workforce healthy by providing safe access to schools, clinics and other City services.

Homelessness

Homelessness remains a primary challenge for San Francisco. The total number of homeless persons counted in the City and County of San Francisco on January 27, 2009 was 6,514. This constituted a 25% decrease from 2002. The following chart provides a comparison of the results of the 2009, 2007, 2005, and 2002 counts. It is important to note, however, that the counts prior to 2007 did not employ the citywide enumeration method. Comparing the 2007 and 2009 results, on the surface it appears that there has been minimal or no change in San Francisco's homeless population over the past two years. However, the relatively stable size of the homeless population obscures the significant progress that has been made in getting individuals into needed treatment programs and transitioning individuals out of homelessness and into stable housing, which has dramatically improved many lives. In the past few years, San Francisco has applied more innovation and resources to ending homelessness than any time in its history. From January 2004 to February 2009, 5,497 single homeless adults were placed in permanent supportive housing through Care Not Cash Housing, Housing First, Direct Access to Housing, Shelter Plus Care, and the Local Operating Subsidy Program. During this time span, another 3,646 homeless individuals left San Francisco to be reunited with friends or family members in other parts of the country through the City's Homeward Bound Program. In addition, 705 individuals on public assistance secured housing on their own. From 2004 through February 2009, a total of 9,143 individuals exited homelessness through various initiatives.

Table 16

2009 Homeless Count Results and Comparisons with 2007, 2005, and 2002

	Single Adults 2009	Persons in Families 2009	Family Status Unknown 2009	Single Adults 2007	Persons in Families 2007	Family Status Unknown 2007	2009 Totals	2007 Totals	2005 Totals	2002 Totals
Street	1,269	25	1,415	1,935	66	770	2,709	2,771	2,655	4,535
Emergency Shelter	1,206	310	0	1,175	322	0	1,516	1,497	1,754	2,308
Transitional Housing & Treatment Centers	1,047	210	0	1,076	190	0	1,257	1,266	1,141	1,365
Resource Centers & Stabilization	540	0	0	321	0	0	540	321	192	331
Jail	394	0	0	400	0	0	394	400	415	Not reported
Hospitals	94	4	0	122	0	0	98	122	91	101
Total	4,550	549	1,415	5,029	578	770	6,514	6,377	6,248	8,640

Source: San Francisco Human Services Agency, *2009 San Francisco Unsheltered Homeless Count*, 2009. San Francisco Human Services Agency and Abbott Little Consulting, *San Francisco 2007 Homeless Count*, 2007.

San Francisco remains a destination for homeless persons from other areas, inhibiting the City's progress toward reducing the overall homeless population. Thirty-eight percent (38%) of homeless individuals surveyed reported that they first became homeless outside of San Francisco or were relative newcomers, having lived in the City for three months or less. The most prevalent primary reason for coming to San Francisco, among those who became homeless outside of the City, was "for a job / seeking work" (24%). The next most common primary reasons for coming to the City among this group were "my family and / or friends are here" and "I visited and decided to stay" (15% each). In addition, 12% of these respondents indicated that they came to San Francisco "to access homeless services." The 2009 count demonstrated that the City's continued progress in reducing homelessness since late-2002 has been sustained, through the many programs and efforts discussed. As previously stated, in 2009, homelessness was 25% lower overall than in 2002, and the street homeless population was reduced by 40%.

There were 1,659 persons visually identified on the streets, 111 people in 74 cars, 550 people in 250 vans, campers, or RVs, and 389 people in 160 makeshift structures and encampments in San Francisco during the point-in-time count, totaling 2,709 unsheltered, or “street,” homeless persons. In addition, 3,805 persons were counted in the point-in-time shelter and institution count. The total combined count was 6,514 homeless persons. Compared to the 2007 count, the overall number of homeless persons enumerated increased slightly (2%), from 6,377 to 6,514. However, the number of homeless persons counted on the street decreased 2% (from 2,771 to 2,709), while the number of sheltered homeless persons increased 6% (from 3,606 to 3,805). The increase in the shelter population may be explained, in part, by the addition of approximately 150 rooms to the stock of stabilization rooms since 2007 and the inclusion of the Oshun Women’s Drop In Center in the 2009 count.

Of the 1,243 unsheltered homeless persons whose gender could be visually identified by enumerators, approximately 83% were male, 16% were female, and less than 1% were transgendered. Due to the limits of observation, more than half (54%) of those counted were identified as unknown gender – this includes those sleeping in vehicles, structures, and encampments. The largest group of sheltered homeless persons were those who stayed in emergency shelters (1,516 persons), comprising 40% of the total sheltered population. Transitional housing residents (964 persons) represented 25% of the overall sheltered homeless population.

Table 17: 2009 Sheltered and Unsheltered Count Results and Comparisons to 2007 and 2005

	Single Adults 2009	Person in Families 2009	Family Status Unknown 2009	2009 Totals	2007 Totals	2005 Totals
Emergency Shelter	1,206	310	0	1,516	1,497	1,754
Transitional Housing	785	179	0	964	1,062	1,141
Treatment Centers	262	31	0	293	204	
Resource Centers	233	0	0	233	182	
Stabilization Rooms	307	0	0	307	139	192*
Jail	394	0	0	394	400	415
Hospitals	94	4	0	98	122	91**
Sheltered Count Total	3,281	524	0	3,805	3,606	3,593
Street Total	1,269	25	1,415	2,709	2,771	2,655
Unsheltered and Sheltered Total	4,550	549	1,415	6,514	6,377	6,248

Source: San Francisco Human Services Agency, *2009 San Francisco Unsheltered Homeless Count*, 2009. San Francisco Human Services Agency, *2009 San Francisco Sheltered Homeless Count*, 2009. San Francisco Human Services Agency and Abbott Little Consulting, *San Francisco 2007 Homeless Count*, 2007.

* Stabilization rooms were not included in the 2005 count.

** The 2005 count included numbers only from San Francisco General Hospital.

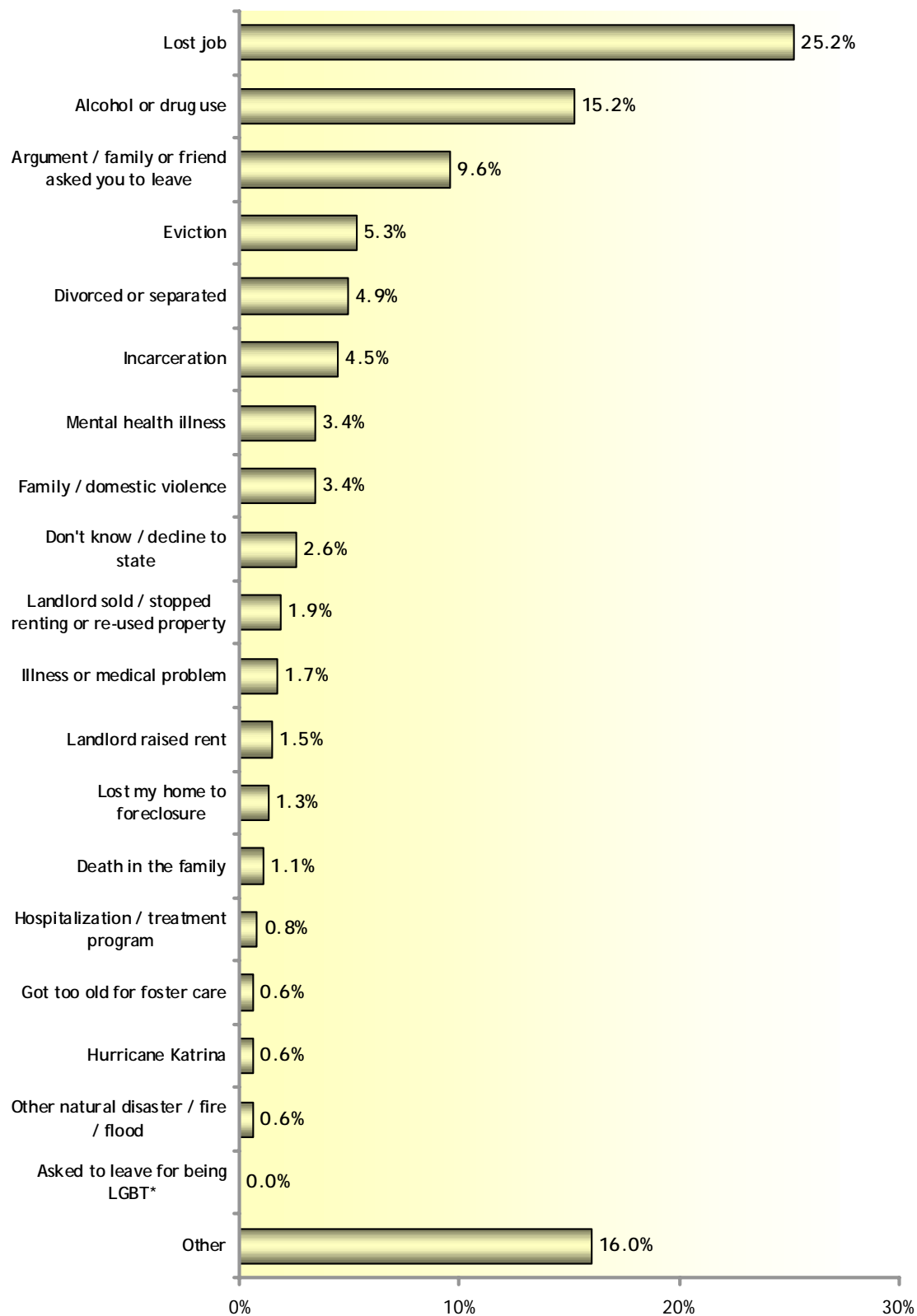
Reasons for Homelessness

In addition to understanding the characteristics of the homeless population, it is important to understand the causes of homelessness. This is an important distinction because of the interrelationships of many of these issues. In a survey of 532 homeless individuals conducted in 2009, homeless survey respondents self-reported a number of reasons for their condition. It should be noted that these are self-defined reasons, which do not necessarily reflect the order of the events leading to their homelessness.

Primary Causes of Homelessness

The loss of a job was the most frequently cited response (25%) for the causation of homelessness. Unemployment was similarly the most common response in 2007. Fifteen percent of survey respondents identified alcohol or drug use as the primary cause of their homelessness; 5% of survey respondents cited incarceration as the primary event that led to their homelessness; 3% reported that mental health issues had precipitated their homelessness; and 3% of survey respondents indicated that they became homeless due to family /domestic violence.

Figure 13: Primary Event / Condition that Led to Homelessness



N = 532; Source: Applied Survey Research, 2009 San Francisco Homeless Count Survey, 2009.

* Lesbian, Gay, Bisexual, or Transgender.

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 2009. 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 and Special Needs Populations

	Current Inventory	Under Development	Unmet Need/Gap
Individuals			
	<u>Beds/Units</u>	<u>Beds/Units</u>	<u>Beds/Units</u>
Emergency Shelter	1,081	0	68
Transitional Shelter	404	70	22
Permanent Housing	3,613	710	999
Total	5,098	780	1,089

Persons in Families with Children			
	<u>Beds/Units</u>	<u>Beds/Units</u>	<u>Beds/Units</u>
Emergency Shelter	280	0	512
Transitional Shelter	255	0	0
Permanent Housing	1,062	345	999
Total	1,597	345	1,511

	Sheltered		Unsheltered	Total
Homeless Population	Emergency	Transitional		
Families with Children (Family Households)	113	73	8	194
Persons in Families with Children	322	190	20	532
Single Individuals and Persons in Households Without Children	1,496	392	2,751	4,639
Total	1,818	582	2,771	5,171

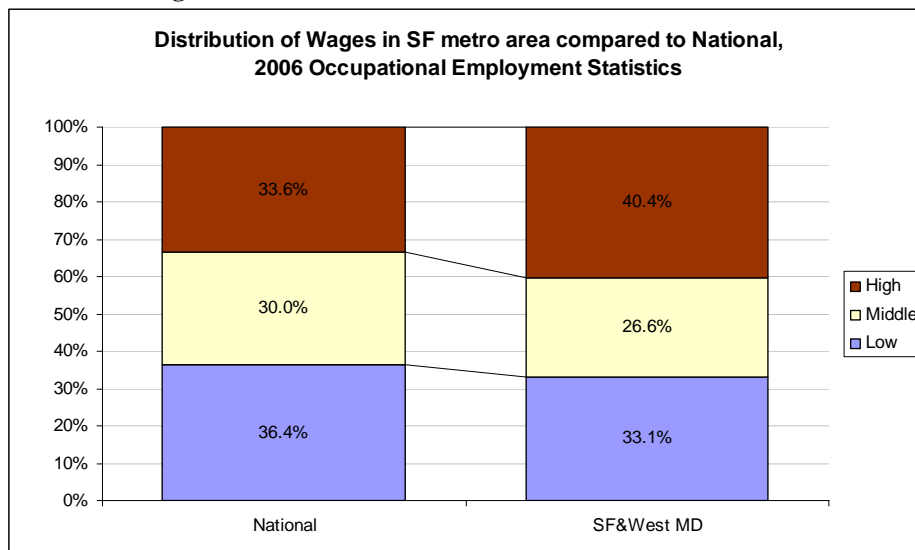
Homeless Subpopulations	Sheltered		Unsheltered	Total
Chronically Homeless	738		997	1,735
Seriously Mentally Ill	753			
Chronic Substance Abuse	746			
Veterans	223			
Persons with HIV/AIDS	66			
Victims of Domestic Violence	143			
Unaccompanied Youth (Under 18)	26			

Source: 2009 Consolidated McKinney Application; San Francisco Department of Human Services

Lack of Access to Middle Income/Middle Skill Jobs

When compared to the rest of the nation, San Francisco has fewer middle-wage/middle skill jobs. This presents a number of challenges particularly for disadvantaged residents. When looking at the economy as a whole, the job prospects are either inaccessible (the skill/education requirements are too high), or the pay is too low to sustain a family. The figure below demonstrates that there is a “squeeze” in the middle, and fewer middle-wage jobs are available.

Figure 14

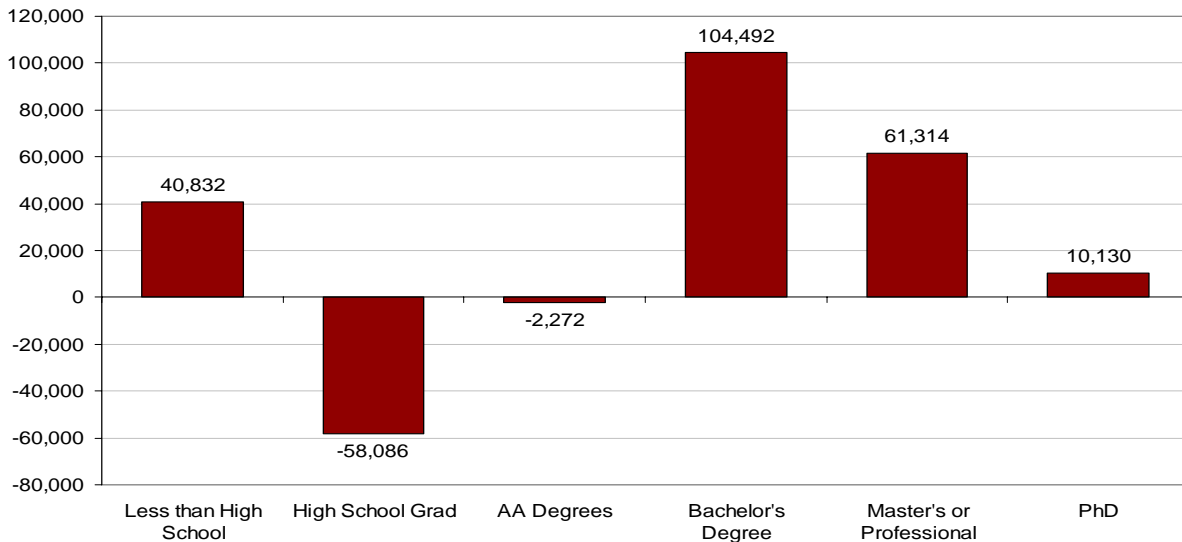


Source: BLS OES May 2006

Highly educated persons and those with little education are coming to San Francisco, while adults who have only a high school degree are leaving. The figure below illustrates the inward and outward migration of San Francisco adults by education level between 1990 and 2000. Today 50% of San Franciscan adults have four or more years of college education, compared to 29% statewide and 27% nationwide. Seventy-one percent have some college education, compared to 57% of Californians, and 54% of U.S. citizens. The presence of so many more educated workers may be explained by the wealth of opportunities in the Bay Area’s knowledge economy. It may also be intertwined with the high cost of living in San Francisco: better educated workers command higher salaries. As such, their higher salaries contribute to the high cost of living, making it more difficult for persons without a college degree to survive in the city. It is also likely that the labor market has become more competitive, as persons with some college compete for jobs that used to be held by workers with high school degrees.

Figure 15

Domestic In / Out Migration for the Bay Area of Adults over 18 According to Educational Attainment: 2000



Source: SF Economic Plan Analysis of PUMS Data 2000

Figure 15 also shows an increase in persons with less than a high school degree. Additionally, immigration and economic data shows a loss of middle-income jobs offset by growth in well-paid professional and low-paid service jobs. The chart suggests San Francisco might be attracting immigrants who are at the high and low ends of the education continuum, whereas out-migration occurs in the middle.

In contrast, clients that utilize City services such as those at the Human Services Agency have relatively low levels of education. Through programs like CalWORKs, which serves families, and Personal Assisted Employment Services (PAES), which serves single adults, the Agency connects low-income persons with the labor market. The Agency assesses almost all CalWORKs and PAES clients as a first step in providing employment services. Over half of these clients read at the eighth grade level or less, and 83% of their clients tested at an eighth grade level or less in terms of math skills. At HSA's drop-in One-Stop Employment Center, which provides job-seeking resources to the general community, 35% of the job-seekers had no high school diploma and another 35% had only a high school degree. Finding employment for these clients, much less helping them increase their wages, is extremely challenging in San Francisco's competitive labor market.

Middle skill/middle wage jobs are traditionally viewed as providing opportunity for disadvantaged individuals to achieve a reasonable standard of living. These jobs are generally accessible with a moderate amount of training and/or education.

While the economy as a whole may be "squeezing" the middle skill/wage jobs, the same is not true in every industry. The Office of Economic and Workforce Development (OEWD) has identified seven industries that have the greatest opportunity to provide accessible, higher paying jobs. These industries include Biotechnology, Construction, Health Care, Hospitality, Information Technology/Digital Media, Retail and Transportation/Logistics. OEWD selected these seven industries based on the four following criteria:

- Are vital to the economic health of the local economy and have a capacity to generate a significant number of jobs
- Are accessible to low- and middle-skilled individuals
- Have career ladder opportunities where workers can move up with additional training and skill development
- Provide access to living wage and family-sustaining jobs

By focusing on priority industries, San Francisco's workforce system can make a targeted impact on critical industries—improving the competitiveness of business while maximizing employment potential for residents. The recent downturn in the economy has constricted the labor market in the short term, and has created a number of new challenges for low-skilled disadvantaged residents. Despite the recent bleak news, there is still opportunity in the short and long term to prepare residents to meaningfully engage in the labor market. This section discusses the nature of the recent recession and its impact on the local labor market.

Unemployment During the Recession

In March 2009, San Francisco's unemployment rate reached 9%, the highest in 25 years. Despite this short-term compression in the labor market, San Francisco's unemployment rate is low compared to rest of the state—ranking 7th lowest compared to all other counties. The statewide unemployment rate is 11.5% as of March 2009. Neighboring Alameda County recorded an unemployment rate of 10.5% while Santa Clara country registered at 10.8%.

There are two compounding factors that are driving the increase in the unemployment rate. The first factor is job loss, defined as San Francisco residents who were working, but who have lost their jobs. From March 2008-March 2009, 10,700 people have lost their jobs.

The second factor is an increase in the number of people who are entering into the labor force, but who have not yet found work. From March 2008-March 2009, an additional 10,000 residents have entered into the labor force, but have not yet found work. OEWD can speculate that that increase in the labor force is in part caused by an immigration of unemployed individuals into San Francisco to look for work and an increase in the number of college and high school graduates.

The upside of this picture is that San Francisco's labor market is shedding relatively fewer jobs than the rest of the state during the current economic climate. However, those who are out-of-work will face steeper competition because more unemployed individuals are coming to San Francisco while many residents are losing their jobs.

Impact of the Recession on the Seven Priority Sectors

In the short term, San Francisco has seen a constriction in several of the priority industries. Of the priority sectors, the hardest hit is construction, retail, and hospitality. Despite the downturn a few indicators suggest some signs of stabilization and recovery.

In 2008, the Department of Building Inspection reported only a 10.5% decrease in permits, suggesting that there is only a slight decrease in the projects are in the pipeline for new construction. Further, federal economic stimulus funding will provide some stabilization for construction employment. Several of the stimulus funded projects are the largest valued construction projects in San Francisco: Doyle Drive, the Hunter's View Shipyard rebuild, the Mission Bay campus and the Transbay Terminal.

In the hospitality industry, there is a decrease in daily room rates and hotel room occupancy. Further, in February 2009, San Francisco experienced its first drop in domestic air travel. However, the San Francisco Convention and Visitors Bureau remains optimistic that the hospitality industry will be buttressed by the strength of the convention sector, which represents a third of all travel and hotel bookings in San Francisco and continues to stay the course during the recession.¹

In the retail industry, the greatest job loss was realized in automotive sales, comprising almost a half of the 7,000 jobs lost since March 2008. There is some evidence that job loss is leveling off in clothing retail and food and beverage retail, with no additional job losses between February 2009 and March 2009.

Despite the recession, two of the priority industries continue to add jobs; Health Care added 500 jobs (a 1.4% increase) and Computer Design and Related Services added 1,300 jobs (a 4.2% increase).

¹ <http://www.bizjournals.com/sanfrancisco/stories/2008/11/24/story5.html>

Implications for Long-Term Workforce Planning

While the recession has slowed employment growth in the short term, it has not fundamentally shifted the structure of the economy or the local labor market. Relative to the rest of the labor market, the seven priority industries remain the most viable options to target for workforce development activity. During this period of recession, the workforce system has the opportunity to focus on building a career pipeline for key industries in preparation for an up-turn in the economy.

Barriers that Prevent San Franciscans from Getting Good Jobs

While, compared to the rest of the country, San Franciscans are highly educated and have higher paying jobs, many San Francisco residents face barriers to employment. These include low educational attainment, limited English proficiency, low-literacy, disability status, and prior criminal history. Further many residents lack child care and transportation that are necessary to succeed in finding and securing employment. Below is a snapshot of the barriers that San Franciscans face in finding employment.

- Nearly 30% of San Francisco residents have a high school diploma or less.²
- Nearly 24% of San Francisco residents have limited English proficiency³.
- About 17% of San Franciscans have some form of developmental or physical disability.⁴
- On average up to 8,000 San Francisco adults are on probation at any given time and in 2006, about 2071 youth were referred to probation.⁵
- Licensed child care is available for only 42% of children with parents in the labor force, and costs nearly \$1,000 per month.⁶

Concentrated Pockets of Need

Geographically, the need for workforce services is highly concentrated in certain neighborhoods throughout San Francisco. OEWD conducted a geographic analysis on the profile of needs across San Francisco. This analysis included the incidence rate of each of the following characteristics.

- High School Diploma/GED attainment
- Number of hours worked per week
- Household income
- Residents receiving Food Stamps
- Residents receiving CalWORKS assistance
- Residents having Internet access at home

Map 8 shows the “pockets of need” distributed throughout San Francisco. The shading in gray identifies need at the zip code level, darker shades indicating incidence rates of the above characteristics. The pink shading indicates incidence rates at the block level.

² 2006 American Community Survey

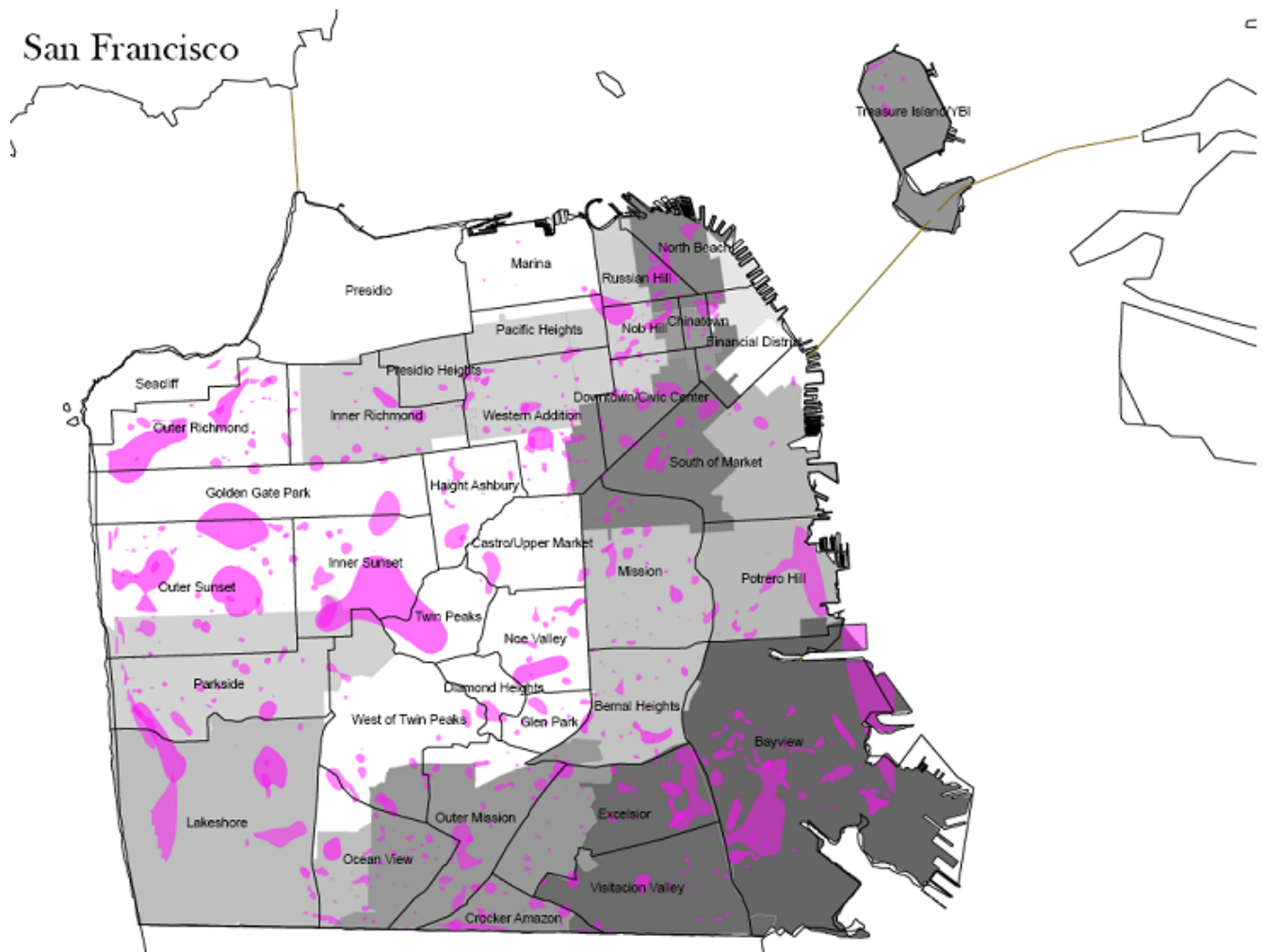
³ *ibid*

⁴ San Francisco Economic Plan, 2007

⁵ San Francisco Violence Prevention Plan

⁶ 2007 Children Services Allocation Plan, Department of Children Youth and their Families

Map 8
Need for Workforce Services



This analysis indicates that “pockets of need” are interspersed throughout the City. In some areas, such as in the Southeast, entire neighborhoods or zip codes have a high incidence rate of need. However, there are some concentrated clusters, such as in the Richmond District, where pockets of need are surrounded by more affluent neighborhoods.

The analysis indicates that the Bayview, Excelsior, Visitacion Valley, South of Market, Chinatown and Tenderloin zip codes have the incidence rates of the above indicators.

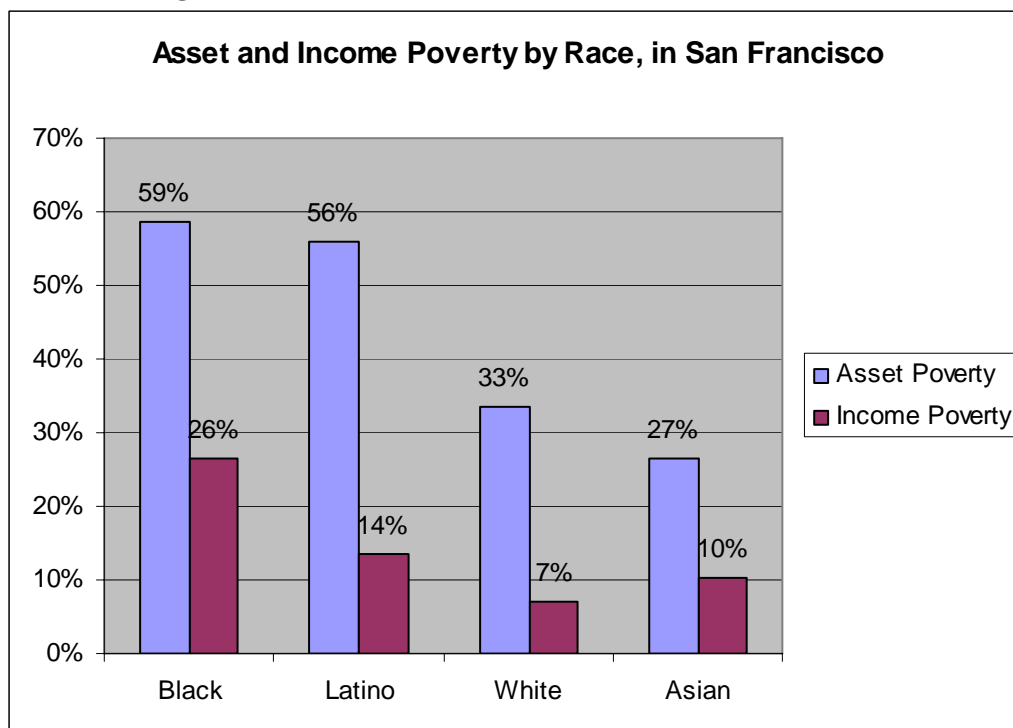
Lack of Asset Building Opportunities

Poverty is frequently defined as a lack of income; however, by limiting our understanding of poverty to income alone, this definition omits a significant aspect of financial stability: asset wealth. Without savings, home equity, or equity in a retirement account or a business, an asset-poor household would face serious consequences if a sudden drop in income were to occur. Far more households are asset-poor compared to income-poor. The reason for the difference is that asset poverty accounts for a household's total wealth, and not just the current income level.

In San Francisco, 30.7% of the city's residents are asset poor compared to 10.7% who are income poor. A 10.7% income poverty level means that one out of ten residents does not have enough money to afford basic living expenses. A 30.7% asset poverty percentage translates to one in three residents, if income stopped, does not have enough savings to live for three months above the poverty level. The City's extreme asset poverty rate is 21.9% representing the percentage of households that have zero or negative net worth. This means that one in five resident's liabilities exceed all of one's assets.

The race of the household also affects poverty rates because non-whites are twice as likely as whites to become asset poor. In San Francisco, African Americans have the highest rates in both asset and income poverty (see Figure 16). White, Latino, and Asian groups are less vulnerable to being income poor, but Latinos are nearly as vulnerable to asset poverty as African Americans.

Figure 16



Source: Asset Policy Initiative California

Economic security is only achieved when families save and build assets. Yet low-income families often lack asset building opportunities that middle-income families take for granted. In San Francisco, an estimated 40,000 households (11%) are un-banked. Check cashing companies, pawnshops, and payday lenders are among the alternative financial services to the formal financial sector for lower-income households. Low- and moderate-income people see these banking alternatives as more convenient and accessible than conventional sources; unfortunately, they are associated with high fees and do not enable families to build long-term, sustainable asset wealth.

Another barrier to asset building opportunities is having a low credit score. Residents with low credit scores cannot open a financial services account or borrow money to build equity. In San Francisco, 40.7% of consumers have a sub-prime credit score. This is the percentage of consumers with a TransRisk score that is below or equal to 700 on a scale of 150-934.

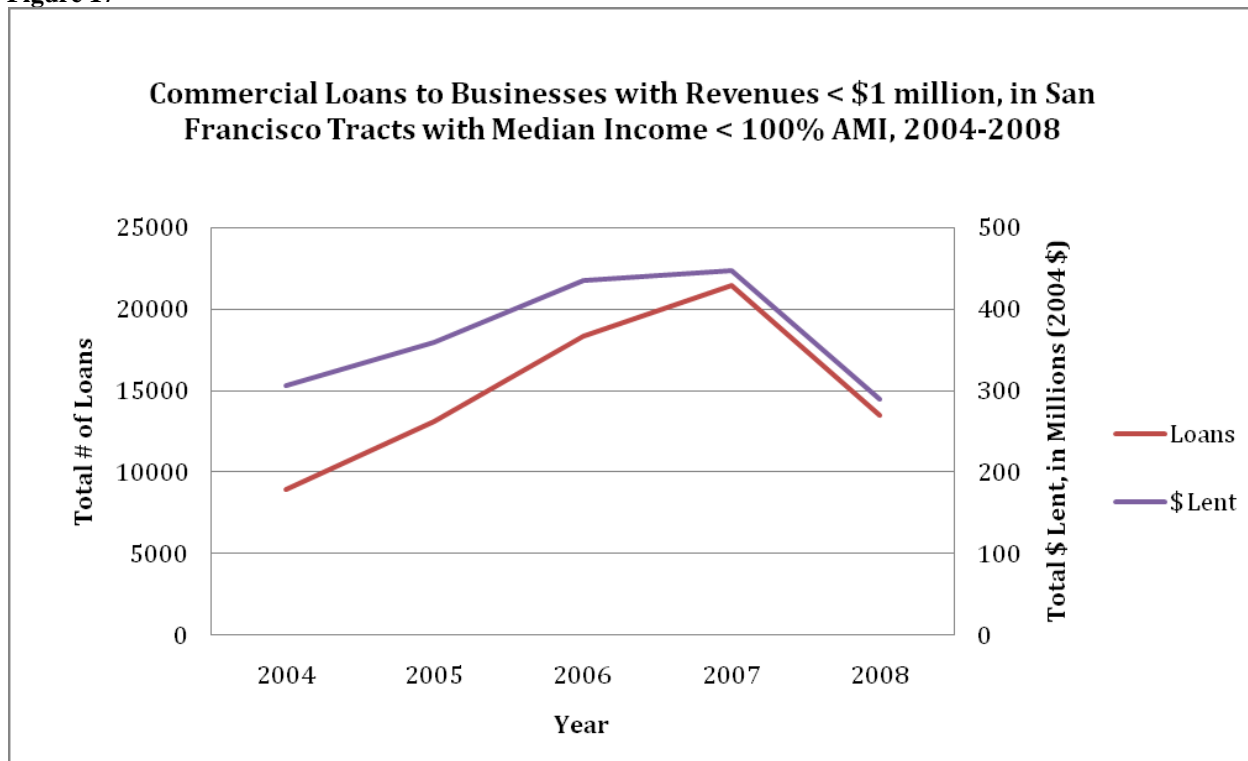
Across the nation, homeownership is a key wealth-building strategy for many families. Owning a home and building home equity presents benefits derived from the savings required of mortgage payments, the ability to borrow against the property, and potential capital appreciation. However, housing affordability remains a widespread problem. In San Francisco, only 39% are homeowners compared to 57% in California and 67% nationwide. For more information on high housing costs, refer to Chapter IV in this document.

Another asset-building opportunity is growing business equity. Owning a small business or micro-enterprise is a traditional route into the middle class for a large number of households, including low-income families and immigrants. For example, micro-enterprises, defined as businesses with five or fewer employees, could participate in ownership with a small infusion of capital, and develop a start-up with a modest cost. Micro-enterprise can supplement entry-level employment opportunities, reduce a family's reliance on public assistance, and provide families with a way to save and build up their asset base.

Businesses take an average of five years from start-up date to show a profit. During this time, businesses need capital assistance to sustain or grow. In other cities, business owners tap into their home equity for funding, but in San Francisco, due to the very low home ownership rate, this is rarely an option for new business owners. Alternatively, businesses in San Francisco seek out loans from conventional financial institution and community lenders.

However, recent economic times have made it more difficult for businesses to grow, expand, and build business equity. The FDIC recently released the 2009 bank industry data that showed a 7.4% contraction in lending, the largest since 1942. In 2007 according to the Federal Financial Institutions Examination Council, commercial banks made 30,482 loans to small businesses in San Francisco with gross revenues of less than \$1million. In 2008, that figure dropped by 36% to only 19,515 such loans (see Figure 17 below). In a fall 2009 survey of 175 San Francisco small business owners and entrepreneurs, 85% cited a need for additional access to small business loans. Startup and existing businesses face difficulties accessing capital. According to the City's Treasurer and Tax Collector, the number of new businesses that opened in the City dropped from 14,806 in 2008 to 13,872 in 2009. As regulations have put pressure on financial institutions to limit risk, and community banks, which are major small business lenders, have closed across the nation, small businesses are hard-pressed to find ways to support their start-up and expansion projects.

Figure 17



Source: Federal Financial Institutions Examination Council, Community Reinvestment Act Reports

Struggling Small Businesses and Commercial Corridors

According to the Treasurer and Tax Collector that administers all business registrations for the City, there are approximately 80,000 businesses in San Francisco in 2009. This number includes and employs a majority of the City's workers in San Francisco. Small business has indeed become increasingly important to the San Francisco economy. According to analysis conducted by ICF International for the 2007 San Francisco Economic Strategy, the percentage of San Francisco jobs held by companies with greater than 1,000 employees has fallen by almost half since 1977.

However, small businesses are struggling. The number of new businesses that opened in the City dropped from 14,806 in 2008 to 13,872 last year. The number of business closures has jumped from 6,100 in 2008 to 9,899 in 2009. Consumers refrain from shopping, and retailers, reeling from dropping sales and rising rent, are forced to close up shop. The vacancy rate in the low-income neighborhoods served by the City's Neighborhood Marketplace Initiative program increased from 5.41% in 2008 to 8.18% in 2009. Merchants along these commercial corridors are struggling to keep their businesses going, and only a small portion reported having grown during the past year.

In order to determine how to best assist the entrepreneurs and small business owners of San Francisco, OEWD conducted a needs assessment in late 2009. Information was gathered in a variety of ways, including a business survey, interviews of key stakeholders, focus groups of service providers and community residents, and analysis of business and economic data.⁷ Based on this information, OEWD analyzed the effectiveness of core economic development activities, and identified potential improvements and expansions of the CDBG economic development program. The findings are summarized below.

⁷ For more information, please refer to the complete text of the needs assessment available at <http://www.oewd.org>
City and County of San Francisco
2010-2014 Consolidated Plan

Challenges

1. Accessibility to technical assistance services

- *Strategy: Conduct more outreach to established businesses, and provide assistance at the business site whenever possible.*

Of the various types of businesses that receive economic development services, existing businesses—those businesses that have been established for at least one year—are the most chronically underserved (as compared to pre-startups, which have not yet been launched, and startups, which have been active for less than a year). This group of businesses can be difficult to serve; in some cases, these business owners are unwilling to even admit that they need help. Often the business owners dedicate all of their time to the operation of their business, and are unwilling to spend time traveling to the office of a service provider to receive technical assistance.

2. Expanding technical assistance services

- *Strategy: Establish physical incubator spaces for targeted business sectors.*

An incubator that provides not only physical space but also comprehensive technical assistance and networking opportunities for startup businesses can be a powerful economic development tool. A successful incubator should target a specific industry (e.g., food production, neighborhood retail), define standards for the type of assistance provided, and plan for its tenants to ‘graduate’ to other spaces.

- *Strategy: Provide prompt and responsive legal assistance and lease negotiation services.*

Business owners sometimes contact the Small Business Assistance Center or one of the neighborhood economic development organizations with an urgent legal issue or problem with their lease. However, existing legal assistance services for entrepreneurs tend to take several weeks (during which the client is matched with a pro bono attorney) before the actual provision of services. OEWD will encourage the establishment of a program that is more capable of a rapid response and can contribute to the stability of small businesses and neighborhoods.

- *Strategy: Increase support for production, distribution, and repair (PDR) businesses, and other export sector firms.*

By focusing more resources on small businesses and supply chain firms in the export sector (e.g., artisan manufacturing, biotech) OEWD can provide access to more higher-quality jobs—jobs that pay higher wages and build more skills while simultaneously improving the overall economic health of San Francisco.

3. Lack of access to mid-sized loans and capital

- *Strategy: Increase access to mid-sized small business loans.*

Small businesses sometimes have difficulty securing access to mid-sized loans (ranging from \$50,000 to \$500,000), which hampers their ability to expand and create jobs in San Francisco. OEWD will develop programs and partnerships that make new financial products such as HUD Section 108 available to businesses in need.

4. Lack of commercial corridor investments and increasing vacancies

- *Strategy: Increase investments in the physical infrastructure of neighborhoods.*

As commercial corridors in low- and moderate-income neighborhoods struggle with vacancies and underinvestment, the physical condition of the corridor degrades and discourages future investment and economic activity. This trend has been exacerbated by the 2009 recession. OEWD will invest in capital improvements—including public artwork, real estate, infrastructure, and beautification projects—that increase the economic viability of commercial corridors in low- and moderate-income areas.

- *Strategy: Assist in the creation of Community Benefit Districts.*

Community Benefit Districts (also known as Business Improvement Districts) provide a steady source of income for neighborhood improvement, strengthening commercial corridors, and strategic economic development activities. OEWD will support activities to provide technical assistance to merchants in low- and moderate-income neighborhoods to determine whether a CBD would be plausible and beneficial.

- *Strategy: Coordinate efforts to track and fill vacancies*
OEWD can work with service providers and corridor managers to establish a formal system for them to contribute information about vacancies and local retail needs.

Additionally, OEWD will pursue administrative changes that allow us to strengthen and hold increasingly accountable the organizations and resources made available to small businesses through CDBG support. These strategies include the following:

5. Lack of coordinated technical assistance efforts and services

- *Strategy: Strengthen the network of economic development service providers.*
Each of the neighborhood economic development organizations in San Francisco has different strengths that should be leveraged by the various other service providers in the City's economic development network. Additionally, small business owners report that one of the greatest barriers to starting a business is the complexity of the permitting process; the Small Business Assistance Center in City Hall was founded to help entrepreneurs navigate that process, but many entrepreneurs are still unaware that the center exists. OEWD must continue to foster increased collaboration between the Small Business Assistance Center, technical assistance providers, commercial corridor programs, and small business lenders, so that entrepreneurs and business owners have prompt access to all of the services that they need.
- *Strategy: Focus technical assistance on specific populations and outcomes.*
OEWD has identified distinct types of technical assistance: (1) Startup training for entrepreneurs who have not yet launched their business (including the development of a business plan, financial projections, and other skills). (2) Technical assistance linked to capital, for business startups and existing businesses that are applying for a loan or need post-loan counseling. (3) Technical assistance that meets the specific needs of existing businesses, such as marketing, merchandising, and industry-specific issues (e.g., programs serving the particular needs of restaurants).

Each technical assistance provider should have a clear understanding of and plan for which type(s) of technical assistance they will provide, and the specific populations and outcomes they will target.

- *Strategy: Establish standard tools and protocols for technical assistance.*
By encouraging providers to utilize quality tools and protocols—such as a high-quality intake form, a resource guide, and minimum standards for business planning and loan packaging—OEWD can help improve the experiences and outcomes for clients.

B. Vulnerable Populations

The City has identified vulnerable populations that are at special risk for being multiply affected by the social and economic problems that are facing San Francisco. The groups discussed in this section include:

- Seniors;
- Persons with disabilities;
- Persons with HIV/AIDS;
- Disconnected transitional age youth;
- Victims/survivors of violence and family violence;
- Re-entry population;
- Public housing residents; and
- Disconnected LGBT individuals.

Services and strategies must accordingly be designed to address the unique needs and concerns of these populations in order to maximize their effectiveness. This section will describe in greater detail the characteristics, barriers and needs of these populations.

