



Housing Programs Overview July 20, 2026

Mayor's Office of Housing and Community Development

*MOHCD supports residents with affordable housing opportunities
and essential services to build strong communities.*

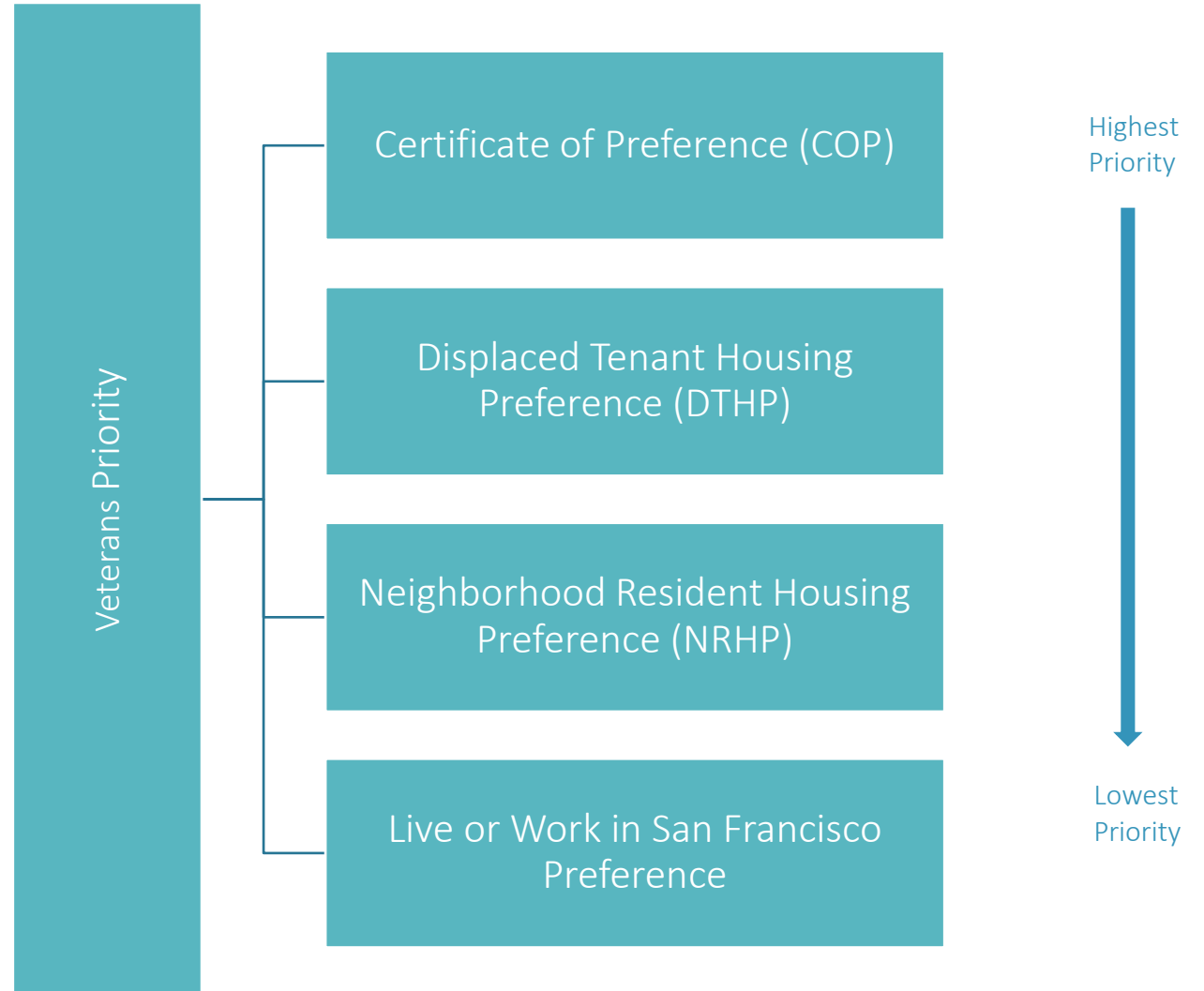
New Affordable Housing Development Coming to District 10

Sunnydale

- Luca
 - 23 units
 - 1BR, 2BR, 3BR
 - September 2026
- Cielo
 - 21 units
 - 1BR, 2BR, 3BR
 - October 2026

