

Housing Innovation Program

Mayor's Office of Housing and
Community Development

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Housing Innovation Program

1

Organizational
Capacity Building +
Homeownership
Education +
Prototype Design

2

Loans to low-
income owners to
construct ADUs

3

Downpayment
assistance for low-
income residents

4

Loans to low-
income owners for
limited equity
Coops

MOHCD Program Areas

Community Development

- Public Services
- Housing Services
- Community Building & Neighborhood Planning
- Digital Equity
- Data, Evaluation, & Compliance

Homeowner & BMR

- Lending
- BMR ownership
- BMR rental / housing lottery
- Dream Keeper Initiative
- Compliance and Monitoring

New Construction

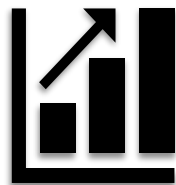
- Portfolio Management & Preservation
- Acquisition / Rehab
- Asset Management
- Housing Development
- Construction Services
- Public Housing Initiatives

The Dream Keepers Initiative

- The **Dream Keeper Initiative (DKI)** invests \$120 million over the next two years into San Francisco's Black and African-American communities.
- DKI seeks to **increase opportunities** for the Black community to **feel seen and valued** through programs that focus on:



Education



Economic
Mobility



Homeownership



Health



Wellbeing



DREAM KEEPER

MOHCD's Dream Keeper Homeownership Program

- MOHCD Dream Keeper Downpayment Assistance Loan Program (DK DALP) seeks to **widen the path to homeownership** for historically marginalized and underresourced communities by:
 - **Providing** up to *\$500,000 in down payment assistance loans* (no monthly payment)
 - **Offering** up to *\$30,000 in wealth building grants* to cover costs of the transaction
 - **Committing** to working closely with each applicant
 - **Facilitating** peer support for success
 - **Connecting** participant to real estate professionals and loan products



DREAM KEEPER

Locally Funded Affordable Housing

MAP 6E.

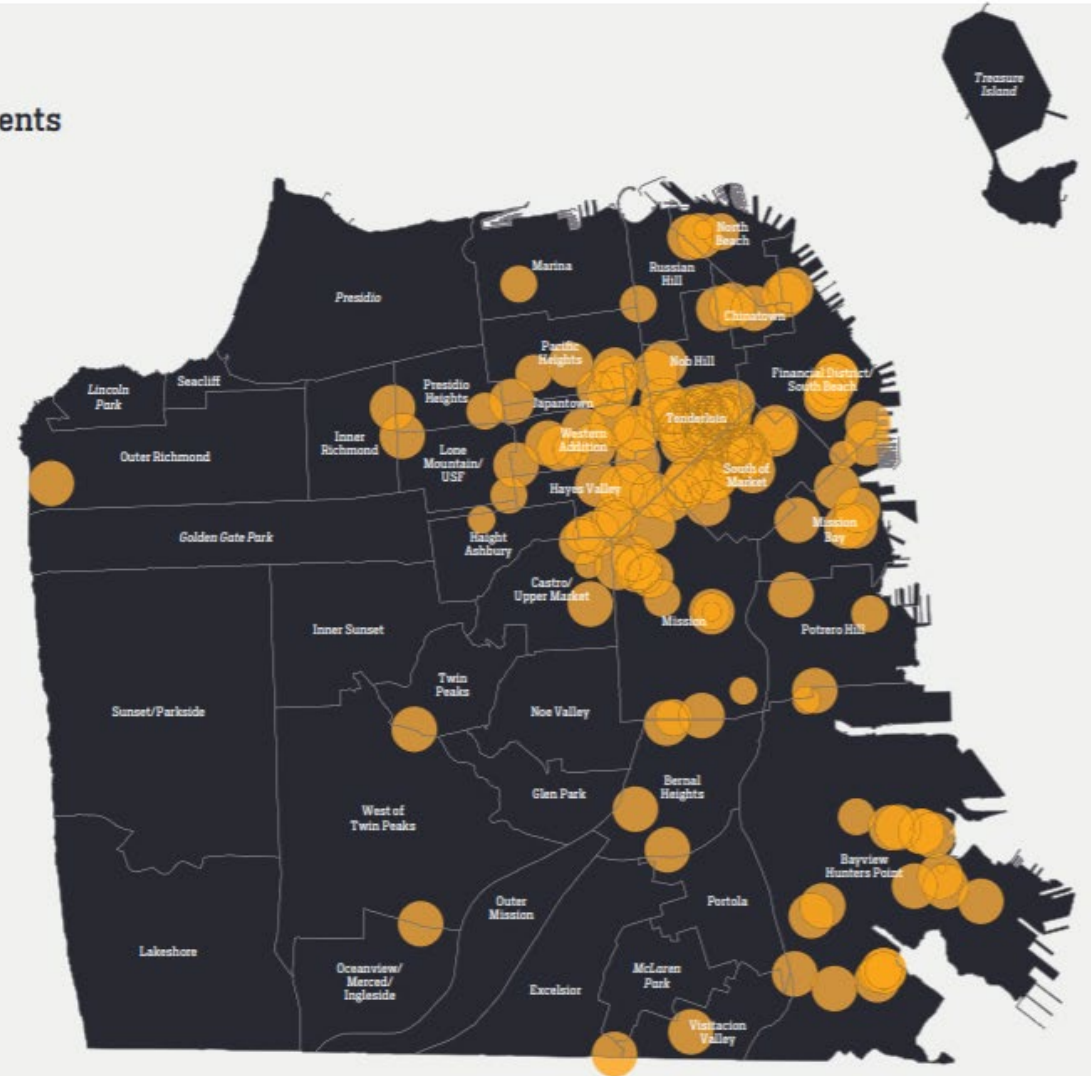
Location of Affordable Housing Developments in San Francisco, by Type and Size