Seniors

According to 2000 census data, San Francisco was home to more than 136,000 seniors, defined as adults at least 60 years of age. Seniors made up a higher proportion of the City's population (17.6%) than they did statewide or nationally (14% and 16.5%). Mid-Census estimates suggest that the senior population has grown to over 145,000 as of 2007. San Francisco's senior population is also tremendously more diverse. The majority (56%) of San Francisco's seniors are non-White, compared to only 30 % statewide.

Asians and Pacific Islander are more likely than other demographic groups to be over 60. They are 31 % of the City's total population, but 37% of its seniors. Latinos, however, tend to be younger. While they are 14% of the City's total population, Latinos comprise 22% of its children and just 9% of its seniors. Relatively high life expectancy rates among Chinese and Latino San Franciscans is likely to contribute to a relative growth in their share of the overall senior population in coming years.

The older a person is, the more likely he or she is living in poverty. Almost one in three people age 75 or older in San Francisco lives in poverty. Furthermore, the population of older seniors is projected to grow in coming years. In line with national trends, San Francisco's population is getting older as the baby boom generation ages.

Asian, African American, and Latino seniors are more likely to be poor. 15% of Latinos and African American seniors are low-income, compared with 12% of Asians and 8% of Whites. In absolute numbers, however, Asians have the most low-income seniors, with three times as many as other minority groups.

Census 2000 data estimate that 30,301 (28%) of San Francisco seniors speak English "not well" or "not at all," a much higher rate than that for individuals age 18 to 64 (12%). Nearly three quarters of those seniors speak Asian or Pacific Island languages. As Chinese seniors make up by far the largest number of Asian/Pacific Islander seniors overall (71%), it is likely that the majority of these individuals are Cantonese-or Mandarin-speaking.

Diversity in San Francisco goes beyond race, ethnicity and language. San Francisco is also home to a large population of LGBT seniors. A 2002 report from the National Gay and Lesbian Task Force Foundation estimates that three to eight percent of all seniors nationwide are lesbian, gay, bisexual, or transgender. It is difficult to estimate the exact size of this population in San Francisco, especially because older adults are more likely than their younger peers to remain closeted. However, local service providers estimate that as high as 17% of San Francisco's older adults may be LGBT.

Persons with Disabilities

According to the 2007 American Community Survey, nearly 100,000 San Franciscans have at least one disability. Disability prevalence is highest among seniors, with 45% of seniors reporting one or more disabilities, but the total number of younger adults ages 21 to 64 with a disability is approximately the same as the number of seniors with disabilities.

As indicated in Table xx, 14% of the people who live in San Francisco have disabilities. According to the 2007 American Community Survey, 15% percent of people age 65 or older with disabilities (7,149), and 33% of all younger adults with disabilities (13,280) in San Francisco are living in poverty. This is unsurprising, since the maximum SSI payment for a single adult over 65 with little or no income is \$845.

Table 18
Number of People with Disabilities by Age Group, San Francisco, 2007

Age	Total number of people	Number with one or more type of disability	% in this age group with a disability
5 to 15	59,121	2,701	5%
16 to 20	33,522	2,467	7%
21 to 64	519,167	44,958	9%
65 and older	109,508	49,598	45%
Total	721,318	99,724	14%

Source: Census Bureau, 2007 ACS

The table below compares the types of disabilities and their frequencies for persons age 16 to 64 and for age 65 and over in San Francisco. More than 60,000 adults have physical disabilities. In absolute numbers, more young persons have mental disabilities than do seniors. Among persons between the ages of 16 and 64, over 27,000 (5%) have two or more disabilities. Among persons 65 or older, nearly a third, or over 34,000 have two or more disabilities.

Table 19
Type of Disabilities for Persons Age 16 and Over, San Francisco, 2007

Age	Total Population	Physical	Mental	Sensory
16 to 64	552,689	23,691	22,081	10,031
65 and older	109,508	38,952	19,972	20,621

Source: Census Bureau, 2007 ACS

2007 estimates show that Whites and Asians have the highest numbers of younger persons (age 16 to 64) with disabilities (20,771 and 9,929 respectively), compared to 7,673 African Americans and 7,172 Latinos. African Americans have the highest rate of disability, as 23% of African Americans in this age range have a disability, compared to just 8% of Whites, 6% of Asians and 9% of Latinos.

Diversity within the disability community goes well beyond traditional demographic issues. Adults with disabilities have tremendously diverse experiences and stigmas depending on factors such as the type of the disability they have (e.g., physical, mental, developmental, etc.); whether the person was born with the disability or it was acquired in mid- or later life; whether the disability results from or is complicated by an accompanying chronic illness; or the stigma that the person may experience due to the way that his or her disability is viewed in society as a whole or in his or her ethnic or cultural community.

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 2008 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.

Table 20
Race/Ethnicity of Persons Living with HIV/AIDS

Race/Ethnicity	2008	
	Number	Percent
Caucasian	10,043	64%
African American	2,212	14%
Latino	2,397	15%
Asian/Pacific Islander/Native American	870	6%
Other/Unknown	235	1%
Total	15,757	100%

Source: Status of HIV/AIDS Epidemic: San Francisco; DPH, March 2008

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 21
Persons Living with HIV/AIDS by Gender

Gender	2008	
	Number	Percent
Male	14,501	92%
Female	916	6%
Transgender	340	2%
Total	15,757	100%

Source: Status of HIV/AIDS Epidemic: San Francisco; DPH, March 2008

Age

Those who are 50 years of age and over have been the fastest growing age category of persons living with HIV/AIDS, rising from 30% - 40% between 2004 and 2008.

Table 22
Persons Living with HIV/AIDS by Age Group

Age	2008	
	Number	Percent
13-29	653	4%
30-49	8858	57%
50 and over	6246	40%
Total	15,757	101%

Source: Status of HIV/AIDS Epidemic: San Francisco; DPH, March 2008

Disconnected Transitional Age Youth

There are currently 80,000 youth ages 16 through 24 living in San Francisco. An estimated 5,000 to 8,000 of these youth are not making a smooth transition to become successful independent young adults. These disconnected transitional age youth face many barriers and are at risk for a number of negative outcomes, including substantial periods of unemployment, homelessness, involvement with the criminal justice system and poverty.

More than 800 teenage youth are living in foster placements because their parent could not provide adequate care. Each year, over two hundred of these youth turn 18 (when most youth lose services) while still in foster care. More than 800 youth enter the juvenile justice system each year; many will be on probation when they turn 18. Approximately 2200 18 through 24 year olds are on adult probation; nearly 300 are in the county jail at any given time. Transitional age youth often lack basic education, have minimal employment opportunities, and have been subject to traumatic events throughout their lives. Approximately 18% of women aged 18 – 24 report having experienced forced sexual intercourse at least once in their lives. Over 1000 18 through 24-year-old men and women receive either general assistance or support from CalWorks each month. Approximately 5000 18 – 24 year old San Franciscans lack a high school degree. The SFUSD currently has approximately 1800 students currently enrolled that are 18 or older and have fewer than half of the credits necessary to graduate from high school. 5000 18-24 year old San Franciscans lack a high school degree. Homelessness is also a major destabilizing factor in these young people's lives. An estimated 1600 youth ages 12 through 24 are homeless at any given time, and an estimated 4500 to 6800 youth are homeless or marginally housed annually.

Many of these youth overlap. An estimated 28% of foster care youth are on probation and an estimated 37% of youth on probation are in foster care. The Transitional Age Youth Task Force estimates that between five to eight thousand young people ages 16 through 24, up to 10% of this age group, are disconnected from education, employment and social support systems. For transitional age youth of color, these figures are even more dramatic. African American and Latino youth are significantly more likely to leave high school without a degree. African-American youth are substantially over-represented in San Francisco's foster care, juvenile justice, homeless and adult incarcerated systems. Over half of African-American males aged 18 through 24 were unemployed in 2005.

The top needs identified by the Task Force include the following: finding affordable and safe housing, health care and its costs, issues of eligibility and coverage, and testing for HIV and sexually transmitted diseases; employment, academic support; mental services to help in coping with feeling of stress, anxiety, peer pressure, and the negative consequences of living in unsafe neighborhoods; and safety and violence issues. Few city contracts, grants, or public funded programs appear to focus specifically on the unique needs of vulnerable, disconnected transitional age youth, or offer a comprehensive set of services to meet the varied needs of youth. The Task Force specifically called for increased outreach and awareness efforts, comprehensive neighborhood-based multi-service centers for disconnected youth, increased access to training and employment opportunities, expanded housing opportunities for homeless or marginally housed youth, a residential treatment program for youth with significant mental health issues, and expanded availability of safe recreational and social activities for transitional age youth. It is crucial that a holistic community development strategy recognize the specialized needs of transitional age youth and support high quality services to reach out to this vulnerable population.

Victims/Survivors of Violence and Family Violence

Violence

While some progress has been made in combating violence, the City still saw violent crime rise 7% from 2005 to 2007 and homicides reached a decade high. Data from San Francisco General Hospital indicate firearm violence is rising. Police data also shows a dramatic increase in the use of knives. Violence is often concentrated in specific neighborhoods and linked to public housing sites. The 2005 DPH report titled, "Local Data for Local Violence Prevention," found that the majority of homicides and assault injuries occurred in five of San Francisco's 24 zip codes encompassing Bayview/Hunters Point, Western Addition, Visitacion Valley, Mission, and Tenderloin neighborhoods. A majority of the City's public housing units are concentrated in these neighborhoods. Over the past decade, a significant number of violent incidents were linked to public housing. Nationally, public housing residents are twice as likely to be affected by violence as people paying market rate rent.

Violence is highly correlated with poverty and unemployment. Poverty is a widely accepted indicator of risk for an individual's involvement with violence as a victim, perpetrator, or both. A recent study on homicide victims and perpetrators found nearly every victim from 2004 to 2005 lived in high poverty census tracts. Victims and survivors of domestic violence and child abuse are also more likely to live in San Francisco's low-income neighborhoods. Not surprisingly, the unemployment rate in San Francisco's violence-prone neighborhoods is more than double the citywide unemployment rate. Research suggests victims and perpetrators are likely to be underemployed or unemployed. Studies also suggest there is an increased likelihood of probationer and parolee subsequent involvement with violence as a result of inadequate education and elevated rates of unemployment.

African Americans are consistently and disproportionately overrepresented across all forms of violence. African Americans are more likely to be victims of serious injury due to assault or homicide, and more likely to be identified as victims of child abuse, hate crime, domestic violence, and elder abuse than persons in any other ethnic group. Although African Americans represent less than 8% of San Francisco's population, they account for 39% of hospitalizations due to assaults; almost 35% of domestic violence incidents reported to police; 54% of homicide victims, 53% of racially motivated hate crime victims, and nearly half (46%) of all children in San Francisco's child welfare system.

Emancipated and transitional age youth are at heightened risk for becoming victims and perpetrators of violence particularly gun violence. Children and youth in the child welfare system are at greater risk for involvement in the criminal justice system. Over the next 3 years, approximately 150 transitional age youth will emancipate from foster care. These youth are at high risk for unemployment, homelessness and involvement with the criminal justice system. It is estimated as many as 28% of these youth are already involved in the justice system. These youth are also at increased risk for involvement with gun violence. A 2006 study of homicide victims found that nearly a quarter of homicide victims had been in foster care at some point in their lives. Almost an equal number of homicide suspects were involved in the foster care system as well.

Children who witness violence are more likely to perpetuate violence later in life. Some estimates suggest between 5,000 and 11,000 children and youth are exposed to domestic violence each year in San Francisco. When school based violence and community violence are factored in, this number is dramatically increased. There is a strong correlation between children who witness violence and later involvement in violence and/or crime. Some estimates report as many as 87% of adult perpetrators of violent crime witnessed violence in the home as children.

Women and girls are particularly vulnerable to becoming victims of violence and are increasingly perpetrators themselves. In 2006, the WOMAN Inc. Crisis Line received more than 14,000 domestic violence related calls. Almost 20% of the calls were from non-English speakers, particularly Latina callers. During the same year, more than 4,300 calls were placed to 911. African American callers placed a large proportion of these calls. Nearly 40% of domestic violence acts are perpetrated by an intimate partner. These kinds of incidences rarely occur as an isolated event. One report found that an estimated 33% of police responses to domestic violence calls were repeat visits to the same location. Emerging trends and patterns indicate women and girls are increasingly the perpetrators of violence. The number of girls referred to the Juvenile Probation Department rose 17% from 2006 to 2007 and half of the girls in juvenile hall are there for a violent offense.

Probationers and parolees are at high risk for violence without support. At any given time there are up to 8,000 San Francisco residents on adult probation. A large portion of these probationers are violent offenders. A recent audit of probationers living in the Western Addition area revealed the severity of support needs of this population: 68% had identified substance abuse issues, 65% were unemployed, 48% lacked a high school diploma or GED and 42% had children. Without sufficient support, this population is at enormous risk for returning to custody. For offenders paroled to San Francisco in 2006, more than 60% had been in custody more than once. Offenders are also at extremely high risk for being victims or perpetrators of violence. A recent study of non-fatal shootings found that 73.8% of suspects in shooting incidents were previously known to the criminal justice system, as were 53.4% of the victims. About half of both victims and offenders had been to jail or prison, and about three quarters were currently or had, in the past, been on probation. In 2006 nearly 2,071 youth were referred to probation; 53% of these youth were African American. More than 60% of these youth were transitional aged, 73% had prior contact with juvenile probation, and 43% were booked for violent related crimes.

The LGBTQ community is at greater risk for violent hate crime victimization than other victims of hate crimes. Statewide statistics show that the great majority of hate crime is violent. Close to three-quarters (74.8%) of hate crime offenses occur against people rather than property. Race/ethnic origin of victim is the biggest motivation for hate crime in California, but hate crime due to sexual orientation is more prevalent in San Francisco than statewide. Different hate crime motivations result in different types of violent crime. Hate crime targeting religious and ethnic groups typically involve damage to property, while hate crime targeted at the LGBTQ community is usually violence against the person.

Gang affiliation increases risk for involvement with violence. Researchers estimate San Francisco has 1,200 to 1,700 gang members. Approximately 48% of the homicides in 2004, 2005, and 2006 were reportedly gang-related. This demonstrates a small portion of the population is responsible for a significant portion of San Francisco homicides. A 2002 report on gangs in San Francisco found that young people were most likely to join between 12 and 14 years of age. Their reasons for joining included money, protection, a friend was in a gang, fun, and to get respect. 52% of males indicated gang affiliation made them safer, 80% of gang members indicated a primary benefit of gang affiliation was access to guns/weapons and 34% of respondents indicated they had attacked someone with a weapon.

Seniors are vulnerable to abuse due to cultural, physical, and linguistic isolation – white elders affected most. There are approximately 106,000 seniors living in San Francisco, representing nearly 14% of the city's population. The senior population is expected to increase substantially over the next 10-20 years. Many of San Francisco seniors are vulnerable to abuse due to cultural, physical, and linguistic isolation. Over half of the seniors in San Francisco reside alone, and nearly 30% are linguistically isolated. In 2006, there were 2,613 reports of elder abuse. Roughly 60% of those reports were substantiated.

Family Violence

In Fiscal Year 2007-2008 (FY07-08), 911 dispatchers fielded 6,583 domestic violence calls. Dispatchers labeled over half of these calls (52%) with the 418DV code, indicating a fight or dispute with no weapons involved. Another 35% of domestic violence calls received the 240DV code, indicating an assault of some type occurred. The remaining 9% of calls (525) were dispersed across 11 other domestic violence call types, including aggravated assault, attack with weapons, threats, and break-ins.

There are three emergency shelters for victims of domestic violence and their children in San Francisco, with a combined total of approximately 75 beds. In FY07-08, the City supported 5,927 bednights at the 3 emergency shelters. These bednights were used by 117 women and 111 children. The 3 shelters turned 630 women and children away, often for lack of space. The three domestic violence shelters and the W.O.M.A.N., Inc. domestic violence crisis line responded to a total of 24,632 hotline calls during FY07-08, of which 4,437 were crisis calls, and 2,690 were informational calls. Additionally, victims may use other access points for services not specific to domestic violence. Many victims never access services at all.

Adult Protective Services (APS) is administered by DAAS, and is charged with responding to allegations of abuse for seniors and adults 18 to 64 who are dependent or have disabilities. APS receives approximately 6,000 calls to the reporting hotline in a year.¹³ In FY07-08, a review of the 6,000 calls received led to investigations of a total of 4,893 of the reports. 3,278 or 67% of these reports were substantiated. Considering the issue of underreporting,

where national statistics indicate only 1 in 5 cases are reported, national data would indicate that in addition to the 3,278 substantiated reports of elder abuse and neglect, an estimated 16,390 cases never came to light.

Re-entry Population

Introduction

People who have previously been incarcerated face many problems including homelessness, joblessness, mental illness and substance abuse, all of which can contribute to recidivism and hinder positive integration into the community. Approximately 40% of people entering San Francisco county jails have previous arrests in San Francisco, and 70% of California state parolees are rearrested within three years of their release from prison.⁸

The majority of offenders come from economically disadvantaged neighborhoods, and they return there upon release. Failure to serve this population could result in increased drug addiction, homelessness, joblessness, and violence in already struggling communities.⁹ Furthermore, the public cost of re-arrest and return to prison is enormous.¹⁰

Demographics

Information on San Francisco's re-entry population originates from administrative data held by criminal justice departments. Key terms for understanding the re-entry population demographics are explained below.

Jail vs. Prison

People who are sentenced to incarceration in California may serve time in either local jail or state prison, depending upon the severity of the crime and other factors. In general, if someone is sentenced to 12 months or less, s/he serves that time in county jail. If someone is sentenced to more than 12 months, s/he serves that time in state prison. Further, violations of parole result in a return to prison, and violations of probation may result in a return to prison or jail.

People awaiting trial may also be held in jail if they are considered high-risk or cannot meet bail. The San Francisco county jails have an average daily population of between 2,100 and 2,200 people. Of this population, about 75% have not yet been sentenced.¹¹

Probation vs. Parole

Upon release from jail, most individuals are assigned to a probation officer for supervision for 2-5 years. Upon release from prison, most individuals are assigned to a parole officer for supervision for 1 year. San Francisco currently has approximately 9,500 adults on parole and probation.¹²

The goals of probation and parole supervision are similar- to reduce likelihood of a repeat crime through surveillance (enforcement of terms of release and legal obligations) as well as support (information and referral assistance). Unfortunately, often, parole and probation departments suffer from limited funding and caseloads are quite large, making it challenging to meet the complex needs of individuals under supervision. San Francisco probation department caseloads for 18-25 year old probationers average 166/officer, and officers supervising many other types of probationers have even larger caseloads.¹³ Due to high caseloads in the parole department, most parolees only see their officer for two 15-minute, face to-face contacts per month and parole agents in California reportedly lost track of about one-fifth of the parolees they were assigned to in 1999.¹⁴

⁸ Assessing Need for Reentry Services Among Probationers & Parolees in San Francisco, Allen, Joan, May 2008

⁹ Ibid.

¹⁰ Making the Case for Reentry Supportive Services: A Review of the Data, Corporation for Supportive Housing

¹¹ Assessing Need for Reentry Services Among Probationers & Parolees in San Francisco, Allen, Joan, May 2008

¹² Ibid.

¹³ San Francisco Adult Probation Department Fiscal Year 2007-2008 Annual Report

¹⁴ When Prisoners Return to the Community: Political, Economic, and Social Consequences, Petersilia, Joan, Nov 2000

Gender and Parental Status

Thirteen percent of the jail population and 6% of the parole population are female (Table XX).¹⁵ Nationally, women on probation or in prison/jail were approximately 50% more likely to have a mental illness and more than twice as likely to have had a major depressive episode than men.¹⁶ Additionally, women who have been incarcerated are more likely to have been victims of sexual assault or other abuse than are women who have not been incarcerated.¹⁷

Among imprisoned men nationwide, more than half are fathers of minor children. For female inmates the percentage is larger—about two-thirds have minor children. On average, women inmates have two dependent children.¹⁸

Table 23
Jail and Parole Population By Gender and Race/Ethnicity, 2008

		Jail Population	Parole Population	General Population
Gender	Male	87%	94%	51%
	Female	13%	6%	49%
Race/Ethnicity	African American	58%	60%	7%
	Hispanic/Latino	15%	7%	14%
	White (non-Hispanic)	18%	25%	45%
	Asian/Other/Unknown	9%	8%	31%

Race/Ethnicity

African-Americans are grossly overrepresented in the San Francisco parole and probation populations, while Asians and non-Hispanic whites are underrepresented (Table XX).

Age

The average age of California state prisoners has increased substantially over the past 20 years. Today, the average age of state parolees released to San Francisco is 38.6 years old and the average age for individuals entering San Francisco county jails is 33.9 years.¹⁹

Age is an important consideration in policymaking for re-entry because older former prisoners are more likely to have extensive health problems, but are less likely to recidivate than younger former prisoners.

Type of Offense Charged or Convicted

Figure 18 shows a breakdown of San Francisco's jail population by the offense charged or convicted of. The data includes both pre-trial and post-trial detainees. The largest number (42%) of people in jail were accused or convicted of a drug offense, but substantial numbers (29%) were accused or convicted of a violent offense.²⁰

Figure 19 shows the controlling offense- the most severe crime for which the individual was sent to prison, of San Francisco parolees. Three quarters served time for a nonviolent offense.

¹⁵ Assessing Need for Reentry Services Among Probationers & Parolees in San Francisco, Allen, Joan, May 2008

¹⁶ When Prisoners Return to the Community: Political, Economic, and Social Consequences, Petersilia, Joan, Nov 2000

¹⁷ Assessing Need for Reentry Services Among Probationers & Parolees in San Francisco, Allen, Joan, May 2008

¹⁸ Ibid.

¹⁹ Assessing Need for Reentry Services Among Probationers & Parolees in San Francisco, Allen, Joan, May 2008

²⁰ Assessing Need for Reentry Services Among Probationers & Parolees in San Francisco, Allen, Joan, May 2008

Figure 18
San Francisco Jail Population by Controlling Offense, 2008

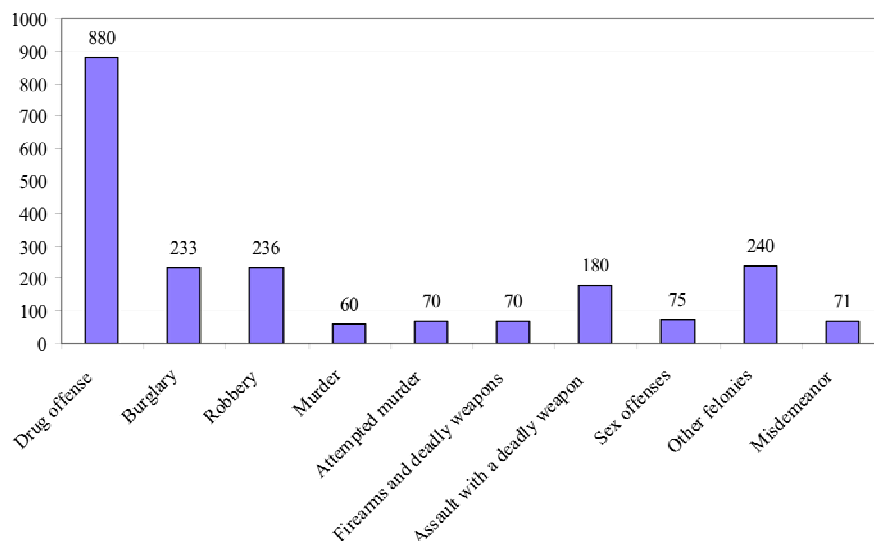
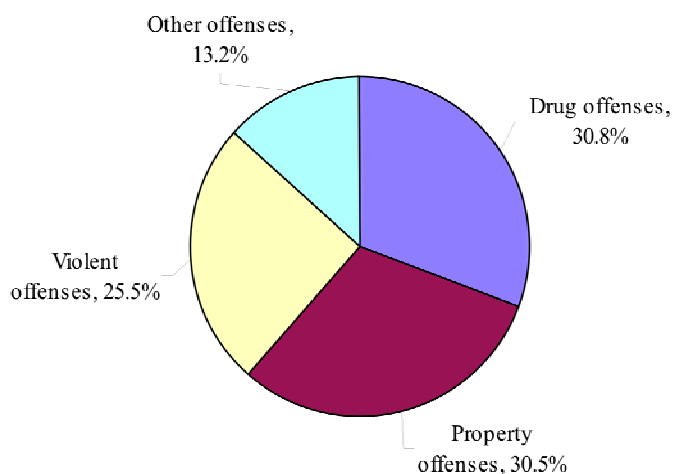


Figure 19
Controlling Offense of San Francisco Parolees, 2007



Populations in Need

In considering housing, services, and community supports for the re-entry population, it is useful to focus on two distinct groups within the re-entry population: (1) those very recently released from jail and prison (within the past two weeks) and (2) individuals who are living with a criminal record.

Challenges Facing Those Recently Released

People released from prison remain largely uneducated and unskilled and usually have little in the way of a solid family support system. Mental illness and substance abuse are common. To these challenges are added negative,

even scarring experiences in prison, and the unalterable fact of their prison record. Not surprisingly, most parolees fail and do so quickly: Most re-arrests occur in the first 6 months after release. Fully two-thirds of all parolees are rearrested within 3 years.²¹

- 70 to 85 percent of State prisoners need drug treatment; however, just 13 percent receive it while incarcerated.²²
- Nearly 1 in 5 inmates in U.S. prisons reports having a mental illness.²³ Prisons and jails treat more people with mental illness than hospitals and residential treatment facilities combined, making our jails and prisons the primary provider of mental health care in the U.S.²⁴
- More than one in three jail inmates report a disability.
- Most parolees in California are released at the nearest bus station to their prison with \$200, no belongings, and no ID. It may be as long as 72 hours before they meet their parole officer for guidance and an ID.²⁵

Challenges Facing People with a Criminal Record: Disproportionate Impacts

People who serve time in either jail or prison will have a felony record that creates barriers to housing, employment, and services for the rest of their lives. Both unjustified discrimination and pragmatic caution on the part of service providers and employers makes successful integration challenging for even the most determined ex-offenders. People of color are doubly impacted- barriers as a result of their criminal record are coupled with racial discrimination.

- One in five adult Californians has a State criminal record.²⁶
- A young black man aged 16 in 1996 had a 29-percent chance of spending time in prison at some time in his life. The comparable figure for white men was 4 percent.²⁷
- A recent survey in five major U.S. cities revealed that 65 percent of all employers said they would not knowingly hire an ex-offender (regardless of the offense), and 30 to 40 percent said they had checked the criminal records of their most recent hires.²⁸
- One study found that white parolees receive a call back after interviewing with potential employers 17% of the time, while black parolees receive a call only 5% of the time.²⁹
- As of 1998, 1.4 million African American men—13 percent of all black men— were unable to vote because they had been convicted of a felony.³⁰

²¹ When Prisoners Return to the Community: Political, Economic, and Social Consequences, Petersilia, Joan, Nov 2000

²² Ibid

²³ Ibid

²⁴ Getting Out with Nowhere to Go: The Case for Reentry Supportive Housing, Corporation for Supportive Housing, 2009

²⁵ The First 72 Hours of Reentry: Seizing the Moment of Release, Stanford Law School, 2008

²⁶ Criminal Records and Employment: Data on the Disproportionate Impact on Communities of Color, Madeline Neighly, Margaret Stevenson, National Employment Law Project, 2009

²⁷ Ibid.

²⁸ When Prisoners Return to the Community: Political, Economic, and Social Consequences, Petersilia, Joan, Nov 2000

²⁹ Criminal Records and Employment: Data on the Disproportionate Impact on Communities of Color, Madeline Neighly, Margaret Stevenson, National Employment Law Project, 2009

³⁰ Ibid.

- People who have been convicted of a violent offense are ineligible for most affordable housing and many re-entry services because they sometimes pose higher risks for program staff and other program participants.³¹

The Result

San Francisco, a City that prides itself on overall excellence in our public services, still has large gaps in service for our re-entry population, with troubling consequences.

- Ninety-four percent of mentally ill parolees in California will return to prison within 24 months.³²
- In urban areas such as San Francisco, the rate of homelessness amongst parolees is as high as 30% to 50%.³³
- Rates of shelter use are higher for people exiting prison than for people exiting mental hospitals.³⁴
- One year after release, as many as 60% of former inmates are not employed in the legitimate labor market.³⁵

Disconnected LGBT Individuals

Lack of economic empowerment threatens the LGBT community's goals of independence and stability. Declining economic stability is pushing vulnerable segments of the LGBT community out of San Francisco and destroying the diversity and tolerance for which the city is known. The community is economically diverse, and its income levels fall along the same spectrum as those of the heterosexual community. The economic development of the LGBT community is impeded by widespread societal homophobia, transphobia, and discrimination. Despite the lack of formal research, it is clear that the LGBT community faces unique economic challenges. Discrimination has an economic impact on the LGBT community because it erects barriers to finding and retaining employment and housing, and accessing health care and education. Isolation and the lack of support experienced by many LGBT persons exacerbate existing economic challenges. One example of how discrimination affects the economic status of the LGBT community is the denial of the right to marry. Data from the 1990 U.S. Census indicate that there are over 400,000 same-sex couples living in California alone. These couples and hundreds of thousands of others across the United States are denied access to over 1,000 federal and state rights and benefits that come with marriage. Many of these rights have clear economic ramifications.

Lesbian, gay, bisexual, transgender, queer and questioning (LGBTQQ) youth are vulnerable economically because they face societal discrimination alone; these youth often lack the family support that provides stability in the form of housing, sustenance, and spiritual grounding. LGBTQQ youth often become homeless when they come out to their families. The discrimination, homophobia, and transphobia in the home environment means many youth are thrown out of or forced to leave home. This lack of family support, financial and otherwise, makes LGBT youth particularly vulnerable.

LGBT immigrants find themselves in special circumstances that create serious economic difficulties; they face additional barriers because of a lack of documentation, safety, and family support. Immigrants often have difficulty obtaining social security numbers, drivers' licenses, and bank accounts. Immigrants may avoid reporting crimes to the police both because of a fear of discrimination and of problems with the Immigration and Naturalization Service.

³¹ Assessing Need for Reentry Services Among Probationers & Parolees in San Francisco, Allen, Joan, May 2008

³² CSH, The Case For Reentry Supportive Housing

³³ When Prisoners Return to the Community: Political, Economic, and Social Consequences, Petersilia, Joan, Nov 2000

³⁴ Getting Out with Nowhere to Go: The Case for Reentry Supportive Housing, CSH, 2009

³⁵ When Prisoners Return to the Community: Political, Economic, and Social Consequences, Petersilia, Joan, Nov 2000

LGBT immigrants often live alone because they cannot bring families and relatives to the United States because they are legal strangers.

Discrimination in employment on the basis of sexual orientation, HIV status, and gender identity threatens the economic development of the LGBT community. Transgender persons are in a particularly precarious position in employment because of gender identity discrimination. San Francisco is one of the few municipalities that protects against gender identity discrimination. Transgender people are not protected in California as a whole or by the federal government. This lack of protection beyond the bounds of San Francisco's ordinance makes it imperative that transgender people find it economically feasible to remain living and working in the city. The national unemployment rate is at a current low of 4%⁵, but the unemployment rate of transsexuals is an astronomically high 70%.

Transgender people also face many obstacles to obtaining safe and affordable health services. Transgender people are often denied coverage for the costs of transitioning because insurance providers and employers, including the City and County of San Francisco, specifically and wrongly designate the treatment as elective. Without comprehensive coverage for these services, it is virtually impossible to proceed with the transitioning process. Transitioning generally costs between \$20,000 and \$75,000. This enormous individual financial investment puts treatment out of reach for most transgender people. Transgender coverage exclusion results not from fiscal necessity but from ignorance and bias.

There is a particular need for affordable housing for LGBT senior citizens. It is estimated that 24,000 LGBT people over the age of 60 live in San Francisco and that half of those people live alone. The income of half of LGBT seniors fall under \$25,000 a year and qualify them for affordable housing. LGBT seniors often have no family to turn to and have faced familial and societal rejection throughout their lives.

C. Five-Year Goals

San Francisco has determined that the optimum way to address the City's priority problem areas is to work towards a set of five interconnected, multidisciplinary goals that cross program areas and utilize leveraged strategies both internally and across multiple city departments. Funding for these strategies will be coordinated across City departments, so that HUD funds can be maximized in those areas that are both of highest priority to MOH/OEWD and where HUD funds can provide the maximum benefit in terms of unmet need and resource scarcity. These five goals are:

- Goal 1: Families and individuals are healthy and economically self-sufficient
- Goal 2: Neighborhoods and communities are strong, vibrant and stable
- Goal 3: Formerly homeless individuals and families are stable, supported and live in long-term housing
- Goal 4: Families and individuals have safe, healthy and affordable housing (discussed in Section IV)
- Goal 5: Public housing developments that were severely distressed are thriving mixed-income communities (discussed in Section IV)

Each of these five goals is supported by a comprehensive set of objectives and strategies that will guide MOH/OEWD through the next five years with specific activities that will enable the City to move its most vulnerable populations towards the five overarching goals. Many of these objectives and strategies will be leveraged to support multiple goals and will address multiple problems.

Economic Self-Sufficiency

San Francisco uses as its basis for economic self-sufficiency the Family Economic Self-Sufficiency Standard (Self-Sufficiency Standard), which measures how much income is needed for a family of a certain composition living in a particular county to adequately meet its minimal basic needs. It is based on the costs families face on a daily basis – housing, food, childcare, out-of-pocket medical expenses, transportation, and other necessary spending – and provides a complete picture of what it takes for families to make ends meet. Calculated for 156 different family compositions in all 58 California Counties (and 35 other states), the Family Standard is based on credible, publicly available data sources, including:

- Housing costs: US Housing and Urban Development (HUD) Fair Market Rents and National Low-Income Housing Coalition (NLIHC)
- Childcare costs: California Department of Education (CDE)
- Food costs: US Department of Agriculture (USDA) low-cost food plan and ACCRA Cost of Living Index
- Health insurance costs: Medical Expenditure Panel Survey (MEPS)
- Transportation costs: U.S. Census and the National Association of Insurance Commissioners.

As stated by Diana Pearce in the Methodology Appendix for the Self Sufficiency Standard for California 2008, “Economic self-sufficiency cannot necessarily be achieved by wages alone. Public work supports (e.g., MediCal) are often necessary, even critical, for some families to meet the high costs of necessities in California, including housing, childcare, and health care. True self-sufficiency requires access to education, training, and jobs that provide skill development and career advancement over the long-term, rather than a specific job with a certain wage and benefits at one point in time. Being “self-sufficient”, however, does not imply that any family at any income should be completely self-reliant and independent of one another or the community-at-large. Indeed, it is through interdependence among families and community institutions (such as schools or religious institutions), as well as informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.”

Research based on 2007 ACS data by the Insight Center for Community Economic Development shows that of San Francisco's 243,307 households, 18.8% are living below the self-sufficiency standard. Among communities of color, the numbers are even worse – 43.7% of African American households fall below that standard, 35.6% of Latino households and 25.7% of Asian and Pacific Islander households. 31.2% of all foreign-born families fail to

meet that standard. In households in which the head of household does not have a high school diploma, an astounding 62.8% fail to meet the self-sufficiency standard.

Table 23
The Self-Sufficiency Standard by Select Household Characteristics, San Francisco, 2007

Table C-38. The Self-Sufficiency Standard by
Select Household Characteristics: San Francisco County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	243,307	100.0%	18.8%	81.2%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	57,819	23.8%	25.7%	74.3%
Black or African American	14,984	6.2%	43.7%	56.3%
Latino ³	26,324	10.8%	35.6%	64.4%
White	140,573	57.8%	9.9%	90.1%
NATIVITY OF HOUSEHOLDER				
Foreign-born	74,620	30.7%	31.2%	68.8%
Native-born	168,687	69.3%	13.3%	86.7%
GENDER OF HOUSEHOLDER				
Male	134,097	55.1%	17.4%	82.6%
Female	109,210	44.9%	20.4%	79.6%
HOUSEHOLD TYPE				
Households without children	183,783	75.5%	14.8%	85.2%
1 or More Children	59,524	24.5%	31.2%	68.8%
Single mother	12,955	5.3%	47.0%	53.0%
Single father	4,359	1.8%	46.0%	54.0%
Married couple with children	42,210	17.3%	24.8%	75.2%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	16,301	6.7%	62.8%	37.2%
High school diploma	27,283	11.2%	40.9%	59.1%
Some college	46,554	19.1%	26.1%	73.9%
Bachelor's degree or higher	153,169	63.0%	7.9%	92.1%
NUMBER OF WORKERS IN HOUSEHOLD				
None	11,261	4.6%	74.7%	25.3%
One	120,918	49.7%	19.1%	80.9%
Two+	111,128	45.7%	12.8%	87.2%
WORK STATUS OF HOUSEHOLDER				
Not Working	19,752	8.1%	57.2%	42.8%
Full time (year round and part year)	162,662	66.9%	12.6%	87.4%
Part time (year round and part year)	60,893	25.0%	22.7%	77.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	240,435	98.8%	18.2%	81.8%
Yes	2,872	1.2%	68.4%	31.6%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	238,836	98.2%	17.5%	82.5%
Yes	4,471	1.8%	87.3%	12.7%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	13.7%	Management	17.3%
2	Sales	9.5%	Sales	10.9%
3	Transportation and Material Moving	8.7%	Business and Financial Operations	10.1%
4	Food Preparation and Serving	7.3%	Office and Administrative Support	9.8%
5	Construction and Extraction	6.5%	Computer and Mathematical	6.6%

See footnotes and source information at end of Appendix C

D. Program Areas

MOH and OEWD will work to achieve these goals through eight distinct program areas: affordable housing; community facility capital improvements; economic advancement for families and individuals; economic development; homelessness and homeless prevention; organizational capacity building and technical assistance; and workforce development. Each program area supports one or more goals as portrayed below in the chart.

Table 24		MOH and OEWD Program Areas						
		Affordable Housing	Community Facility Capital Improvements	Economic Advancement for Families and Individuals	Economic Development	Homelessness/Homeless Prevention	Organizational Capacity Building and Technical Assistance	Workforce Development
Goals								
Goal 1: Families and individuals are healthy and economically self-sufficient				X	X			X
Goal 2: Neighborhoods and communities are strong, vibrant and stable			X	X	X		X	
Goal 3: Formerly homeless individuals and families are stable, supported and live in permanent housing		X		X		X		
Goal 4: Families and individuals have safe, healthy and affordable housing		X		X		X		
Goal 5: Public housing developments that were severely distressed are thriving mixed-income communities		X	X	X			X	X

MOH and OEWD are organized to achieve the goals and strategies identified above through grants, loans, public policy development, resource leveraging and technical support. The following condensed descriptions of these program areas are intended to provide additional context to improve the community's understanding of MOH and OEWD's programs.

Community Facility Capital Improvements and Public Space Improvements

MOH is the primary City agency that funds the rehabilitation or new construction of non-profit facilities that predominantly serve low-income families and individuals. The other sources of funds which non-profits typically access to finance the cost of construction or rehabilitation of facilities come primarily from private foundations. Because of the scarcity of funding for this kind of support, and given the priority many non-profits and funders place on supporting programs rather than capital improvements, MOH is committed to continuing to use CDBG funds to fill this particular gap through its community facility capital improvements program. 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. In addition to protecting and expanding services, capital funds are used to ensure that these facilities are accessible to all and meet health and safety standards.

Over the next five years, MOH will focus facility program funds primarily on the following types of facilities:

- public facilities where services and supports will be co-located and coordinated;
- neighborhood multi-service centers;
- constituency-focused multi-service centers;
- City-designated workforce one-stop centers;
- City-designated family resource centers;
- City-designated comprehensive senior centers;
- community centers located within or near affordable housing developments; and
- licensed child care facilities.

These priority facilities have been selected to maximize Citywide impact by supporting facilities with multiple departmental investments and/or facilities that play important roles in a department(s) strategic planning.

As with community facilities, MOH is one of very few City agencies that can allocate funding for public space improvements, if the improvements will directly benefit low-income residents. To address this need, MOH created the public space improvement program. In general, MOH funds improvements that will enhance the quality of outdoor space in neighborhoods and public housing developments where blighted conditions exist. The public space improvement program is designed to provide a double benefit. In addition to improving public space, the funded projects themselves are often designed as a job-training program for the individuals participating in the improvement projects.

Economic Advancement for Families and Individuals

MOH's economic advancement program brings together legal services, case management, adult educational support, support for transitional age youth, financial literacy and asset building, social capital development, and strategic linkages through neighborhood and community centers to maximize individual and family economic self-sufficiency. Priority is given to those services which help individuals and families overcome barriers and enable them to access services, often those services which other City departments have also prioritized.

Case management services are supported that target the community's most vulnerable populations, including survivors of domestic violence, homeless residents, immigrants, veterans, and transitional age youth. Educational support is also offered to transitional age youth and adults who need assistance to receive their GED, need English as a Second Language classes, develop life skills, and receive technology training.

Financial literacy and asset building is also crucial element of this program. Financial literacy is a bundle of skills that have to be learned continuously throughout one's life. As a person's overall money management tasks become more and more complicated, we as consumers must understand not only how to do the basics, but also understand and master more complex financial transactions. This range of needed money management knowledge includes:

- Opening a credit account – knowing about personal credit reports and “FICO” personal credit scores.
- Setting up a household – basic budget management, checking accounts, electronic banking (such as direct deposits).

- Buying or leasing a car – choice of new or used car, lease or purchase, insurance, registration.
- Purchasing a home – obtaining one or more mortgages, insurance, prime/sub-prime (rate) loans, closing costs.
- Investing your money to build wealth – Certificate of Deposits, saving accounts, money market accounts, investing in mutual funds, or individual retirement accounts (IRAs).
- Protecting yourself against fraud – and the predators that practice predatory lending, pay day lending, identity theft.

Legal problems faced by California's low-income community involve very basic issues of housing, family, safety, and employment— problems often caused by or exacerbated by the family's lack of resources. Legal service organizations receive daily requests for critical assistance, such as:

- Victims of domestic violence who need legal assistance to separate themselves from abusive partners
- Veterans who need legal assistance to obtain services and resources they have earned
- Elderly persons who need legal help to escape abuse or neglect by a family member or caregiver, or to undo an illegal foreclosure resulting from home improvement fraud or identity theft
- Families facing a medical emergency who cannot obtain health care
- Individuals transitioning from welfare to work who need legal assistance to reinstate a driver's license needed for employment, or to ensure access to child care that enables them to work
- Immigrants, who are particularly vulnerable and may need assistance to address unfair and deceptive business practices such as fraud in the purchase and sale of a used automobile, deceptive insurance sales, predatory fringe lending, or illegal debt collection practices
- Families in unsafe housing who need advocacy to obtain critical repairs.

A focused approach to transitional age youth is also needed. Service providers need to develop a set of minimum standards similar to what has been developed for children and youth to ensure consistency across outcomes, improved evaluation, and strategic services.

Finally, social capital is also valued as leveraging the strengths within a community or neighborhood that accrue exponentially to each individual and family within that group. Meaningful economic advancement needs to include the development of social capital as an asset within the communities served. John Putnam has described social capital as "connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them...Social capital calls attention to the fact that civic virtue is most powerful when embedded in a...network of reciprocal social relations. A society of many virtuous but isolated individuals is not necessarily rich in social capital." Putnam went on to say that social capital serves a number of specific functions, including allowing citizens to resolve collective problems more easily; greasing the wheels that allow communities to advance smoothly; and widening our awareness of the many ways in which our fates are linked. The networks that constitute social capital can also serve as conduits for the flow of helpful information that facilitates achieving goals. Neighborhood and community centers are seen as a crucial focal point to build social capital, so priority has been given to strengthen those organizations which serve as gathering places, information forums, and community organizing locations.

Economic Development

Introduction: Economic Development in San Francisco

Economic development can be broadly defined as activities that increase the overall wealth of the community by coordinating our various human, financial, and physical resources to generate marketable goods and services and create jobs. Given this definition, a wide variety of San Francisco public agencies are engaged in activities that can be characterized as economic development, including Mayor's Office of Housing, the San Francisco Redevelopment Agency, the Planning Department, and even the Department of Public Works. The Office of Economic & Workforce Development (OEWD) is responsible for providing citywide leadership and coordination of these activities. OEWD uses the San Francisco Economic Strategy, adopted in 2007, as a guide in its pursuit of goals that support the economic vitality of the City and its citizens: creating job opportunities to promote overall economic growth;

ensuring inclusion and equity in job opportunities, with an aim at reducing inequality; and ensuring a sound fiscal footing for the City.

