The Mayor's Hunters Point Shipyard Citizens Advisory Committee (CAC)
Housing Subcommittee
Thursday, May 29, 2025
(2 Hours and 32 Minutes)

I. Call to Order

Dr. Hunnicutt called the Housing Subcommittee meeting to order at 6:27pm.

A. Roll Call

Present: Dr. Veronica Hunnicutt, Joyce Armstrong, Dedria Smith, and Neola Gans
Exused: Pastor Bell
A quorum was established at roll call.

B. Approval of Agenda: May 29, 2025

Dedria Smith made a motion to approve the agenda for May 29, 2026, and Joyce Armstrong seconded. The motion was approved and passed.

C. Approval of the Meeting Minutes: November 16, 2023

Neola Gans made a motion to approve the agenda for November 16, 2023, and Dedria Smith seconded. The motion was approved and passed

I. Announcements:

Dr. Hunnicutt addressed the public, discussing the HPSCAC and tonight's meeting.

III. Continuing Business:

A. Mayor's Office of Housing and Community Development (MOHCD) discussion on resources, and services for homeownership and renters: At this meeting, MOHCD will provide information on the upcoming San Francisco Affordable Housing Resource Fair on Saturday, June 21, 2025, as well as year-round resources and opportunities for first-time homebuyers and other educational and funding resources.
………………Aneka Harrell, Homeownership Program Manager, MOHCD

The Mayor's Office of Housing and Community Development (MOHCD) Affordable Housing staff provided an overview of San Francisco's affordable homeownership and rental housing programs, financial assistance opportunities, homebuyer education resources, and housing lottery preferences designed to help residents access and maintain affordable housing. The homeownership section explains that MOHCD offers several programs to assist first-time homebuyers with purchasing homes in San Francisco. Qualified buyers may receive deferred loans of up to $500,000 for down payment and closing cost assistance through the Downpayment Assistance Loan Program (DALP), First Responders Downpayment Assistance Loan Program (FRDALP), Educators Downpayment Assistance Loan Program, and the City Second Loan Program (CSLP). These loans require no monthly payments and become due only when the property is sold, transferred, rented, or the loan term ends. The City Second Loan Program also allows eligible buyers to purchase designated market-rate units without participating in a lottery or competitive bidding process. Additionally, the Teacher Next Door Program offers forgivable loans of up to

$20,000 for below-market-rate homes and $40,000 for market-rate homes for eligible San Francisco Unified School District educators.

The Below Market Rate (BMR) Homeownership Program, which provides affordable ownership opportunities for low-, moderate-, and middle-income households through newly constructed and resale homes beginning around $380,000. The program enables qualifying households to build home equity while benefiting from lower mortgage payments and potential tax advantages. Because these homes are intended to remain affordable, resale restrictions apply, and buyers may also qualify for a separate need-based BMR Downpayment Assistance Loan (BMR DALP) to help finance the purchase. MOHCD emphasizes that BMR and City-assisted homes must remain owner-occupied and cannot be rented or subleased.

For existing homeowners, MOHCD administers the Homeowner Emergency Loan Program (HELP), which provides deferred loans of up to $50,000 to assist homeowners experiencing temporary financial hardship. Eligible expenses include overdue mortgage payments, property taxes, homeowners association dues, or significant HOA special assessments. The program is intended as a one-time source of financial assistance to help homeowners remain in their homes during unexpected financial emergencies. Participation in a homebuyer education course through an approved nonprofit housing counseling agency is the first step for applicants seeking assistance through MOHCD's first-time homebuyer programs.

Approved counseling organizations include Asian, Inc., BALANCE (formerly Consumer Credit Counseling Service of San Francisco), the Mission Economic Development Agency (MEDA), and the San Francisco LGBT Community Center. These agencies offer education, financial counseling, and multilingual services for prospective homebuyers.

DAHLIA (Database of Affordable Housing Listings, Information and Application), San Francisco’s online affordable housing portal. DAHLIA allows residents to search available affordable rental opportunities, save favorite properties, submit housing lottery applications online from computers or mobile devices, receive email notifications when new opportunities become available, and review lottery results electronically. Several community-based organizations provide application assistance, housing search support, and workshops to help applicants successfully navigate the affordable housing process. These organizations include Asian, Inc., BALANCE, MEDA, Bill Sorro Housing Program, Openhouse, Self-Help for the Elderly, Homeless Prenatal Program, Southeast Asian Community Center, and the San Francisco LGBT Center. Applicants can go to HomeSF for workshop schedules and additional housing resources.

The Affordable Rental Housing Lottery Preferences explain that applicants may qualify for priority placement in housing lotteries based on specific eligibility criteria. One preference is available to households with at least one member who lives or works in San Francisco. Applicants may demonstrate eligibility using documentation such as utility bills, school records, public benefits documentation, pay stubs, employer letters, or records documenting homelessness. Another preference benefits applicants who already live within the same Supervisorial District or within one-half mile of the affordable housing development for which they are applying.

Displaced Tenant Housing Preference (DTHP), which assists individuals displaced through Ellis Act evictions, owner move-in evictions, residential fires, expiration of BMR affordability restrictions, or displacement from unlawful residential units. Eligible applicants may obtain a DTHP certificate to receive priority in qualifying affordable housing lotteries.

Another significant preference described is the Certificate of Preference (COP) program. Originally established for households displaced by the former San Francisco Redevelopment Agency during redevelopment activities in the 1960s and 1970s, the program has since expanded to include eligible descendants of displaced households and residents affected across all redevelopment project areas. Individuals who qualify may apply for a COP certificate to receive preference in affordable housing opportunities.

U.S. military veterans receive additional priority within one of the established housing preference categories through the Veterans Preference Program, further supporting veterans' access to affordable housing opportunities in San Francisco.

Overall, the MOHCD staff presented a comprehensive overview of San Francisco's affordable housing resources by outlining financial assistance programs for first-time homebuyers, emergency support for existing homeowners, affordable homeownership opportunities, centralized rental housing application tools, nonprofit counseling services, and housing lottery preferences intended to prioritize residents, displaced households, descendants of redevelopment-era families, and veterans. Together, these programs are designed to expand housing affordability, promote homeownership, prevent displacement, and improve equitable access to affordable housing throughout San Francisco.

To hear the presentations, Q&A, and public comments in greater detail, please refer to the May 29, 2025, Housing meeting recording at hpscac.com

V. Adjournment

No other business was brought before the committee, and Dr. Hunnicutt adjourned the meeting at 8:59 p.m.