Lottery Preferences

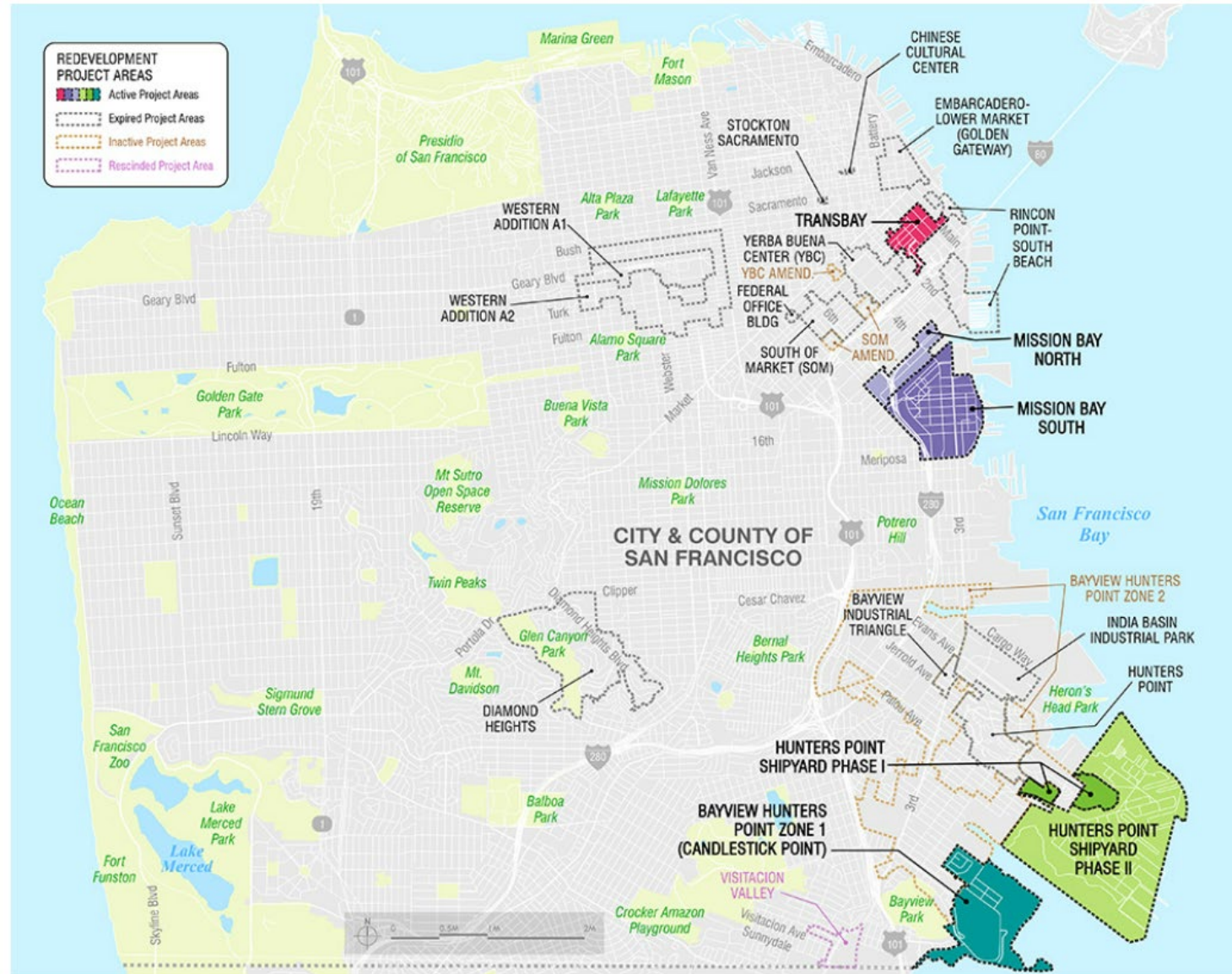
- Priority consideration in all City sponsored affordable housing lotteries
- Applicant must meet building eligibility rules
- Special priorities: Right to Return; Educators; Artists; Treasure Island Resident



Certificate of Preference

Who is eligible?

Households who were displaced by the former SF Redevelopment Agency in the 1960s and 1970s, and their direct descendants.



Certificate of Preference (COPs)

Total Current Certificate Holders	8,175
Originally displaced household members	6,713
Descendant COP holders	1,037



Program Highlights

COP does not include a subsidy or voucher to help pay rent.

The COP does not expire.

You can use your COP two times: once for a rental, and once for ownership or senior rental housing.

COP is considered "used" once you sign a lease.

When applying, prepare your financial documents and check your email and voicemail often.

Every applicant must meet the affordable housing requirements for each building.

Certificate of Preference

Originally
displaced household
members

Eligible for all City- and OCII-sponsored
lotteries and waitlists on DAHLIA, and SF
Housing Authority Project Based
Voucher Units

COP-D – direct descendant
of originally displaced
person

Eligible for OCII-sponsored lotteries and
waitlists and SF Housing
Authority Project Based Voucher Units

Homeownership Programs

DAHLIA Below Market Rate (BMR) Condos 80% - 120% AMI (Lottery)

- Helps first-time homebuyers who are low, moderate, or middle-income purchase designated affordable units in San Francisco.

DK-DALP – Up to 200% AMI (FCFS)

- Helps under-represented first-time homebuyers purchase with the inclusion of wealth building assistance to help with closing costs.

Downpayment Assistance Loan Program (DALP) - up to 200% AMI (Lottery)

- Supports low-to-middle income first-time homebuyers purchase a market rate property in San Francisco.

City Second Loan Program (CSLP) - up to 142% AMI (FCFS)

- Helps low-to-moderate income buyers purchase certain market rate properties in San Francisco.

To Get Started

Work with a
HUD-approved
Housing
Counselor



Scan Me!

Programs for Owners

Roof for Seniors Program (RSP) - up to 80% AMI

- A \$30,000 forgivable loan to repair or replace a damaged or leaking roof, roof vents, and gutters

Homeownership Emergency Loan Program (HELP) - up to 120% AMI

- For SF homeowners in need of a one-time emergency loan up to \$50,000 due to an unforeseen financial hardship

How to apply for RSP:

www.sf.gov/roof-for-seniors-program

How to apply for HELP:

[Homeowner Emergency Loan Program \(HELP\) | SF.gov](http://www.sf.gov/homeowner-emergency-loan-program)



Thank you!
Questions?

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