OEWD utilizes Community Development Block Grants to provide support to businesses that are either owned by, provide employment opportunities to, or serve low- and moderate-income people. We achieve a variety of outcomes related to the wellbeing of this population: through the promotion and enabling of microenterprise business ownership, low- and moderate-income people build assets and achieve self-sufficiency; through the establishment, expansion, and retention of small businesses, low- and moderate-income people secure steady employment and build skills; and through the strengthening of commercial corridors in neighborhood strategic revitalization areas, low- and moderate-income people have increased access to goods, services, and economic opportunity and small businesses in these areas have the chance to grow and produce jobs.

In San Francisco, CDBG-funded economic development activities are both people-based and place-based. Many service providers cater to any business, citywide, that is owned by or provides employment opportunities to low- and moderate-income people. Sometimes these providers target specific demographic groups by offering culturally aware and/or multilingual services. Other service providers take a place-based approach: they target the merchants in a particular neighborhood or on a particular commercial corridor in a low- or moderate-income area. Thus, placed-based programs serve both the business owners (who are often of low- or moderate-income status themselves) as well as the low- and moderate-income people of the surrounding community. OEWD aims to coordinate and support these various people- and place-based programs in order to create a rich ecosystem of economic development programs for the disadvantaged people and neighborhoods of San Francisco.

Core Economic Development Activities

San Francisco's use of Community Development Block Grants to support economic development activities has evolved over time. The current core activities fall into two general categories.

- *Support for Small Businesses and Entrepreneurs*
Community Development Block Grants are utilized to provide a variety of support for small businesses and entrepreneurs in San Francisco. Central to this support is technical assistance for entrepreneurs who want to establish a new microenterprise or small business, and for owners who seek to strengthen or expand their existing small business. Technical assistance (TA) exists in a variety of forms, and covers a range of contents. OEWD's needs assessment indicates that the most important types of TA for San Francisco entrepreneurs include the development of financial projections, business planning, startup training, and marketing and branding assistance.

Coupled with technical assistance is another key ingredient for entrepreneurship: access to financial capital. The business owners surveyed through OEWD's needs assessment indicated that increasing access to capital is the single most important type of economic development service that the City could provide. San Francisco's small business revolving loan program provides microenterprise loans of up to \$50,000 to qualified entrepreneurs; the needs assessment found significant community support for this program. Additionally, Community Development Block Grants are utilized to provide loan packaging services; grantee organizations help business owners and entrepreneurs identify potential sources of capital, including banks and alternative lenders, and enable their clients to complete loan applications.

- *Support for Commercial Corridors*
Community Development Block Grants are also utilized to strengthen commercial corridors in low- and moderate-income areas. OEWD has partnered with community-based organizations to develop specific, neighborhood-level plans in low- and moderate-income areas; commercial corridor programs are designed to respond to the particular issues that have been raised by those plans. Activities include filling vacancies on corridors; attracting businesses that will provide employment opportunities and access to goods and services; strengthening and beautifying the physical infrastructure of the corridors; providing focused technical assistance to small businesses on the corridors; community planning, and the formation of merchant associations and business improvement districts; and other activities that improve quality of life and economic opportunity in low- and moderate-income areas.

Economic Development Objectives for 2010-2014

In San Francisco, we enjoy the presence of many capable organizations dedicated to economic developments. There exists a wealth of strategies that have proven effective at strengthening businesses, creating jobs, and improving commercial corridors. Over the next five years we will continue to innovate as we strive to create and support programming that most effectively and efficiently improves the economic health of San Francisco's low- and moderate-income people and neighborhoods. Additionally, we will continuously evaluate our program areas and the impact of our grantee organizations to ensure that the most effective strategies and programs are maximized, and ineffective programs are improved or phased out. Our biggest challenge will be prioritizing our strategies to best meet the needs of our citizens. To this end, we have identified two objectives for the CDBG economic development program that best support the overarching goals of this consolidated plan:

- Establish, enhance, and retain small businesses and micro-enterprises.
- Strengthen commercial corridors in low- and moderate-income neighborhoods and increase corridor potential for providing jobs, services, and opportunities for residents.

Homelessness and Homeless Prevention

To specifically address the challenge of homelessness, the homelessness and homeless prevention program is grant-based and melds CDBG, ESG and HOME funding to support homeless prevention and eviction prevention programs, operating support for emergency and transitional shelters, direct services for homeless individuals and families, and supportive housing. This program coordinates closely with the Human Services Agency in particular to align its strategies.

Through this program MOH administers the HUD Emergency Solutions Grant program as authorized under the McKinney-Vento Homeless Assistance Act. ESG grants support essential services related to emergency shelter or street outreach; ongoing operations of emergency shelters; and homeless prevention services for those individuals at imminent risk of homelessness.

MOH also utilizes HOME funds for tenant-based rental assistance for individuals and families. Finally, it utilizes CDBG funds to support program preventing homelessness and providing direct services. Homeless prevention programs focus primarily on eviction prevention, including tenant rights trainings, legal representation at eviction hearings, as well as rental vouchers and assistance with first and last month rent. Direct service programs support case management and related services to individuals and families in shelters and on the streets, focusing on those services which will maximize housing stability for those individuals and families.

MOH's homeless and homeless prevention programs align with the City's 5-Year Homeless Strategic Plan to achieve the following objectives:

- Increase the supply of permanent housing that is subsidized as required to be affordable to people who are experiencing homelessness, that is accessible and that offers services to achieve housing stability.
- Prevent homelessness by supporting the transition from incarceration, foster care and hospitals into permanent housing, and by intervening to avoid evictions from permanent housing.
- Provide interim housing in shelters to support access to permanent housing until such time as permanent housing is available.
- Improve access points and provide wraparound support services that promote long-term housing stability for those in permanent housing, transitional housing settings and for those yet to be housed.
- Increase economic stability through employment services, mainstream financial entitlements and education.
- Ensure coordinated Citywide action to end homelessness respectful of the needs and rights of people who are homeless.

Eviction Prevention and Intervention

Effective homelessness prevention requires early identification and assistance to help people avoid losing their housing in the first place. Public agencies, including social service agencies, health clinics, schools, the foster care system and city government offices, have an important role to play in this effort as they are often in contact with these households and can provide key information and referrals. Strategies to facilitate the early identification and

assistance needed to prevent homelessness include 1) expansion of resources available for rental assistance and for key services that address threats to housing stability; 2) facilitating access to eviction prevention services through education and outreach, expanded legal services and the establishment of specialized eviction prevention programs; and 3) development of standard “just-cause” eviction policies for city-funded programs.

Permanent Supportive Housing

Homelessness locks people into an unhealthy crisis mode of existence, making it difficult for them to regain their health, effectively engage in mental health and substance abuse treatment, and address education and skill gaps that limit their ability to access decent employment. The result is often repeated cycling between shelters, emergency rooms, detoxification centers, and jails – using up precious public service dollars without producing positive outcomes. In order to break this damaging and costly cycle and to help people to end their homelessness, once and for all, the City needs an adequate supply of permanent supportive housing. Such housing provides people with an essential base of stability and security that facilitates their efforts to address the issues that undermine their ability to maintain housing, improve health and well-being, and maximize self-sufficiency and their ability to contribute to the community.

Permanent supportive housing is a nationally-recognized practice that has been shown to be effective: About three-quarters of those who enter supportive housing stay for at least two years, and about half retain the housing for three to five years. In addition, a study of two programs in San Francisco found that people in supportive housing have lower service costs, with a 57% reduction in emergency room visits and a 45% reduction in inpatient admissions.

This housing must be deeply subsidized so that it is affordable to people who have extremely low or no incomes at all. In addition, for virtually all people who are homeless, in particular those who are repeatedly homeless and/or suffering from a disabling condition, the housing must be linked with services. This model is known as “permanent supportive housing” and it ensures that people have access to the full array of health, mental health, addiction, benefits, employment and other services they need to achieve long-term residential stability.

Strategies to enhance the City’s supply of affordable permanent housing and permanent supportive housing for homeless people include: 1) development of new supportive housing owned and operated by non-profit community based organizations; 2) enhancing access to existing housing through subsidies, master-leasing and making tenant selection criteria more flexible; and 3) preservation of existing supportive housing.

Emergency Shelters

Although permanent housing is the primary goal for people who are homeless, interim housing is a necessity until the stock of housing affordable to people with extremely low incomes can accommodate the demand. Interim housing should be available to all those who do not have an immediate option for permanent housing, so that no one is forced to sleep on the streets. Interim housing should be safe and easily accessible and should be structured to provide services that assist people in accessing treatment in a transitional housing setting or permanent housing as quickly as possible. In order to provide the interim housing needed in the City, existing shelters must be restructured so that they are not simply emergency facilities, but instead focus on providing services that link people with housing and services that promote ongoing stability. In addition, to ensure that people who are homeless are willing to access these facilities, emphasis should continue to be placed on client safety and respectful treatment of clients by staff, including respect for cultural differences. The shelter system should provide specialized facilities or set-aside sections to meet the diversity of need, including safe havens, respite care beds, and places for senior citizens.

Increasing Economic Stability

Ongoing housing stability depends upon access to a stable and sufficient income stream. However, many homeless people have education deficits, limited job skills and/or gaps in their work history that make it difficult for them to obtain living wage employment. For these reasons, access to education, job training and employment services are vitally important. There are homeless-targeted training and employment services that offer these services in a way that is designed to meet the special needs of homeless people. While these programs are necessary and should be expanded, homeless people also need access to the mainstream workforce development system, which offers a wider range of resources. However, in order to be effective with this population, these mainstream programs must take steps to increase homeless families’ and individuals’ access and better accommodate their needs.

Some people who are homeless struggle with serious health, mental health or addiction disabilities that interfere with their ability to hold employment, and they must depend upon government benefits programs, including CalWORKs, General Assistance, Food Stamps, Social Security Administration programs (SSA/SSDI/SSI) and MediCal and Medicare. However, the application processes and requirements for these programs are complicated and intimidating and many people need assistance with filling out applications, obtaining supporting documentation and keeping appointments in order to successfully obtain these benefits.

Strategies to facilitate greater economic stability for homeless people include: 1) increasing homeless access to mainstream education and workforce development programs; 2) supporting homeless-targeted employment and training services; 3) increasing homeless access to benefits programs; and 4) assisting homeless children, homeless parents, homeless individuals and homeless unaccompanied youth in accessing public education services, specialized vocational training and higher education counseling.

Wrap-Around Support Services

Most people who are homeless not only need housing but access to services to foster ongoing housing stability, improved health and maximum self-sufficiency. Depending on the individual, these services may be transitional, needed just long enough to help respond to the immediate crisis, or they may be needed on an ongoing, long-term basis. In all cases, the services should be:

- Focused on and linked to either obtaining or maintaining housing;
- Comprehensive so they address the full range of needs;
- Individualized to meet the particular needs of each client; and
- Integrated so that care is provided in a coordinated manner that facilitates maximum effectiveness.

This is what is meant by “wraparound” care. Clients are provided all the services they need to support housing acquisition and ongoing retention through an integrated approach. This includes case management; health care; mental health services; substance abuse treatment; legal services; benefits advocacy; education, training and employment services; life skills and others. Strategies to facilitate the provision of wrap-around care for people experiencing homelessness and to prevent recurrence of homelessness must include expanding the accessibility and availability of treatment and support services; enhancing cross-system and cross-agency service integration; improving homeless access to mainstream services and benefits; and ensuring that all service provision prioritizes housing acquisition and retention.

Organizational Capacity Building and Technical Assistance

Nonprofits play a major role in City service delivery. The City and County of San Francisco contracts with nonprofits for a substantial percentage of its services. In fact, the City disbursed over \$483 million to 804 nonprofit vendors in fiscal year 2007-2008, approximately 500 of which provide health and human services. The City and County of San Francisco and the nonprofits that inhabit the city are mutually dependent upon one another. City contracts at times comprise substantial proportions of some nonprofits’ revenue, while at the same time the City relies upon these organizations to deliver a broad range of culturally appropriate and accessible services to local residents.

Nonprofits offer competitive advantages with respect to service delivery. The City and County of San Francisco recognizes the ability and expertise of the nonprofit sector to deliver responsive and effective housing and social services to local residents, particularly those made vulnerable by poverty and other factors. Nonprofits are recognized for their ability to provide culturally competent and geographically accessible services. They provide greater flexibility than City agencies in program implementation, are able to leverage funding in innovative ways, can often scale up programming more quickly than the City, and can experiment and take risks to achieve social change that the City cannot.

San Francisco’s nonprofit service providers are currently facing immense financial challenges. When surveyed in early 2008, substantial proportions of San Francisco nonprofits were unsure about their ability to meet 2008 budgets and raise enough operating support. The sector has endured further cuts since that time, as foundation, city and state

support has diminished further. The city and state budgets will continue to shrink for some time. The negative impact of the economic recession has raised deep concerns about the vulnerabilities of the sector.

Nonprofits also face staffing challenges. Many nonprofit and City leaders note that maintaining qualified and high performing staff members is a challenge in a city with a high cost of living. As nonprofits develop staff talent, staff members frequently leave for higher paying jobs with the City. One benefit of this is that City department leaders with nonprofit backgrounds bring new perspectives and ideas to government work as well as an in-depth understanding of nonprofit governance and service delivery issues. At the same time, nonprofits experience a sense of leadership lost and a desire for the City to return the favor by becoming a leadership training ground for future nonprofit leaders.

Through this program resources are strategically leveraged to strengthen the capacity of grantee organizations and their staff, to foster increased cooperation, collaboration, efficiency and the sharing of best practices among groups of service providers, and to facilitate neighborhood and community planning by networks of service providers.

Through grants to technical assistance providers grantee organizations are able to access the expertise of consultants, attorneys, and experts in nonprofit management through workshops and trainings, direct technical assistance, consulting, and other formats. Access to this expertise is key to building the capacity of nonprofit staff, strengthening the systems and infrastructure of organizations, increasing compliance with federal and city mandates and ensuring that high-quality services are delivered to clients.

By funding collaboratives that bring together organizations that share common interests and needs, such as neighborhood centers or homeownership counseling programs, the program is able to foster increased cooperation, collaboration, efficiency and the sharing of best practices among groups of service providers. These funds are also highly leveraged, as they help establish structures through which the participating nonprofits build each other's own capacities and resources.

Finally, through facilitated neighborhood planning processes, planning grants also allow for nonprofits, city government, residents and key stakeholders within low-income neighborhoods to all work together to map the assets in a community, better coordinate the delivery of essential services, foster increased collaboration between all the organizations working within that community, and to build a sustainable infrastructure and institutional framework to ensure that high quality services will be delivered to its residents in the future.

Workforce Development

San Francisco's workforce development programs serve as a bridge between employers and job seekers, offering services tailored to the needs of job-seekers, particularly those with barriers to employment, as well as providing a skilled and ready workforce for local businesses. The goal of the workforce development system is to align workforce investments with economic development strategies to ensure that jobseekers are prepared for and can access living wage employment in growth industries in San Francisco.

The Office of Economic and Workforce Development (OEWD) oversees workforce development program and policy in San Francisco. The goal of OEWD is to:

- Provide information about employment and training opportunities to City residents
- Work with other City departments and stakeholders to develop a pipeline of qualified, skilled job candidates
- Coordinate workforce and economic development efforts to support San Francisco's workers and industries

OEWD is designated to administer and oversee Workforce Investment Act (WIA) funded programs that are designed to provide job seeker and training services that lead to employment in the labor market. In this capacity, OEWD's workforce strategies and policies are governed by the Workforce Investment San Francisco (WISF) Board that is a federally mandated body charged with oversight over local WIA funded programs.

From 2008-2009 conducted an assessment of San Francisco's Labor Market and workforce development system. The "environmental scan" was a comprehensive community based assessment process that included

Resident Feedback:

- 10 neighborhood focus groups with over 350 residents participating
- A phone survey with over 300 residents participating

Community Based Organization Feedback:

- Two focus groups with executive directors
- Two focus groups with “line staff”

Employers:

- 7 Industry specific focus groups with over 100 employers participating
- A phone survey with over 100 employers participating

Government Stakeholders

- Two focus groups with key workforce agencies

In the environmental scan, OEWD identified six “realities” the local labor market and workforce development system:

1. The workforce system lacks the appropriate oversight, strategic priorities, policy and administration to effectively implement an effective and comprehensive workforce development system
2. The workforce system is largely disconnected from economic development—and cannot keep up with dynamic economic trends that influence the city’s labor market.
3. Workforce and education programs are not closely linked with real career opportunities, career ladders or career advancement.
4. There is a scarcity of resources and developmentally appropriate opportunities targeted toward older “transition-age.”
5. The existing workforce system is out of step with the demands of the labor market—for both employers and residents.
6. Relatively few San Francisco employers and residents are knowledgeable of the workforce system, or perceive the quality of its services to be lacking.

Further, in 2007, OEWD approved and published its Economic Plan that outlined 7 key industries that were growing, accessible to entry level workers, provide career ladder opportunities, and offered self-sufficiency wages. These industries include Biotechnology, Construction, Digital Media/IT, Health Care, Hospitality, Retail, Transportation and Logistics,

To respond to the opportunities available in the labor market identified in the Economic plan and to respond to the conditions found in the labor market, OEWD proposed strategic recommendations that were approved by the WISF in 2009. The strategic recommendations were integrated into this consolidated plan through an extensive inter-agency planning process that included the Mayor’s Office of Housing.

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 San Francisco will allocate CDBG and/or funding to the activities listed in Table 2B. Therefore, the activities with the high and medium priority need designation are those to which the City will allocate CDBG and/or ESG resources over the next five years. While a certain activity may be prioritized as medium or low, it does not necessarily mean that the City considers the activity a low priority. Activities with a low priority designation will not receive CDBG or ESG funding, because more than likely there is an alternate, more appropriate source of funding for such activities. For example, while there is a need for children and youth services in San Francisco, the City has a significant amount of local General Fund dedicated for these services. Therefore, this type of activity is considered of a low priority for CDBG and ESG funding.

For performance measures for each type of activity, see Five-Year Performance Measure Matrix in Section V.

HUD Table 2B: Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	Low					
Disposition	Low					
Clearance and Demolition	Low					
Clearance of Contaminated Sites	Low					
Code Enforcement	Low					
Public Facility (General)	High					
Senior Centers	High					
Handicapped Centers	Medium					
Homeless Facilities	Medium					
Youth Centers	High					
Neighborhood Facilities	High					
Child Care Centers	High					
Health Facilities	High					
Mental Health Facilities	High					
Parks and/or Recreation Facilities	Medium					
Parking Facilities	Low					
Tree Planting	High					
Fire Stations/Equipment	Low					
Abused/Neglected Children Facilities	Medium					
Asbestos Removal	Low					
Non-Residential Historic Preservation	Low					
Other Public Facility Needs						
Infrastructure (General)	Low					
Water/Sewer Improvements	Low					
Street Improvements	Low					
Sidewalks	Low					
Solid Waste Disposal Improvements	Low					
Flood Drainage Improvements	Low					

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Other Infrastructure	Low					
Public Services (General)	High					
Senior Services	Medium					
Handicapped Services	Medium					
Legal Services	High					
Youth Services	High					
Child Care Services	Low					
Transportation Services	Low					
Substance Abuse Services	Low					
Employment/Training Services	High					
Health Services	Low					
Lead Hazard Screening	Low					
Crime Awareness	Low					
Fair Housing Activities	Low					
Tenant Landlord Counseling	High					
Other Services						
Economic Development (General)						
C/I Land Acquisition/Disposition	Low					
C/I Infrastructure Development	Low					
C/I Building Acq/Const/Rehab	Medium					
Other C/I						
ED Assistance to For-Profit	High					
ED Technical Assistance	High					
Micro-enterprise Assistance	High					
Other						

E. Outline of Community Development Goals, Objectives and Strategies

The following information provides a more detailed view of the community development strategic plan. Below each goal are objectives and strategies.

Goal 1: Families and individuals are healthy and economically self-sufficient

Objective 1: Remove barriers to economic opportunities and create economic stability through enhanced access to and utilization of social services

Strategies

1. Stabilize vulnerable populations through data-driven strategies that achieve multiple goals for families and individuals, such as integrated case management that connects individuals and families to interdepartmental safety net services; vocational programs with educational support; and legal services that reduce discriminatory wage practices, maximize access to housing and employment opportunities, and ensure mandated language access to services
2. Provide families and individuals living in areas of highly concentrated poverty with services that address multiple systems involvement, economic opportunities, public safety, and community building linked with neighborhood improvement planning efforts
3. Promote long-term housing stability and economic stability for homeless individuals and families with wraparound support services, employment services, mainstream financial entitlements and education
4. Provide victims, survivors and potential perpetrators of violence and their children with career paths, safe and affordable housing, quality and effective education, successful re-entry for those exiting the criminal and juvenile justice system, strengthened youth development and empowerment opportunities, strengthened family support and senior support, trauma reduction services, and improved social connectedness and resident involvement
5. Provide disconnected transitional age youth with high quality training and paid employment opportunities, expanded housing opportunities, residential treatment for youth with significant mental health issues, expanded safe recreational and social activities, individualized support to prepare them for transition out of or among service systems, and comprehensive neighborhood-based service centers to provide high quality services
6. Provide community-based systems of services to seniors, individuals with severe disabilities and persons living with AIDS that support their independence and quality of life, especially those who are isolated, in need of protective services, and who are living in poverty
7. Stabilize and support individuals and families who are linguistically and culturally isolated through societal integration support and culturally competent services, especially language-appropriate service delivery
8. Support access to services at neighborhood-based multi-service, multi-generational centers that provide families and individuals one-stop access to family support, youth and senior services, leadership opportunities, and access to wellness information and financial literacy
9. Provide support to multi-service centers that provide support citywide to vulnerable communities, e.g. citywide communities related by culture, language, age, ethnicity, disability, sexual orientation
10. Support access to affordable housing information and accessibility, including affordable homeownership opportunities for underserved low- and moderate-income populations

Objective 2: Support the healthy development of families and individuals

Strategies

1. Ensure that children and youth are healthy, ready to learn, succeeding in school, and contribute to the growth, development and vitality of San Francisco
2. Ensure support for children and families that are system involved, under housed, and/or experiencing obstacles or challenges putting them at risk of experiencing negative outcomes

3. Ensure that families have access to resources and opportunities, build their own capacity and improve family functioning
4. Ensure that parents/caregivers have the knowledge, skills, strategies and support to parent effectively, even in times of stress

Objective 3: Increase families' savings and assets to assist them in moving from poverty/public assistance to stability and self-sufficiency

Strategies

1. Integrate peer learning and reduce social isolation to increase efficacy of social and financial programs
2. Support asset-building opportunities, including training to use financial and legal tools to maintain and protect individual and/or family assets
3. Build the capacity of workforce development, micro-enterprise programs, and private, public and non-profit employers to expand uptake of income supports, tax credits, and financial education
4. Support citywide public and non-profit agencies to coordinate family economic support

Objective 4: Improve the responsiveness of the workforce system to meet the demands of sustainable and growing industries, providing employers with skilled workers and expanding employment opportunity for San Francisco residents

Strategies

1. Create Sector Committees that engage multiple employers within an industry, education & training providers, public agencies, labor organizations and social service providers to create responsive solutions, ensuring the workforce system is able to quickly adapt to dynamic changes in the labor market
2. Focus on employer outreach in key industries to gauge their workforce needs and market the services available through the workforce system
3. Produce high quality labor market intelligence that the workforce system and workforce providers can use to design and retool workforce strategies to target key industries
4. Launch Sector Academies that integrate skill development, support services, and job development that prepare and place low-to-high skilled individuals for a range of jobs within a targeted industry
5. Integrate necessary supportive services, barrier removal and other pre-employment services that assist a range of job seekers to complete training and retain employment within targeted sectors

Objective 5: Re-engage youth disconnected from the education system and labor market to achieve academic credentials, transition to post-secondary education, and/or secure living wage employment

Strategies

1. Create "on-ramp" and "bridge" programs --programs that assist low skilled youth to meet the skills and education requirements for entry into post-secondary education and/or existing vocational training programs that otherwise would not meet the participation pre-requisites
2. Develop a continuum of services that reengage and assist at-risk youth to achieve an academic credential, attain postsecondary education and credentials if appropriate, complete vocational training and secure an employer recognized credential/competency, and secure living wage employment
3. Build the capacity of One Stop Career Link Centers that appeal to youth ages 16-24, connecting them to age-appropriate workforce services, training and youth-employment opportunities

Objective 6: Increase access to workforce services for populations underserved by the workforce development system

Strategies

1. Expand One Stop Career Link Services geographically to high need neighborhoods by establishing neighborhood-based and Satellite One Stop Service Centers

2. Launch “navigator” initiatives that customize existing workforce services provided through the One-Stop Career Link Centers to be more responsive to the needs of specific underserved populations
3. Fund new services and coordinate with existing programs to focus intensively on targeted hard-to-serve populations
4. Develop “on-ramp” programs that incorporate intensive basic skills training, remedial math and language, life skills training, and intensive “wrap-around” supportive services
5. Integrate intensive comprehensive case management to support workforce clients through job training and employment
6. Customize workforce services to support under-employed workers to participate in skills training while employed

Objective 7: Improve the quality of services available to businesses through the workforce system to promote hiring San Francisco job seekers

Strategies

1. Recognize the "dual-customer" nature of the workforce system by promoting the utilization of services that both reduce the personnel-related operating costs of employers and support the professional development and economic conditions of their employees
2. Strengthen the enforcement of local hiring policies, and improve the workforce system's capacity to assist employers in meeting their local hiring requirements by providing qualified candidates
3. Provide a single point of contact for employers' staffing needs, utilizing tools and technologies that provide effective candidate screening, appropriate matching with available employment opportunities, and efficient referral to employer partners
4. Utilize business feedback and standardized marketing efforts to position the San Francisco workforce development system as the "first choice" in local staffing services

Objective 8: Establish, enhance, and retain small businesses and micro-enterprises

Strategies

1. Provide technical assistance and consulting services to small business owners and entrepreneurs
2. Provide businesses with access to capital by identifying sources of capital, completing loan applications, and providing capital through the City’s Revolving Loan Fund and Section 108 loans
3. Support the establishment of incubator spaces with focused services, specific target markets, and effective strategies for business ‘graduation’
4. Provide commercial real estate support such as location identification, contract review, and lease negotiation
5. Ensure broad access to technical assistance and financial resources by providing services that are culturally and linguistically relevant
6. Provide assistance that is customized to meet the specific needs of businesses with fast growth potential in industries with particular promise to create jobs for low-to-moderate income persons and to expand into new markets
7. Build a strong, interconnected network of economic development service providers to improve small businesses’ access to relevant information about financial services, incentives, technical assistance, merchants associations, networking opportunities, market opportunities, and other opportunities and resources
8. Leverage the Small Business Assistance Center to ensure that business owners and entrepreneurs are able to navigate the permits and licensing processes, and have access to any relevant city services

Goal 2: Neighborhoods and communities are strong, vibrant and stable

Objective 1: Improve the infrastructure and physical environment of San Francisco neighborhoods, especially in those neighborhoods with high concentrations of low- and moderate-income residents

Strategies

1. Rehabilitate and construct neighborhood and constituency-focused multi-service centers
2. Rehabilitate and construct city-designated workforce one-stop centers and other sites that provide key elements of the City's workforce development strategy as designated by Office of Economic and Workforce Development
3. Rehabilitate and construct neighborhood based and population focused family resource centers as designated by City's First Five San Francisco
4. Rehabilitate and construct Aging and Disability Resource Centers and Out Stations as designated by City's Department of Aging and Adult Services
5. Rehabilitate and construct key health and mental health community facilities in consultation with City's Department of Public Health
6. Rehabilitate and construct key youth development facilities in consultation with City's Department of Children, Youth and their Families
7. Rehabilitate and construct community centers located within or near public and affordable housing developments
8. Rehabilitate and construct licensed child care facilities, in consultation with City's Childcare Facilities Interagency Group
9. Improve public spaces and upgrade outdoor-oriented facilities, including school sites, child development centers, and areas with little greenery, especially in areas of high concentration of low- and moderate-income residents, especially through landscaping, tree planting, and installation of play structures
10. Promote green standards and energy efficiency in community facilities, especially those with low energy efficiency

Objective 2: Promote the development of social capital and sustainable healthy communities through leadership development and civic engagement activities

Strategies

1. Support community building in public housing facilities, especially HOPE SF sites
2. Support leadership development efforts for transitional age youth, especially in areas of high violence
3. Promote resident involvement in community stewardship activities
4. Coordinate and convene community organizations to promote neighborhood community building, maximize sharing of information and resources and promote sustainability
5. Coordinate and leverage city resources to better address the needs of low-income residents citywide

Objective 3: Improve the social service delivery system that leads to self-sufficiency and healthy sustainable outcomes for low-income individuals and families

Strategies

1. Support place-based centers that provide neighborhood support, convening opportunities, and leadership opportunities to neighborhood residents
2. Support neighborhood-based capacity building efforts that bring together community stakeholders to map assets, encourage strategic collaboration, and develop leadership
3. Use resources to create better alignment between the needs of residents in targeted neighborhoods and social services
4. Strengthen community partners by supporting their infrastructure and staff capacity, sharing best practices, providing tools and resources, and supporting them to focus on organizational development, fiscal management and strategic planning

5. Provide a wide range of direct technical assistance to community based organizations, including training, coaching, peer mentoring and other methods of technical assistance
6. Support innovative and effective collaborative planning efforts to address collective needs, leverage capacities to deliver programs, and create pathways to success by avoiding duplication and addressing gaps in services
7. Develop neighborhood-wide and uniform intake, assessment, planning, and tracking tools when appropriate
8. Support business technical assistance providers to create a strong, interconnected network

Objective 4: Strengthen commercial corridors in low- and moderate-income neighborhoods and increase corridor potential for providing jobs, services, and opportunities for residents

Strategies

1. Support the attraction, retention, expansion, and relocation of locally owned small businesses by building the capacity of neighborhood business districts to launch, maintain, and grow local-serving retailers and services
2. Provide access to technical assistance including business assessment, referral to other business support organizations, business planning, and access to capital
3. Provide technical assistance to assist businesses and commercial corridors in the development of marketing plans, branding, and engaging in neighborhood and citywide marketing campaigns
4. Engage in beautification activities—such as façade improvement, public art, tenant improvement, and graffiti abatement—that highlight local identity and neighborhood character
5. Enhance public spaces in neighborhoods
6. Maintain and improve the neighborhood quality of life, such as safety and cleanliness, to attract desirable businesses and industries
7. Build partnerships between residents, merchants, property owners, and community groups to sustain these districts over the long-term
8. Enhance and encourage neighborhood corridors to be commercial, cultural, and entertainment centers that attract a diverse and multigenerational population

Goal 3: Formerly homeless individuals and families are stable, supported and live in permanent housing

Objective 1: Decrease the incidence of homelessness by avoiding tenant evictions and foreclosures and increasing housing stability

Strategies

1. Support the transition from incarceration, foster care and hospitals into permanent housing
2. Provide legal assistance and counseling services to help avoid eviction
3. Provide short-term rental support, including rental subsidies, move-in costs, first and last month's rent, and wraparound services to address underlying issues threatening housing stability
4. Increase outreach and education about eviction prevention resources and tenant rights laws
5. Prevent foreclosures and assist those impacted by foreclosures

Objective 2: Stabilize homeless individuals through outreach, services and residency in emergency and transitional shelters that lead to accessing and maintaining permanent housing

Strategies

1. Support appropriate outreach through the Homeless Outreach Team
2. Support community partnerships to provide services through Project Homeless Connect
3. Support the general operation of culturally competent emergency shelters that meet the standards for safety, health and hygiene, including shelters that accommodate diverse needs such as the elderly, domestic

violence victims, immigrants, teenagers, respite beds, and people in crisis needing an unstructured low-threshold shelter

4. Support services in shelters and transitional housing that lead to accessing and maintaining permanent housing
5. Promote service coordination with other community service providers and between departments

Objective 3: Promote long-term housing stability and economic stability through wraparound support services, employment services, mainstream financial entitlements, and education

Strategies

1. Provide case management services within transitional housing programs appropriate to address individualized needs and emphasize economic stability
2. Improve linkages to mainstream benefits
3. Provide a comprehensive range of support services aimed at facilitating acquisition and retention of permanent housing
4. Maintain and expand employment-related services targeted to homeless people to increase job readiness, training, placement and retention

Objective 4: Create and maintain supportive housing

Strategies

1. Provide capital financing to non-profit developers and property owners for the purpose of acquiring and rehabilitating existing housing or constructing new permanently affordable service-enriched housing
2. Underwrite all permanently affordable housing for low and very low income persons and families to include supportive housing units for formerly homeless persons in mixed income developments
3. Provide on-going financial support to community-based organizations for the purposes of entering into long-term master-leases with private landlords for service-enriched units in market-rate housing
4. Provide funding for services that support the varying needs of people experiencing homelessness, such as transitional age youth, seniors, immigrants, families, and chronically homeless singles, including wrap-around supportive services, socialization opportunities, and case management
5. Maximize leveraging of state and federal operating and rent subsidies such as MHSA, McKinney Act subsidies or project-based Section 8 subsidies to support long-term operation of permanently supportive housing
6. Provide local operating subsidies when necessary
7. Conduct annual monitoring and site visits to ensure that existing supportive housing is safe, healthy, and affordable to extremely low-income formerly homeless people
8. Provide financing for capital improvements when necessary to maintain the habitability or affordability of supportive housing

F. Anti-Poverty Strategy

All San Franciscans deserve to live in safety and prosperity. But today, not all San Franciscans do. In truth, while we are one City, united in name and government, we remain separate communities. In neighborhoods with concentrated poverty, there is a San Francisco that is a community apart, separated by geography, violence, and decades of neglect. According to the U.S. Census Bureau's 2008 American Community Survey, more than 88,000, or 11%, of San Francisco's residents live in poverty. This, in the context of a growing yet fragile city economy with a \$6 billion budget presents a unique opportunity for monumental change.

San Francisco's unequal income distribution could jeopardize the City's future competitiveness and overall economic stability. The role of government is to intervene where the market fails society's most vulnerable populations, the City's poorest residents. At the neighborhood level, the City's policy levers include investing public funds to counteract policies at other levels of government that disadvantage a geographic area, promote localized economic development, create jobs, and increase the provision of goods and services. Because most nonprofits lack the economies of scale to construct infrastructure, and private actors have little incentive to invest in reweaving the frayed social fabric, government through a strategic public-private partnership is uniquely positioned to create the required innovative infrastructure to eradicate poverty. This infrastructure facilitates novel policy development, the formation of equitable redevelopment, enhanced service access and social capital in areas of concentrated poverty.

In April 2007, the Center for American Progress issued a report, *From Poverty to Prosperity: A National Strategy to Cut Poverty in Half*, which was the result of the Center convening a diverse group of national experts and leaders to examine the causes and consequences of poverty in America and to make recommendations for national action. In the report, the Center's Task Force on Poverty calls for a national goal of cutting poverty in half in the next 10 years and proposes a strategy to reach the goal.

In order to cut poverty in half over the next 10 years, the Task Force on Poverty recommended that strategies should be guided by four principles:

- **Promote Decent Work:** People should work and work should pay enough to ensure that workers and their families can avoid poverty, meet basic needs, and save for the future;
- **Provide Opportunity for All:** Children should grow up in conditions that maximize their opportunities for success; adults should have opportunities throughout their lives to connect to work, get more education, live in a good neighborhood, and move up in the workforce;
- **Ensure Economic Security:** People should not fall into poverty when they cannot work or work is unavailable, unstable, or pays so little that they cannot make ends meet; and
- **Help People Build Wealth:** Everyone should have the opportunity to build assets that allow them to weather periods of flux and volatility, and to have the resources that may be essential to advancement and upward mobility.

San Francisco's anti-poverty strategy embodies all of these guiding principles. Creating opportunity for socially and economically isolated San Franciscans requires a multifaceted and comprehensive approach.

Smart Government

Smart government starts with inter-agency collaboration and community-based partnerships. Across the City, innovative strategies have been developed to provide unprecedented opportunities for our residents. From healthcare to housing, environment to employment, San Francisco is at the forefront of developing and implementing best practices to make our city better for everyone. However, many of the residents in our most disconnected neighborhoods lack the resources they need to connect to those programs and strategies. Low educational attainment, safety concerns, inability to access capital, and the lack of a cohesive social fabric to support residents makes it difficult to reach even the first rungs of these ladders. Working together in four priority areas – homelessness, asset building/homeownership, employment and youth/education – City departments are developing “on-ramps” that give residents the skills and resources they need to take advantage of the City's innovations.

Table 26
“On-Ramp” Programs to Address City Goals

Policy area	Homelessness	Asset Building/Homeownership	Employment	Youth/Education
Goal	To end chronic homelessness	Asset building for low- and moderate-income residents	Living-wage jobs with opportunities for career advancement	All students graduate high school and have the ability to go to college
City strategy	Housing First is a successful program that places homeless individuals into permanent supportive housing with wrap around services	City’s First Time Homebuyers’ Program helps low-income residents afford to own in San Francisco	Seven Sectors have been identified by OEWD as having high growth potential for our city. Job training and development programs are aligned around those sectors	SF Promise guarantees college financial assistance for SF students who do well in school and graduate high school
“On-Ramp”	Project Homeless Connect reaches out to homeless individuals every other month and provides a one-stop shop of health and human services for them	<p>Bank on San Francisco is an award winning national model program which allows families dependent on high-cost check-cashers to easily open a starter bank account with mainstream financial institutions</p> <p>Working Families Credit (WFC) program provides a local 10% match to the federal Earned Income Tax Credit (EITC) for low-income San Francisco families</p> <p>Individual Development Accounts (IDAs) work with residents to develop saving plans and good financial management habits and then match their savings 2:1 for use to buy a home, go to school or start a business</p>	<p>Employment On-Ramp Program takes elements from the City’s job readiness program and from work in public housing nationwide and combines it with the removal of barriers to work such as obtaining GEDs, expunging criminal records and securing drivers licenses</p> <p>Single Stop/Benefits Screening uses technology and personal assistance to work with residents to ensure they receive all the benefits they are entitled to, including child care and financial supports that are critical to maintaining a job.</p>	<p>The City’s Family Resource Center Initiative brings national and local best practices in parent education and family support to high need communities. The program has tracks for parents of new babies, preschoolers and young kids. It provides support for all parents so they can help each other in the knowledge that it “takes a village”.</p> <p>Gateway to College is a nationally recognized dropout recovery program that helps young adults get both their GED and Associates Degree in a community college setting.</p>

An on-ramp is only as good as the system to which it connects. In some cases, those systems are not working as well as they could. City departments are working together with community-based organizations to determine situations where existing systems need to be tweaked or overhauled to achieve their intended effect. A critical part is changing the way the system works. If we want these efforts to result in lasting change, we must move beyond the coordination efforts often associated with an initiative to true integration and a new system that lasts beyond the efforts of any group of individuals driving the initiative. To do that will require some changes in the infrastructure that support the programs and services offered by the City.

Community Voice

Innovating means understanding problems and solutions at the ground level. The City must work alongside skilled and informed stakeholders that live in and know the neighborhoods and are able to work with us to pinpoint where systems are breaking down. These organized residents then hold everyone – the City, the nonprofit providers and their fellow residents themselves – accountable for measuring and achieving real results.

Shared Data and Goals

The first fundamental change is to create a mechanism to better share data across City agencies. Sharing data is critical as it allows us to identify specific families in multiple systems of care, who require multiple interventions. Understanding the complete needs of an individual and family helps City programs provide a more customized set of services to those families, ensure those services are coordinated, and identify where there are gaps in services that need to be addressed. Residents will be able to provide informed consent to participate in data sharing.

Coordinated Case Management

Shared data will also allow for more coordinated case management. Currently caseworkers across agencies each develop a treatment plan for their clients in isolation. The Department of Public Health may create a substance abuse treatment plan for the mother that calls for different actions than the employment plan created by her CalWorks caseworker. The teenager in the house may be involved with the Juvenile Probation Department, and their case plan may not fit well with that of the mother. Families in the deepest crisis often have multiple case plans which, even when they were not at odds, made it confusing for the family to understand what overall was expected of them and why. By being able to share treatment plans across agencies, caseworkers will be able to create holistic plans for the family that reinforce each other rather than at best act independently of each other and at worst are at odds. A new initiative called SF CAN DO will work with both City agencies and community partners to develop and implement a plan for providing coordinated case management. Family Justice will be providing technical assistance based on the internationally acclaimed approach they developed in New York.

Sector Based Approach to Workforce Development

San Francisco has identified a sector, or industry-based approach to organize key aspects of its workforce development activities. Sector-based programs are skill-development that align training to meet the specific demands of growing or high demand industries. They incorporate case management, career counseling, and job search assistance for workers.

Sector strategies have emerged as a best practice within federal state and local policy. A recently published report by Public/Private Ventures, *Targeting Industries, Training Workers and Improving Opportunities*, through a longitudinal random assign study found that sector strategies have produced the following results:

- Participants in skills-training programs had decreases in poverty, from 64 percent to 35 percent.
- Participants in skills-training programs also accessed higher-quality jobs. The percentage of participants with health insurance available through their employers increased from 49 percent to 73 percent, while the percentage with paid sick leave increased from 35 percent to 58 percent.
- Many participants in skills-training programs obtained jobs in targeted sectors. Among advanced skills-training participants, these positions paid more than positions unrelated to training.
- Sectoral Employment Initiative participants believed the programs helped them achieve success in the labor market. Eighty-three percent of participants agreed that the training prepared them well for work in the targeted sector, and 78 percent said the program had improved their chances of getting a good job.
- Organizations using sectoral approaches other than or in addition to skills training demonstrated the potential to bring about systemic change. In very different contexts, through organizing and advocacy

efforts or using leverage with industry contacts to negotiate with educational institutions, organizations either led or were involved in efforts that brought about significant changes to systems—changes that had the potential to benefit less-educated workers throughout the targeted sector.³⁶

The key characteristics of San Francisco’s Sector Based Approach include

- Identified 7 priority industries based upon employment growth, job accessibility to moderately skilled workers, career ladder opportunities, and providing self sufficiency wages.
- Align skill development and occupational skills training to meet the workforce needs of these priority industries.
- Identify intermediaries who can engage industries serve as a bridge to social service providers that work intensively with disadvantaged participants.
- Integrate intensive case management into skill development and job training programs
- Implement and enforce policies that generate employment opportunities for San Francisco workers.

Serious Collaboration

The City will bring together public and philanthropic funding, tap into nonprofit expertise, and work with businesses and corporations to make sure that opportunity is accessible for all people in our communities and that every community can fully contribute its strengths and unique culture to our collective prosperity.

Economic Development

For the first time since the closing of the Hunters Point Ship Yard real investment, nearly \$1 billion, is slated for the surrounding communities. From major public investment such as the redevelopment of public housing and the new 3rd Street light rail, to significant private investment such as the development at the old Ship Yard and the Schlage Lock site, renewed activity in the southeast sector brings jobs, revitalizes buildings and neighborhoods and has the potential to transform communities.

One challenge is helping residents to get ready for such economic development. Many of the jobs that are available require different skill levels than most residents have. The City has been working with planning and contracting groups to try and forecast employment needs further out to give more time to prepare residents with the right skills. When there are many steps in the process, it is difficult to get the whole pipeline running smoothly. City departments, including MOH, OEWD and SFRA, are working closely to develop systems that make this process more seamless.

Nonprofit Collaboration

The City cannot do this work alone. There are hundreds of nonprofit organizations that provide critical services, reach out to residents and advocate for change. Without these organizations the social service delivery system simply will not work. However, through surveys and focus groups, we heard from residents that the quality of services was uneven. We also heard from nonprofits themselves that they lacked access to the kind of training and capacity building they believed they needed in order to reach their full potential. The City is working with community-based organizations (CBOs) through its CBO Task Force to develop new capacity building supports and deeper partnerships.

Private Investment

Reducing poverty is a major transformation that the public sector cannot do alone. There is an important role for philanthropy and the private sector to play in its implementation. The vast majority of new job creation will occur in the private sector.

³⁶ Roder, Anne; Clymer, Carol; Wyckoff, Laura; *Targeting Industries, Training Workers and Improving Opportunities*; Public Private Ventures 2010

The City sees foundations playing several roles:

- Providing expert advice
- Jointly funding critical enabling elements of the strategy
- Aligning other funding with the strategy
- Providing support for the strategy in the San Francisco public debate
- Helping identify and raise other philanthropic support

G. 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).

MOH 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.

MOH 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.

MOH compliance with HUD criteria:

- **Boundaries:** MOH has provided census tract boundaries to specifically define each neighborhood according to year 2000 census data;
- **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%, whichever is less, but not less than 51%);
- **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;
- **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;
- **Economic Empowerment:** MOH 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
- **Performance Measurement:** MOH 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, MOH 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 neighborhood assets, 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:

- Improved commercial corridor, including new MUNI T Line
- Newly constructed Boys and Girls Club
- Invested in renovations at Malcolm X School
- Constructed Alice Griffith Opportunity Center
- 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 (NECFU) to mitigate the need for check cashing services
- Launched the Bayview Business Resource Center to provide technical assistance and access to capital
- Four recently constructed mixed-use developments which provide affordable housing opportunities and commercial retail spaces
- Completed 9 façade and tenant improvements
- Attracted 10 new locally owned businesses to start up community serving business on Third Street Commercial Corridor

Persistent Needs:

- Services for senior housing
- Job training initiatives
- Crime prevention and violence prevention efforts
- Services for growing immigrant population
- Family support for CalWorks families
- Services for transitional age youth
- Services for families facing the loss of a home to foreclosure
- Continued development of the retail corridor
- Development at publicly owned parcels at Third and Oakdale
- Improved access to healthy food options
- Accessibility to technical assistance and access to capital for small business development

Five-Year Goals:

- Stimulate development for one grocery store to open
- Strengthen service provision capacity – this includes increasing culturally competent programming in a diversifying neighborhood, and supporting the development of fiscally sustainable organizations that provide needed services
- Encourage development of farmer’s market
- Revitalize Southeast One-Stop Career Link Center
- Leverage improvements to Bayview Opera House in order to stimulate cultural and economic development programming of underutilized community facilities
- Develop new mixed-income housing being developed at Hunters View
- Connect public housing residents to family supports and access to social services
- Support the Renaissance Bayview and Third Street Corridor Program’s on-going efforts to provide technical assistance and access to capital

2) Visitacion Valley

Recent Key Advances:

- Significant capital improvements to two Visitacion Valley community centers
- Expanded banking services of a credit union (NECFU) to mitigate the need for check cashing services
- Leland Avenue Streetscape Project construction initiated, expected completion Fall 2010
- New Visitacion Valley Library construction on new site, expected completion Winter 2011
- Completed 5 façade improvements along the Leland Avenue Commercial Corridor
- Opening of a satellite One Stop Career Link Center to increase access and referrals to workforce services.
- Adopted plan for Schlage Lock site

Persistent Needs:

- Additional services providing counseling on immigration, legal, and housing rights
- More youth programming, including programs for transitional age youth
- Additional support for local organizations to increase organization capacity, collaboration and leadership within the community

- ESL services and develop Chinese language capacity at organizations
- Crime prevention efforts
- Family support services for CalWorks families
- More effective workforce development strategies
- Continued strengthening of the Leland Avenue Commercial Corridor, while being cognizant of the Schlage Lock development

Five-Year Goals:

- Support retail development along Leland Avenue corridor
- Provide intensive capacity building to community based organizations, including ability to serve increasingly diverse population
- Develop One-Stop Satellite
- Develop new mixed-income housing being developed at Sunnydale
- Connect public housing residents to family supports and access to social services
- Engage public housing residents in community building processes working towards sustainability and safety
- Improve access to public park at Sunnydale
- Develop new community resources—convert the old Schlage Lock office building to a civic use and bring new programming to fit the needs of the local population

3) Chinatown

Recent Key Advances:

- Increased capacity to deliver food, through capital investment in community based organization
- Strengthened culinary workforce training program through capital investment in commercial kitchen at community based organization
- Creation of youth center on Chinatown public housing property
- Supported creation of Chinatown coalition of organizations collaboratively working on family economic self sufficiency
- Public space improvements to two playgrounds
- Investments in Asian and Pacific Islander business assistance and asset building activities
- Wentworth Alleyway Streetscape Improvement completed as part of Chinatown Alleyway Master Plan,
- Arts Programming (Arts in the Alleys and Art in Storefronts Pilot Program) paired with alleyway improvements
- Opening of a Chinatown Career Link Center to increase workforce services provided in the area

Persistent Needs:

- Closer partnerships with health centers, clinics and hospitals providing language specific health care and dental care for Chinese residents
- Increased access to affordable housing
- Shortage of vocational English as a second language classes, targeting high growth sectors with high wage jobs
- Information to residents about the range of opportunities in these growing sectors: Healthcare, Financial Services, Construction, Hotel and Dining and Retail Trade,
- Affordable childcare
- Cleaning, greening, and safety improvements programming of alleyways in Chinatown
- Increased small business technical and economic development assistance

Five-Year Goal:

- Reduce language barriers to accessing social services and affordable housing
- Support commercially viable commercial corridor with diverse businesses
- Improve and activate Chinatown alleyways, by programming cultural activities and providing microenterprise opportunities

- Support on-site business technical assistance services and coordinate efforts with City College to provide programs for business development

4) Tenderloin

Recent Key Advances:

- Created ADA-accessible rooftop space on emergency shelter for additional client program space
- Expanded program space and other capital improvements for youth center
- Helped launch homeless women's drop-in center
- Assisted in rehabilitation of long term vacancy along Taylor Street, and assisted in the attraction of a cultural organization to fill space
- Launched façade improvement program to stimulate commercial revitalization
- Enhanced Public Art Programming throughout the community, by supporting Wonderland Exhibit and implementing Art in Storefronts Pilot Program
- Assisted in the reprogramming of liquor store to community serving grocery store

Persistent Needs:

- Improve banking and small business assistance
- Need to address over concentration of social services
- Increased supply of permanent housing for seniors, immigrants and homeless populations
- Strategies to reduce homelessness
- Increased economic stability through employment services, mainstream financial entitlements and education.
- ESL and vocational ESL programs for limited-English speaking immigrants
- Too few open space and recreational areas
- Increased crime prevention efforts, especially in regards to drug-related activities
- Reduction of blight and filling vacancies in the Tenderloin and Mid-Market areas.

Five-Year Goal:

- Support homeless prevention efforts and efforts to move homeless individuals into more stable housing
- Increase coordination of Tenderloin social service organizations
- Utilization of various resources to stimulate development in Tenderloin and Mid-Market areas
- Continue to recruit art and cultural entities as a means to stimulate retail growth and create workforce development in the community

5) Mission

Recent Key Advances:

- Supported development of multi-tenant building to house asset-building organization and construction of retail incubation space
- Supported development of new Valencia Gardens public housing
- Supported the coordination of service delivery for immigrant communities
- Supported the One-Stop Employment Center
- Launched a façade improvement program to stimulate commercial revitalization
- Increased homeownership training and education

Persistent Needs:

- More affordable housing opportunities for low- and moderate-income households, including homeownership counseling
- Eviction prevention services
- Support for asset building and financial education for individuals and families
- Increased investment in services for immigrant youth and unaccompanied minors at/in risk of violence
- Space for youth activities
- Staff training and professional development in violence prevention strategies

- Investment in job training programs
- Increased access to extended hours of childcare and to out-of-school programs for children and youth grades K-12
- Improved accessibility of senior services, including increased meal provision, recreational activities, and transportation services for frail elders
- Support culturally and linguistically relevant programs for increasingly diverse communities
- Strong and stable small businesses

Five-Year Goal:

- Support commercial district revitalization
- Develop retail incubation program
- Support coordination of services at new community hub
- Coordinate with other city departments that support youth and seniors to address identified needs

6) South of Market

Recent Key Advances:

- Supported youth center providing violence prevention and youth leadership development
- Built out after school space within a larger studio and theater
- 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
- Opened a South of Market/Civic Center One Stop Career Link Center to increase workforce services provided in the area.

Persistent Needs:

- Stronger community networks and infrastructure through projects/events aimed at multiple populations and encouragement of civic engagement
- Increased residents' job readiness, placement and retention through: education, job training, assistance to immigrants on obtaining proper documentation, re-entry programs for formerly incarcerated individuals, affordable childcare
- Financial education and literacy programs for low income individuals and families to help them build savings/assets
- Increased affordable housing opportunities through rehabilitation and construction
- Increased availability of community facilities and improvement of public spaces/outdoor facilities
- ESL, employment, art, education, and youth programming to address needs of low income and immigrant communities
- Neighborhood childcare services near affordable housing/mixed-use developments

Five-Year Goals:

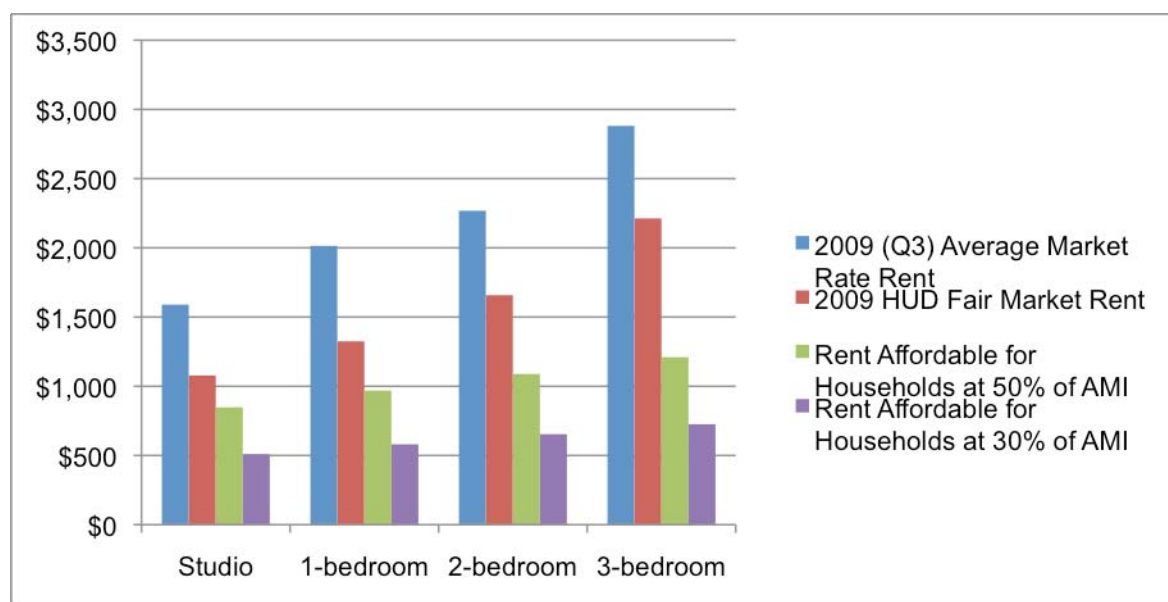
- Increase coordination of services between community based organizations
- Support eviction prevention efforts
- Support financial education and asset building programs
- Support community-serving businesses by providing incentives to hire residents and improving access to services/affordable business space
- Support Six on Sixth Commercial Revitalization – small business development and facade improvement plan

IV. HOUSING NEEDS ANALYSIS AND HOUSING STRATEGIC PLAN

A. Market Trends

Although San Francisco's area median income (AMI) is relatively high (\$67,750 for a single individual)³⁷, the City's income polarization means few households actually earn in the middle-income range. More households are either at the low income or high income ends of the spectrum. In fact, over a quarter of San Francisco's population earns under 50% of AMI³⁸. At this income level, an affordable rent for a family of three would be \$1,089³⁹. San Francisco's average monthly rent is more than double that amount at \$2,388⁴⁰. Figure 20 below shows average market rate rents for different types of apartments in 2009, as compared to the rent affordable for households at 50% and 30% of AMI.

Figure 20
San Francisco Average Market Rate Rental Housing Cost



Although home prices have dropped over the last two years, homeownership is still out of reach for the vast majority of residents. A median-priced home in San Francisco is \$706,214⁴¹, which only 23% of households could afford to purchase at this price. In contrast, nationally, 60%⁴² of households could afford a home in their area.

Due to the City's overall high housing costs, San Francisco is a city of renters- 62% of all households rent⁴³. And despite the economic recession and declining home prices, rental prices continue to rise⁴⁴. Figure 21 shows the average asking rents in San Francisco since 2000, and Table 27 shows a comparison of San Francisco rental prices

³⁷ American Community Survey, 2007

³⁸ San Francisco General Plan Housing Element, 2009.

³⁹ 50% of 2009 AMI for a family of 3 is \$43,550 (Mayor's Office of Housing). 30% of monthly income comes to \$1,089

⁴⁰ RealFacts, 4Q 2008

⁴¹ Rosen Consulting Group

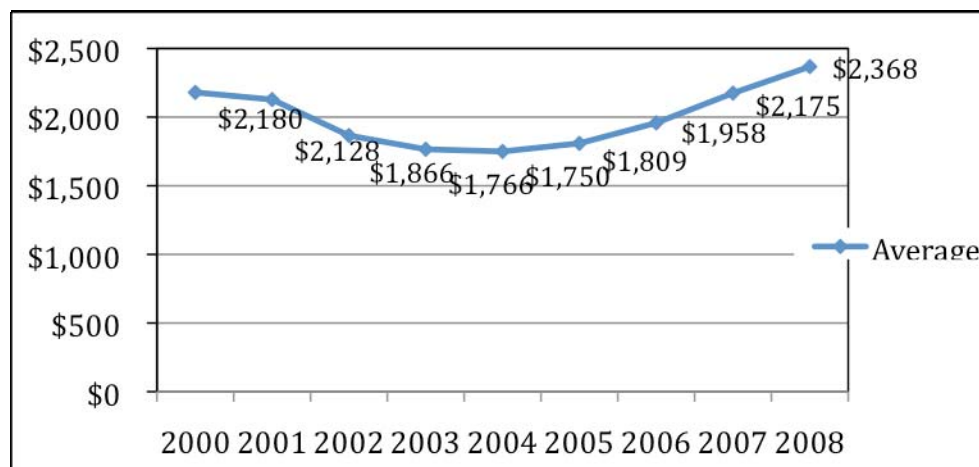
⁴² Ibid.

⁴³ American Community Survey, 2007

⁴⁴ RealFacts is a private data vendor that tracks larger complexes' rental patterns over time. Its database of more than 16,000 units indicates an overall increase in market rents from 2006 to 2008.

with average rents in Northern California. Households who have lost jobs and income in the recession will likely continue to face rising rent costs.

Figure 21
Average Asking Rent, San Francisco 2000-2008



Source: RealFacts, 2008

Table 27
San Francisco Rental Market: Types of Units and Average Prices

Unit Type	Number	SF Average Rent	Northern CA Average Rent*
All	17,121	\$2,185	\$1,264
Loft/Studio	3,973	\$1,520	\$1,074
1bd	6,643	\$1,936	\$1,127
2bd	4,693	\$2,657	\$1,336
3bd	1,609	\$3,458	\$1,805
4bd	203	\$2,400	\$2,236

Source: Realfacts, Q4 2009

* Northern California is used to benchmark San Francisco's average rents

Cost Burden

San Francisco's supply of rental housing fails to meet the demand- the need for low cost housing far exceeds its availability. As a result, many households are "cost burdened", i.e. paying more than they can comfortably afford on housing. "Cost burdened" is defined by HUD as paying more than 30% of household income towards gross rent, or for mortgage payments, utilities, taxes, and insurance on an owned home. Cost burden creates a trap that impedes financial growth when households are stretched thin financially and have few resources to invest in asset-building opportunities or professional development opportunities. Thus, poverty alleviation and economic development strategies are more challenging to implement in cost-burdened communities.

In San Francisco, over 36% of all households were considered cost burdened in 2005-2007 (Table 28), and cost burdens have risen, especially for San Francisco home-owners, since 2000. The most recent data indicate that 16%

of renters are severely cost burdened, paying more than 50% of their income on rent and lower income groups are far more likely to be severely cost burdened. 26,510 households earning between 16% and 30% AMI and 11,510 households between 31% and 50% bear a severe cost burden. These data underscore the affordable housing crisis for San Francisco's lowest income households. In order to make production of rental housing for the lowest income levels economically feasible, the City will continue to subsidize housing development chiefly for extremely low and very low-income renters (Table 2A).

Figure 22
Percentage of Severely Cost Burdened Households who are Low-Income

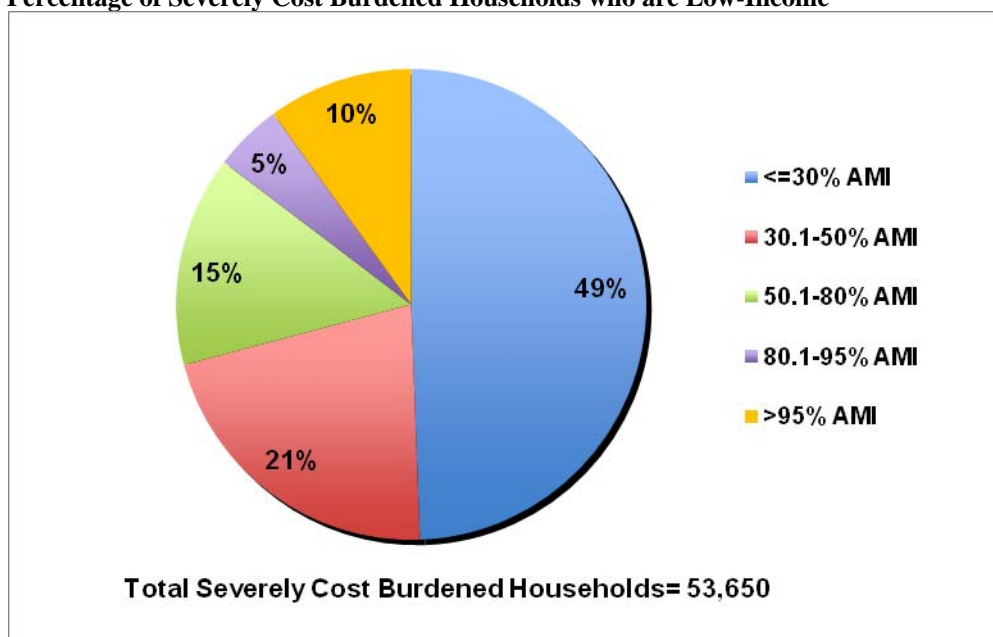


Figure 23
Number of Households Overpaying Housing Costs

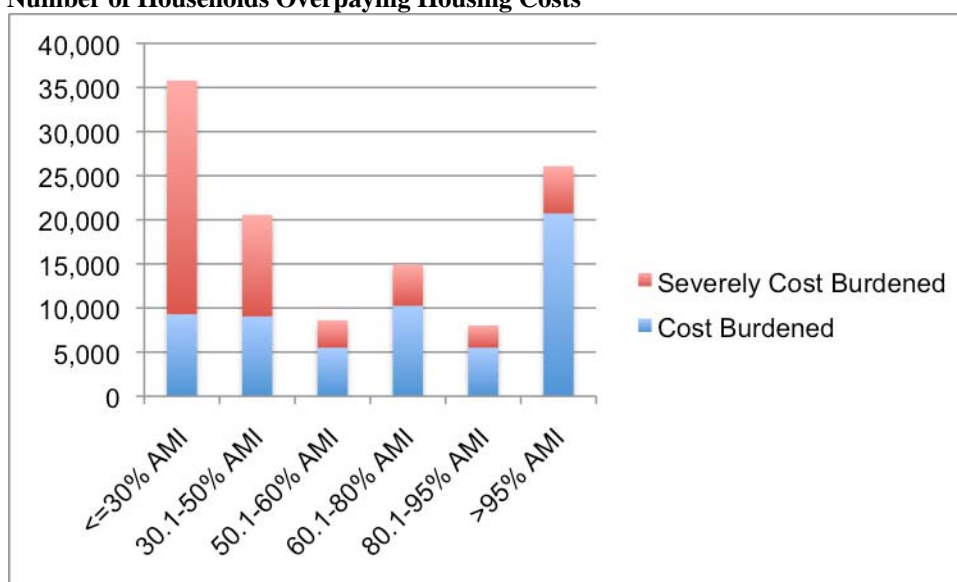


Table 28
Percentage of Households Overpaying Housing Costs, San Francisco 2005-2007

Tenure	Household Income Level	Cost Burdened Households		Severely Cost Burdened Households	
		Number of Households	Percent of Households in Tenure/Income Category	Number of Households	Percent of Households in Tenure/Income Category
Owner	<=30% AMI	1,700	15%	5,835	53%
	30.1-50% AMI	1,325	12%	4,010	38%
	50.1-60% AMI	1,205	23%	1,880	36%
	60.1-80% AMI	2,575	22%	3,180	28%
	80.1-95% AMI	1,895	21%	2,070	23%
	>95% AMI	16,365	21%	4,945	6%
<i>All Owner Households</i>		<i>25,065</i>	<i>20%</i>	<i>21,920</i>	<i>18%</i>
Renter	<=30% AMI	7,590	15%	20,675	40%
	30.1-50% AMI	7,730	31%	7,500	30%
	50.1-60% AMI	4,305	43%	1,225	12%
	60.1-80% AMI	7,685	35%	1,475	7%
	80.1-95% AMI	3,610	27%	445	3%
	>95% AMI	4,365	6%	410	1%
<i>All Renter Households</i>		<i>35,285</i>	<i>18%</i>	<i>31,730</i>	<i>16%</i>
All Households		60,350	19%	53,650	17%

Source: 2009 CHAS
 Cost Burdened= Housing Cost \geq 30% & <50% of Gross Income
 Severely Cost Burdened= Housing Cost \geq 50% of Gross Income

Overcrowding

Another consequence of high housing costs can be overcrowding when households double-up to reduce their housing costs to a manageable level. A household is considered overcrowded when there is more than one person per room in the dwelling unit.

Census data from 2008 indicate that 17,274 or 5.3 % of San Francisco households are overcrowded (Table 29). This represents a large decrease from overcrowding levels in 2000, when over 40,900 or 12% of all San Francisco households were overcrowded. Renter households are more likely to be overcrowded than home-owning households, and overall, overcrowding is less common in San Francisco than it is statewide (5.3% as opposed to 7.9%).

While the overall prevalence of overcrowded conditions is low citywide, certain communities have a high concentration of overcrowded housing- specifically the Chinatown, Tenderloin, South of Market and Mission neighborhoods. Southeastern neighborhoods have a smaller total number of overcrowded households, but have a higher *proportion* of overcrowded households (Map 9). Corresponding to the demographic representation of these

neighborhoods, certain ethnic groups are more likely to live in overcrowded conditions. White households are less likely to be overcrowded than other ethnicities, particularly Hispanic/Latino headed households and Asian headed households (Table 30).

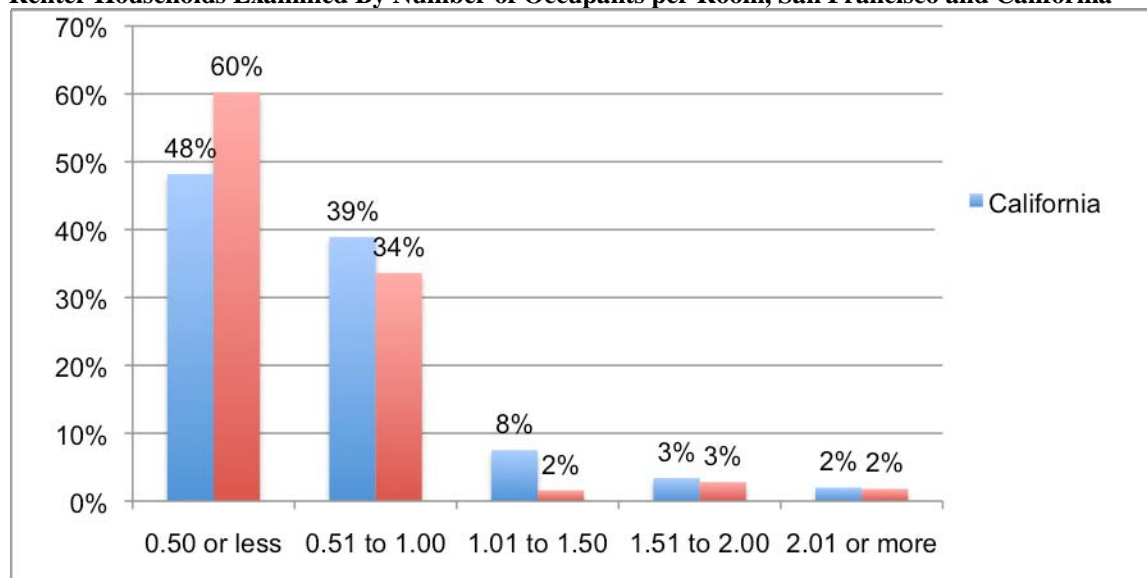
Table 29
Severity of Overcrowding in San Francisco, 2008

Household Tenure	Occupants Per Room	Percent of Households	
		California	San Francisco
Owner Occupied	0.50 or less	67.9%	70.3%
	0.51 to 1.00	28.0%	25.7%
	1.01 to 1.50	3.0%	2.3%
	1.51 to 2.00	0.8%	0.9%
	2.01 or more	0.3%	0.9%
Renter Occupied	0.50 or less	48.2%	60.2%
	0.51 to 1.00	38.9%	33.6%
	1.01 to 1.50	7.5%	1.6%
	1.51 to 2.00	3.4%	2.8%
	2.01 or more	2.0%	1.8%
All	1.01 or more (any overcrowding)	7.9%	5.3%

Source: 2008 ACS

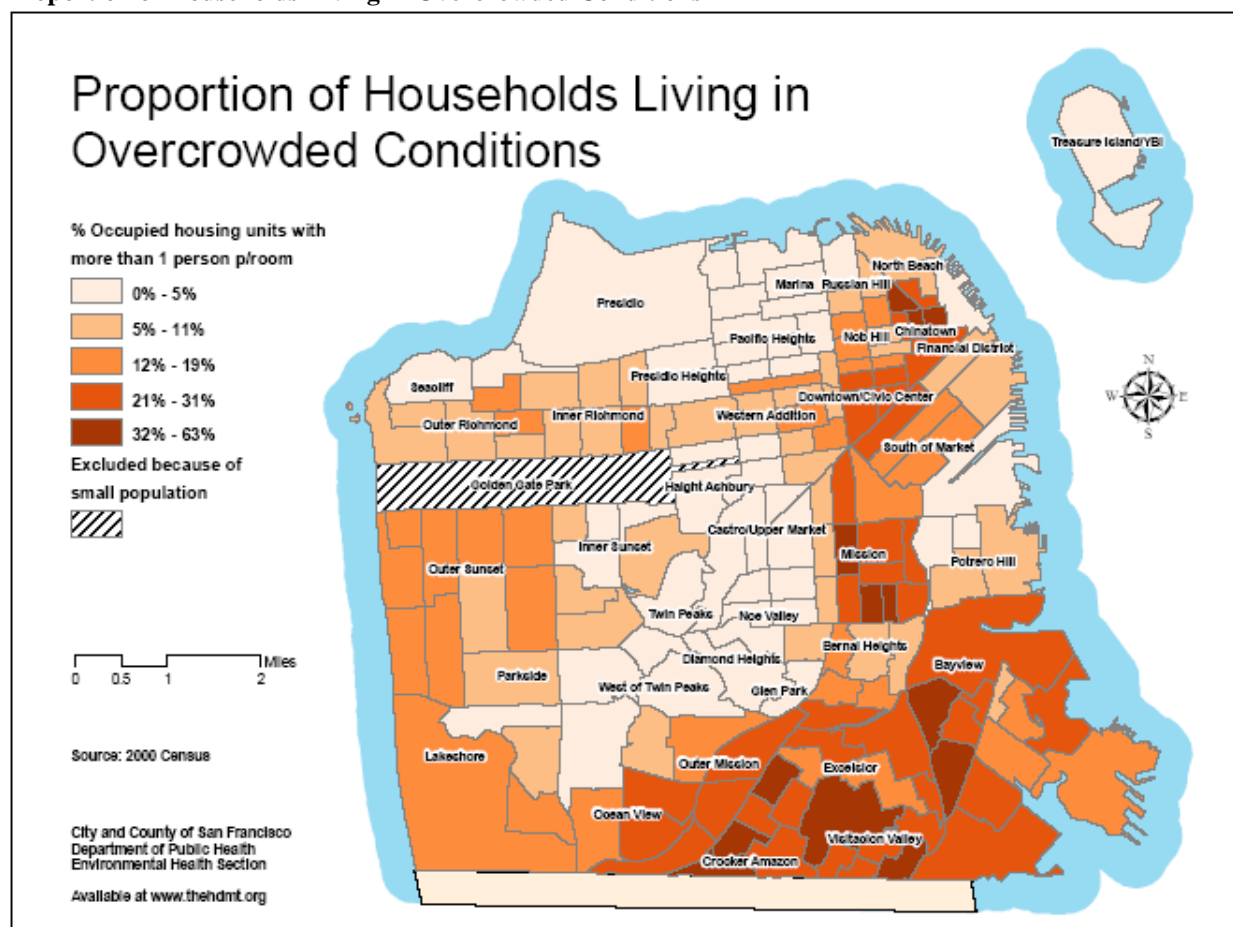
* shaded area indicates overcrowded households

Figure 24
Renter Households Examined By Number of Occupants per Room, San Francisco and California



Source: CHAS 2009

Map 9
Proportion of Households Living in Overcrowded Conditions



Sources: San Francisco Department of Public Health, Census 2000

Table 30
Number of Overcrowded Households by Ethnicity

Household Ethnicity	Number of Households	Percent of Households
White	9,452	4.70%
African American	2,495	10.50%
American Indian/ Alaska Native	168	12.90%
Asian	21,452	27.10%
Native Hawaiian/Pacific Islander	358	39.60%
Other Race	5,046	39.40%
Two or More Races	1,950	16.50%
Hispanic/Latino	9,472	30.10%
All Households	40,921	12.40%

Source: Census 2000

Table 31**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.

Ownership Housing Market Trends

San Francisco is consistently ranked as one of the most expensive for-sale housing markets in the country (Figure 25). In 2009, San Francisco had an estimated median sale price of \$706,214⁴⁵. Although this is a decline from peak prices during the "housing bubble" of 2007 of \$913, 979, San Francisco's for-sale market has suffered less from the national mortgage crisis than other parts of the state and nation (Figure 25). While the strength of San Francisco's Housing Market is positive in many respects, it also means that few households can afford to buy (Figure 26).

Many homeowners in San Francisco bought their homes many years ago and could not afford to buy today. For that reason, neighborhoods with high homeownership rates are not necessarily high-income communities. Bayview, Excelsior, and Visitation Valley house many of San Francisco's lowest-income communities, yet they also have some of the highest homeownership rates in the City. Conversely, some high-income communities such as the Marina and Russian Hill have low ownership rates (Map 10).

⁴⁵ Rosen Consulting Group

Map 10
Proportion of Owner Occupied Housing

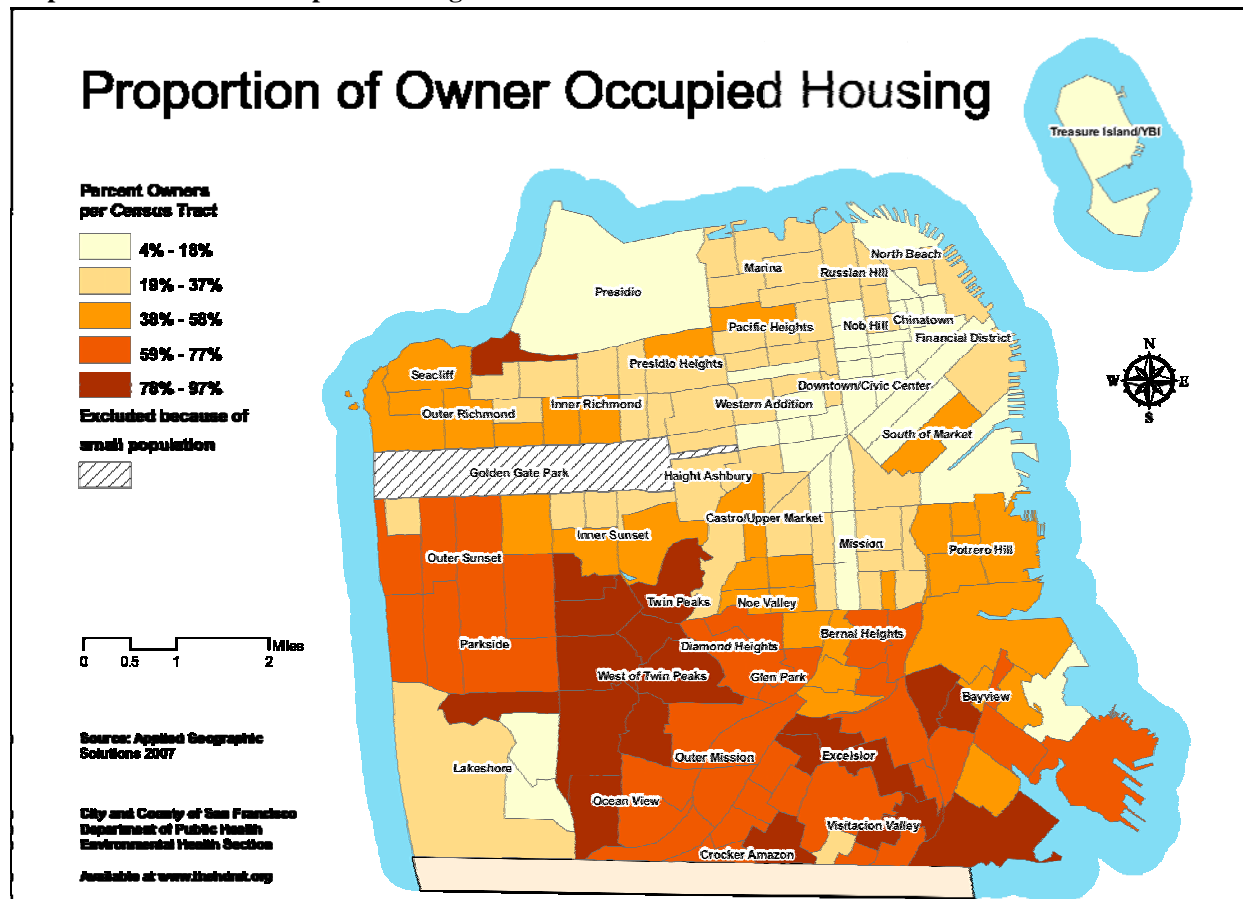


Figure 25
Median Home Prices in San Francisco 1990-2009

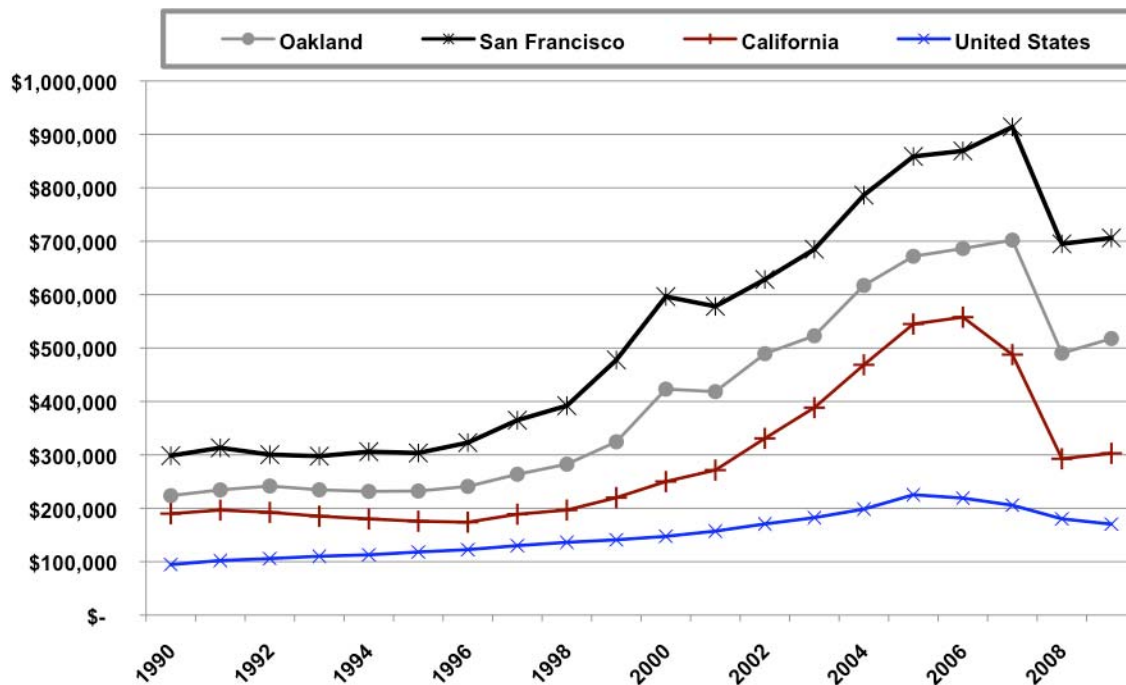
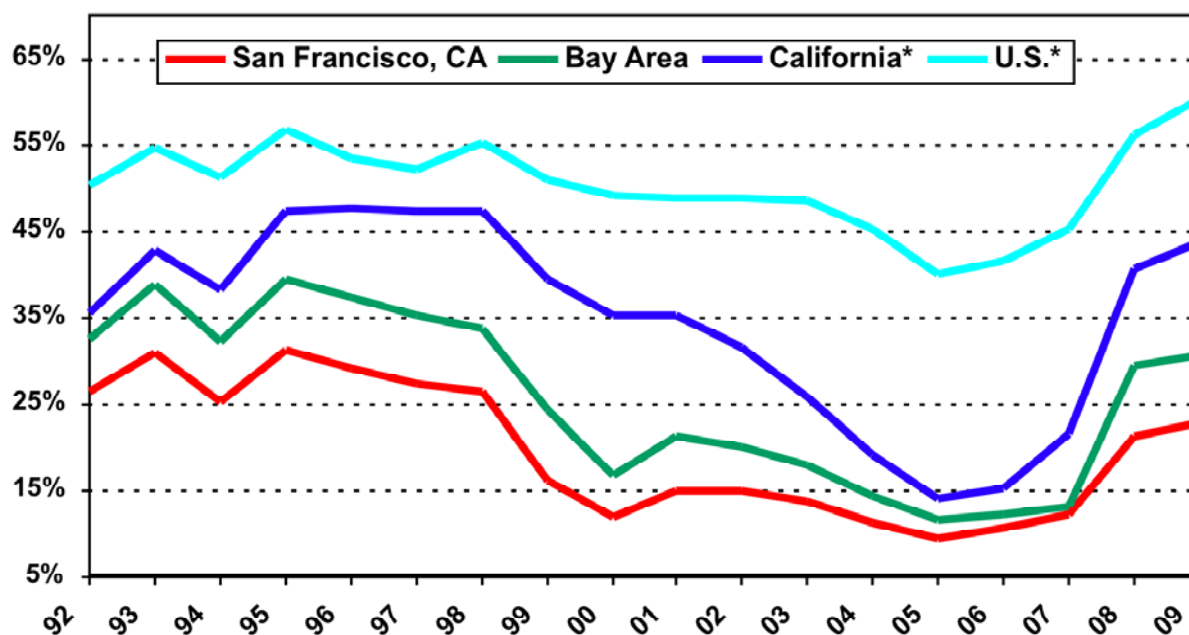


Figure 26
Percentage of Households That Can Afford Median Priced Homes



Substandard Housing

San Francisco has an older housing stock, with 53% of all units built before 1940. This is the largest concentration of older housing stock in the State; only 10% of the occupied housing in California was build before 1940.

New construction since 2000 accounts for just under 4% of the City's total housing stock and housing added in the last 30 years represents only 12% of all units (Table 32). Most of the housing stock is in sound condition, however, there are significant substandard housing challenges, particularly with lead paint and seismic retrofit needs in certain areas of San Francisco and particular building types.

Table 32
Age of San Francisco Housing Stock

Year Built	All Units	No.
2000 and later	3.7%	12,821
1980-1999	8.5%	29,455
1960 – 1979	14.6%	50,593
1940 – 1959	20.0%	69,305
1939 or earlier	53.3%	184,699
Total	100%	346,874

Source: San Francisco Housing Element 2009

The exact number of substandard housing units or units needing rehabilitation is difficult to estimate. While the Census asks whether your dwelling has complete kitchen and plumbing facilities, it does not account for other more subtle housing problems, such as inadequate wiring, leaks, or heating. Three different measures are examined in this analysis: lack of kitchen or plumbing facilities, health and building code violations, and presence of lead-based paint.

Lack of Kitchen and Plumbing Facilities

A unit has complete kitchen facilities when it has all three of the following: (d) a sink with a faucet, (e) a stove or range, and (f) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room.

Complete plumbing facilities include: (a) hot and cold running water, (b) a flush toilet, and (c) a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room.

Citywide, only a small percentage of housing units lack kitchen facilities (4.2%) or plumbing facilities (2.3%). However, housing without kitchen or plumbing facilities are highly concentrated in three small neighborhoods: the Tenderloin, Chinatown, and the Financial District. These low-income neighborhoods have many of the City's SRO buildings.

Table 33
Housing Units Lacking Kitchen or Plumbing Facilities, 2005-2007

	Lack Kitchen Facilities	Lack Plumbing Facilities	Lack Kitchen and/or Plumbing Facilities (unduplicated)
Number of Units	10,725	5,601	11,480

Sources: 2005-2007 ACS, 2009 CHAS

Health and Building Code Violations

Health and Building Code violations are another proxy for substandard housing. The Department of Building inspection tracks violations in the following areas:

- Building Section
- Fire Section
- Interior Surfaces
- Lead Section
- Other Section
- Plumbing and Electrical Section
- Sanitation Section
- Security Requirements
- Smoke Detection

Additionally, the Department of Health tracks violations in the following areas:

- Insanitary (e.g. Accumulation of filth, garbage, debris...)
- Housing (e.g. Standing water on disrepair roof, gutter)
- Food (e.g. Rodents/Roaches/Flies/Other Animals)

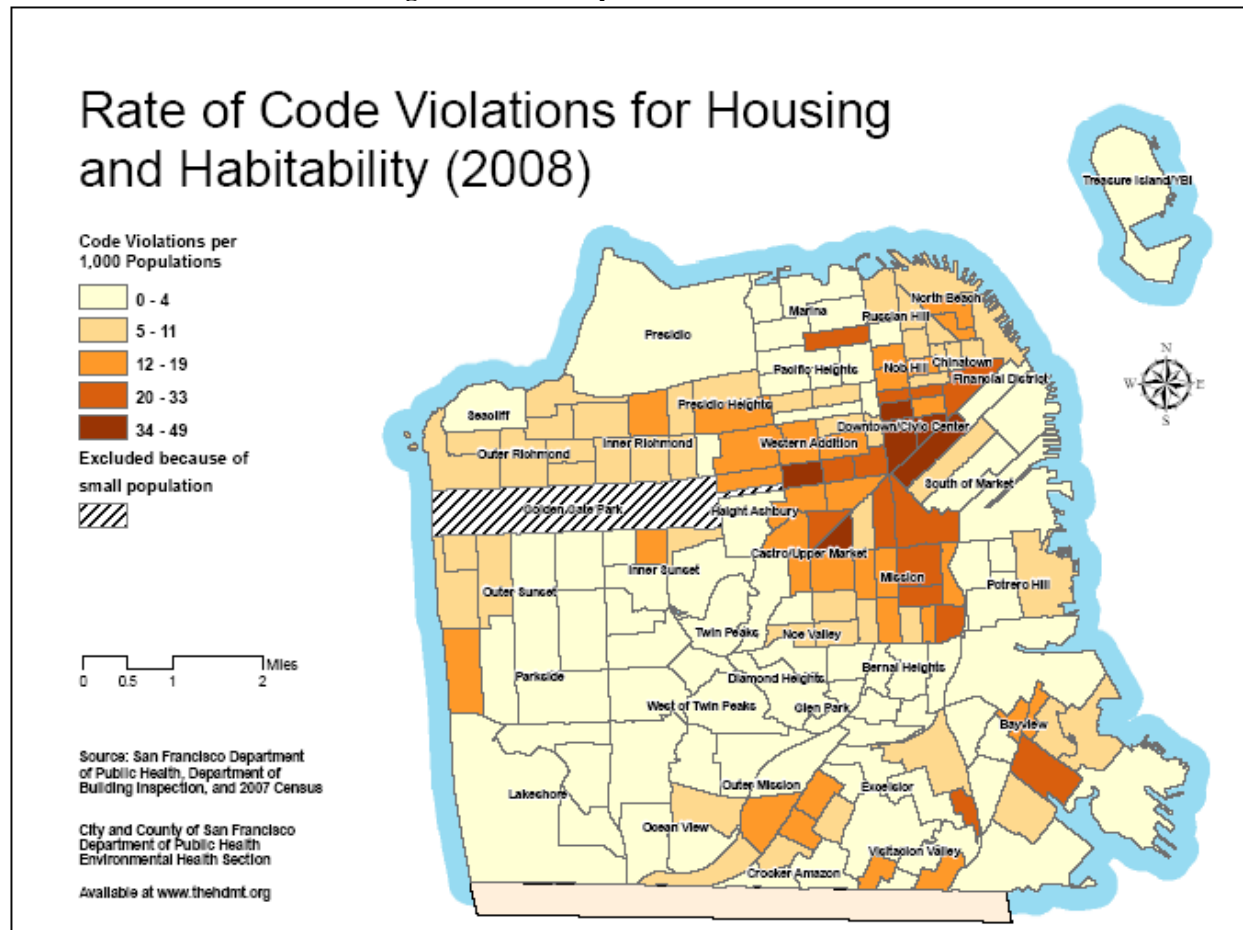
In 2008, there were 6,669 examples of health and building code violations in San Francisco (Table 34). The highest concentration of violations were, again, in those low-income, high density neighborhoods near downtown San Francisco, including Chinatown, Tenderloin, Civic Center, and the Financial District. Data also indicate a high rate of violations in the Inner Mission, Hayes Valley, and Upper Market/Castro neighborhoods (Map 11).

Table 34
Health and Building Code Violations, 2008

Health Code Violations	Building Code Violations	Total Code Violations	Total Violations per 1,000
819	5,850	6,669	9.2

Sources: SF Dept. of Health, SF Dept. of Building Inspection

Map 11
Rate of Code Violations for Housing and Habitability



Sources: San Francisco Department of Public Health, 2007 American Community Survey

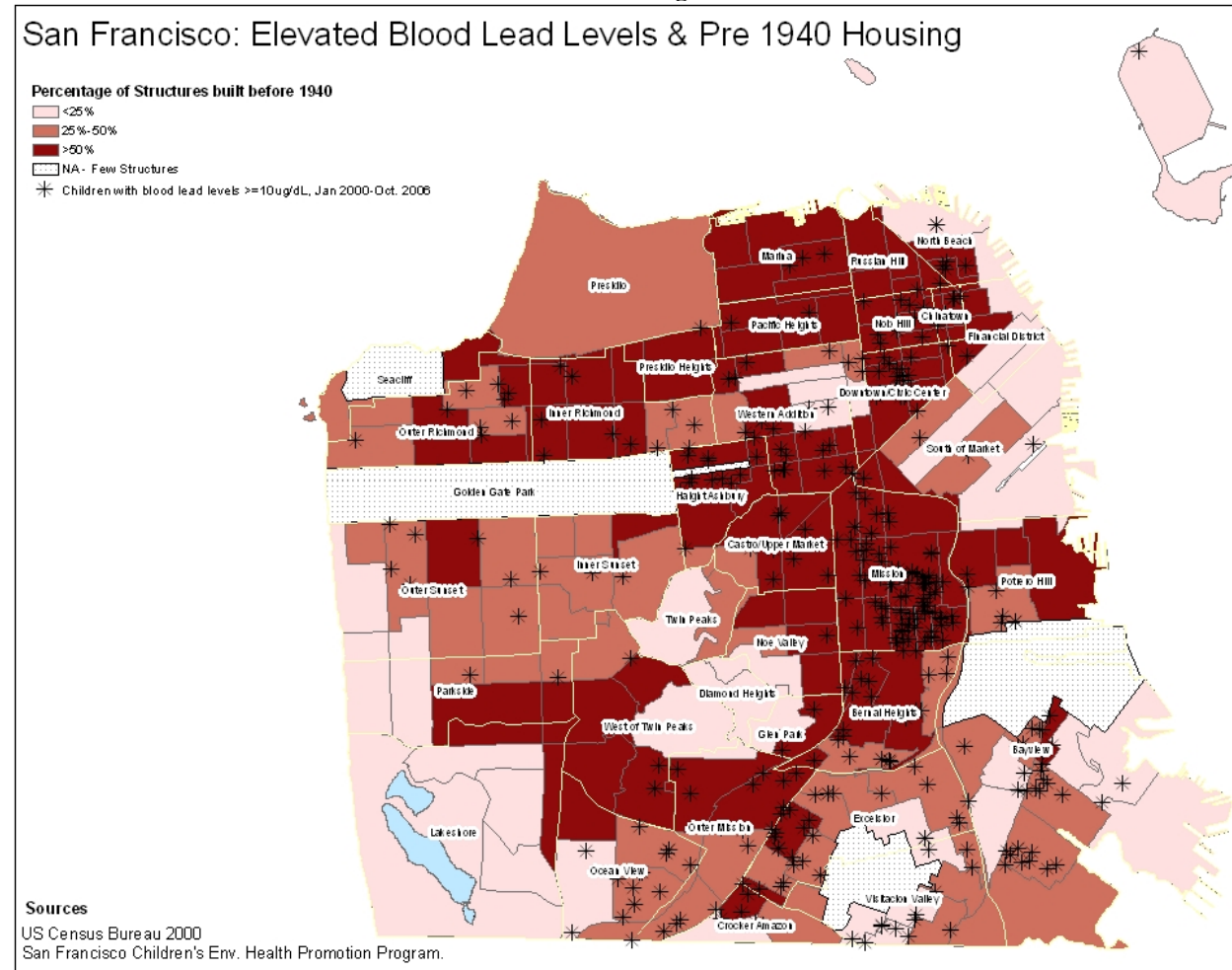
Presence of Lead Based Paint

Lead was added to paint prior to 1978 to make it more durable. 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% (235,874 units) of the housing stock is pre-1950, which is considered the time frame when paint contained the greatest concentration of lead. There are approximately 22,000 housing units in San Francisco with lead-based paint hazards that are occupied by low-and moderate-income families.

Map 12 shows that most children with elevated blood levels detected 200-2006 were living in low-income communities with older housing stock.

Map 12

San Francisco: Elevated Blood Levels and Pre 1940 Housing



Sources: San Francisco Department of Public Health, Census 2000

City Activity

Housing restoration, remodeling and maintenance is an on-going activity throughout the City. Renovation projects completed between 2000 and 2007 improved 18,900 units, with an average cost of \$25,000 per unit. Over 92% of the permits for residential improvements are for one and two unit buildings. Considerable rehabilitation is also needed in many lower income multi-unit buildings and residential hotels. This important stock of more affordable housing does not always receive adequate attention to maintenance needs.

Buildings At-Risk from Seismic Activity

Seismic retrofitting is a unique concern in many California cities, including San Francisco. In the early 1990s, there were approximately 400 unreinforced masonry residential hotels and apartment buildings (UMB), most of which are occupied by low-income households. Since then, the City has worked closely with building owners and invested in

improvements to ensure they comply with seismic safety requirements. On average, it takes \$45,000 per unit in public subsidies to rehabilitate and seismically upgrade these buildings and still maintain their low-income rent structure. As of August 2008, only five apartment buildings with 84 units and one residential hotel with 18 units have yet to comply with the City's retrofit requirements. 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.

Barriers to Affordable Housing Production

Housing development in California is a complex and lengthy process. San Francisco in particular is one of the more challenging environments to build housing. Factors including high land and construction costs, protracted entitlement and permitting processes, and organized opposition from neighbors pose real obstacles to developing housing in San Francisco.

Barriers to construction of affordable housing include:

- Strong for-sale housing demand, leading to high land values and the ability of property owners to command high land sale prices
- Limited developable parcels
- High construction costs
- Lengthy permitting process, due in part to environmental review and resident concerns over growth
- Lack of sufficient federal, state, and local funding to meet projected demand for affordable housing

The table below summarizes the unusually high costs of multifamily housing development in San Francisco: 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:⁴⁶

- Ballot measure attempted in November, 2004 to create a new \$200 million funding program using local bond financing
- Ballot measure attempted in November, 2002 to create a new \$250 million funding program using local bond financing
- Better Neighborhoods Planning program
- Adoption of Inclusionary Housing Ordinance (2002) and subsequent increase of inclusionary requirements (2006)
- New Land Use Element to the General Plan re-designates former industrial lands to housing and mixed-use sites

⁴⁶ For a fuller discussion of nongovernmental and governmental constraints to housing productions, please see the Housing Element of the General Plan, pages 69-79, available at: [http://housingelement2009.sfplanning.org/docs/Housing_Element_Part_I_4.22.09.pdf].

Table 35
Estimated Multifamily Development Costs Per Unit, San Francisco, 2007

	Cost Categories	Costs	% of Total Costs
DIRECT CONSTRUCTION COSTS	Land Cost	\$110,000	21.6%
	Building Construction	\$247,900	48.8%
	Parking Space Construction	\$20,000	3.9%
	Total Direct Costs	\$377,900	74.4%
INDIRECT CONSTRUCTION COSTS	Planning and Building Entitlement Fees	\$9,893	1.9%
	School Impact Fees	\$2,072	0.4%
	Developer Project Management, Architecture, Engineering and other "Soft" Costs	\$92,500	18.2%
	Construction Financing	\$25,900	5.1%
	Total Indirect Costs	\$130,365	25.6%
TOTAL DEVELOPMENT COST		\$508,265	100.0%

Source: SF Planning Department

Creation of Affordable Housing and Preservation of Existing Low-Income Housing

Creation of Affordable Housing

“Affordable housing”, as compared to “market rate” housing, is required by government to be priced less expensively for lower income people to afford.

The Mayor’s Office of Housing (MOH) and the San Francisco Redevelopment Agency (SFRA) create affordable housing by providing financing for the development, rehabilitation and purchase of affordable housing in San Francisco. MOH administers a variety of programs to finance the development of affordable housing by non-profit and for-profit developers.

2005-2009 were extraordinary years for both affordable housing and market rate housing development. 12,129 new homes were completed, of which 3,607 (30%) were restricted as affordable to low- and moderate-income households. Importantly, many of the new affordable units reached deep levels of affordability, meaning their prices are manageable for even our lowest-income residents, s seniors living on social security or homeless families.

Overcoming Barriers

Building anything new requires many local review and approval processes to ensure that the final structure is safe, respects the neighborhood context, serves community needs and meets environmental standards. From start to finish, the typical development process can take anywhere from three to five years.

Recognizing the need to increase efficiency and help developers better navigate approval processes, Mayor Newsom made several key changes in 2007. First, he brought in new leadership to reform the Planning and Building Inspection departments. Second, he launched an ambitious Business Process Reengineering (BPR) initiative to

streamline the City's development approval process. The BPR initiative has ensured reduced costs and improved customer service to developers and citizens alike by:

- eliminating redundant, unnecessary reviews, approvals, and regulations
- ensuring faster turnaround times for plan review and submitted permit applications
- creating a much-needed integrated permit tracking system

The 2004 Housing Element provides additional detail on 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.

Permanent Affordable Housing Needs

Table 36
Regional Housing Needs Assessment for San Francisco, 2007-June 2014

Household Income Category	No. of Units	% of Total	Annual Production Goal
Extremely Low (<30% AMI)	3,294	10.50%	439
Very Low (31-50% AMI)	3,295	10.60%	439
Low (51-80%AMI)	5,535	17.70%	738
Moderate (81-120%AMI)	6,754	21.70%	901
Above Moderate (over 120%AMI)	12,315	39.50%	1,642
Total Units	31,193	100.00%	4,159

Source: The Association of Bay Area Governments (ABAG)

Two governmental bodies, The State Department of Housing and Community Development (HCD) and the Association of Bay Area Governments (ABAG), set San Francisco's "fair share of the regional housing need"- the amount of new housing that should be built in order to house increasing numbers of residents. This Regional Housing Needs Allocation (RHNA) process also establishes the number of units that should be affordable to lower income households. The 2004 Housing Element suggested that the total number of housing units allocated to San Francisco by the RHNA process was not realistic. The goal for new housing production outlined for the 2007-2014 planning period (31,193) is two and a half times San Francisco's production from 2005-2009 (12,129). Furthermore, funds available for new affordable housing construction, rehabilitation and supportive service provision in 2008 totaled about \$48.1 million and the estimated additional capital subsidies needed to meet the City's regional housing share would have required over 300% more in funding.

Table 37
New Affordable Housing Construction by Income Level, 2005-2009

Household Income Category	2005	2006	2007	2008	2009	Total
Extremely Low (<30% AMI)	66	260	0	134	0	460
Very Low (31-50% AMI)	387	56	412	247	550	1,652
Lower (51-60% AMI)	236	5	100	81	0	422
Low (51-80% AMI)	0	12	20	0	140	172
Moderate (81-120% AMI)	110	158	203	361	256	1,088
Total Affordable Units	799	491	735	823	946	3,607
Total New Units	1,872	1,675	2,197	3,019	3,366	12,129

Source: San Francisco Planning Department, 2009 Housing Element

In prioritizing affordable housing activities, the City will continue to focus on financing affordable rental housing for the lowest income and most vulnerable populations to the extent possible. To make limited resources stretch as far as possible, home-ownership programs will continue to focus on people who earn over 50% of median but who are still in the low-income range (HUD Required Table 2A).

HUD Table 2A⁴⁷
Priority Housing Needs/Investment Plan Table
Affordable Housing Needs, San Francisco 2000

	Unmet Need ⁴⁸	Priority
Renters		
<u>Elderly (1 & 2 members)</u>		
0 - 30% MFI	12,541	H
31 - 50% MFI	3,613	H
51 - 80% MFI	2,029	M
<u>Small Related (2-4 members)</u>		
0 - 30% MFI	7,019	H
31 - 50% MFI	5,628	H
51 - 80% MFI	5,590	M
<u>Large Related (5+ members)</u>		
0 - 30% MFI	2,464	H
31 - 50% MFI	2,100	H
51 - 80% MFI	3,140	M
<u>All Other</u>		
0 - 30% MFI	15,757	H
31 - 50% MFI	9,493	H
51 - 80% MFI	11,213	M
Total	80,586	
Owners		
<u>Elderly (1 & 2 members)</u>		
0 - 30% MFI	3,959	M
31 - 50% MFI	1,575	M
51 - 80% MFI	1,517	H
<u>Small Related (2-4 members)</u>		
0 - 30% MFI	1,400	M
31 - 50% MFI	1,594	M
51 - 80% MFI	3,484	H
<u>Large Related (5+ members)</u>		
0 - 30% MFI	534	M
31 - 50% MFI	1,298	M
51 - 80% MFI	2,450	H

⁴⁷ HUD's required Table 2A 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.

⁴⁸ Unmet Need is defined by HUD as all households who suffer from "any housing problem." Housing problems considered by HUD include overcrowding, severe overcrowding, cost burden, severe cost burden, lack of kitchen facilities, and lack of plumbing facilities.

All Other

0 - 30% MFI	1,208	M
31 - 50% MFI	837	M
51 - 80% MFI	2,105	H

Total**21,962**Source: CHAS 2000 Databook⁴⁹

The permanent affordable housing needs of specific population groups are summarized below. These categories are not intended to be comprehensive, but rather represent groups for whom San Francisco is able to prioritize affordable housing construction over the next five years.

Very Low Income Seniors

The 2000 Census counted 136,369 or 18% of San Francisco's population as 60 years or older. San Francisco's elderly population is expected to grow to 173,200 by 2010 and to 279,800 by 2030; this growth is consistent with national trends. The recent Census also estimated that 24% of all San Francisco households have one or more persons over 65 years old. About 32,300 elderly householders, representing about 10% of all households in 2000, lived alone.

Fifty-three percent of San Francisco's seniors are 75 years old or older⁵⁰, and advances in medical technology will likely increase the relative size of this "older old" population as life expectancies increase in the future. This segment of the population is more likely to be poor and in need of fully accessible housing to maintain their quality of life. There will also be a growing population of people with cognitive impairment and dementia in San Francisco between 2010 to 2020.⁵¹ Due to a reduction in custodial care for older adults at hospitals and in nursing facilities, housing opportunities that include dementia care are a growing need.⁵²

Over half (52%) of the City's seniors 65 and over are homeowners.⁵³ Many of these homeowners bought their home decades ago, and now own them outright. As a result, senior homeowners today are somewhat shielded from high housing costs. However: (a) San Francisco baby boomers (adults born between 1936 and 1964) are dramatically less likely to own their homes than are baby boomers nationally or statewide; (b) younger baby boomers are less likely than older baby boomers to own their homes, and; (c) both groups are less likely to own their homes than seniors age 65 or older.⁵⁴ (d) baby boomers with disabilities represent an important demographic, as they will face distinct challenges to remaining stably housed as they age.

Since the city's historically high cost of houses has been prohibitive to many baby boomers, San Francisco is largely a city of renters when it comes to the baby boomer population⁵⁵ and there is a large unmet need for accessible, low-cost rental housing in the private market. As the generation of baby-boomer renters reaches retirement age, their incomes will decline, and the need for accessible low-cost rental housing and affordable senior housing will rise.

Senior citizens have different housing needs especially as they develop health problems or experience decreased mobility. The 2000 Census estimated that 23% of persons 65 and over have mobility or self-care limitations. The Long-Term Care Pilot Project Task Force estimates that the City must develop a minimum of 1,500 units of affordable supportive housing. Older and disabled adults who require long-term care have a need for a broad range of on-site and off-site services including central dining, transportation services, limited or complete medical care, recreational and other services. For seniors living independently, there is a need for small, safe, easily maintained

⁴⁹ More recent data meeting HUD requirements for Table 2A are unavailable.

⁵⁰ American Community Survey, 2007

⁵¹ Alzheimer's/Dementia Expert Panel, 2009

⁵² Dementia Care Revisions to Housing Element

⁵³ American Community Survey, 2007

⁵⁴ DAAS 2006 Community Needs Assessment

⁵⁵ San Francisco Baby Boomers- A Breed Apart?, July 2008.

dwelling units. The maximum SSI payment for a single adult over 65 with little or no income is \$845⁵⁶, and the average rent for a one-bedroom in San Francisco is \$2,388⁵⁷.

Persons with Severe Mental Illness

De-institutionalization of the state's mental healthcare system in the late 1970s left the charge and housing of psychiatrically disabled residents to private board and care facilities. In 1977 there were 1,278 board and care beds. By 1999, licensed board and care facilities in San Francisco managed just 525 beds for San Francisco's mentally ill. The growing costs of patient care may further reduce out-patient service. At current supplemental security subsidy levels, operators are finding the provision of board and care for the mentally ill financially unsustainable.

According to the 2000 Census, almost 39,120 San Franciscans identify as having a mental illness; about 94% are over the age of 16. Not everyone with a mental illness has special housing needs. The Department of Public Health's Division of Mental Health estimates there is a need for 2,000 supportive housing units for San Francisco's mentally ill.

Households with a mentally ill individual require close proximity to appropriate services, including not only health support services but grocery stores, everyday goods and services, and nearby transit, to enable the transition to independent living where possible. While large scale supportive housing is a cost-effective way of meeting these households' housing needs, advocates working with special needs groups emphasize the need to balance large-scale development with small site development and rehabilitation of units within existing neighborhoods, to enable people to live within their neighborhood of origin wherever possible, and to avoid geographic concentration that often hinders the transition to independent living.

A survey conducted by the San Francisco Mental Health Association indicated an overwhelming desire on the part of mentally disabled persons to live alone or with one to two friends in apartments with support services as needed. The absence of affordable housing linked to supportive services, however, sends many of the City's mentally ill through a never-ending loop of short-term acute care and homelessness.

Persons with Disabilities

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). A strong correlation between disability and poverty exists; 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. Fifteen percent of people age 65 or older (7,149), and 33% of all younger adults with disabilities (13,280) in San Francisco are living in poverty⁵⁸. Many rely on federal disability benefits (SSI) as their sole source of income, which is \$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.

People with accessibility needs such as wheelchair accessible entrances, wide interior spaces for wheelchair circulation, accessible bathing facilities, adjustable heights for counters and cabinets, and other amenities needs face particular challenges obtaining appropriate housing. Over three-quarters of San Francisco's housing stock was built before 1950 without these accommodations in mind. Most housing is difficult to convert to accessible standards. Although disability rights laws require that a landlord allow accessibility modifications in rental units, the burden of paying for such modifications is on the tenants themselves, who as noted, are frequently living in poverty.⁵⁹

The application process for housing can also discriminate against people with disabilities when landlords use a

⁵⁶ www.socialsecurity.gov

⁵⁷ DAAS 2006 Community Needs Assessment

⁵⁸ 2007 American Community Survey

⁵⁹ San Francisco Department of Aging and Adult Services, Community Needs Assessment, 2006.

“First Come First Serve” basis. This process requires applicants to wait in line for hours at a time and people with disabilities often cannot withstand a long wait, especially as many are dependent on attendants to help them get ready in the morning and can’t physically be out of the house until after 9:00 a.m.⁶⁰ Nonprofit housing developers as well as private landlords vary greatly in how well they market open units, waitlists, or new buildings to people with disabilities.

Housing options for people with disabilities range from acute care in an institution, to supportive housing, to living independently. Institutional living not only costs government many times more than other housing options, it also provides the most restricted and limited environment for people with disabilities.

Very Low-Income Families with Children

Approximately 54,700 or 38% of family households include children. Many of these children are in low-income households in ethnic communities that tend to be poorer than the rest of the City. About 20% of all family households, roughly 29,000, have five persons or more. San Francisco has too few large affordable units to accommodate the needs of these families, and as a result, larger families are more likely to live in overcrowded conditions than smaller households.

Table 38 also shows the limited number of suitable accommodations available for larger families and/or households.

Based on the current waiting list managed by the San Francisco Housing Authority, there is an estimated unfilled need for over 17,000 affordable housing units for low-income families. Two-thirds of these families require a two or three-bedroom unit due to their larger family sizes. Based on 2000 CHAS data, there is an estimated unfilled need of similar magnitude: 17, 211. The Comprehensive Housing Affordability Strategy (CHAS) data are compiled by the U.S. Department of Housing and Urban Development based upon Census Bureau data. According to CHAS data, over a quarter (27%) of the families needing affordable and appropriate housing need a four-bedroom unit, or larger to avoid overcrowded conditions.

Table 38
San Francisco Household Sizes and Unit Sizes

Household Size	% Total Households	Unit	% Total Housing Units
1-person	40%	Studio	18%
2-person	31%	1-bedroom	28%
3-person	13%	2-bedrooms	30%
4-person	9%	3-bedrooms	17%
5-person	4%	4-bedrooms	5%
6-person or more	5%	5-bedrooms or more	2%

Source: San Francisco Planning Department, 2009 Housing Element

⁶⁰ Application Do’s and Don’ts For Housing Providers.

HUD Required Table 1B
Housing for Specific Needs Populations: Needs and Goals

	Unmet Need	Priority Need (High, Medium, Low, No Such Need)	Multi-year Goals (g)
Population			
Elderly (65 years +)	19,795	High	637
Severe Mental Illness (b)	2,000	High	40
Persons with Disabilities (c)	10,550	High	35
Families with Children (d)	17,000	High	910
Transitional Age Youth (e)	5,700	High	107
Public Housing Residents (f)	2,500		142

NOTES:

(a) CHAS 2009- Includes Elderly & "Extra Elderly Renters under 50% AMI with Any Housing Problem

(b) San Francisco Planning Element 2009. Only includes need for Supportive Housing

(c) CHAS 2009, Includes Renters with Disabilities under 50% AMI with Any Housing Problem

(d) CHAS 2000, Includes Small and Large Renter Families under 50% AMI with Any Housing Problem, San Francisco Housing Element 2009

(e) Housing for Transitional Age Youth Work Plan and Recommendations, 2007-2012. Includes both homeless and marginally housed TAY

(f) Number of units in 8 severely dilapidated Public Housing sites selected for redevelopment

(g) Multiyear goals include the following types of housing: Homeless Supportive, Non-Homeless Supportive, Affordable Non-Supportive

Preservation of Housing That Serves Low-Income Populations

Public Housing

Background

Established in 1938, the San Francisco Housing Authority (referred to as "the Authority" or SFHA) manages 6,156 units of public housing stock in 50 developments scattered throughout the city. It is one of the largest public housing agencies in the nation, serving 5,583 public housing and 20,868 Section 8 eligible residents.

The mission of the San Francisco Housing Authority is to provide safe, sanitary, affordable, and decent housing to very low-income families, senior citizens and persons with disabilities. Over 2,000 units of the Authority's public housing portfolio are designated specifically for senior or disabled households, and the remainder are designated for families. The Authority houses very low-income families, and without its assistance, many of San Francisco's residents, who come from many different ethnic backgrounds and who create the city's unique flavor, would be forced to live elsewhere.

Overarching Goals

The Authority's primary goal during 2010-2015 will be to continue to provide affordable housing for nearly 12,000 public housing residents and approximately 21,000 Section 8 participants, while improving housing and economic opportunities for residents and maintaining high standards of property management, fiscal management and service delivery. The Authority will continue to target all income levels under 30% of the AMI for public housing and 50% to 80% of the AMI for other units. There are 21,773 households on the public housing waiting list and 14,830 households on the Section 8 waiting list. The average households on both of these lists require two and three bedroom units.

Physical Needs and Plans

The 2007 Comprehensive Physical Needs Assessment performed by the SFHA indicated that there is a backlog of immediate physical rehabilitation needs that will cost \$269 million. An additional \$26 million a year is needed to forestall physical deterioration in SFHA housing. The SFHA has identified projects totaling \$2.54 billion to comprehensively address all of the physical problems that currently exist.

The City of San Francisco is helping to address the physical deterioration of public housing and serve families living in severely dilapidated housing. HOPE SF will build upon the successes of HOPE VI in San Francisco and transform the City's most distressed public housing into thriving, mixed income communities.

Since the HOPE SF rebuilding process will take years, the City and SFHA will also take steps to address urgent infrastructure and rehabilitation needs at public housing sites. In prior years, MOH, SF Redevelopment Agency, and the SFPUC have partnered with the Housing Authority and invested in repairs that have the greatest effect on safety, security, and health issues impacting their residents' quality of life. A snapshot of repairs completed in 2008 include the installation of new entry gates and security cameras, fire alarm systems, sewer system improvements, repairs to elevators and improvements to lighting in stairwells and on walkways. In total, recent programs have rehabilitated 1,149 units of new and affordable housing with 2,607 bedrooms. Two new City-funded projects for needed boiler and water replacement are currently under construction.

In coming years, coordination with City efforts and collaborations with other public and private entities will continue to be emphasized. In part due to these partnerships, SFHA does not expect to lose any public housing units from the inventory.

Improving Resident Opportunities

The Authority is seeking ways to address the growing needs of working families for affordable housing and homeownership opportunities. New affordable homes will be built as part of the HOPE SF rebuilding process and existing public housing residents will be prioritized for these homes. Additionally, first-time homebuyer counseling and Individual Investment Accounts (IDA's) will be available to HOPE SF residents interested in preparing for homeownership opportunities. Finally, the HOPE SF Academy, a 15 week leadership course for public housing residents includes a home ownership trainings session each year.

The Authority will continue to prioritize resident opportunities to become involved with public housing management through "resident management corporations" and targeted staff positions. Some housing developments have "resident management corporations" in lieu of tenant associations. Members of resident management corporations receive training and are involved with the management of their site. The Housing Authority targets some property management staff positions specifically for resident employment.

Rent-Controlled Apartments

The San Francisco Rent Ordinance was became effective June 13, 1979. The Ordinance applies to most rental units built before June 1979, and places limits on rent increases to about 2.2% annually, and limits the reasons for tenant evictions. Approximately 170,000 rental units are protected by rent control.

San Francisco's Condominium Conversion Ordinance restricts the number of rental units that can be converted to ownership properties to 200 per year. These controls remain an important feature of the City's ability to retain its rental housing stock for low-income renters, since most rental buildings in San Francisco have a higher market value when converted to single-family homes or Condo's than they do as apartments. Despite protections, the number of rent-controlled units continues to decline, particularly in smaller two-unit buildings that are not subject to condominium conversion controls.

Because many such sites are too small for traditional local financing models (less than 20 units) MOH is currently working on a "small site" program that could allow the acquisition and rehabilitation of smaller sites, requiring a creative model addressing the specifics of these properties.

Table 39
Condominium Conversions Recorded By DPW by Building Type, 2005-2009

Building Type	2 Units	3 Units	4 Units	5 to 6 Units	Total
2005	180	51	48	27	306
2006	448	192	64	23	727
2007	522	150	96	16	784
2008	576	180	72	17	845
2009	508	141	132	22	803
Total	2,234	714	412	105	3,465

Source: Department of Public Works, Bureau of Street Use and Mapping

Single-Room Occupancy Hotels

San Francisco has over 500 residential hotels, and over 18,000 low-income San Franciscans live in SROs (compared to 12,000 in public housing developments). Over two-thirds of these hotels have monthly rents below \$601/month, as compared to the average rent for a Studio/Loft apartment of \$1,520/month. For this reason, many of the city's lowest income and most vulnerable citizens live in residential hotels, including eight thousand seniors, younger adults with disabilities, and 1,100 children. Single Room Occupancy hotels are concentrated in the Tenderloin and Chinatown neighborhoods, with some also located in SOMA and the Mission.

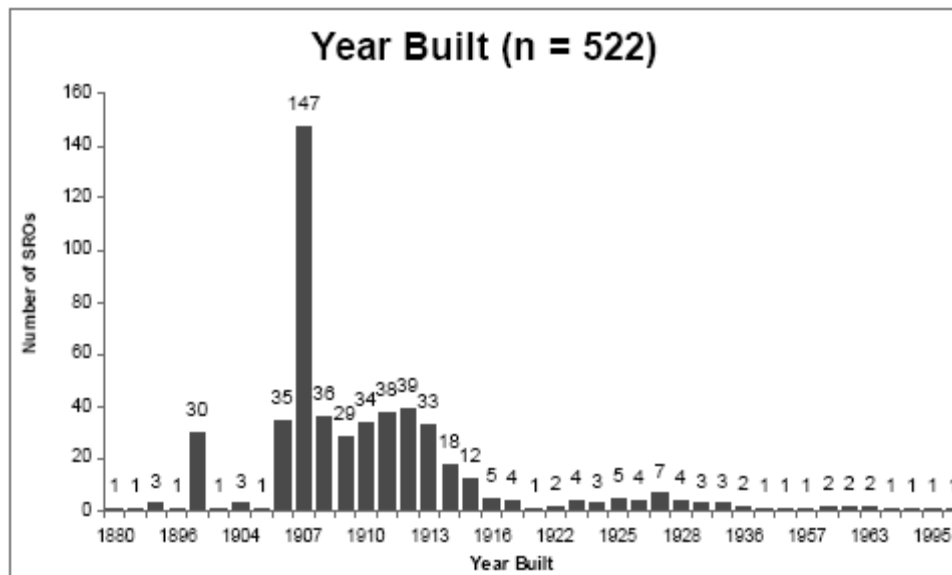
Table 40
Number of Units per SRO, by Neighborhood

Number of Units per SRO, by Neighborhood		
	Mean	Median
Tenderloin (N=208)	52.25	40
Chinatown (N=145)	39.3	28
SOMA (N=60)	54.2	45
Mission (N=50)	39.6	27.5
Other (N=67)	26.8	17

Sources: San Francisco Human Services Agency, San Francisco Planning Department

Most SRO hotels were built in the early 20th Century, and many are in need of repairs and renovations. The City is exploring possible means to maintain SRO's and other aging rent-controlled housing.

Figure 27
Year of Construction for SRO's



Sources: San Francisco Human Services Agency, San Francisco Office of the Assessor Recorder

Several measures have been implemented to slow the loss of single-room occupancy (SRO) residential hotel units in San Francisco, such as increased enforcement of safety regulations, transfer of residential hotel buildings to non-profit organizations, ensuring the long-term affordability of these units, and the reauthorization of the Single Room Occupancy Hotel Safety and Stabilization Task Force that was set to expire in 2003.

The Residential Hotel Conversion Ordinance preserves the City's valuable supply of single room occupancy (SRO) residential units and restricts their conversion to commercial uses. Originally adopted in 1980 and strengthened in 1990, this program is still in effect and achieving the desired impact of slowing the loss of SRO units. The total number of residential rooms decreased during the 1999-2006 reporting period from 19,618 to 19,164 (Table XX).

Table 41
Changes in Residential Hotel Stock, 2005-2009

	For Profit Residential Hotels	Non-Profit Residential Hotels	Total
--	-------------------------------	-------------------------------	-------

Year	Buildings	Residential Rooms	Buildings	Residential Rooms	Buildings	Residential Rooms
2005	435	15,106	71	4,217	506	19,323
2006	422	14,385	82	4,779	504	19,164
2007	419	14,233	84	4,886	503	19,119
2008	419	14,160	85	4,978	504	19,138
2009	418	14,040	87	5,105	505	19,145

Source: Department of Building Inspection

B. Affordable Housing

Introduction

In the current recession many families and individuals have lost jobs and income. Housing prices have dropped slightly but San Francisco has not experienced the large declines in housing costs that have characterized surrounding markets. As a result, San Francisco renters and homeowners alike have been affected by the collision of high housing costs with financial uncertainties, and those most affected have been the many vulnerable families and individuals who were already stretched to their limits to cover rents and mortgage payments.

While homeowners and tenants tighten their belts to pay for housing, developers, too, are looking for ways to cut costs. The demand for new housing has dropped precipitously; risk-averse investors have become leery of real-estate and building anything new has become more difficult. For affordable housing developers, declines in Low Income Housing Tax Credit (LIHTC) investments have notably reduced available resources for affordable rental development. Over 90% of all affordable rental housing is financed through Housing Credit, and investment in LIHTC dropped from about \$9 billion in 2006-2007 to 5.5 billion in 2008⁶¹.

San Francisco is also affected by these developments at the City government level. Declines in market rate production and tax revenues, have left the City with fewer resources to invest in affordable housing. In 2007 Inclusionary Zoning fees brought about \$28 million into the Affordable Housing fund for development, whereas last year (2009), there were no fees collected at all.

At the outset of the Consolidated Plan, the City is facing these challenges. Until resources recover, San Francisco will find creative ways to support affordable housing and ensure a growing stock of safe, healthy, and affordable housing for the City's lowest income residents. The following are the objectives of the 2010 – 2014 Housing Strategic Plan. Some of these objectives reflect new priorities that are responsive to current opportunities and constraints. Together with affordable housing programs and goals in San Francisco's Redevelopment Project Areas, the City's innovative new programs will build on the success of prior Consolidated Plan housing activities and bring us closer to achieving safe, healthy and affordable housing for all San Francisco residents.

Goal 4: San Francisco residents of all income levels will have safe, healthy and affordable housing.

Objective 1: Create and maintain permanently affordable rental housing through both new construction and acquisition and rehabilitation programs for individuals and families earning 0-60% of AMI.

Objective 2: Create and maintain permanently affordable ownership housing opportunities through both new construction and acquisition and rehabilitation programs for individuals and families earning up to 120% of AMI.

Objective 3: Reduce the barriers to access housing affordable to low- and moderate-income individuals.

Objective 4: Provide both services and permanently affordable, supportive housing opportunities for people with specific needs.

Objective 5: Meet the need for affordable and accessible housing opportunities for our aging population and people with physical disabilities.

Objective 6: Reduce the risk of lead exposure for low-income renters and owners, especially families with children under 6 years old.

⁶¹ Affordable Rental Housing A.C.T.I.O.N, Consensus Housing Credit Proposal Talking Points

Objective 7: Provide energy efficiency rehabilitation programs to meet high green standards, preserve affordability, and extend the useful life of aging housing stock.

The following paragraphs describe, in fuller detail, those new elements of the Housing Strategic Plan that reflect innovation and flexibility the current economic, housing, and policy context.

First: San Francisco will spread its limited public dollars further by investing in innovative programs like the Green Retrofit Program: this makes investments in renovations and rehabilitations that will improve the quality of affordable housing for tenants and homeowners, extend the life of buildings, and decrease the operating costs that face cash-strapped landlords and homeowners.

Second: in the wake of the national mortgage crisis, high foreclosure rates threaten the integrity of communities in San Francisco's southeastern neighborhoods. Foreclosures traumatically disrupt the lives of tenants as well as homeowners; therefore, preserving the housing stability of families and individuals in these circumstances is both an ethical necessity and a strategy for preserving neighborhood stability. Counseling services to prevent foreclosures and to ameliorate the affects of foreclosures will continue to be a key strategy for the City.

Third: another new program will support neighborhood stability by investing in Cooperative Housing - a model to increase homeownership opportunities for low- and moderate-income residents. In the past, the City has assisted existing Cooperatives that are in financial trouble. In the coming five years, the City will play a more proactive role in funding and organizing new Coops for tenants who are ready to become homeowners.

Fourth: over the next five years, the City will fund and oversee progress on the HOPE SF Initiative - a new goal area that combines housing, community development, and workforce investment strategies. HOPE SF will revitalize San Francisco's severely distressed public housing sites by creating thriving, mixed-income communities, without displacing current residents. HOPE SF will also create opportunities to transform residents' lives, not just their homes, by investing in the schools, services, safety and support needed for success.

The balance of this Housing Strategic Plan discusses seven objectives to achieve this goal, with background and strategies for each.

Objective 1. Create and maintain permanently affordable rental housing through both new construction and acquisition and rehabilitation programs for individuals and families earning 0-60% of AMI.

Background

San Francisco is amongst the highest-cost housing markets in the nation and a large proportion of residents are rent burdened i.e. they must pay over 30% of their income on rent. Many of these households represent San Francisco's working families, so the lack of affordable housing can create problems for San Francisco employers attempting to attract and retain employees.

Market rents in San Francisco impose a particularly severe cost burden on low-income renters, particularly seniors, low-income families, and persons with disabilities. Ninety-six percent of the households with an extreme rent burden earn less than 50% of the area median income⁶². Thus, while the City holds an overarching objective to provide affordable rental housing to individuals and families with incomes up to 60% AMI, individuals and families at 50% AMI will be prioritized.

Strategies

1. Provide financial assistance to create new safe, healthy, accessible, and affordable housing through new construction and acquisition/rehabilitation programs.

⁶² 2000 Census

There are few market-driven incentives associated with developing low-cost housing; therefore non-profit housing developers are often left to develop this housing with the help of public financing to make it viable. The Mayor's Office of Housing ("MOH") and the San Francisco Redevelopment Agency ("SFRA") will provide financial assistance to non-profit and, as needed, for-profit developers to make affordable rental housing development economically feasible. Funds will be used to plan and develop new affordable units or to acquire and rehabilitate existing market rate units, restricting them for long-term affordability.

The City will prioritize projects that can leverage other funding sources to ensure that City resources are efficiently allocated to financially feasible developments. MOH and SFRA loans and/or grants will also be used to demonstrate local public investment as required by certain state, federal, and private sources.

Long-term or permanent affordability remains a priority for the programs of the Mayor's Office of Housing (MOH) and San Francisco Redevelopment Agency (SFRA). For almost all programs in which MOH (and SFRA) invest, affordability terms of 50 to 75 years are now standard. The term of affordability is greater than the anticipated life of the developments funded by public funds. Where project sponsors have sought additional money from the City to extend the useful life of the building, MOH and SFRA require an extension of the term of affordability. In addition, the lead role played by non-profit entities in sponsoring affordable housing has meant that, in practice, housing developments will remain affordable even after the expiration of the 50 to 75 year term, since such assets must continue to be used for purposes consistent with the mission of the organization.

2. Partner with private non-profit developers and landlords to preserve existing affordable and low-cost rental housing stock.

Most housing stock in San Francisco is over 50 years old. As buildings age, they require maintenance and rehabilitation work, and owners of affordable housing often have difficulty obtaining the complete financing necessary from private sources. To maintain affordability for existing residents, affordable developments may require public funds to address substantial rehabilitation needs and/or to refinance their existing debt. MOH and SFRA will provide financing for capital improvements to existing affordable housing to ensure that affordable housing in San Francisco is safe, healthy, and accessible. Where lead poisoning threats occur, MOH will provide financing for remediation through the Lead Program (see Lead Program description below).

The acquisition of affordable housing units at-risk of converting to market rate due to expiring HUD mortgages or other subsidies has been an important part of the City's efforts to increase the stock of affordable housing. Concerted efforts by MOH and SFRA have resulted in securing financing for most of these properties to come under non-profit ownership to ensure permanent affordability. From 1999 to 2006, a total of 1,661 affordable units were preserved through these efforts. MOH and SFRA will continue to provide financial assistance to these and other at-risk units to ensure long term affordability.

Objective 2: Create and maintain permanently affordable ownership housing opportunities through both new construction and acquisition and rehabilitation programs for individuals and families earning up to 120% of AMI.

Background

San Francisco's homes are amongst the most expensive in the nation. Less than 23%⁶³ of San Franciscans can afford to buy a home without assistance and only 34%⁶⁴ of San Francisco residents are homeowners. Homeownership has many proven benefits at both the individual level and the neighborhood level. For children and families, homeownership improves stability by reducing the amount that families move from home to home. Changing schools negatively affects school performance not only for the child who moves, but for their classmates as well. Homeownership can also offer a sense of pride and security. On a neighborhood level, homeownership leads to improved property maintenance, reduced crime, and more political capital. Because only high income San Franciscans can afford homeownership without assistance, the Mayor's Office of Housing and the San Francisco

⁶³ Rosen Consulting Group

⁶⁴ Census Bureau

Redevelopment agency will support low- and moderate-income renters who are ready to become homeowners and will help existing homeowners remain stably housed.

Strategies

1. Encourage production of ownership housing with inclusionary zoning.

San Francisco's Planning Commission began implementing inclusionary housing requirements when issuing planning approvals in the early 1990's. In 2002, this policy was codified into a city-wide requirement for all new residential housing construction. Real-estate developers were required to sell or rent some units in any new development at a "below-market-rate" (BMR) price to households earning no more than the median income in the City. These lower income households then pay only 33% of their total income for housing costs. Real estate developers could also pay an "in-lieu" fee instead of building affordable units. Fees were updated annually to reflect the difference between real development costs and affordable sales prices. The in-lieu fee for a 2 bedroom unit in 2008 was \$334,478.

At present, the City manages resales of a portfolio of over 800 price-restricted Below Market Rate ownership units (BMR's) for low- and moderate-income households. Eligibility to purchase these units is based on a family's income, and attending homebuyer counseling at a HUD and City approved counseling agency. The marketing of these units is done with City staff guidance to ensure access by traditionally underserved communities. In addition to the City's inclusionary housing ordinance, there are other inclusionary policies that are required by certain Redevelopment Plans.

The City's inclusionary housing ordinance and other Redevelopment Plan inclusionary requirements continue to generate new BMR units and in-lieu fees (fees paid by housing developers as an alternative to constructing new affordable housing units) for the production of affordable housing. The City works with developers to enable them to meet their obligations through payment of fees or production of housing units.

2. Facilitate creation and preservation of limited equity cooperative housing. Provide financing for the purchase of at-risk HUD co-ops.

There are over 1800 units of FHA-insured limited equity housing cooperatives in San Francisco that are funded under the HUD 236 & 221 financing programs. All of these units were built over 25 years ago, most in Redevelopment Areas. Most of these complexes are in need of repair, and the City will provide technical assistance and financing to preserve them as housing for low- and moderate-income households. The City is committed to increasing physical access for people with disabilities in the rehabilitation of HUD co-ops.

The City will also increase homeownership rates by supporting the creation of limited equity housing cooperatives for low- and moderate-income renters seeking to acquire their own units. The City will assist these tenants in the process of acquisition, rehabilitation and conversion, particularly those facing eviction due to foreclosure or Ellis Act (owner move-in) eviction, with technical assistance and financing.

3. Offer financial assistance to low- and moderate-income first-time homebuyers through down-payment and mortgage assistance.

The City administers a variety of down-payment and mortgage assistance programs that assist low- and moderate-income, first time homebuyers to purchase market rate homes and BMRs in San Francisco. The Down-payment Assistance Loan Program (DALP) is a local bond-capitalized fund that provides payment deferred, shared equity loans to low- and moderate-income first time homebuyers to assist them in the purchase of market priced homes. Similarly, the City provides shared equity, payment deferred loans to buyers through the Inclusionary program component of the BMR DALP program. Special forgivable down-payment assistance loans are also available for qualified teachers employed by the San Francisco Unified School District and qualified Police Officers in the San Francisco Police Department. The City Second program also provides payment deferred loans to low- and moderate-income residents purchasing selected City-funded homeownership developments, where the City has the right of first refusal upon sale of the units. Mortgage Credit Certificates (MCCs) are available through the City to qualified

first time homebuyers to provide additional tax credits to offset mortgage payments. All of the City's programs require possession of a first time homebuyer counseling certificate by a HUD and City approved agency.

4. Preserve aging housing stock and retain low-income homeowners.

The City provides low-interest, payment deferred loans to low- and moderate-income homeowners for rehabilitation, accessibility improvements, and code enforcement at their properties. Health and safety, code enforcement, and energy efficiency rehabilitation activities are prioritized for funding in the scope of work. As the City's housing stock was predominantly built before 1979, lead hazard control is an essential part of rehabilitation and code enforcement. Similarly, energy efficiency upgrades, such as energy star appliances, energy efficient window replacements, and solar panel installations are prioritized for funding in all rehabilitation projects. To help more low-income homeowners age safely in place, improved accessibility features will continue to be a priority. Targeted marketing and outreach will be done by the City for the rehabilitation programs, in collaboration with non-profit partners in neighborhoods with high concentrations of low income homeowners, particularly those areas where high rates of foreclosure have led to a decrease in property values.

5. Provide grants for counseling and mediation services to prevent foreclosures and assist those impacted by foreclosures.

Foreclosure rates in San Francisco have risen sharply over the past three years and low-income neighborhoods in the southeast have been disproportionately affected by the foreclosure crisis. Foreclosures in San Francisco are most prevalent in the Southeastern neighborhoods of Bayview/Hunter's Point, Visitacion Valley, and the Excelsior. In these neighborhoods the foreclosure rate is 4-6%, meaning that of all mortgages 4-6% of them are expected to foreclose in a single year. Families, particularly families of color, were more likely to receive subprime mortgages and now face unexpected rate increases. Many of these lower-income families were stretched to afford their homes in the first place as well.

Counseling of low income households that face the loss of their homes to foreclosure continues to be a core activity supported by the City. The City will continue to provide assistance to HUD-approved homeownership counseling agencies to help households obtain modifications to their mortgages, and/or provide counseling about other alternatives, such as short sales, negotiating deed in lieu of trust, debt restructuring and referral to legal assistance for those who have been victims of predatory lending practices. The City funds and will continue to fund this core activity in several languages throughout its diverse neighborhoods.

Through investment in community organizations providing legal assistance, counseling and re-housing assistance, the City will also mitigate the impact on renters of displacements by foreclosure of rental apartment buildings.

Objective 3: Reduce the barriers to access housing affordable to low- and moderate-income individuals.

Background

Average rental prices and sales prices in San Francisco are high, and it is difficult for low-income people to find housing within their budgets. A housing search for decent low-cost housing requires savvy, perseverance, good credit, and freedom from disabilities or any other issues that a landlord could perceive as undesirable in a tenant.

In comparison to renting, the complexities of home-purchase are even more opaque. Yet the City firmly believes that wealth, impeccable English language skills, and a legal education should not be prerequisites for homeownership. The Mayor's Office of Housing and the San Francisco Redevelopment Agency will make efforts to reduce barriers to housing access so that low- and moderate-income individuals and families can find housing that fits their budgets.

Strategies

1. Fund counseling for renters seeking housing.

MOH/SFRA will fund a variety of housing counseling services for renters who have recently been evicted or are urgently in need of housing. Among low-income people, individuals with barriers to housing, such as those with disabilities or limited English fluency, will be prioritized. Housing counselors will help clients navigate the public housing system for placement on the waitlist and identify various affordable housing opportunities. Counseling agencies will also support seniors, younger adults with disabilities, and other clients with specific needs in finding service-enriched housing. Counseling on Fair Housing law will ensure renters know their rights regarding disability issues and reasonable accommodation/modification needs.

2. Build an information network about affordable opportunities through the MOH/SFRA websites, the annual report, and the BMR rental list.

San Francisco's robust network of affordable housing involves many active developers and management companies. Unfortunately, a system with many independent players can be time-consuming and confusing for potential tenants. Application processes differ and waitlists are maintained independently for each building. MOH/SFRA will help knit together this sometimes disjointed system to improve access to government supported housing by building an information network about affordable opportunities through the MOH/SFRA websites, the Annual Housing Report, and online access to affordable homeownership and rental opportunities.

Website

The Mayor's Office of Housing and San Francisco Redevelopment Agency websites will continue to serve as a hub of information regarding affordable housing resources. The websites will be enhanced for easy navigation and maintained with up-to-date information on programs and opportunities.

Annual Report

The City's housing agencies will explain local policies and programs that address affordable housing in the Annual Housing Report. This report will serve to orient the general public on basic issues such as the difference between public housing and other affordable housing.

Centralized Source on Affordable Ownership and Rental Opportunities

The Mayor's Office of Housing will continue to market its list of available Below Market Rate units for rent or for sale that were developed as a result of the San Francisco Inclusionary Zoning ordinance. In addition, the MOH will create a new centralized web-based resource for information for both homeownership and rental opportunities.

3. Facilitate the transition of low-income and moderate-income renters into homeownership by funding homebuyer education and financial training programs that assist first time homebuyers to navigate the home purchase and financing opportunities available to them.

Homebuyer education is a crucial component of all of the first time homebuyer programs in the City. Several HUD approved non-profit counseling agencies are supported by the City to provide culturally sensitive homebuyer workshops and counseling in several languages for free throughout the City. All City supported agencies utilize the standard Neighborworks America approved curriculum for homebuyer education, and make up HomeownershipSF, a collaborative membership organization that is a Neighborworks affiliate. The homebuyer curriculum requires 6-8 hours of in-class education, and individual one-on-one counseling is encouraged before a certificate is issued. In addition to the ongoing workshops and counseling, the City-supported counseling agencies organize a yearly homeownership fair in the fall. The fair brings together counselors, lenders, and agencies dedicated to providing opportunities for low-income first-time homebuyers. The homeownership fair is attended by an average of 3,000 people every year and targeted outreach is done to draw from the diverse San Francisco communities. The fair has workshops, in several languages, on credit repair, financing, special programs and other topics of interest to low-income, first-time homebuyers.

The City will prioritize residents in HUD- and City-subsidized housing who are approaching the maximum income level allowed in affordable rental housing for homeownership counseling. Targeted marketing, outreach and

financial education will be supported by the City in collaboration with non-profit partners, including community housing developers, to identify households that could be assisted to transition into homeownership. Financial education, savings support and homeownership education will be provided to those households to enable them to access the City's homeownership assistance programs.

Objective 4: Provide both services and permanently affordable, supportive housing opportunities for people with specific needs.

Background

The need for permanently affordable supportive housing is greater than the City's available supply of apartments for people needing on-site supports and services where they reside. "Supportive housing", as opposed to other types of affordable housing, includes on-site services such as case management. Supportive housing began as a model to reduce homelessness, and has become a model for serving many populations with specific needs. It is crucial for the City to continue to support and expand the supply of permanent supportive housing for San Francisco's low-income residents with specific needs, not only to prevent homelessness, but also to ensure a high quality of life for individuals who have disabilities, health-related issues, and other challenges.

MOH and SFRA will continue to support development, maintenance, operating costs, and services to increase the supply of affordable homes for individuals who need housing with onsite supportive services to be healthy and thrive. These populations include but are not limited to people with aids, people with developmental disabilities, frail seniors, people with dementia, youth ages 18-24 with prior foster care involvement, and people suffering from severe mental illnesses.

Strategies

1. 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 with specific needs. 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 City will provide financial assistance to non-profit developers and owners to create new permanent supportive housing opportunities on sites yet to be determined and on sites in Redevelopment Project Areas.
 - The City will leverage state, and federal capital, operating subsidies, rental subsidies, and services resources in order to create new supportive housing units.
2. Provide comprehensive supportive services and operating funding in supportive housing developments to help tenants retain their housing and improve their overall health and stability.

Permanent supportive housing helps residents to stabilize their lives by providing them with the type of on-site, wrap-around services or off-site services that match their strengths and needs. The City understands that providing housing to specific needs populations without these services threatens their ability to live independently. Therefore, the City has made it a priority to ensure that housing providers and service providers collaborate on permanent supportive housing developments.

- The City will provide supportive services funding by pursuing federal and state service funding as well using funds from the Department of Human Services and Department of Public Health.
- In addition to services funding, the City will offer an operating/rent subsidy program to support the long-term operation of permanently supportive housing. Given extremely low rents, without additional funding supportive housing operating costs typically exceed revenues. The City will make the rental operation

financially feasible using federal and state funding as well as funds from the Department of Human Services and Department of Public Health.

Finally, the City will build capacity among housing and service organizations by funding partnerships between service providers and housing development corporations that develop and manage supportive housing for people with specific needs.

3. Provide rental assistance to persons disabled with HIV/AIDS.

Using HOPWA (Housing Opportunities for Persons with AIDS) funds, the San Francisco Redevelopment Agency will fund contractors to perform the following tasks for this population:

(1) Manage a “deep” rental assistance program between HOPWA clients and private landlords to reach extremely low-income residents earning less than 30% of the Area Median Income. A “deep” rent subsidy covers the rent in excess of the tenant's rent portion. The tenant's rent portion is always a percentage of the tenant's income (usually 30%). The allowed rent per unit cannot exceed the Fair Market Rent standard for San Francisco.

(2) Manage a “shallow” rental assistance program serving slightly higher-income residents. A “shallow” rent is usually a fixed monthly amount that subsidizes the tenant's rent to ensure housing stability. The tenant may pay more than 30% of income for rent. The allowed rent per unit cannot exceed the Fair Market Rent standard for San Francisco.

(3) Study the impacts of a shallow rental assistance program

4. Maintain the investment in supportive housing

Once supportive housing has been created, adequate oversight must occur to ensure that 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 and high quality.

- The City will conduct thorough annual monitoring of existing supportive housing developments, including a requirement for annual monitoring reports, annual site visits, and on-going assessments of the housing’s financial and operational health.
- The City will also provide financing for capital improvements to existing affordable housing stock that are beyond the scope of existing reserves.

Objective 5: Meet the need for affordable and accessible housing opportunities for our aging population and people with physical disabilities.

Background

The City will pursue three strategies to address the need for accessible and adaptable affordable housing: (1) provide financial assistance for creation of new safe, healthy, and accessible affordable housing specifically for seniors and younger adults with disabilities; (2) require inclusion of adaptable/ accessible units in new construction and moderate rehabilitation of affordable housing and; (3) enforce policies and practices that accommodate the needs of people with disabilities and enable them to reside in affordable housing financed by the City.

Strategies

1. Provide financial assistance to create new safe, healthy, and accessible affordable housing specifically for seniors and younger adults with disabilities.

The Mayor's Office of Housing and Redevelopment Agency will provide financial assistance to non-profit and, as needed, for-profit developers to make affordable and accessible rental housing development economically feasible. Funds will be used to plan and develop new affordable units or to acquire and rehabilitate existing market rate units, restricting them for long-term affordability. The Mayor's Office of Housing will continue to require that all affordable housing providers be well informed on disability rights and Fair Housing practices.

2. Require inclusion of adaptable/accessible units in all new construction and moderate rehabilitation of affordable housing in order to further increase the overall supply of accessible/adaptable affordable housing.

While each building is unique in its construction and target population, the City will require every developer to closely examine pre-development plans to ensure that units are accessible to the maximum extent feasible. As a result, across the entire portfolio of City funded affordable housing, the proportion of accessible units will increase. Specific production targets for the portfolio of publically assisted units are as follows:

- Development targeted for seniors will be 100% accessible or adaptable

For other new construction, 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, 10% of all assisted units will be adaptable/accessible.

3. Address the need for accessible affordable housing by enforcing local, state, and federal regulations.

In addition to increasing the supply of accessible housing, the Mayor's Office of Housing will continue to require 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, as well as policies and procedures specific to those publically assisted units overseen by the Mayor's Office of Housing. Contractual obligations and the MOH annual monitoring process ensure the following:

- Marketing plans for City-funded housing projects include outreach to people with disabilities through disability community organizations and other relevant agencies and other affirmative marketing of accessible and affordable housing to people with disabilities.
- Affordable housing providers receiving City funding must demonstrate that they have established clear communications with tenants about accessibility and accommodation request procedures.
- Affordable housing providers receiving City funding must 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.
- When an accessible unit becomes vacant, housing providers must 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.
- Affordable housing providers receiving City funding must 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.

Objective 6: Reduce the risk of lead exposure for low-income renters and owners, especially families with children under 6 years old.

Background

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. 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.

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.

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:

Strategies

1. Continue formal working relationships with key city agencies that have enforcement authority over lead regulations.

DPH – Children's Environmental Health Program

The Lead Poisoning Prevention Program at the Children's Environmental Health Promotion program (CEHP) 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 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. Jointly, DPH and MOH will 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. The two departments will also grow and improve the program by:

- Continuing data collection and data sharing to identify needs in children's environmental health related to poor housing.
- Planning joint outreach and marketing to jointly targeted groups.
- Working to identify and access funding sources for children's environmental health as it relates to poor quality housing.
- Identifying and planning new program needs, staff training, and collaborations.

Department of Building Inspection (DBI):

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. DBI's 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.

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. 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.

2. Develop and manage 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.

The lead program has initiated and will expand collaborative relationships with the San Francisco Head Start Programs, Home-based family daycare providers, and the San Francisco Children's council. These, and other community groups that serve low-income children under six and their parents, will be partners in lead remediation and prevention.

3. Continue formal collaborative relationships with key groups and agencies serving tenants and landlords including community based organizations, the San Francisco Housing Authority, and the San Francisco Rent Stabilization and Arbitration Board.

Partner with Community-Based Organizations

MOH will work to expand the role of community-based organizations that provide tenant/landlord education and counseling in targeted communities. CBO's will disseminate outreach information on lead issues to tenants and refer tenants for lead-related tenant/landlord issue counseling. MOH will also expand the role of community-based organizations that provide lead remediation education and training in targeted communities in order to train more workers on lead post-remediation cleaning practices. The Mayor's Office of housing will require that these workers are hired for lead remediation projects.

Partner with the San Francisco Housing Authority

MOH and the San Francisco Housing Authority will continue our partnership to provide analysis and assessment of lead hazards in Section 8 housing units containing children under the age of six.

Partner with San Francisco Rent Stabilization and Arbitration Board

MOH and the Rent Board will continue our formal relationship in order to address the tenant concerns about:

- Retaliation for participation in the lead program
- Possible Rent increases post lead remediation services, and
- Eviction prevention

MOH will refer tenants and/or landlords who require education and clarification on the participation in the lead program to the Rent Board.

Objective 7: Provide energy efficiency rehabilitation programs to meet high green standards, preserve affordability, and extend the useful life of aging housing stock.

Background

Much of the City's affordable housing is provided in older structures many of which suffer from a host of energy efficiency problems such as leaky single-glazed windows, old boilers, inefficient heat and hot water distribution systems, and poor lighting controls. Such inefficiencies lead to high utility costs that compromise the property's operations and cash flow. 25% of San Francisco's affordable housing portfolio, nearly 7,000 units, suffer from per-unit utility costs that are significantly above the average of all City stock. Properties may be spending as much as \$20,000/year too much on utility costs that can be saved through green retrofit improvements. By extension, if all the properties in the MOH housing portfolio that have above-average utility costs were able to achieve just an "average" performance, the City's affordable housing providers (supported by MOH) would save nearly \$1 million/year in operating expenses. And finally, many of these buildings suffer from other related deferred maintenance items that should be addressed during a Green Retrofit to the extent that additional funding can be leveraged to support a more substantial rehab effort.

Low income single family homeowners also often face the burden of substandard and energy inefficient housing. 94% of the City's housing stock was built before 1978, and lead based paint hazards are ubiquitous in the City's housing stock. The Southeastern neighborhoods of the City, however have the highest concentrations of older housing units, low income homeowners, families with children under the age of six and high asthma rates. This particular combination makes it imperative to target low income homeowners for the initiative. Financing the remediation of environmental hazards in housing and energy efficiency upgrades will also lead to greater economic self sufficiency for the homeowners.

Unfortunately, in an era of dwindling resources, meeting the long term physical and financial needs of the affordable housing sector's aging portfolio is a daunting task.

Federal programs such as the Weatherization Assistance Program (WAP) and the Low-Income Home Energy Assistance Program (LIHEAP), and rate-payer funded utility programs such as PGE's Low Income Energy Efficiency (LIEE) program, have proved challenging to exploit to the benefit of multifamily affordable housing.

Unfortunately, due to the complicated financing involved in multifamily affordable housings, and the way in which the rents are regulated to ensure long-term affordability, PACE models of financing⁶⁵ will be difficult to access for affordable housing. Affordable housing properties operate on very thin margins, with tight cash flow, and owners are understandably reluctant to undertake holistic energy efficiency upgrades unless funding is provided with very favorable terms and the process is streamlined. Finally, the amount of loan serviceable with energy savings, in most instances, will not be sufficient to cover the full cost of the improvements.

Access to credit is a problem for many low income homeowners. In the Southeastern neighborhoods, high foreclosure rates have led to a decrease in property values. This has made it even more difficult for low income homeowners to obtain financing for improvements to their homes.

A tremendous opportunity exists to increase energy efficiency and preserve affordability for hundreds of units of housing serving low-income residents in San Francisco. The Green Retrofit Initiative addresses this need, and confronts these challenges, in two ways: first, by providing technical support to affordable housing owners to assess building energy needs and deficiencies; and second, by assembling financing and leveraging resources that can

⁶⁵ The City of San Francisco is in the process of establishing a Property Assessed Clean Energy (PACE) program to promote energy efficiency upgrades throughout the City. PACE programs issue bonds whose proceeds are lent to commercial and residential property owners to finance energy retrofits. These proceeds are then repaid over time via an annual assessment on their property tax bill.

address those needs, increase energy efficiency, improve resident comfort and lower utility costs. Funding for the retrofit work is provided both through the channeling of available subsidies and rebates such as the Weatherization Assistance Program, utility rebates, and local affordable housing funds, and through the provision of low-interest loans paid off with savings that result from the energy efficiency improvements. Leveraged with subsidy and rebate dollars, the Initiative's revolving loan fund will provide capital for energy and water improvements with verifiable near and mid-term payback periods.

Strategies

1. Provide technical assistance to assess the home or buildings' energy and water efficiency needs, assemble subsidy sources, monitor performance over time, and train homeowners or property maintenance staff and tenants.

Critical to the success of the Initiative is our ability to assess the home or buildings' energy and water efficiency needs (or deficiencies) in order to conduct a "whole-building" or "whole-house" retrofit. A whole-building approach differs from installation of a set of pre-defined prescriptive measures in that it seeks to achieve maximum efficiency gains by analyzing current performance, and then proposing and implementing integrated systemic improvements that will improve upon current performance. A whole-building approach recognizes the interactive nature of energy features of a building, and builds on diagnostics to ensure that deficiencies are addressed directly, with maximum improvement to the building's operating bottom line.

The technical support component of the Initiative includes:

- A whole-building analysis of energy and water performance as well as consideration of related upgrades and building improvements;
 - Assistance with assembling subsidy sources such as weatherization funds and utility-based rebates and incentives;
 - Verification of installation of measures and performance monitoring over time;
 - Training and education for homeowners, or property maintenance staff and tenants.
2. Leverage a diverse set of resources to finance green retrofits.

In addition to providing technical assistance, the Initiative addresses the needs of affordable multifamily properties and low income homeowners by providing direct subsidy in the form of ARRA Weatherization Assistance Program funding, providing favorable loan products through a Green Revolving Loan Fund, and assisting affordable housing providers and low income homeowners in leveraging other resources such as Energy Efficiency and Conservation Block Grants, utility rebates, and available CDBG funds. Leveraging of a diverse set of resources to achieve maximum benefit is a key component of the Initiative.

- The Initiative will use ARRA WAP funding as a direct subsidy for energy efficiency upgrades for eligible properties (those with at least two-thirds of tenants earning less than 200% of federal poverty line). In establishing systems to employ WAP funding in a multifamily context, the Initiative will establish a powerful precedent for accessing related sources of funding such as LIEE and LIHEAP for San Francisco's low income tenants and multifamily property owners.
- Additionally, MOH is working to establish closer working relationships with peer City agencies to facilitate the leveraging of additional resources. For example, MOH will work with the San Francisco Department of Environment (SFE) to channel Energy Efficiency and Conservation Block Grant (EECBG) to participating affordable housing properties, as well as take advantage of utility rebates managed through SFE's Energy Watch Program.
- Finally, MOH will establish a Green Revolving Loan Fund to provide favorable financing for energy improvements on Multifamily buildings with a defined and verifiable payback period. Similarly, low interest, payment deferred loans will be available to low income single family homeowners for green retrofitting. Currently, private loans for energy efficiency improvements in affordable housing do not exist. In order to attract private capital, MOH, in partnership with the Low Income Investment Fund (LIIF) and

Enterprise Community Partners, has received a State Energy Program (SEP) grant to serve as a “top loss” reserve to attract private capital to a loan fund. SEP funding in a “top loss” position will serve two key roles that will induce owners of affordable multifamily housing to borrow the funds and construct the improvements: 1) it will lower the overall cost of the capital loaned to the projects, and 2) it will enable loans to be offered on a non-secured basis which is the only viable mechanism due to the highly leveraged financing structure in most affordable housing in San Francisco. Both of these roles are crucial in leveraging private capital by lowering the investor risk and by making the debt more affordable to the end user enhancing the likelihood of full repayment. These loan funds, coupled with extensive technical support, represent a holistic approach to addressing energy efficiency needs in affordable housing and single family homes, and will spur private investment in an emerging market.

3. Link to City workforce development activities

MOH is also working closely with the Office of Economic and Workforce Development’s CityBuild program to place disadvantaged workers and graduates of the new Green Academy into projects funded as part of the Initiative. The Green Academy is a comprehensive Certificated LIEE Training Initiative that will prepare participants with the necessary skills and certifications required to market and install energy efficiency measures not only for the LIEE program but for the federal Low Income Home Energy Assistance Program (LIHEAP) and Weatherization Assistance Program (WAP) as well.

Goal 5: Public Housing Developments That Were Severely Distressed Are Thriving Mixed-Income Communities

What is HOPE SF?

HOPE SF is an ambitious, large-scale effort to transform the San Francisco Housing Authority’s (“SFHA”; “Housing Authority”) most troubled and deteriorating housing stock. In partnership with multiple public and private entities, HOPE SF will revitalize entire neighborhoods with public, affordable, and market-rate homes, improved infrastructure, green design, and new commercial and retail opportunities. The new HOPE SF communities will include over 6,000 new residences in all, with each neighborhood demonstrating economic feasibility and environmental sustainability.

HOPE SF is not only concerned with rebuilding the physical form. Human capital development is an integral part of the HOPE SF program. HOPE SF calls for a comprehensive family strengthening strategy that includes an emphasis on education from cradle to college; intentional linkage to community and public services and opportunities for today’s residents, and creation of vibrant community facilities (schools, parks, childcare sites) in the revitalized community of tomorrow.

By supporting both neighborhood revitalization and human capital development, HOPE SF aims to create healthy, stable, and productive living environments for all residents, at all incomes, transforming communities that have been among San Francisco’s most disadvantaged and challenged.

Alignment of Resources

In 2006, Mayor Gavin Newsom and the San Francisco Board of Supervisors committed \$95 million of City funds to launch HOPE SF, an historic amount that leveraged tens of millions of dollars of private investment, federal low-income housing tax credit equity, state funding, and other resources, such as HUD CDBG and HOME funding. As HOPE SF unfolds, strong partnerships with other City agencies will continue to ensure that resources are aligned toward achieving HOPE SF goals.

MOH serves as the “nerve-center” of HOPE SF, coordinating interagency funding and policy-setting amongst the public agency partners. Other city agencies (listed) are partners in HOPE SF

- The Department of Children, Youth, and their Families
- The Office of Economic and Workforce Development
- The Human Services Agency
- The San Francisco Unified School District
- The Interagency Council of the Mayor's Office
- The San Francisco Redevelopment Agency
- The San Francisco Housing Authority
- The Department of Public Health

HOPE SF Sequencing

After five years of collaborative predevelopment work and community outreach by the Housing Authority, Redevelopment Agency, MOH, and private developers, Hunters View, the first HOPE SF site, began construction of its first phase in January 2010. Completion of Phase 1 is scheduled for 2012. While Phase 1 is under construction, subsequent phases will continue predevelopment work and also commence construction, thus creating a phasing program that will enable residents to stay on-site before moving to their new units if they so choose.

Additional HOPE SF sites are also in predevelopment:

- Sunnydale
- Westside Courts
- Potrero Terrace and Annex
- Alice Griffith

Following the HOPE SF model, each of these sites' ongoing community planning process seeks to fully revitalize the physical developments, create wholly new communities, and meet the service needs of residents and the broader goals of the larger neighborhood. To ensure accountability to the initiative's ambitious objectives, the City will work with an independent evaluator to assess success in three areas:

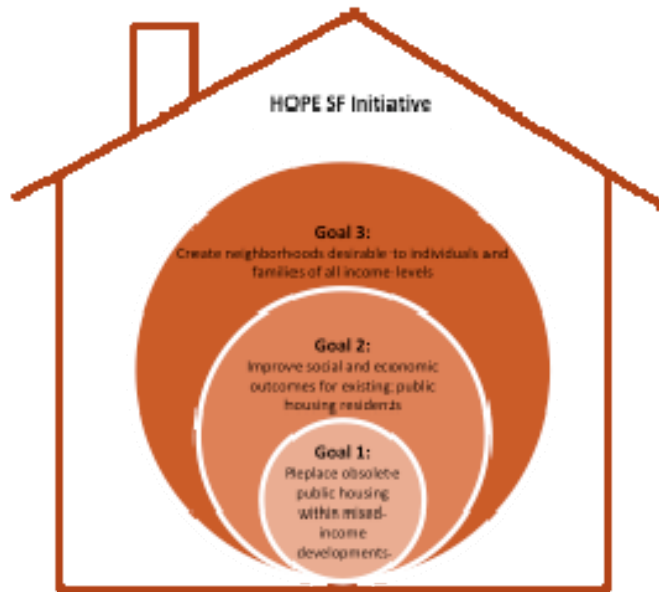
Objective 1: Replace obsolete public housing within mixed-income developments.

Objective 2: Improve social and economic outcomes for existing public housing residents.

Objective 3: Create neighborhoods desirable to individuals and families of all income levels.

Figure 28

Objectives/Goals for HOPE SF Initiative



Objective 1: Replace obsolete public housing within mixed-income developments.

SFHA has identified eight highly distressed public housing sites. These sites were developed in the 1940s and 1950s and today are obsolete and are in severe disrepair. The goal of HOPE SF, first and foremost, is to rebuild these homes. The first phase of HOPE SF calls for local funds to finance the rebuilding of 1800 units in four of these eight public housing sites. Development plans will include one-for-one replacement of every public housing unit with no long-term loss of public housing. In addition to replacement public housing, additional low-income, moderate-income and market rate housing will be built within the footprint of the former public housing site. In most cases, large public housing developments in San Francisco were built at a low density, and the large size of most sites can accommodate about twice as many homes before they near the density level typical of the City. Best practices in urban design will be used to transform dilapidated apartments into about 3000 new homes including both for-sale and rental units.

Strategies

1. Demolish and construct new housing in phases to minimize displacement and disruption during construction

Rebuilding most sites will occur in phases to accommodate on-site relocation and minimize disruption to existing residents. Qualified residents will remain on-site and move into the new apartments as they become available. Thereby, and the assets of existing communities will be maintained and strengthened.

2. Integrate public housing, affordable units, and market rate units.

There will be no net loss of public housing – public housing units will be replaced one-for-one. Additional housing will be included in the developments to create a mixed-income community offering a ladder of housing options. Different housing tenures, sizes, and income levels will be distributed throughout the developments and all housing will be build to market-quality standards.

3. Support use of green and healthy building practices to create sustainable and healthy living environments

HOPE SF will be a showcase for the future of sustainable urban infill development. With HOPE SF, the City plans to set new standards in resource sustainability, including water conservation, renewable energy, energy efficiency, healthy environments, and recycling. HOPE SF is partnering with Enterprise Green Communities, and will

participate in the Leadership in Energy and Environmental Design – Neighborhood Development (LEED ND) pilot project.

By building green, HOPE SF will reduce utility bills and energy usage. Using healthy building materials, asthma and allergy rates should decline. HOPE SF will also build healthy parks and walkways so residents can have higher air quality and safe places for children to play.

4. Involve residents in planning

HOPE SF believes that strong resident involvement in the site planning process lays a foundation for strong community in the future development and offers opportunities for resident education, leadership, and capacity building. Residents will be engaged as partners in planning for new homes. All development teams will solicit substantive input from residents onsite and from neighbors in the surrounding community. Resident and community input will be gathered through surveys, community meetings, and resident leadership counsels.

Table 42
Objective 1 Five-Year Performance Targets for HOPE SF

<u>Activity</u>	<u>Outcome</u>
Prevent involuntary displacement of current residents	100% of residents in good standing will have right to revitalized housing onsite after completion
Replace 100% of pre-existing public housing units with new Housing Authority- assisted units	225 new units
Plan and develop new affordable rental units	125 new units
Plan and develop new affordable homeownership units	38 new units
Plan and develop new market-rate units	212 new units
Design green and healthy developments	Each building will earn 100% compliance with mandatory Green Communities criteria and 35 points from Optional Criteria

Objective 2: Improve social and economic outcomes for existing public housing residents.

From its inception, the HOPE SF Initiative has recognized that real estate alone does not make a healthy community. The City of San Francisco is committed to working closely with public housing residents, local businesses, neighbors and service providers to ensure that HOPE SF changes benefit the larger community. In addition to delivering new housing, the City is committed to enhancing the lives of HOPE SF's current public housing residents.

Strategies

1. Facilitate access to services that enhance the lives of current public housing families including health and social supports, employment opportunities and education.

Although the City of San Francisco offers a rich array of services for low-income people, it can be challenging to navigate the network of providers and many different eligibility requirements. Despite the array of services already

available to low-income San Franciscans, many of the residents HOPE SF neighborhoods lack the support and resources they need to connect with and successfully participate in these programs. Low educational attainment, safety concerns, inability to access capital, and the lack of a cohesive social fabric to support residents makes it difficult to even reach services designed to advance their goals.

HOPE SF has created a service connection model, which will be tailored to the needs of each community before, during, and following construction. Before construction, services will be focused on stabilizing families in crisis and involving all residents in site-planning, community-building activities and preparation for jobs. Later, job-training opportunities will prepare interested residents to work in development-related jobs. Residents will be prepared for, and supported through temporary onsite relocation. During construction, services will focus on preparing residents for life in the new community and will continue to ensure that everyone has access to any City resources, social services, education, and economic opportunities that they need to thrive.

2. Prepare residents to transition to the redevelopment or the most appropriate housing opportunities.

Pre-development services will stabilize families in crisis and prepare all families for transition into a mixed-income community. Families in crisis, such as those struggling with mental health, addiction, or criminal justice issues, are often at risk for eviction. So too are residents who fail to pay rent. Using family-centered service plans, HOPE SF seeks to stabilize these families early, and provide supports throughout the development process.

Research and experience show that properly preparing residents, both old and new, is a critical component for the success of mixed-income developments. HOPE SF will invest in resident education for both old and new residents to make sure that “good neighbor” expectations are clear and conflicts are handled appropriately as they arise.

Table 43
Objective 2 Five-Year Performance Targets for HOPE SF

<u>Activity</u>	<u>Outcome</u>
Refer residents to supportive services and programs	50% of current residents will receive 1 or more referrals to needed services.
Residents will be prepared for successful tenancy in the post-revitalization community	100% of interested residents will receive training
Involve current public housing residents in community planning and engagement around key issues of neighborhood importance	25% of current public housing residents will be involved with planning or “community building” activities

Objective 3: Create neighborhoods desirable to individuals and families of all income levels

Concentrated poverty is known to have many unhealthy consequences, including low educational attainment, high crime, and poor physical and emotional health amongst residents in low-income neighborhoods.. By building a “ladder” of housing opportunities for every income level, the City will de-concentrate poverty onsite and services and amenities will be responsive to the diversity of resident needs.

Many of these sites are also geographically isolated from surrounding mixed-income neighborhoods due to poor planning. Sites sit atop steep hills, have few entrances and are disconnected from the surrounding street grid. HOPE SF will physically re-integrate each development into the fabric of the surrounding neighborhood by re-designing the street grid to connect with surrounding streets, providing landscaping and pathways that welcome passersby. HOPE SF will also offer opportunities for residents and neighbors to join together over issues of shared concern such as school quality and neighborhood safety.

Strategies

1. Offer Community Building activities that focus on building and strengthening a lasting sense of community among residents and neighbors by engaging them on issues of importance and shared interest, such as public safety and neighborhood schools.

Despite engagement in planning, research shows that mixed income communities can become polarized- residents of different income levels become segregated from one another and tensions arise. Community building around issues of shared importance will strengthen relationships amongst all income levels. Such issues could include neighborhood safety, schools, or access to healthy food. Recreational activities such as youth basketball leagues, gardening, summer unity events, clean-ups, etc. will be strategies for building a diverse, cohesive community.

Community Building activities will build and strengthen bridges—bridges between old and new residents, between neighborhood businesses and City staff, and between developer teams and concerned citizens. Activities will aim to bring together residents and neighbors from all walks of life to get acquainted, identify shared issues, advocate for neighborhood concerns, and more.

Examples of Community Building Activities:

- Organizing a block party
 - Facilitating a Neighborhood Watch
 - Coaching a youth basketball league
 - Staffing the Resident Association
 - Convening residents and neighbors to offer feedback on site plans
 - Partnering with community-based organizations to initiate neighborhood improvement projects
2. Coordinate housing redevelopment with the neighborhood improvement and service efforts of other public agencies and organizations.

The HOPE SF development teams will align their physical development, resident services, and community building activities with the services offered by other agencies and organizations working in the community. Public investment in HOPESF communities, such as transportation spending, parks and recreation funding, and public safety efforts, will be, in part, coordinated through and guided by the HOPE SF development process. Enhanced cross-department and cross-sector communication about the needs and assets of HOPE SF communities will result in more effective public investment in the neighborhood.

3. Partner with the San Francisco Unified School District to improve neighborhood schools near HOPE SF developments

Today, children and youth living on HOPE SF sites attend some of the lowest performing schools in San Francisco. With declining enrollment, high teacher turnover, and inadequate funding, the schools nearest to HOPE SF sites struggle to serve children and families in the neighborhood well. Quality schools are a cornerstone of healthy communities- that is why the San Francisco Unified School district is an integral partner with HOPE SF. Together, HOPE SF and SFUSD will prioritize resources to improve the educational opportunities for HOPE SF families and encourage parental involvement.

4. Engage residents in leadership activities.

Residents will have opportunities to engage in the development process and become leaders in the new community. Residents will also be offered leadership training and preparation through the HOPE SF Leadership Academy and HOPE SF Youth Leadership Academy. These two model programs offer multi session curricula to public housing residents so that interested residents can learn about the development process and develop leadership skills to be educators and advocates in their community.

Table 44
Objective 3 Five-Year Performance Targets for HOPE SF

<u>Activity</u>	<u>Outcome</u>
Establish and support meaningful partnerships that result in community and economic development improvements in and near HOPE SF sites.	Each HOPE SF Development Team will establish one new significant partnership annually with a City or non-profit entity. Partners must be able to demonstrate they have the basic elements of an effective collaboration: defined roles, articulation and agreement of shared vision & outcomes, and sustained involvement of both parties.
Involve current public housing residents in community planning and engagement around key issues of neighborhood importance	25% of current public housing residents will be involved with community building activities
Involve neighborhood residents in community planning and engagement around key issues of neighborhood importance	5% increase of neighborhood residents involved with community building activities
Offer HOPE SF Leadership Academy and HOPE SF Youth Academy leadership training courses	100 adult residents will graduate from the HOPE SF Leadership Academy and 100 youth residents will graduate from the HOPE SF Youth Academy

C. Outline of Housing Goals, Objectives and Strategies

Goal 4: Families and individuals have safe, healthy and affordable housing

Objective 1: Create and maintain permanently affordable rental housing through both new construction and acquisition and rehabilitation programs for individuals and families earning 0-60% of AMI

Strategies

1. Provide financial assistance to create new safe, healthy, accessible and affordable housing through new construction and acquisition/rehabilitation programs
2. Partner with private non-profit developers, and landlords to preserve existing affordable and low-cost rental housing stock

Objective 2: Create and maintain permanently affordable ownership housing opportunities through both new construction and acquisition and rehabilitation programs for individuals and families earning up to 120% of AMI

Strategies

1. Encourage production of ownership housing with inclusionary zoning
2. Facilitate creation and preservation of limited equity cooperative housing. Provide financing for the purchase of at-risk HUD co-ops
3. Offer financial assistance to low- and moderate-income first-time homebuyers through down-payment and mortgage assistance
4. Preserve aging housing stock and retain low-income homeowners
5. Provide grants for counseling and mediation services to prevent foreclosures and assist those impacted by foreclosures

Objective 3: Reduce the barriers to access housing affordable to low- and moderate-income individuals

Strategies

1. Fund counseling for renters seeking housing
2. Build an information network about affordable opportunities through the MOH/SFRA websites, the annual report, and the BMR rental list
3. Facilitate the transition of low-income and moderate-income renters into homeownership by funding homebuyer education and financial training programs that assist first time homebuyers to navigate the home purchase and financing opportunities available to them

Objective 4: Provide both services and permanently affordable, supportive housing opportunities for people with specific needs

Strategies

1. Partner with non-profit developers and service providers to create new permanent supportive housing
2. Provide comprehensive supportive services and operating funding in supportive housing developments to help tenants retain their housing and improve their overall health and stability
3. Provide rental assistance to persons disabled with HIV/AIDS
4. Maintain the Investment in Supportive Housing

Objective 5: Meet the need for affordable and accessible housing opportunities for our aging population and people with physical disabilities

Strategies

1. Provide financial assistance to create new safe, healthy, and accessible affordable housing specifically for seniors and younger adults with disabilities
2. Require inclusion of adaptable/ accessible units in all new construction and moderate rehabilitation of affordable housing in order to further increase the overall supply of accessible/adaptable affordable housing
3. Address the need for accessible affordable housing by enforcing local, state, and federal regulations

Objective 6: Reduce the risk of lead exposure for low-income renters and owners, especially families with children under 6 years old

Strategies

1. Continue formal working relationships with key city agencies that have enforcement authority over lead regulations
2. Develop and manage 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
3. Continue formal collaborative relationships with key groups and agencies serving tenants and landlords including community based organizations, the San Francisco Housing Authority, and the San Francisco Rent Stabilization and Arbitration Board

Objective 7: Provide energy efficiency rehabilitation programs to meet high green standards, preserve affordability, and extend the useful life of aging housing stock

Strategies

1. Provide technical assistance to assess the home or buildings' energy and water efficiency needs, assemble subsidy sources, monitor performance over time, and train homeowners or property maintenance staff and tenants

2. Leverage a diverse set of resources to finance green retrofits
3. Link to City workforce development activities

Goal 5: Public housing developments that were severely distressed are thriving mixed-income communities

Objective 1: Replace obsolete public housing within mixed-income developmentsStrategies

1. Demolish and construct new housing in phases to minimize displacement and disruption during construction
2. Integrate public housing, affordable units, and market rate units
3. Support use of green and healthy building practices to create sustainable and healthy living environments
4. Involve residents in planning

Objective 2: Improve social and economic outcomes for existing public housing residentsStrategies

1. Facilitate access to services that enhance the lives of current public housing families including health and social supports, employment opportunities and education
2. Prepare residents to transition to the redevelopment or the most appropriate housing opportunities

Objective 3: Create neighborhoods desirable to individuals and families of all income levelsStrategies

1. Offer Community Building activities that focus on building and strengthening a lasting sense of community among residents and neighbors by engaging them on issues of importance and shared interest, such as public safety and neighborhood schools
2. Coordinate housing redevelopment with the neighborhood improvement and service efforts of other public agencies and organizations
3. Partner with the San Francisco Unified School District to improve neighborhood schools near HOPE SF developments

V. PERFORMANCE MEASURES

A. HUD CPD Outcomes and Objectives

HUD Tables 1C and 2C: Summary of Specific Housing/Community Development Objectives

For each of San Francisco's five-year housing and community development objective, a HUD performance measurement objective and outcome have been indicated in the table below. For performance indicators and five-year goals, see Five-Year Performance Measures Matrix below in the next subsection.

HUD Tables 1C and 2C: Summary of Specific Housing/Community Development Objectives

	HUD Objective	HUD Outcome
<u>Homeless Objectives</u>		
G3, O1: Decrease the incidence of homelessness by avoiding tenant evictions and foreclosures and increasing housing stability	Decent Housing	Affordability
G3, O2: Stabilize homeless individuals through outreach, services and residency in emergency and transitional shelters that lead to accessing and maintaining permanent housing	Suitable Living Environment	Availability/Accessibility
G3, O3: Promote long-term housing stability and economic stability through wraparound support services, employment services, mainstream financial entitlements, and education	Suitable Living Environment	Availability/Accessibility
G3, O4: Create and maintain supportive housing	Decent Housing	Availability/Accessibility
<u>Special Needs Objectives</u>		
G4, O4: Provide both services and permanently affordable, supportive housing opportunities for people with specific needs	Decent Housing	Availability/Accessibility
G4, O5: Meet the need for affordable and accessible housing opportunities for our aging population and people with physical disabilities	Decent Housing	Availability/Accessibility
<u>Rental Housing</u>		
G4, O1: Create and maintain permanently affordable rental housing through both new construction and acquisition and rehabilitation programs for individuals and families earning 0-60% of AMI	Decent Housing	Affordability
G4, O3: Reduce the barriers to access housing affordable to low- and moderate-income individuals	Decent Housing	Availability/Accessibility
G4, O6: Reduce the risk of lead exposure for low-income renters and homeowners, especially families with children under 6 years old	Decent Housing	Availability/Accessibility
G5, O1: Replace obsolete public housing within mixed-income developments	Suitable Living Environment	Sustainability
G5, O3: Create neighborhoods desirable individuals and families of all income levels	Suitable Living Environment	Sustainability
<u>Owner Housing</u>		
G4, O2: Create and maintain permanently affordable ownership housing opportunities through both new construction and acquisition and rehabilitation programs for individuals and families earning up 120% of AMI	Decent Housing	Affordability
G4, O3: Reduce the barriers to access housing affordable to low- and moderate-income individuals	Decent Housing	Availability/Accessibility
G4, O6: Reduce the risk of lead exposure for low-income renters and homeowners, especially families with children under 6 years old	Decent Housing	Availability/Accessibility
G4, O7: Provide energy efficiency rehabilitation programs to meet high green standards, preserve affordability, and extend the useful life of aging housing stock	Decent Housing	Affordability

	HUD Objective	HUD Outcome
<u>Infrastructure Objectives</u>		
none		
<u>Public Facilities Objectives</u>		
G2, O1: Improve the infrastructure and physical environment of San Francisco neighborhoods, especially in those neighborhoods with high concentrations of low- and moderate-income residents	Suitable Living Environment	Sustainability
<u>Public Services Objectives</u>		
G1, O1: Remove barriers to economic opportunities and create economic stability through enhanced access to and utilization of social services	Suitable Living Environment	Availability/Accessibility
G1, O2: Support the healthy development of families and individuals	Suitable Living Environment	Availability/Accessibility
G1, O3: Increase families' savings and assets to assist them in moving from poverty/public assistance to stability and self-sufficiency	Economic Opportunity	Availability/Accessibility
G1, O4: Improve the responsiveness of the workforce system to meet the demands of sustainable and growing industries, providing employers with skilled workers and expanding employment opportunity for San Francisco residents	Economic Opportunity	Availability/Accessibility
G1, O5: Re-engage youth disconnected from the education system and labor market to achieve academic credentials, transition to post-secondary education, and/or secure living wage employment	Economic Opportunity	Availability/Accessibility
G1, O6: Increase access to workforce services for populations underserved by the workforce development system	Economic Opportunity	Availability/Accessibility
G1, O7: Improve the quality of services available to businesses through the workforce system to promote hiring San Francisco job seekers	Economic Opportunity	Availability/Accessibility
G2, O2: Promote the development of social capital and sustainable healthy communities through leadership development and civic engagement activities	Suitable Living Environment	Sustainability
G5, O2: Improve social and economic outcomes for existing public housing residents	Suitable Living Environment	Sustainability
<u>Economic Development Objectives</u>		
G1, O8: Establish, enhance, and retain small businesses and micro-enterprises	Economic Opportunity	Affordability
G2, O4: Strengthen commercial corridors in low- and moderate-income neighborhoods and increase corridor potential for providing jobs, services, and opportunities for residents	Suitable Living Environment	Sustainability
<u>Other Objectives - Policy/Planning Objectives</u>		
G2, O3: Improve the social service delivery system that leads to self-sufficiency and healthy sustainable outcomes for low-income individuals and families	Suitable Living Environment	Availability/Accessibility

B. Five-Year Performance Measures Matrix

GOAL 1: FAMILIES AND INDIVIDUALS ARE HEALTHY AND ECONOMICALLY SELF-SUFFICIENT												
Objective 1: Remove barriers to economic opportunities and create economic stability through enhanced access to and utilization of social services												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of people receiving information and referral	5,000											
# of people receiving legal counseling and representation	12,500											
# of people receiving educational services, including ESL/VESL, parenting classes, technology training	2,000											
# of individuals receiving case management services	3,000											
Objective 2: Support the healthy development of families and individuals												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
This objective will be achieved with non-CDBG and ESG funding sources												
Objective 3: Increase families' savings and assets to assist them in moving from poverty/public assistance to stability and self-sufficiency												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of individuals receiving financial education linked to financial goals, including improved credit, increased assets, opening IDA accounts and becoming banked	2,500											

Objective 4: Improve the responsiveness of the workforce system to meet the demands of sustainable and growing industries, providing employers with skilled workers and expanding employment opportunity for San Francisco residents												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# clients receiving case management and supportive services	400											
# clients receiving industry-specific vocational training	300											
Objective 5: Re-engage youth disconnected from the education system and labor market to achieve academic credentials, transition to post-secondary education, and/or secure living wage employment												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of transitional age youth receiving leadership, life skills, mentoring, case management, GED preparation and educational support	2,500											
Objective 6: Increase access to workforce services for populations underserved by the workforce development system												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# clients receiving basic educational services including Adult Basic Education, VESL/ESL	400											
# clients receiving barrier removal services	500											
# clients receiving case management and supportive services	700											

Objective 7: Improve the quality of services available to businesses through the workforce system to promote hiring San Francisco job seekers												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
This objective will be achieved with Workforce Investment Act funding												
Objective 8: Establish, enhance, and retain small businesses and micro-enterprises												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of start-ups assisted	2,000											
# of existing businesses assisted	750											
# of loans made to small businesses and micro-enterprises	500											
# of jobs created and retained	3,500											
GOAL 2: NEIGHBORHOODS AND COMMUNITIES ARE STRONG, VIBRANT AND STABLE												
Objective 1: Improve the infrastructure and physical environment of San Francisco neighborhoods, especially in those neighborhoods with high concentrations of low- and moderate-income residents												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of community facilities constructed or rehabilitated	50											
# of community facilities incorporating greening principles	50											
# of sites greened	675											
# of child development centers, schools, parks and other public spaces enhanced through play structures or landscaping	50											

Objective 2: Promote the development of social capital and sustainable healthy communities through leadership development and civic engagement activities												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of individuals who receive training in leadership and civic engagement	2,000											
Objective 3: Improve the social service delivery system that leads to self-sufficiency and healthy sustainable outcomes for low-income individuals and families												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of community based organizations receiving technical assistance	400											
# of community based organizations supported in collaboratives that strengthen services and infrastructure	100											
Objective 4: Strengthen commercial corridors in low- and moderate-income neighborhoods and increase corridor potential for providing jobs, services, and opportunities for residents												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of existing businesses receiving technical assistance	250											
# of business receiving safety consultation	100											
# of business attracted, retained, and expanded	100											
# of façade improvements and beautification	100											

GOAL 3: FORMERLY HOMELESS INDIVIDUALS AND FAMILIES ARE STABLE, SUPPORTED AND LIVE IN PERMANENT HOUSING												
Objective 1: Decrease the incidence of homelessness by avoiding tenant evictions and foreclosures and increasing housing stability												
	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
Performance Indicator												
# of clients receiving representation and/or tenants' rights counseling	15,000											
# of clients avoiding eviction	5,000											
Objective 2: Stabilize homeless individuals through outreach, services and residency in emergency and transitional shelters that lead to accessing and maintaining permanent housing												
	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
Performance Indicator												
# of people transitioning from shelter to more stable housing	500											
# of people receiving shelter, including supportive services	700											
Objective 3: Promote long-term housing stability and economic stability through wraparound support services, employment services, mainstream financial entitlements, and education												
	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
Performance Indicator												
This objective will be achieved with non-CDBG and ESG funding sources												
Objective 4: Create and maintain supportive housing												
	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
Performance Indicator												

# of new units created through new construction, acquisition, rehabilitation, and preservation	1,000											
GOAL 4: FAMILIES AND INDIVIDUALS HAVE SAFE, HEALTHY AND AFFORDABLE HOUSING												
Objective 1: Create and maintain permanently affordable rental housing through both new construction and acquisition and rehabilitation programs for individuals and families earning 0-60% of AMI												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of new affordable rental units planned and developed	1,700											
# of new affordable rental units made available through acquisition and rehabilitation or conversion of an existing property.	300											
# of units in existing non-profit owned affordable housing projects that will be maintained and preserved	700											
# of affordable rental units created through the City's Inclusionary Housing Program	50											
Objective 2: Create and maintain permanently affordable ownership housing opportunities through both new construction and acquisition and rehabilitation programs for individuals and families earning up 120% of AMI												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of first time homebuyers receiving financial assistance	500											
# of homeowners receiving post-purchase, default, and foreclosure prevention services	1,500											
# of homeowners avoiding foreclosure	240											
# of HUD financed limited equity cooperative housing units at risk of insolvency or conversion to market-rate that were supported	500											

# of new households will become first-time homeowners in below market rate homes (BMR) through the City's Inclusionary Housing Program.	300											
# of homeownership opportunities created through new limited equity cooperative housing.	100											
# of new affordable homes planned and developed	80											
# of homes rehabilitated	150											
Objective 3: Reduce the barriers to access housing affordable to low- and moderate-income individuals												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of renters who will receive counseling assistance to find housing appropriate for their needs and budget	5,000											
# of potential first-time home-buyers receiving pre-purchase counseling and education services.	4,575											
# of homeowners created	415											
# of subscribers who will receive regular updates on affordable rental and homeownership opportunities through a centralized online resource.	25,00											
Objective 4: Provide both services and permanently affordable, supportive housing opportunities for people with specific needs												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
Acquire, rehabilitate or construct new units in partnership with community-based non-profits	100											
# of beds in residential care facilities for the chronically ill that will be supported on an annual basis with funding for services and operations	113											
# of units in supportive housing developments receiving operating and leasing subsidies	68											

Objective 5: Meet the need for affordable and accessible housing opportunities for our aging population and people with physical disabilities												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
Percent of new City supported affordable rental units that will be accessible/ adaptable	75%											
# of units with improved accessibility features for people with disabilities in private and non-profit owned low-income housing	15											
# of annual monitoring reports completed. Monitoring reports require compliance with local, state, and federal requirements under disability rights laws and procedures	5											
Objective 6: Reduce the risk of lead exposure for low-income renters and homeowners, especially families with children under 6 years old												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of families involved in childcare who become enrolled in lead hazard reduction and remediation	50											
# of children reached with information about lead poisoning	2,500											
# of tenants reached with information about lead issues	1,200											
# of tenants referred for tenant/ landlord issue counseling	300											
# of lead workers trained on lead post-remediation cleaning practices and insure that they are hired for MOH sponsored lead remediation projects	50											
# of trainings held in collaboration with the Department of Public Health. Each training will utilize the curriculum established by the EPA for lead worker training.	10											

# of households enrolled in the Section 8 program who will undertake lead hazard control in their properties through the Lead Program.	50											
# of tenants and/or landlords referred that require education and clarification on participation in the lead program to the Rent Board	50											
# lead workers trained on lead-based paint work practices	250											
Objective 7: Provide energy efficiency rehabilitation programs to meet high green standards, preserve affordability, and extend the useful life of aging housing stock												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of affordable housing units with improved energy and water efficiency in affordable multifamily developments (2 year goal)	600											
# of owned homes with improved energy and water efficiency, including installation of solar panels in single family homes (2 year goal)	100											
Total amount of annual utility expense savings for MOH multifamily affordable housing (2 year goal)	\$240,000											
GOAL 5: PUBLIC HOUSING DEVELOPMENTS THAT WERE SEVERELY DISTRESSED ARE THRIVING MIXED-INCOME COMMUNITIES												
Objective 1: Replace obsolete public housing within mixed-income developments												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
% of residents in good standing who will have the right to revitalized housing onsite after construction is completed	100%											

# of pre-existing public housing units that will be replaced with new Housing Authority- assisted units	225 (100%)											
# of new affordable rental units developed	125											
# of new affordable homeownership units developed	38											
# of new market-rate units developed	212											
% compliance with Mandatory Green Communities Criteria in each building	100%											
# of points from Optional Green Communities Criteria earned by each building	35											
Objective 2: Improve social and economic outcomes for existing public housing residents												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
% of current residents who are interested in supportive services and programs that receive a referral to one or more needed service	100%											
% of interested residents who will receive education about tenancy expectations in the revitalized community	100%											
% of current residents who will be involved with planning or “community building” activities	25%											
Objective 3: Create neighborhoods desirable to both low and middle-income individuals and families												
Performance Indicator	5-year Goal	Year 1		Year 2		Year 3		Year 4		Year 5		% of Five-Year Goal
		Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
# of new partnerships with City or nonprofit entities established by each HOPE SF Development Team. Partners must be able to demonstrate they have the basic elements of an effective collaboration: defined roles, articulation and agreement of shared vision & outcomes, and sustained involvement of both parties.	5 (25 total across all sites)											

% of current public housing residents who are involved with community building activities.	25%											
% increase in the # of neighborhood residents involved in community planning and engagement around key issues of neighborhood importance	5% per year											
# of adult residents who graduate from the HOPE SF Leadership Academy	50											
# of youth residents who will graduate from the HOPE SF Youth Academy	50											

VI. INSTITUTIONAL PARTNERS AND COORDINATION

A. Community Development Service Delivery System

This section describes the institutional structure through which San Francisco implements its community development program. Essential partners are the private, non-profit and public sectors. They are integral parts of San Francisco'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

City staff works regularly with local, private foundations and community development divisions of corporations and banks. These interactions are substantially consultative regarding non-profit funding applications. Typical consultations include 1) non-profit organization submits a proposal to a local business for funding, and the business consults with City staff regarding the merits of the proposal and capacity of the applicant organization; and 2) non-profit organizations makes an inquiry to City staff who discuss the proposal.

The City and the private sector engage in dialogue to better inform our mutual community investments. The City is working to strengthen its private sector communications to better leverage and coordinate resources.

Non-profit Organizations

Local non-profit organizations receive grants through a competitive process. Non-profits are the primary implementation arm of the City in program areas such as construction and rehabilitation of community centers and the provision of a variety of social services such as job training, legal services, health and domestic violence services, housing counseling, and economic development 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 receiving information, assistance and services.

The large number of non-profit organizations serving low-income communities in San Francisco is both an asset and a challenge. 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. The City has already begun an initiative to engage non-profits in organizational and programmatic capacity building to strengthen the effective and efficient delivery of services.

Public Institutions

It is the City's policy to coordinate community development activities among its agencies. Typically, these opportunities arise along with a common interest in a particular neighborhood, issue or population. The Mayor's Office of Housing, San Francisco Redevelopment Agency, Office of Economic and Workforce Development, Department of Children, Youth and Their Families, Human Services Agency, Department on the Status of Women, and the Department of Aging and Adult Services confer regularly with each other on subjects such as applicant capacity and community needs.

San Francisco uses the proposal review process as an opportunity to engage departments in a dialogue about the current developments and priorities in other City departments. This dialogue aids the City in being more strategic in the investment of CDBG dollars.

Organizational Relationship Between the City and the Public Housing Authority

The nature of the City's working relationship with the San Francisco Housing Authority (SFHA) is largely one of information sharing for planning purposes. City departments work with the SFHA to identify needs of housing authority residents and has provided funding for capital needs on housing authority sites.

Summary of Strengths and Weaknesses

Overall, the City has well-established relationships within each institutional sector. These relationships provide a strong foundation for information and resource sharing, leveraging, collaborative planning and implementation. We continue to explore all opportunities for partnership and collaboration.

B. 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 decision-making at the project level on affordable housing developments in the City. Coordination also exists at the level of individual project funding decisions. Members of the Mayor's Office of Housing, San Francisco Redevelopment Agency, Department of Public Health and Human Services Agency 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 and SFRA work closely to issue requests for proposals (RFPs) 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 adults, 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 administers the CDBG-funded site acquisition and rehabilitation loan programs; the monitoring of housing development and housing counseling subgrantees; and monitoring of ongoing compliance of developments funded with CDBG funds.
- Administration of the HOME Investment Partnerships Program.
- Administration of HUD special and competitive grants for housing 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 citywide Affordable Housing Program funded by tax increment funds. In certain cases, where another City department administers fund, 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, HUD's 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 City's 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.
- In coordination with the Planning Department, administering the inclusionary zoning requirements on projects approved for conditional use, and developing recommendations for ensuring the long-term affordability of those units.

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

San Francisco Redevelopment Agency

The Redevelopment Agency has redevelopment plans in 11 project areas and three survey areas. The more recent project areas adopted by the Agency, such as Mission Bay, Transbay, Bayview Hunters Point, and Hunters Point Shipyard, include significant housing opportunities. The SFRA is accountable to its 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. 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 three Bay Area counties. 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% of their income for rent), but its budget and 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.

The Authority administers 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. The Authority also manages over \$9 million annually in federal comprehensive rehabilitation funds for modernizing or replacing outdated public housing units.

Office of Economic and Workforce Development

The Office of Economic and Workforce Development administers programs to enhance the business climate and assist San Franciscans, business owners and job seekers. OEWD 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-1970s, 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 Service

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

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. MOH's 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 Commission 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 advocates for the protection of disenfranchised groups. The Commission 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 appointed by the Mayor: two landlords, two tenants and one person who is neither. 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.

Department of Aging and Adult Services

The Department of Aging and Adult Services (DAAS) coordinates programs addressing the needs of seniors. DAAS has established a network of Senior Central centers throughout the City, which disseminate information about programs and services for seniors. DAAS 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 application processes.

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 (DBI)

The Department of Building Inspection 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 personnel.

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 CDBG 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 subgrantee and other nonprofit corporations 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 subgrantee 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 experience 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 Investor

As limited partners in affordable housing developments sponsored by non-profit corporations, private investors provide one of the most important sources of 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.

C. 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 which help to create capital projects, provide supportive services, rental assistance, and technical assistance. This section outlines the role of these primary partners and related issues.

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. An example of these efforts is fostering good landlord-tenant relationships through the provision of supportive services and intervention.

Non-profit Organizations

Once the HOPWA Loan Committee and the Redevelopment Agency Commission approves funding requests, SFRA enters into legal agreements with non-profit housing developers, supportive service providers, and other housing related agencies to disburse HOPWA funds. SFRA has contracted with over a dozen housing developers to create capital projects through new construction, acquisition, rehabilitation, and leasing. New HOPWA projects are either solicited or unsolicited and proposed by non-profit housing developers or other community organizations. Typically, when HOPWA funds are available for new projects, the Redevelopment Agency issues a Request for Proposals (RFP), which is widely advertised to local community organizations, including grassroots and faith-based organizations. Additionally, existing HOPWA projects, which are not otherwise restricted by financing or other circumstances, are put out to bid every three years via a RFP or Request for Qualifications (RFQ) which are widely advertised to the community. Currently, the San Francisco Housing Authority and Catholic Charities of the Archdiocese of San Francisco, provide rental assistance through a "deep rent" program serving 280 households and a "partial rent" program serving 105 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 typically 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.

In the early years of the HOPWA program, many housing developers had no service experience and many HIV service providers had no development experience. SFRA provided effective technical assistance to help establish successful partnerships to create and operate AIDS' housing programs. Although many of these partnerships are now well established, the Agency's shift in the mid '90s 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

SFRA participates in a monthly Pipeline meeting with other City staff who are collaboratively involved to address funding needs of all new and existing affordable housing projects, including those funded by SFRA/HOPWA. 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 Human Services Agency (HSA), which administers the McKinney funds.

In the beginning of the HOPWA program (1995), 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 plan was updated in 1998 and 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. In 2006, the City's Board of Supervisors established the HIV/AIDS Housing Work Group (with 24 members from various City agencies, SFRA, and community stakeholders) mandating that the group develop a Comprehensive HIV/AIDS Housing Plan for the City. This plan was published in May 2007 and identifies deficiencies in the current system and addresses them by developing specific, concrete goals and recommendations to address unmet housing needs among persons living with HIV/AIDS (including those at risk of homelessness).

SFRA and DPH take additional housing advisory direction from the HIV Health Services' Planning Council and specifically from the Planning Council's Housing Subcommittee. Many funding decisions that result from the Planning Council's recommendations are handled between SFRA and DPH; these include: SFRA predominately funding the creation and maintenance of five licensed Residential Care Facilities; co-funding rental assistance programs; and DPH taking the lead on master leasing Single Room Occupancy hotels. Beginning in 1998, DPH created a separate Housing Division called Direct Access to Housing-Housing and Urban Health (DAH-HUH) to handle all DPH housing funding. The creation of DAH-HUH resulted in most of SFRA's HOPWA implementation being managed collaboratively with staff from this division. A representative from DAH-HUH 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's DAH-HUH staff participate in numerous monthly committee meetings focused on HIV housing and related services. These meetings include the San Francisco Housing Advisory Forum, 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 HSA to provide supportive housing or General Fund monies for special needs services. SFRA has also been a participant for several years in HSA's McKinney application process through participation on the priority panel for funding recommendations, and formulating options for renewal projects.

D. Other Institutional Partners

In addition to the partners listed above, other key partners collaborate to achieve the City's housing and community development goals.

- Mayor
The Mayor is the elected chief executive officer of the City. The Mayor, through his various offices, carries out delivery of services and coordinates the activities of other City departments. The Mayor's Office prepares the City's annual proposed 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 Human Rights Commission, and the Citizens Committee on Community Development.
- 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. Actions of the Board are required to be approved by the Mayor, whose veto can be overridden by a vote of eight supervisors.

VII. MONITORING STANDARDS AND PROCEDURES

A. Managing CDBG, ESG and HOME Grants

The Mayor's Office of Housing (MOH) is the lead agency for administering the CDBG, ESG and HOME programs. MOH administers the housing activities of the CDBG program and all HOME activities. Under its Community Development Division, MOH also administers CDBG public facility, non-workforce development public service and organizational planning/capacity building activities, and all ESG activities. The Office of Economic and Workforce Development (OEWD) is responsible for economic development and workforce development activities of the CDBG program.

Activities under the CDBG, ESG and HOME programs are implemented through agreements with community-based non-profit organizations that provide a range of economic development technical assistance, loan packaging, housing, housing counseling, employment training, legal service, recreation, tutoring, and other human services.

MOH and OEWD will provide on-going fiscal and programmatic monitoring of each project that receives CDBG, ESG and/or HOME funds. This monitoring will include both internal and on-site reviews to ensure compliance with applicable federal and local regulations. Monitoring for access requirements related to Section 504 of the Rehabilitation Act and the Americans With Disabilities Act will be included. In addition, MOH and OEWD will monitor construction projects for labor standards compliance related to Davis-Bacon regulations. The City's Human Rights Commission will continue to monitor compliance with fair housing, non-discrimination in employment, and MBE/WBE/LBE requirements.

For CDBG/ESG/HOME Grants

Each agency receiving a CDBG, ESG and/or HOME grant must enter into a grant agreement that stipulates conditions for the grant award, the major program activities, annual outputs for each activity, a program implementation schedule and the budget. The grant agreement requires sub-recipients to establish and maintain internal controls that are designed to ensure compliance with federal and local regulations and program requirements. Regular program performance reports are required of grant recipients, along with financial reports. Conditions of the Single Audit Act (if applicable) are also enforced. Program site visits are conducted to review client eligibility records, financial data, compliance with Federal and local requirements and program progress.

A grants coordinator from MOH or OEWD will be assigned to each grant sub-recipient. The grants coordinator is responsible for negotiating the grant agreement, providing technical assistance during the course of the project, reviewing progress reports, conducting on-site monitoring visits and evaluating performance. The grants coordinator is also responsible for reviewing expenditure reports and monitoring for fiscal compliance with grant regulations and accounting policies.

For CDBG-Assisted Business Loan

Each loan recipient is required to enter into a loan agreement that stipulates the conditions for loan approval, including repayment schedule. The borrower must agree to a first source hiring agreement covering all jobs to be created as a condition of the loan. OEWD staff will monitor programmatic aspects of each loan. A third-party loan-servicing agency will provide fiscal monitoring.

B. Managing HOPWA Grants

The San Francisco Redevelopment Agency (SFRA) is the lead agency for the three-county HOPWA Program that serves San Francisco, San Mateo and Marin Counties.

SFRA administers the HOPWA Program and provides on-going fiscal and programmatic monitoring of each project that receives HOPWA funds. This monitoring involves both HOPWA and Asset Management staff doing internal and on-site reviews.

Each agency receiving a HOPWA grant must enter into a grant agreement that stipulates conditions for the grant award, the performance outputs and program outcomes to be met, and the budget. Conditions of the Single Audit Act (if applicable) are also enforced. Program site visits are conducted to determine client eligibility, compliance with Federal and local requirements, and program progress to date.

SFRA's housing staff is responsible for negotiating the grant agreement, providing technical assistance during the course of the project, collecting and reviewing progress reports, conducting on-site monitoring visits, and evaluating performance outputs and program outcomes of each project. In addition, an accountant is responsible for reviewing monthly expenditure reports and monitoring for fiscal compliance with grant regulations and accounting policies. The accountant also makes on-site visits of projects to inspect financial records and evaluate record-keeping standards. In the event there are future RFP application processes, all program evaluations will be taken into consideration during the review process.

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

The City considers monitoring its performance to be as important as identifying its goals. Its aim is to ensure that the City and its partners are marshaling its limited resources in an effective and coordinated way to create change in San Francisco's low-income communities. When establishing the 2010-2014 strategic goals and outcomes, San Francisco ensured that the plan adhered to the following four principles: 1) to set goals and measurable outcomes that address critical issues for the next five years; 2) the strategic plan is properly align the plan with the mission of both agencies and our partners; 3) prioritize goals and establish clear timelines; and, 4) clearly describe an approach and distinct activities to achieve its goals.

To be effective, San Francisco has designed a simplified monitoring process to ensure that community development and housing activities align with the Consolidated Plan's strategic goals. Using the program matrix as a guide, San Francisco will consistently measure performance towards program outcomes and provide ongoing feedback, adjustments, or sanction protocol as needed. This will assure that San Francisco's five-year plan, guided by its anti-poverty framework, will successfully serve as the roadmap to address its significant challenges through the implementation of its strategic goals and objectives.

VII. APPENDICES

Appendix A. Summary of Public Comments from September-November 2009 Community Needs Hearings

Homeless and Homeless Prevention
2010-2015 Consolidated Plan/Action Plan
Community Meeting Notes

July 27, 2009, 10:00 a.m.
170 Otis Street

General Operating Support for Shelters

- ✓ Shelters are where people start - -shower, beds, etc...
- ✓ Not a lot of other \$\$ for operations
- ✓ Sets a foundation for other services
- ✓ One week stay is not good enough, -one and half month stay should be the minimum
- ✓ Quality case management
- ✓ Homeless Connect within shelters as an idea
- ✓ Operating support are critical costs for services - helps to preserve other programs \$\$, helps to preserve program integrity
- ✓ Allows programs to provide emergency shelter
- ✓ Asian Women's Shelter: 3 month stay over 80% of residents able to do that by leveraging ESG \$\$
- ✓ Additional community could be served if there was additional \$\$, i.e. domestic violence services for gay men (no shelter), youth, transgender
- ✓ ESG are good for families/individuals
- ✓ Medical/dental services is needed in shelters
- ✓ Accountability standards - good" shelters should be rewarded/supported...
- ✓ Children's shelter
- ✓ Investing in homeless services will save the CCSF \$\$ by preventing health issues...HIV, sexual exploitation

Homelessness Prevention

- ✓ Starts with education services
- ✓ Is more efficient/saves \$\$ to CCSF
- ✓ We can quantify/quick fix (loss of rent control)-cost benefit analysis; prevent people from losing rent control
- ✓ High demand for eviction prevention - rental assistance programs
- ✓ Individuals have multiple months of back rent
- ✓ Raise awareness about programs for rental assistance to catch individuals earlier
- ✓ Challenge: rental assistance is one time
- ✓ Need better economic opportunities
- ✓ Increase the supply of permanent housing
- ✓ Re-educate landlords about Section 8 to take away stigma
- ✓ Outreach to hospitals to focus on homeless population and their needs. How can CCSF coordinate with medical institutions?
- ✓ Housing Stability: not just substance/mental health issues...medical services, emergency medical services within housing for tenants; i.e. CPR/Disaster preparedness, mediation...community building
- ✓ Need to have a broad continuum
- ✓ One time home program/loans for clients to create sustainability ; connecting rental subsidies to workforce activities
- ✓ Need better coordination of case management to outside services/other service areas

Employment/Income Benefits

- ✓ Employment training
- ✓ Roundtable to coordinate medical services beyond DPH
- ✓ Community need to be represented
- ✓ Poverty pimps
- ✓ Improve access points for where there are gaps:
- ✓ Get domestic violence victims & non-English speakers connected to access points

Citywide Consolidated Plan Meeting
September 9, 2009
1 South Van Ness Ave, Atrium
6:00 – 8:00 PM

IN ATTENDANCE

Tes Welborn (HANC), Jordan Klein, Trina Villanueva (OEWD), Pierre Stroud (MOH/CD), Christina Olagup (Senior Action Network), Cassie Miller (Pathways), Joan McNamara (MOH), Holly Lung (OEWD), Marie Lobling (LTLCC), Dexter Ligot-Gordon (OEWD), Doris Lee (MOH/CD), Bruce Ito (MOH/CD), Bill Hirsh (ALRP), Ruby Harris (MOH), Daniel Findley (MHDC), Brian Cheu (MOH/CD), René Cazenave (CCHO), Betsy Baum (OEWD), Harry Baker (MOH/CD)

DOT PRIORITIZATION EXERCISE

The purpose of this exercise was to start the discussion on funding priorities in the CDBG/ESG program areas: Housing, Economic Development, Access to Services (Public services, Capital, Planning, Capacity Building and Emergency Shelter Grants), and Workforce Development

SMALL GROUP DISCUSSIONS

The following are the highlights of discussion that was started by the dot-prioritization exercise:

- Housing
 - Accessibility for disabled
 - Housing for extremely low-income
 - Regular public forums for outreach and community input (CHAS as a model?)
 - Preservation of existing affordable housing
 - Effect of services funding cuts on future/new development
- Economic Development
 - What's missing: jobs to spur economic development
 - Expand access to capital to focus on industry revitalization
 - Objective misses/excludes key neighborhood businesses
 - Affordable child care
 - Strategies are inter-related
 - Create more ways to collect feedback, e.g., through human services network
 - Support economic diversity
 - Strengthen ties with existing organizations that are culturally sensitive
 - Avoid formula retail
- Public services
 - the infrastructure of CBOs is essential. They hold the communities together. How do we keep them going?

EVALUATIONS

	Excellent	Very Good	Good	Fair	Poor
<u>Opening Presentation:</u> was it informative, and did it help in understanding the goals and strategies for these federal funds in san Francisco?	2	4	1	0	0
<u>Breakout Groups:</u> how effective and informative was each of the breakout groups:					
Economic development	2	4	1	0	0
Housing	3	3	1	0	0
Access to Services (Public services, Capital, Planning and Capacity Building, ESG)	1	4	1	1	0
Workforce Development	1	2	2	0	0

Additional Comments

“Need to provide additional ways to get input (not just these forums).”

“Informative”

“I would suggest putting the breakout posters on PowerPoint as we go through each one so we can read along.”

What was the **most** valuable/effective aspect of the meeting?

“Housing”

“All the good information”

“Good overview”

Would you have changed anything about the structure or format of this meeting?

“No”

“No”

“Basically, more overall community development strategy, vision, coordination....”

“Not really – great job!”

Is there anything that you did not get to share in the discussion that we should know about?

“There appears to be high level thinking – much good – but a bit too much ‘silo’ thinking. How can we help most people in San Francisco have meaningful lives (with or without part time/full time work)?”

“Please make sure that you gather the many existing plans out there. Please try to reconstitute the CHAS.”

“No”

“Maybe just try to make clear that agencies do more than just what’s funded through CDBG. Thank you! Good job!”

Bayview Hunter's Point

2010-2015 Consolidated Plan/Action Plan
Community Meeting Notes

Saturday, September 19, 2009, 10:00 am
Joseph Lee Recreation Center
1395 Mendell Street, SF CA

Public Services/Access to Services:

- ✓ Bayview CBOs insufficient cooperation/collaboration
- ✓ Lack of coordination and collaborative efforts
- ✓ Lack of services for residents
- ✓ Used the Tenderloin as an example for a neighborhood rich in services (e.g. SROs, especially housing services, nonprofit housing developers, etc)
- ✓ Stakeholders need connections and need to be networking
- ✓ Need long term, steady jobs
- ✓ Need subsidies/rental assistance to "live", as rent is too costly
- ✓ Need to make investment in outreach workers to help with access to services
- ✓ People who were slated to retire, no longer able to because of the economic downturn, and now need to return to work
- ✓ Current level of income no longer sufficient to meet needs
- ✓ Made reference to the days of "model cities" and "the war on poverty", when the funding criteria was different (glory days of the Private Industry Council, the BVHP Community Defenders program, which expunged criminal records; and CAHEED, a seniors program)
- ✓ Need to redefine "community" as funding for services decreases
- ✓ Historical depletion of services in the Bayview
- ✓ Inaccessible to information of services, partly due to gap in internet access

Public Services/Capital services:

- ✓ Community needs ownership of buildings or CBO properties
- ✓ Need branding, signage
- ✓ Need placard of investment

Economic Development

- ✓ Access to capital
- ✓ Bureaucracy is the barrier
- ✓ Need a mentorship program
- ✓ Need service providers that provide customer service
- ✓ Need community organizers to provide outreach of existing services
- ✓ "Corridor" needs basic, services of necessity (e.g. medical services, Kaiser, etc)

Other types of supports

- Merchants need subsidies for their rents
- Need a business on 3rd street that teaches tech skills to residents

Technical Assistance

- there are too many obstacles, "red tape", for people to start businesses
- have a mentorship program for owners of start ups
- discouraged by SBA
- "don't want a packet" of business information
- "want someone to help me like I'm paying them"
- there's not enough outreach for BBRC
- community organizations don't have the same information

Businesses

- need a shoe store in Bayview
- off-site health facilities of Kaiser or UC to provide medical services
- not opposed to Starbucks if they hire from the community
- need banners

Workforce

- ✓ Seniors need job opportunities
- ✓ Employers need to offer opportunities for clients with barriers, such as criminal records
- ✓ Need barrier removals for people with conviction records/history
- ✓ Need transportation, such as driver license issue or bulk rate MUNI passes

Services needed

- seniors are looking for 2nd careers because they have insufficient funds to retire
- training for seniors
- figure out who to deal with barriers to employment (e.g. records expungement)
- parolees having a hard time accessing jobs
- even SFHA doesn't hire people with records
- talk to employers about increasing opportunities for this population
- need money for transportation (e.g. MUNI pass) – if CBOs can get them by bulk or discounted price
- need to address childcare concerns of job seekers

Tenderloin

2010-2015 Consolidated Plan

Community Meeting

September 26, 2009

Alexander Residence, Multi-purpose room

230 Eddy Street

San Francisco, CA 94102

Housing

- need more senior housing in TL
- need to deal with issue of safety
- a lot of people at the meeting were not aware of MOH programs

Economic Development**Other types of supports/businesses**

- Funding for Medical Cannabis Dispensary (MCDs) – help them get started
- Arts – make TL a destination
- Festivals – extend these festivals (geographically) so the TL get more business (e.g. Fringe Festival)
- need more safety in the corridor

Access to Capital

- more IDAs
- streamline process to start businesses
- continue to have more micro-grants for businesses

Access to Services

- Transitional Aged Youth – most visible problem in the TL
- a lot of immigrant youth – parents need to know about services
- Youth Empowerment Grants from DCYF is an example of good youth programs

ESG

- need to access health care at these shelters

Capital/PSI

- a lot of the centers need general maintenance and upkeep such as toilets and showers

- there's only one park in the TL and it's not always open or accessible to residents

- Recreation and Park staffing needed

- have a goal of one more park in the TL over the next five years

- could use a “club house” in the neighborhood to have more youth programming

- a lot of TL residents live in SROs so it's important for them to have open spaces

Language Issues/Immigrants

- they are bridge builders in the community
- use translators so they can inform residents about programs
- they are people who can be trusted
- communities stick to themselves/silos
- Examples of when community comes together – childcare facilities, schools
- campaign to mobilize community on liquor licenses

Workforce Development**Services needed**

- there's a general problem of literacy in the community so many people just need to learn how to read and write

- many residents only have a GED/basic skills
- if they want a job in the Tenderloin neighborhood, there are not a lot of opportunities
- job seekers can work for nonprofit housing, CBOs and government offices
- if they want to work outside of the TL, they need more support
- a lot of people get pigeon-holed to low-level positions because of their educational and skills level
- work with residents because maybe people have more ability to have more of a career
- have a government apprenticeship program (e.g. internships at DCYF, MOH and other city departments)

- need an employment center in the Tenderloin
- have a “hiring hall” or employment center like Mission Hiring Hall or Western Addition employment center – a place that tells you where the jobs are and what skills are needed

- bring Green Jobs to the City and to this community
- Dexter described proposal for stimulus funds for Green Jobs that will be targeted to Tenderloin, South of Market and Chinatown neighborhoods.
- want to launch Green Academy in January 2010
- check www.oewd.org

Mission

2010-2015 Consolidated Plan/Action Plan
Community Meeting Notes

Saturday, October 3, 2009, 10:00 am
Mission Recreation Center
745 Treat Avenue, SF CA

Public Services/ Access to Services:

Priority 1---Foster meaningful community participation and access to essential services through support of neighborhood-based community centers and culturally and linguistically relevant services

Priority 2---Create access to employment and economic stability through programs such as legal services, financial literacy, bridging the digital divide

Priority 3--- Increase programs and services essential to enabling transitional age youth to succeed

Priority 4--- Stabilize households through programs such as domestic violence survivor services, crisis response services

Priority 5--- Invest in collaborative-based service delivery to foster coordination and create pathways to success by avoiding duplication and addressing gaps in services

- ✓ Native American Community Center on Valencia St was lost, and urban centers do not fund this population; desperate need to have cultural presence in SF
- ✓ Legal services very hard to access and many want remediation, but lawyers are overwhelmed
- ✓ More dollars are needed for services
- ✓ More public forums are needed for communities to participate in meaningful dialogue, in diverse settings (e.g. "What happened to the Homeless Advocacy Project at 1395 Market St?")
- ✓ There needs to be stronger planning and coordination efforts between City Depts. and various agencies
- ✓ More services are needed for population ages 18-30 years in all aspects
- ✓ More services are needed for immigrants who don't know where to access services
- ✓ Volunteers could be used to maximize cost efficiencies.
- ✓ Planning locally might alleviate the crisis that happened when the State made cuts to the domestic violence shelters.

General Comments:

Question - For business loans, do we check the person's legal status?

Group #1**Workforce Development**

Dots – all 30+ dots on workforce services

Job seekers

- people need help with preparing themselves for a job
- help people deal with the attitude they bring to the job (e.g. anger)
- have City work with more small businesses rather than just big business
- connect workforce development with small businesses

Barriers

- don't know where to go; need more advertisement of jobs

- outreach to people who lost jobs
- condensed list of job announcements for nonprofits
- for people with prior convictions, where do they go?

Economic Development –

Dots – TA – 24; Access to Capital – 2; Commercial Corridors – 5

- people need more help with fundamentals of running a business
- more one-on-one; nuts and bolts; from idea to implementation
- help after getting a business license
- don't like façade improvement; better to use money to improve public safety (e.g. more lights, etc.); 24th Street is dark
- or use the money for public space improvements on sidewalks
- businesses need help with merchandising;
- businesses have bars on windows because some insurance companies require them
- there's a need for flexible and fast capital
- leasehold – environmental reviews take too long

Group #2

General Comments:

Question – what's the community process of OEWD? Is there a commission?

- community felt they were not part of the SF Economic Strategy process
- there needs to be more investment in youth
- there needs to be more investment in the Eastern neighborhoods
- there should be targeted recruitment
- PODER – paying a lot of attention to stimulus funds
- money needs to go directly to community for infrastructure improvements
- residents want to be a part of the development
- they want to be decision makers
- jobs should go to people from the southeast part of SF
- there's a lot of training but not much work after
- want career development not just the Mayor's "pet projects"
- no input on workforce development and economic development projects
- no accountability to the community
- they don't want just training for service sector jobs
- there should be more of a connection to community development goals
- need more parks and public space improvement type of work
- there should be more protection for people doing hazardous work

Workforce Development

Barriers

- language
- lack of coordination between employer and employees especially local businesses
- merchants need more confidence to hire local people
- nonprofits need more funding to strengthen their programs
- lack of SSN
- lots of youth are getting into trouble because they can't access programs

- Municipal ID not working well yet
- make this ID more valid and strengthen this program
- barriers for women with CityBuild
- look at other industries so more women can participate
- make building industry more equitable
- seniors – can't access certain jobs because of the need for higher education
- make it easier to access public sector jobs

Economic Development

- there are a lot of existing businesses who are struggling and they need help
- storefront properties are really expensive and not accessible to many who would like to open a business in the Mission
- there are property owners who keep them vacant until the market gets better
- people are skeptical about beautification efforts (like the façade improvement program) because they could lead to more gentrification of the commercial corridor
- they want relevant beautification such as greening, addressing environmental justice issues and hire local youth
- they want family friendly businesses
- they want more accountability from the property owners
- can there be social equity criteria for business owners? (e.g. employment of local residents, price points that are accessible to lower-income residents, business practices, wages, etc.)
- focus on both main streets and back streets
- do an analysis of the business mix in the Mission

Housing – Part 1:

Priority 1--- Develop permanently affordable rental housing for the homeless and individuals living with AIDS

Priority 2--- Fund community based organizations to provide counseling to individuals and families to find and/or retain affordable housing

- ✓ A concern was that “AMI” is not reflective of just San Francisco or just the Mission.
- ✓ Brief explanation of HOPE VI was given, per request from the audience.
- ✓ Would like to see more dollars allocated to down payments for lower-income home ownerships.
- ✓ Senior housing is missing.
- ✓ Need affordable inclusionary percentages to be higher for new buildings to help seniors, 50-75%.
- ✓ Ensure opportunities for undocumented community members are available; too many obstacles are handed down from Federal and local government programs (e.g. making municipal IDs usable for local subsidy programs).
- ✓ Need help keeping undocumented community members in their current housing.
- ✓ The Ellis Act creates problems for undocumented individuals, e.g. when they move to new affordable housing; also hurt by household maximums and income documentation requirements; should work with the State elected officials to repeal this Act and “beef up” rent control measures.
- ✓ A Mission housing clinic needs to be housed in the Mission.
- ✓ There needs to be a program that moves renters to homeownerships.
- ✓ Coops and land trust models should be put on a priority list.
- ✓ Would like to see how the City looks at all of the issues collectively.
- ✓ Would like to see how the City can have more accountability.

Housing – Part 2:

- ✓ Concern that the environmental impact reports don't review Ohlone sites (like Lennar), (Mud Flat) (Glen Cove in Vallejo as an example)
- ✓ Wants to learn how to weatherize old home
- ✓ Energy \$ should combine with workforce development
- ✓ How do we connect employment opportunities with the need to restore old homes in SF?

- ✓ Concern with large # of evictions and lack of vacancy control
- ✓ Lease to own models
- ✓ Do we have programs for other groups in a targeted way that we do for HIV/AIDS

Western Addition

2010-2015 Consolidated Plan/Action Plan
Community Meeting Notes

Tuesday, October 13, 2009, 6:00 p.m.
African American Art and Culture Complex,
762 Fulton Street, SF, CA

Public Services

- ✓ Adult education and literacy---employment
- ✓ Digital Divide Key. Technology key to community development
- ✓ Financial literacy- asset objective- building stronger community
- ✓ Youth services need to be prioritized
- ✓ Post-foster care youth go back to where they were raised (TAY)
- ✓ Elder care- self-sufficiency to supportive care
- ✓ Need to develop linkages for services- a Holistic approach
- ✓ 5yrs from now- cultural make up of city will be different, immigrant services needed

Results of Dot Priority Exercise: 1. Legal Services, etc. 2. TAY

Housing

- ✓ How does MOH choose and monitor the non-profits it funds?
- ✓ Key to keeping African Americans in SF is home ownership; city had done a bad job prioritizing keeping African Americans in the city.
- ✓ Lack of info flowing into African American communities, e.g. C.O.P. Program, education
- ✓ Helping vulnerable communities achieve self-sufficiency is key, especially those who have been victimized by redevelopment.
- ✓ Ensure housing and employment safety net
- ✓ Reduce income requirement for homeownership
- ✓ Need larger units to accommodate families
- ✓ Need more single-family home development

Results of Dot Priority Exercise: 1. Homeownership 2. Financing for affordable housing 3. Rental housing for 0-60% AMI 4. Housing Counseling

Economic Development

- ✓ Business incubators
- ✓ Technical assistance very important- education and access
- ✓ A little goes a long way in establishing low-income entrepreneurs
- ✓ Need more groups like Urban Solutions
- ✓ More small business educational services
- ✓ How does the city reach out to aspiring entrepreneurs? How is information disseminated? Information needs to reach people where they are
- ✓ City-managed internet- cafes/resource centers (computer literacy)
- ✓ Increased access to financing
- ✓ Access to credit- grants, debt forgiveness
- ✓ Business education- a holistic approach, education-financing-follow up

Results of Dot Priority Exercise: 1. Access to financing 2. Technical Assistance 3. Commercial Corridors

Workforce Development

- ✓ Skills should be aligned with the new millennium

- ✓ Social and technical skills must be co-developed
- ✓ Prepare for emerging industries- Green Tech
- ✓ Maintain and strengthen connection with City College
- ✓ Education opportunities need to come into the community
- ✓ Provide incentives for working and living in SF
- ✓ Help people stay in job training while maintaining housing...transitional employment

Results of Dot Priority Exercise: 1. Align WF 2a.Customize 2b.Bolster Capacity

Planning

Results of Dot Priority Exercise: 1. TA 2. Collaborative Planning 3. TA for Collaboratives

Capital

Results of Dot Priority Exercise: 1. Public Space 2.Construction/Rehab

ESG

Results of Dot Priority Exercise: 1a. Social Services 1b. Financial and supportive eviction prevention

Richmond

2010-2015 Consolidated Plan/Action Plan
Community Meeting Notes

Saturday, October 20, 2009, 10:00 am
Richmond Village Beacon Center
Corner of 30th Avenue and Anza Street, SF CA

Economic Development:

Priority 1---Strengthen neighborhood commercial corridors through business attraction and filling vacant storefronts, marketing and district promotion activities, beautification projects, corridor safety programs, graffiti removal and sidewalk cleaning, and greening and tree maintenance

No Dots Given---Provide direct technical assistance to establish and expand small businesses and micro-enterprises

No Dots Given---Provide access to financing to stimulate commercial and business revitalization

- ✓ Blight, trash is becoming more prevalent.
- ✓ Greater number of businesses and more ownership would strengthen pride in the community.
- ✓ Beautification is a high priority.
- ✓ Quality of life increases with improvements in the neighborhood.

Housing:

Priority 1---Develop permanently affordable rental housing for individuals and families between 0-60% AMI (Area Median Income)

Priority 1---Fund community based organizations to provide counseling to individuals and families to find and/or retain affordable housing

Priority 2---Provide financing to improve the environmental health, resource efficiency, and sustainability of affordable housing

No Dots Given---Develop permanently affordable rental housing for the homeless and individuals living with AIDS

No Dots Given---Create homeownership opportunities for individuals and families between 60-120% AMI

No Dots Given---Replace distressed public housing within mixed-income communities (HOPE SF)

- ✓ Middle-income families are buying in the East Bay; SF becoming decreasingly “family friendly.”
- ✓ Family flight issue is alarming because it affects funding for public schools, and no one is addressing this problem.
- ✓ SF needs to create opportunities for people to work and live in the City.
- ✓ Developing permanent affordable rental housing was an idea.
- ✓ There needs to be access to services to assist in the foreclosure process.
- ✓ Opportunities need to be created to have deals with the bank to help prevent foreclosures.
- ✓ The City should create homeownership opportunities for individuals and families.
- ✓ There needs to be counseling services for people who are barely making ends meet and have no where to turn.

Workforce:

Priority 1---Customize workforce services to ensure the success of disadvantaged residents that otherwise would not be competitive in the labor market

Priority 2---Align workforce services and skills training to respond to employers' workforce needs in key-growing industries

No Dots Given---Bolster capacity of workforce business services to add value to employers within San Francisco, improving the quality of skilled labor while reducing operating costs

- ✓ Workforce services need to include barrier removals.
- ✓ Streamlining services isn't always a good thing, as one size doesn't always fit all.
- ✓ Federal dollars are missing to create jobs, subsidize jobs (e.g. the glory days of the Private Industry Council)
- ✓ High level coordinating of skills to jobs is "key".
- ✓ Youth ages 16-19 needs to be prioritized and needs to be in the RFP.

Public Services/ Access to Services:

Priority 1---Foster meaningful community participation and access to essential services through support of neighborhood-based community centers and culturally and linguistically relevant services

Priority 2---Create access to employment and economic stability through programs such as legal services, financial literacy, bridging the digital divide

Priority 3--- Increase programs and services essential to enabling transitional age youth to succeed

No Dots Given---Stabilize households through programs such as domestic violence survivor services, crisis response services

No Dots Given---Invest in collaborative-based service delivery to foster coordination and create pathways to success by avoiding duplication and addressing gaps in services

- ✓ Community centers are unanimously essential for those who won't utilize services outside of a neighborhood hub.
- ✓ All services listed above are vital.
- ✓ Vast cultural and language needs to be addressed.

Chinatown

2010-2015 Consolidated Plan/Action Plan Community Meeting Notes

Monday, October 26, 2009, 5:30 pm
Donaldina Cameron House
920 Sacramento Street, SF CA

Public Services/Access to services:

Priority 1---Foster meaningful community participation and access to essential services through support of neighborhood based community centers and culturally and linguistically relevant services

Priority 2---Create access to employment and economic stability through programs such as legal services, financial literacy, bridging the digital divide

Priority 3---Stabilize households through programs such as domestic violence survivor services, crisis response services

Priority 3---Invest in collaborative-based service delivery to foster coordination and create pathways to success by avoiding duplication and addressing gaps in services

Priority 4---Increase programs and services essential to enabling transitional age youth to succeed

- ✓ Basic safety must first be addressed through DV services before lives can improve; the need continues to outweigh the available services.
- ✓ Neighborhood-based community centers are important as a place for people to gather and build community, especially for Chinatown.
- ✓ People have skills but lack the knowledge of how to digitally access information about jobs/benefits/literacy/linguistic-related services.
- ✓ 311 is a good system, but does not work very well with limited English-speaking persons.
- ✓ Nonprofit agencies need to work together in order to be effective for its communities.

Economic Development

Priority 1--- Strengthen neighborhood commercial corridors through business attraction and filling vacant storefronts, marketing and district promotion activities, beautification projects, corridor safety programs, graffiti removal and sidewalk cleaning, and greening and tree maintenance.

Priority 2---Provide direct technical assistance to establish and expand small businesses and micro-enterprises

Priority 3---Provide access to financing to stimulate commercial and business revitalization

- ✓ Streets have too many vacant storefronts.
- ✓ Grant Avenue has the appearance of being vibrant with business but it is actually not.
- ✓ Monthly events should be held to take advantage of the City's reputation of being a "destination".
- ✓ Small businesses should be encouraged to open in the area.
- ✓ A diversity of commerce/stores should be encouraged (as opposed to the duplication of souvenir stores that occupy many blocks in the neighborhood).
- ✓ There is a lack of anchor businesses in Chinatown.
- ✓ The Alleyway Project of CCDC should be supported and was described as a "win-win proposition" for the local residents, merchants, by improving public space.
- ✓ A recommendation was made to have a survey completed on commercial rent.
- ✓ Would like the City to take an active role in monitoring unfair labor and cost-fixing practices in the community.
- ✓ Would like to change the public's perception of Chinatown being an unclean and dirty place.
- ✓ Safety is still a major issue that needs to be addressed.

- ✓ Would like the City to evaluate its policies for Chinatown / to renew its commitment to local residents (tourism vs. quality of life for residents)
- ✓ An after-hours walking tour for City staff was suggested.
- ✓ Convening other City Departments to help alleviate some of the issues was suggested.

Workforce Development

Question: What types of services do job seekers in Chinatown need most?

- More monolingual (Chinese-language) services
 - Currently there are no GED classes at City College of San Francisco provided in Chinese (only Spanish and English).
 - While unemployment in Chinatown is low, *underemployment* is high because people are “trapped” in low-wage jobs due to a lack of language abilities.
 - ESL classes should be provided in “non-traditional settings,” such as at the Family Resource Centers, where childcare can be made available.
 - There is a need for “business English” classes and computer skills classes given in Chinese.
 - One resident stated that “people have long-term, short-term, and immediate term needs. There’s no short cut to English proficiency, but vocational English classes can help people to find employment.
- Concern was expressed that there were not enough manufacturing and production companies in San Francisco to provide jobs to Chinatown residents, and that most people in Chinatown therefore had to just look for jobs in hotels. A resident stated that San Francisco should engage in “10-year planning to make more jobs” like they do in cities such as Hong Kong.
- The gentleman from the tenants association stated that hiring locally for the Central Subway project would alleviate underemployment.

Housing

The facilitator prefaced the session by saying that this is a community specific meeting, more of a “how” than a “what” forum. The facilitator presented what the Mayor’s Office of Housing does in its day to day work:

MOH provides financing for redevelopment and development of affordable housing. The Newsom administration has had a focus on permanent supportive housing for the homeless, and recently on housing for transition-age youth. MOH funds Community Based Organizations that provide housing counseling services for both rental and homeownership. We provide down-payment and homeowner assistance and lead remediation funding. We run the Inclusionary Housing Program.

Then the group reviewed the dot exercise and made comments on the priorities they had selected. Comments from community:

- Most important to the City is the development of affordable housing from 0% – 60% AMI. After I looked at the chart, believe that the AMI chart is unrealistic. Many low income people in Chinatown don’t even make \$20,000 / year with their skills and language. Why is housing for the homeless a priority over housing for low income people, as they are making an effort to find work. There are lots of Single Room Occupancy hotels in Chinatown, with entire families living in overcrowded rooms, so they too should be prioritized.
- Another problem is real estate speculators. They make deals, which affect residents, using eviction to get them out. MOH should provide eviction assistance so people can stay in Chinatown.
- I feel very old, since I worked for housing and recreation in Chinatown in the 1970s. At that time, it was determined that Chinatown needed 5,000 new housing units. It has gotten worse over the last 30 years, yet there have only been four new buildings developed. What stops this [community meeting] from being an exercise in futility?

- We can all get behind the strategy of developing housing. But there is very little land in Chinatown so we need to preserve every unit we have and think about housing retention strategies to make sure that people are stably housed in rent-controlled units.
- Those that have been affected by the Ellis Act evictions and those on public assistance need assistance. 1 SRO room costs \$700 plus utilities.
- Big problem is where we'll find replacement housing [in cases of eviction]. There are a lot of elderly, 90 years old and above, and people don't want to rent to them, afraid that they'll die. Affordable housing uses a lottery and a lot of people won't get picked, so it is a non-ending cycle.
- MOH needs to look at rehab strategies and how to reach property owners so they'll preserve and upgrade their buildings. Commenter is Vice President of the Chinatown Resident's Association, and comments reflect their views. Mr. Lung invites the Mayor's Office of Housing to attend one of the Action Meetings, held at t 777 Broadway, Bayside Senior Housing, 10 – 11:00 AM.
- Need multiple parties to participate. In other places, they allow higher building heights around the modes of transit. We need to do this with the Chinatown Station as well, which will also create business opportunities.
- I have a question around the Mayor's priorities. We have a job training program. Most people make \$10,000 – \$15,000 / year for a family of 3 or 4. So we need to address the needs of very low income or they'll be left out. The Mayor had discussions around Prop. B. They should continue and we need to be at the table.
- Concern about earthquake safety. Most buildings will fall in a big earthquake, and this is supposed to be an historic district.
- These discussions on the needs of Chinatown need to continue.

South of Market

2010-2015 Consolidated Plan/Action Plan
Community Meeting Notes

October 29, 2009, 6:00 pm
City Hall
Room 416

Public Services

- ✓ Collaboration strategy got the most dots – 6.
- ✓ Lots of services in SOMA, get agencies to work together.
- ✓ Youth transitioning from foster care are on the street in SOMA and TL. Not skills, substance abuse issues.
- ✓ \$200M not enough for #4 (collaboration). There is no cooperation between CBOs.
- ✓ Collaboration should be with businesses too.
- ✓ Cultural/community centers, need more participation in the making of culture
- ✓ Duplicative services – clients are being served at multiple agencies, waste of \$ that could be used to fill in gaps in services. Grant \$ too narrowly defined, could be used for MH, fitness, financial counseling for seniors
- ✓ Big needs like housing and transportation barely served because of waste/duplication
- ✓ City \$ for tracking and measuring, but no funding to study and reduce duplication of services. Head count is all that matters

Economic Development

- ✓ Corridor program – does the safety program include pedestrian safety, including sidewalks, lights and crosswalks?
- ✓ Corridor program – there are vacant storefronts – the vested interests of some keep them vacant out of fear of rent increases. They are graffiti magnets.
- ✓ Strategies 1 and 2 are a waste of \$ unless you do #3 (corridor program).
- ✓ Gentrification concerns
- ✓ Are there \$ for graffiti removal (yes, there are partnerships with DPW, etc.)
- ✓ Can we prioritize social enterprises? Incentives possible?
- ✓ The objective of ED should be lifting residents out of poverty and the wording should be changed to reflect this.
- ✓ Safety – children safety concerns because SOMA is used as an on/off ramp to freeways. Need signs to warn motorists.
- ✓ Capacity building for organizations that serve this community.
- ✓ Economic empowerment of people, not just businesses.
- ✓ Business owner perspective – not a matter of worker education, but worker readiness (showing up on time, etc). Needs a lower risk way of finding employees. Also, access to capital important, has to front his own \$ to grow business, only other option is high interest loan.
- ✓ Parking – gentrifying a corridor can raise problems if parking rates go up. Ex. Oakland, where rates went up and businesses went on strike to protest.
- ✓ Need price controls – affordable stores for residents.
- ✓ Parking enforcement is over zealous, meter maids waiting at 5:45, if a car parks in a yellow zone they ticket them, which deters prospective shoppers and diners. Stop yellow zones at 5 pm.
- ✓ New signage for store fronts.
- ✓ Lease counseling for businesses who have bad leases and can get better deals
- ✓ Promote local residents

Workforce

- ✓ Unemployment rate of transgender community is 67%, qualified candidates but unable to find work and underutilized

- ✓ Alignment of WF services to area's needs, not specific enough for disadvantaged groups to particular sectors that build up neighborhood
- ✓ Key growing industries – sounds too high tech
- ✓ When city recruits new business, should focus on skills of current SF workforce to meet needs of underserved workforce
- ✓ Still seeking job growth in small businesses – build skills and increase capacity of businesses that hire entry-level
- ✓ #2 focus on quality
- ✓ How to provide incentives for business owners such as transition to solar for same cost as current PG&E
- ✓ 2&3 Would not separate – customize work to meet skills of people while building at same time. Improve values of people's work
- ✓ Have government provide a safety net for employees to hire
- ✓ Need funding for local businesses operating costs to continue to survive and grow – get outside of the box – not focus so much on large, higher tech
- ✓ #3 – thousands of nonprofits in city while providing needed services – competing with for profits and paying same costs (insurance, wages, etc.) – provide special credits for non profits to reduce operating costs
- ✓ Asset based/place based approach
- ✓ Nonprofit businesses (ex. restaurants) serving as training operation

Housing

- Rental is the first step, a base. Decent housing for all.
- Homeownership opportunities only for 60-120% AMI, why not lower income?
- Affordable housing as defined here is not affordable. Residents are trapped.
- Redefine affordability, depends on individual. Families are exiting SF.
- Not just earnings matter, but expenses. Ex. medical expense
- HOPWA housing needs to be re-opened, closed for last 5 years.
- Ensure eligibility of those living in subsidized housing, certify income, move them out to increase opportunities for others.
- Section 8 has been closed for years, wait list is closed. (Section 8 list is regularly purged by H.A.)
- Need tenant improvement fund. Ex. business owner would paint if there was a grant
- Raise homeowner assistance program to 146% AMI because nothing available for those at 120%
- Promote shared living situations, housing coops

Visitacion Valley

Con Plan Meeting

Wednesday, November 4, 2009, 6:00 p.m.

Access to Services

Accessing information

- Need a centralized place to get information
- Immigrants need to know where to go to look for services

Specific service needs

- Need more ESL programs and bilingual services
- Need job training programs
- Job training programs need to be in multiple languages
- There is no training facility in the neighborhood
- Programs for transitional age youth, such as CYC's program, are vital
- Want more after-school/tutorial programs
- Need job opportunities for youth
- Prevention services are critical
- There are very few services in Visitacion Valley; need more public services
- Basic/essential services are needed before some other strategies such as starting businesses
- Junior Achievements program (in New Jersey) is a good example of something that works
- The neighborhood needs educational services
- 47% of the neighborhood's population is under 18 years; services for youth are critical; the neighborhood has a tough group of youth

Other comments

- The community is currently very concerned about a change in the bus line; this is being done without any community notification
- Things don't ever materialize for the neighborhood; Visitacion Valley needs something stable/consistent

Workforce Development

The number #1 priority with the Asian residents:

Customize workforce services to ensure the success of disadvantaged residents that otherwise would not be competitive in the Labor market. **WHY?**

- (A) Have been unemployed for a long time, and need training. Would like working in the restaurant and hotel business or some type of food service.
- (B) Many have no idea where to look for jobs, even part-time jobs.
- (C) Would like to have a "Farmers Market" in Visitacion Valley Neighborhood.

The number #2 priority with the Asian residents:

Align workforce services and skills training to respond to employers' workforce needs in key-growing industries. **WHY?**

- (A) Language issues keep them from working even in work they know.
- (B) Want job training opportunities

NOTE: The groups of residents are members of the Visitacion Valley Asians Alliance.

Marlene Trans is the Director. Also, the non-profit group "Florence Crittenton wants to lease Marlene Tran's property.... Waiting on funds from OEWD for the "One Stop."

The number #1 priority with the Visitacion Neighborhood residents:

Customize workforce services to ensure the success of disadvantaged residents that otherwise would not be competitive in the Labor market. **WHY?**

- (A) One spoke on jobs, any jobs, but good jobs. The requirements for many jobs are so difficult, out of reach that jobs not happening.
- (B) There is no training for jobs in Visitacion Valley.
- (C) Resources need to connect to the people. Nobody at Sunnydale knows about services, training, entrepreneurial opportunities needed.
- (D) Multiple generations impacted, enter support services on families and single mothers. The Federal Stimulus not working. By the time they get through the interview process it will be March.

The number #2 priority with the Visitacion Neighborhood residents:

Align workforce services and skills training to respond to employers' workforce needs in key-growing industries. **WHY?**

- (A) There is a disconnect between City and Neighborhoods.
- (B) Resources and training for older age groups.

Economic Development

- Safety
 - "Safety is important"
 - More lighting
 - Safety improvements
 - More Officers
 - Protection/Laws against perpetrators
- Beautification
 - Graffiti Abatement
- Marketing
 - "More people shopping will bring the community up"
 - Leland Avenue is isolates need to make more visible to outside community
- Technical Assistance
 - More computer training classes
 - More intermediate classes
 - Ensure bilingual access to classes
 - Training on small business skills
 - Green Training (could have meant workforce)
 - Product/Service Improvements
- Business Attraction
 - Supermarket
 - Produce and Meats
 - Fill Vacancies
- Incubation
 - Incubation Spaces
 - Legitimize at home businesses (i.e. Sunnydale Candy Houses)
 - Co-ops
 - At home Business Support
- Access to Capital
 - Loans more accessible
 - More marketing of what's available
 - Upfront about qualifications for loans
- Workforce

- Hospitality Training
 - Super Youth Jobs
 - Youth Jobs
 - Local Hiring for construction jobs
- Notes/Comments
 - More commercial streets
 - Stores managed to stay open for a long time
 - Funding to extend to Bayshore, Geneva, and Sunnydale
 - Leland is the heart of the district

Housing

English Session:

- How do single person households stay in SF? Is there enough housing for smaller household sizes?
- People need housing counseling to help them apply for affordable housing opportunities.
- Top 3 Priorities:
 1. Rental housing development
 2. Counseling for people to find and retain housing
 3. Public housing
- Important to find CBOs that have ties to the neighborhood. Who is doing housing counseling in Vis Valley?
- Interesting differences among the various cultures in the neighborhood:
 1. How does race play into housing priorities?
 2. African-Americans are disproportionately hurt by the lack of affordable housing leading to the out migration.
- Housing should be an integral part of all services, included as part of capital through public services.
- How do we incorporate local people into employment plans for new construction projects? We should connect the two activities.
- Increase rental housing opportunities to Vis Valley residents, especially for new immigrants.
- Increase ownership housing opportunities in Vis Valley to stabilize housing payments.
- There is too much overcrowding of housing units in the neighborhood, especially prevalent among certain cultures.
- Need to mitigate the cultural divide in the neighborhood.

Chinese Session:

- Increase stipends for low cost housing.
- City should translate all applications or require nonprofits to translate in order to market and fill affordable housing units.
- How can the City monitor that all applications are translated?
- The City should institute an evaluation allowing clients to give feedback on the service of these nonprofits.
- Increase info in Chinese and connect people in the neighborhood with counseling agencies. Referred to Asian, Inc and Chinatown CDC.

Sunset

2010-2015 Consolidated Plan/Action Plan Community Meeting Notes

Tuesday, November 10, 2009, 10:00 am
Sunset Youth Services
3918 Judah Street, SF CA

Public Services/ Access to Services:

Priority 1---Foster meaningful community participation and access to essential services through support of neighborhood-based community centers and culturally and linguistically relevant services

Priority 2--- Increase programs and services essential to enabling transitional age youth to succeed

Priority 3---Create access to employment and economic stability through programs such as legal services, financial literacy, bridging the digital divide

No Dots Given---Stabilize households through programs such as domestic violence survivor services, crisis response services

No Dots Given---Invest in collaborative-based service delivery to foster coordination and create pathways to success by avoiding duplication and addressing gaps in services

- ✓ Transitional age youth population falls off of everyone's radar but are the ones who have the broken family systems.
- ✓ TAY dollars may be restricted but are vital to help sustain the youth
- ✓ There is a lack of support for school-age children who leave middle or high school (without graduating).
- ✓ Community centers are important as a space for disaster preparedness and employment networking activities.
- ✓ Youth could be trained in unconventional jobs, such as disaster workers or technicians.
- ✓ City should solve neighborhood problems in the order of the poorest, first.
- ✓ Communication/outreach continues to be a high need.
- ✓ MYEEP Program helps some low-income youth, but there needs to be a program serving the low-mid to higher-income youth who don't meet the MYEEP eligibility criteria.
- ✓ All residents still don't have access to Internet services.
- ✓ Vast cultural and language needs to be addressed.

Economic Development:

Priority 1---Strengthen neighborhood commercial corridors through business attraction and filling vacant storefronts, marketing and district promotion activities, beautification projects, corridor safety programs, graffiti removal and sidewalk cleaning, and greening and tree maintenance

Priority 2---Provide direct technical assistance to establish and expand small businesses and micro-enterprises

Priority 3---Provide access to financing to stimulate commercial and business revitalization

- ✓ Creating more businesses would create more jobs, and would possibly shorten commutes.
- ✓ There needs to be creative incentives for local businesses to hire youth in part-time jobs.
- ✓ It is difficult to get business owners to hire youth who have probation as a barrier.
- ✓ Crucial information is not reaching its intended audience; if it does, the information is often sketchy.
- ✓ The Jobs Now Program should collaborate with other workforce investment programs, such as WIA, to do extensive outreach.
- ✓ Direct technical assistance is important to actually assist a merchant to start a business.

Workforce:

Priority 1---Customize workforce services to ensure the success of disadvantaged residents that otherwise would not be competitive in the labor market

Priority 2---Align workforce services and skills training to respond to employers' workforce needs in key-growing industries

Priority 3---Bolster capacity of workforce business services to add value to employers within San Francisco, improving the quality of skilled labor while reducing operating costs

- ✓ People over 40 years of age have difficulty entering the workforce without the basic language and computer skills needed to compete.
- ✓ More resources and educational opportunities are needed.
- ✓ Workforce services need to include barrier removal activities.
- ✓ Employers who provide employment training need to target the clients that the program is meant to serve, rather than recruiting/"creaming" to meet a program quota.
- ✓ Need employers who are willing to work with individual and to be flexible.
- ✓ Funder and the agency providing services need to work together to minimize the bureaucracy.
- ✓ Government agencies need to learn "efficiency."

Housing:

Priority 1---Provide financing to improve the environmental health, resource efficiency, and sustainability of affordable housing

Priority 2--- Create homeownership opportunities for individuals and families between 60-120% AMI

Priority 3---Fund community based organizations to provide counseling to individuals and families to find and/or retain affordable housing

Priority 4---Develop permanently affordable rental housing for individuals and families between 0-60% AMI (Area Median Income)

Priority 4--- Replace distressed public housing within mixed-income communities (HOPE SF)

No Dots Given---Develop permanently affordable rental housing for the homeless and individuals living with AIDS

- ✓ Environmental health is now an important priority.
- ✓ Teachers and nonprofit service providers are not homeowners because of a lack of opportunities.
- ✓ Residents are being driven out of the City due to high living costs.
- ✓ There needs to be twice the number of affordable rental housing units in the City.
- ✓ Residents need to get to know their neighbors, establish sense of community.
- ✓ There needs to be an affordable long-term renters program to support renters who want to save enough money to buy a house.
- ✓ Housing counseling is needed because tenant laws are so complicated.
- ✓ Healthy neighborhoods cannot exist if people are afraid to live in the City; housing counseling is a need.
- ✓ CBOs should not be expected to be experts on housing.
- ✓ There needs to be housing counseling services co-located at a community center in the neighborhood.
- ✓ Access to services is needed as much as outreach to residents is needed

Appendix B. Public Notices Announcing September-November 2009 Community Needs Hearings

Community Planning

Participate in the process and make a difference in your community!



Come to a community meeting in your neighborhood and tell the City and County of San Francisco how to spend \$200 million in federal funds over the next five years. We want your input!

Refreshments will be provided

These federal funds can be used for:

- Construction and rehabilitation of affordable housing
- Construction and expansion of community centers
- Tenant/Landlord and homeownership counseling
- Technical assistance to small businesses
- Commercial façade improvements
- Small business loans
- Youth services
- Legal services
- Employment training
- Other safety net services

Funds must be used to primarily benefit low- and moderate-income persons.

Please post this notice.

To download this notice in Spanish and Chinese, visit www.sfgov.org/moh.

NOTICE OF COMMUNITY MEETINGS FOR SAN FRANCISCO'S 2010-2015 CONSOLIDATED PLAN AND 2010-2011 ACTION PLAN

Residents, business owners, representatives of community-based organizations and other stakeholders are invited to attend one of eight community meetings throughout San Francisco to provide input on community development and housing priorities for the next five years for the federal Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), Home Investment Partnership (HOME) and Housing Opportunities for Persons With AIDS (HOPWA) programs. The City receives approximately \$40 million each year under these four U.S. Department of Housing and Urban Development (HUD) grant programs.

Meetings are scheduled at the locations listed below. All sites are accessible to persons with disabilities. Language translation services will be available if requested 72 hours prior to the meeting.

Civic Center Wednesday, September 9, 2009 at 6:00 p.m. 1 South Van Ness Avenue, 2 nd Floor San Francisco, CA 94103	Bayview Hunter's Point Saturday, September 19, 2009 at 10:00 a.m. Joseph Lee Recreation Center 1395 Mendell Street San Francisco, CA 94124
Tenderloin Saturday, September 26, 2009 at 10:00 a.m. Alexander Residence, Multi-purpose Room 230 Eddy Street San Francisco, CA 94102	Mission Saturday, October 3, 2009 at 10:00 a.m. Mission Recreation Center, 2 nd Floor Auditorium 745 Treat Avenue San Francisco, CA 94110
Western Addition Tuesday, October 13, 2009 at 6:00 p.m. African American Art and Culture Complex, Hall of Culture 762 Fulton Street San Francisco, CA 94102	Chinatown Monday, October 26, 2009 at 5:30 p.m. Donaldina Cameron House, Culbertson Hall 920 Sacramento Street San Francisco, CA 94108
South of Market Thursday, October 29, 2009 at 6:00 p.m. City Hall, Room 416 1 Dr. Carlton B. Goodlett Place San Francisco, CA 94102	Visitacion Valley Wednesday, November 4, 2009 at 6:00 p.m. Visitacion Valley Middle School 450 Raymond Avenue San Francisco, CA 94134

For more information about these community meetings, please call 415-701-5500. Individuals unable to attend the meetings may submit written statements by November 5, 2009 to the Mayor's Office of Housing, 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103, Attn: Consolidated Planning Staff.



These meetings are accessible to persons with disabilities. 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 MOH ADA Coordinator, Eugene T. Flannery, at 701-5598 or TTY/TDD 701-5503, at least 72 hours prior to the hearing. 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. For information on MUNI routes and MUNI Accessible Services, call 311.

社區規劃

參與規劃過程並在你的社區中做出貢獻!



歡迎前來出席你社鄰內舉辦的社區會議，並藉此告訴三藩市市與縣——怎樣在未來的五年，善用2億的聯邦基金。我們希望聽取你的薦言!

提供茶點

這些聯邦撥款可用於:

- 可負擔房屋的建造和修建
- 社區中心的建造和擴建
- 租客/業主以及房屋業權諮詢
- 為小商業提供的技術援助
- 改善商業舖面
- 小商業貸款
- 青少年服務
- 法律服務
- 就業培訓
- 其他保障體系的服務

撥款必須主要用在有益於低收入和中等收入的個人。

請張貼此通知。

下載此通知的西班牙文和中文版本，請瀏覽www.sfgov.org/moh。

社區會議通知

三藩市2010年-2015年的整體計劃，以及2010年-2011年行動計劃

誠邀居民、商家、服務社區為主的機構代表以及其他業內人士，出席在全三藩市舉辦的八個社區會議的其中一個會議，藉此針對未來五年的社區發展和房屋優先事項[聯邦社區發展街區補助金(Community Development Block Grant, CDBG)、緊急庇護所補助金(Emergency Shelter Grant, ESG)、房屋投資合作夥伴(Home Investment Partnership, HOME)以及愛滋病人士的房屋機會(Housing Opportunities for Persons With AIDS, HOPWA)等各個計劃]提供薦言。市府每年從這四項美國房屋及城市發展局(HUD)補助金計劃，獲得大約\$4仟萬的撥款。

會議安排在下列地點。所有場地都提供殘障人士專用通道。如果在會議日期之前的72小時提出要求，就會提供語言翻譯服務。

市政中心(Civic Center) 2009年9月9日星期三，下午6時 1 South Van Ness Avenue, 2樓 San Francisco, CA 94103	Bayview Hunter's Point 2009年9月19日星期六，上午10時 Joseph Lee康娛中心 1395 Mendell Street San Francisco, CA 94124
田德隆區(Tenderloin) 2009年9月26日星期六，上午10時 Alexander Residence, 多用途室 230 Eddy Street San Francisco, CA 94102	米慎區(Mission) 2009年10月3日星期六，上午10時 Mission Recreation Center, 2樓禮堂 745 Treat Avenue San Francisco, CA 94110
西增區(Western Addition) 2009年10月13日星期二，下午6時 African American Art and Culture Complex, 文化廳 762 Fulton Street San Francisco, CA 94102	華埠(Chinatown) 2009年10月26日星期一，下午5時30分 Donaldina Cameron House, Culbertson廳 920 Sacramento Street San Francisco, CA 94108
South of Market 2009年10月29日星期四，下午6時 市政廳，416室 1 Dr. Carlton B. Goodlett Place San Francisco, CA 94102	訪谷區(Visitacion Valley) 2009年11月4日星期三，下午6時 Visitacion Valley中學 450 Raymond Avenue San Francisco, CA 94134

查詢有關這些社區會議的詳情，請致電415-701-5500。無法出席會議的人士可以在2009年11月5日之前，向市長辦公室的房屋部，提交書面陳述書，地址: 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103, Attn: Consolidated Planning Staff。



這些會議為殘障人士提供專用通道。提出合理協調安排要求(包括手語傳譯員、助聽器、其他替代版式的印刷資料)的人士，以及那些有嚴重過敏病症、環境病症或對多重化學物質敏感的人士，應該在聽證會日期之前，提早至少72小時致電701-5598聯絡MOH ADA協調員，Eugene T. Flannery，或撥打TTY/TDD: 701-5503。請謹記，某些公共會議的出席者可能會對含有化學物質或有氣味的產品出現敏感反應。請協助我們配合這些人士的需要。如果你需要語言翻譯服務，也請在會議日期前的72小時致電聯絡給Flannery先生。請致電311查詢MUNI行使路線和MUNI的交通服務計劃。

Planificación Comunitaria

¡Participe en el proceso y sea parte de la diferencia en su comunidad!



Participe en una reunión comunitaria en su vecindario y díglele a la Ciudad y Condado de San Francisco cómo invertiría \$200 millones en fondos federales durante los próximos cinco años. ¡Queremos escuchar su opinión!

Se ofrecerán refrigerios

Estos fondos federales pueden ser destinados a:

- Construcción y reacondicionamiento de vivienda económica para familias de bajos ingresos
- Construcción y expansión de centros comunitarios
- Asesoría para inquilinos y propietarios de viviendas
- Asesoría técnica para pequeñas empresas
- Mejoras a fachadas comerciales
- Prestamos para pequeñas empresas
- Servicios públicos para jóvenes
- Servicios legales
- Capacitación de empleo
- Otros servicios básicos para bienestar social

Los fondos deben destinarse principalmente para beneficiar a personas de moderados y bajos ingresos.

Por favor publicar este aviso.

Para copias de este volante en español y chino, visite www.sfgov.org/moh

AVISO DE REUNIONES COMUNITARIAS PARA EL PLAN COLECTIVO 2010-2015 Y PLAN DE ACCIÓN 2010-2011 E LA CIUDAD Y CONDADO DE SAN FRANCISCO

Se invita a residentes de San Francisco, propietarios de negocios, representantes de organizaciones comunitarias y otras personas interesadas a participar en una de ocho reuniones comunitarias que se llevarán a cabo en San Francisco. Venga a compartir su opinión sobre las prioridades de desarrollo comunitario y vivienda durante los próximos cinco años para los programas de Fondos Federales para Desarrollo Comunitario (Community Development Block Grant/CDBG, por sus siglas en inglés), Fondos para Albergues de Emergencia (ESS), Alianza para Adquirir un Hogar (HOME), y Oportunidades de Vivienda para Personas con SIDA (HOPWA). La Ciudad recibe aproximadamente \$40 millones anualmente para estos cuatro programas financiados por el Departamento de Vivienda y Desarrollo Urbano de los EE.UU. (HUD).

Las reuniones están programadas en los lugares mencionados a continuación. Todos los lugares son accesibles para personas con discapacidades. Se puede solicitar el servicio de intérprete de idiomas con 72 horas de anticipación a la reunión.

Civic Center Miércoles 9 de septiembre de 2009 a las 6:00 p.m. 1 South Van Ness Avenue, 2º piso San Francisco, CA 94103	Bayview Hunter's Point Sábado 19 de septiembre de 2009 a las 10:00 a.m. Joseph Lee Recreation Center 1395 Mendell Street San Francisco, CA 94124
Tenderloin Sábado 26 de septiembre de 2009 a las 10:00 a.m. Alexander Residence, Multi-purpose Room 230 Eddy Street San Francisco, CA 94102	Mission Sábado 3 de octubre de 2009 a las 10:00 a.m. Mission Recreation Center, Auditorio 2º piso 745 Treat Avenue San Francisco, CA 94110
Western Addition Tuesday, October 13, 2009 at 6:00 p.m. African American Art and Culture Complex, Hall of Culture 762 Fulton Street San Francisco, CA 94102	Chinatown Lunes 26 de octubre de 2009 a las 5:30 p.m. Donaldina Cameron House, Culbertson Hall 920 Sacramento Street San Francisco, CA 94108
South of Market Jueves 29 de octubre de 2009 a las 6:00 p.m. City Hall, Room 416 1 Dr. Carlton B. Goodlett Place San Francisco, CA 94102	Visitacion Valley Miércoles 4 de noviembre de 2009 a las 6:00 p.m. Visitacion Valley Middle School 450 Raymond Avenue San Francisco, CA 94134

Para obtener más información sobre estas reuniones, por favor llame al 415-701-5500. Las personas que no puedan asistir a las reuniones pueden enviar sus comentarios por escrito antes del 5 de noviembre de 2009, dirigidos a: Mayor's Office of Housing, 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103, Attn: Consolidated Planning Staff.



Las reuniones son accesibles para personas con discapacidades. Las personas que requieran adaptaciones razonables, incluyendo interpretación de lenguaje de señas, dispositivos de ayuda auditiva, materiales impresos en formatos alternativos, o que tengan alergias graves, enfermedades ambientales o sensibilidad a múltiples sustancias químicas, deben comunicarse con el coordinador ADA de MOH, Eugene T. Flannery, al 701-5598 o TTY/TDD 701-5503, al menos 72 horas antes de la reunión. Por favor tenga en cuenta que algunas de las personas que asisten a las reuniones públicas podrían padecer de sensibilidad a productos perfumados o que contengan sustancias químicas. Por favor ayúdenos a respetar a estas personas. Si usted necesita el servicio de intérprete de idioma, por favor llame al Sr. Flannery 72 horas antes de la reunión. Para obtener información sobre las rutas y servicios accesibles de MUNI, llame al 311.

Community Planning

Participate in the process and make a difference in your community!



Tuesday, October 20, 2009 at 10:00 a.m.

Richmond Village Beacon Center, Corner of 30th Ave. and Anza St.

Join staff from the Mayor's Office of Housing, learn about the Consolidated Planning process, and give your input on how the City and County of San Francisco will spend roughly \$200 million in federal funds over the next five years.

These federal funds must primarily benefit low- and moderate-income persons, and can be used for:

- Construction and rehabilitation of affordable housing
- Construction and expansion of community centers
- Tenant/Landlord and homeownership counseling
- Technical assistance to small businesses and commercial façade improvements
- Small business loans
- Youth services
- Legal services
- Employment training
- Other safety net services

Refreshments will be provided

**NOTICE OF COMMUNITY MEETING
FOR SAN FRANCISCO'S 2010-2015 CONSOLIDATED PLAN
AND 2010-2011 ACTION PLAN**

Residents, business owners, representatives of community-based organizations and other stakeholders are invited to attend community meetings throughout San Francisco to provide input on community development and housing priorities for the next five years for the federal Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), Home Investment Partnership (HOME) and Housing Opportunities for Persons With AIDS (HOPWA) programs. The City receives approximately \$40 million each year under these four U.S. Department of Housing and Urban Development (HUD) grant programs.

Additional meetings are scheduled at the locations listed below. All sites are accessible to persons with disabilities. Language translation services will be available if requested 72 hours prior to the meeting.

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South of Market Thursday, October 29, 2009 at 6:00 p.m. City Hall, Room 416 1 Dr. Carlton B. Goodlett Place San Francisco, CA 94102	Visitacion Valley Wednesday, November 4, 2009 at 6:00 p.m. Visitacion Valley Middle School 450 Raymond Avenue San Francisco, CA 94134

For more information about these community meetings, please call 415-701-5500. Individuals unable to attend the meetings may submit written statements by November 30, 2009 to the Mayor's Office of Housing, 1 South Van Ness Avenue, 5th Floor, San Francisco, CA 94103, Attn: Consolidated Planning Staff.



These meetings are accessible to persons with disabilities. 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 MOH ADA Coordinator, Eugene T. Flannery, at 701-5598 or TTY/TDD 701-5503, at least 72 hours prior to the hearing. 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. For information on MUNI routes and MUNI Accessible Services, call 311.

Community Planning

Participate in the process and make a difference in your community!



Tuesday, November 10, 2009 at 10:00 a.m.
Sunset Neighborhood Beacon Center, 3925 Noriega Street

Join staff from the Mayor's Office of Housing, learn about the Consolidated Planning process, and give your input on how the City and County of San Francisco will spend roughly \$200 million in federal funds over the next five years.

These federal funds must primarily benefit low- and moderate-income persons, and can be used for:

- Construction and rehabilitation of affordable housing
- Construction and expansion of community centers
- Tenant/Landlord and homeownership counseling
- Technical assistance to small businesses and commercial façade improvements
- Small business loans
- Youth services
- Legal services
- Employment training
- Other safety net services

Refreshments will be provided

**NOTICE OF COMMUNITY MEETING
FOR SAN FRANCISCO'S 2010-2015 CONSOLIDATED PLAN
AND 2010-2011 ACTION PLAN**

Residents, business owners, representatives of community-based organizations and other stakeholders are invited to attend community meetings throughout San Francisco to provide input on community development and housing priorities for the next five years for the federal Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), Home Investment Partnership (HOME) and Housing Opportunities for Persons With AIDS (HOPWA) programs. The City receives approximately \$40 million each year under these four U.S. Department of Housing and Urban Development (HUD) grant programs.

Additional meetings are scheduled at the locations listed below. All sites are accessible to persons with disabilities. Language translation services will be available if requested 72 hours prior to the meeting.

Western Addition Tuesday, October 13, 2009 at 6:00 p.m. African American Art and Culture Complex, Hall of Culture 762 Fulton Street San Francisco, CA 94102	Chinatown Monday, October 26, 2009 at 5:30 p.m. Donaldina Cameron House, Culbertson Hall 920 Sacramento Street San Francisco, CA 94108
South of Market Thursday, October 29, 2009 at 6:00 p.m. City Hall, Room 416 1 Dr. Carlton B. Goodlett Place San Francisco, CA 94102	Visitacion Valley Wednesday, November 4, 2009 at 6:00 p.m. Visitacion Valley Middle School 450 Raymond Avenue San Francisco, CA 94134

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Appendix C. Summary of Public Comments on the Consolidated Plan

Summary of Comment	Response
Recommend that nonprofit housing providers receive training on their marketing plans and application procedures as they impact disabled people and that City and County staff increase their knowledge base on these issues	The City is committed to ensuring equal access to affordable housing and will continue to work with providers on these issues.
Affordable housing needs to be developed so that it will be affordable to the very lowest income level, and policies should be in place to allow for a layering of subsidies so that even without a section 8, very low income folks can afford housing.	Housing Strategic Plan notes: the City will work with affordable housing developers to reach the lowest income levels and the most vulnerable populations to the fullest extent current funding allows.
There is too little in the Plan about the City's obligations to promote fair housing goals.	Additions were made to Housing Strategic Plan to reflect promotion of fair housing goals
Program/ funding needed to help tenants with reasonable modifications so that they can remain in their housing	Statement of need was added to the Housing Needs Section
Concern about the affordable housing needs for a growing number of people living with HIV/AIDS, who are growing older and are/will be reliant on IHSS Services	Concern acknowledged. HIV/AIDS goals are included in "supportive housing for specific populations"
Part IV.B., Goals: "Accessible" should be added to "safe, healthy and affordable."	Requested change was made to the document
The City needs one central info point with timely and accurate info about all open wait lists for all subsidized, LIHTC and inclusionary units, to the point of requiring reportage to the central info point as a Fair Housing requirement of all subsidized, LIHTC and inclusionary landlords.	This is a Mayor's Office of Housing objective. Change will be made to more fully articulated in the Housing Strategic Plan.
Concern for Fair Housing practices in units not receiving City funding	Concern acknowledged. Mentioned in Housing Needs section.
Another use of either City or outside funds that would contribute to accessibility would be an "elevator fund" for older multifamily buildings, since many multifamily buildings in SF have old elevators that break down frequently.	Recommendation acknowledged.
Recommendation to continue funding accessibility improvements in owner-occupied homes	Recommendation acknowledged. Issue is addressed in Housing Strategic Plan.
Many people with disabilities need housing with services	Concern acknowledged. Issue is addressed in Housing Strategic Plan.
Fund non-profits to create more accessible, larger units.	Need acknowledged. MOH will further investigate opportunities to create larger accessible units in Senior housing.
Recommendation to develop residential care facilities and supportive housing options for the elderly and for people with dementia that are close to existing services.	This need was added to the Housing Needs Section. People with dementia were added to the Housing Strategic Plan portion articulating strategies to provide supportive housing for specific populations.
Changes to order and phrasing of housing objectives to improve clarity and flow	Recommendations accepted, changes made
Provide infrastructure support and technical assistance for existing and emerging collaborations; construction of new safe housing to protect the health of residents, particularly seniors and children; expansion of rental subsidies; funding for rehabilitation of current aging	Recommendations incorporated in part into capacity building, housing, workforce development, and economic development objectives, concerns acknowledged regarding incentives.

housing stock in Chinatown; VESL, training and employment pathways to priority sectors, partnerships to customize trainings for limited-English job-seekers; technical assistance and outreach to existing small businesses; incentives to hire local residents	
Improving access to benefits for low-wage workers by using employer-based outreach strategies; developing incentives for CDBG grantees to increase access to financial services and income benefits; coordinate with the City and promoting collaborative efforts to increase the provision of services	Recommendations incorporated in part into objectives regarding asset building and financial education, and capacity building for community based organizations.
Suggestion for the addition of a Housing Strategic Plan objective for senior housing	An Objective was added for accessible housing for seniors and people with disabilities to the Housing Strategic Plan. More detail regarding the need for senior housing and the need for accessible housing was added to the Housing Needs section

Appendix D. MOH Neighborhood Definitions

In order to ensure consistency in the geographic definition of San Francisco neighborhoods, MOH has described neighborhood boundaries with year 2000 census tracts. Population data has been included to broaden our understanding of density within these neighborhoods.

Table 45
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
Diamond Heights/Glen Park	217, 218	8,053
Excelsior	256, 260.01, 260.02, 260.03, 260.04, 263.01, 263.02, 263.03	37,064
Financial District	115, 117	2,506
Fisherman's Wharf/North Waterfront	101,105	5,096
Golden Gate Park	603	137
Haight Ashbury	166, 171	12,308
Hayes Valley	163, 164, 167, 168	19,114
Inner Sunset	301.01, 302.01, 302.02, 303.01, 303.02	22,266
Japan Town	155	3,591
Lakeshore/Stonestown	331, 332.01, 332.02, 604	15,590
Lone Mountain/North of Panhandle	156, 157, 165	14,817
Marina	126, 127, 128, 129, 130	22,457
Mission	177, 201, 202, 207, 208, 209, 210, 228.01, 228.02, 228.03, 229.01, 229.02, 229.03	60,202
Mission Bay	607	676
Nob Hill	110, 111, 112, 119, 120, 121	26,965
Noe Valley	211, 212, 213, 214, 215, 216	21,477
North Beach	104, 106	9,138
Oceanview Merced Ingleside	262, 312, 313, 314	29,792
Outer Mission	255, 261	13,513
Pacific Heights	131, 132, 134, 135, 152, 153	23,205
Portola	257, 258, 259	15,370
Potrero Hill	226, 227.01, 227.02, 227.03	10,542
Presidio	601	2,234
Presidio Heights/Laurel Heights	133, 154	9,907
Richmond	401, 402, 426, 427, 451, 452, 476, 477.01, 477.02, 478, 479.01, 479.02	66,083
Russian Hill	102, 103, 108, 109	18,016
Seacliff/Lake District	428, 602	2,682
South Beach	176.02, 179.01	5,942
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
Treasure Island	179.02	1,453
Twin Peaks	204	6,742
Upper Market/Castro	169, 170, 203, 205, 206	17,302
Van Ness/Civic Center	151, 160, 162	6,948
Visitation Valley	264.01, 264.02, 264.03, 264.04, 605.01, 605.02	18,069
West of Twin Peaks	301.02, 304, 305, 306, 307, 308, 309, 310, 311	44,098
Western Addition	158, 159, 161	16,293
Total Population for City and County of San Francisco		776,733

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

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