LIHTC & MOHCD

15,611

Total LIHTC and MOHCD Units

Source: State and federal data provided by California Housing Partnership Corporation (CHPC). Local funding data provided by MOHCD. Public Housing data provided by HUD eGIS.



Federal & State Funded Affordable Housing

MAP 6C.

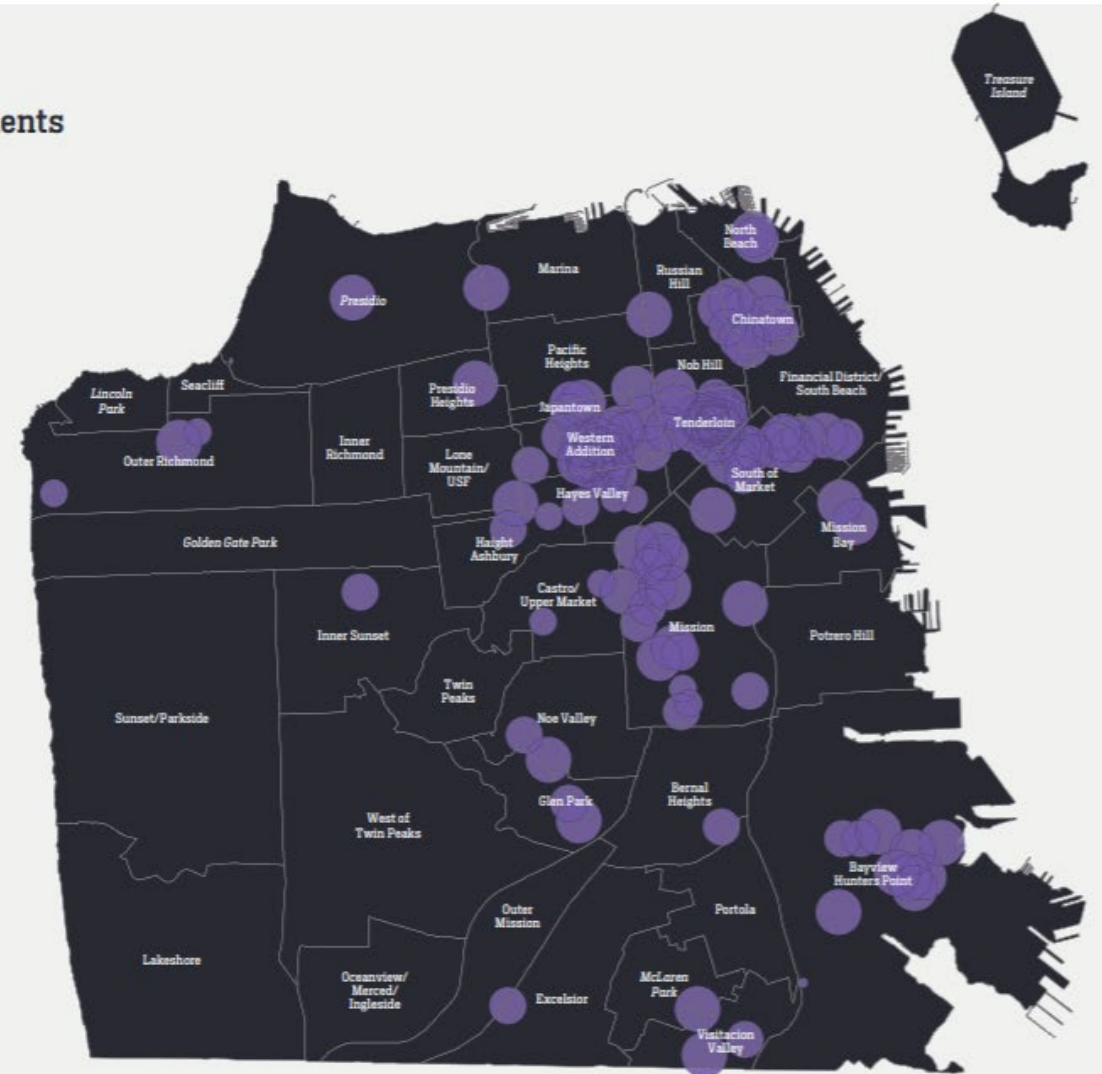
Location of Affordable Housing Developments in San Francisco, by Type and Size

Federal & State

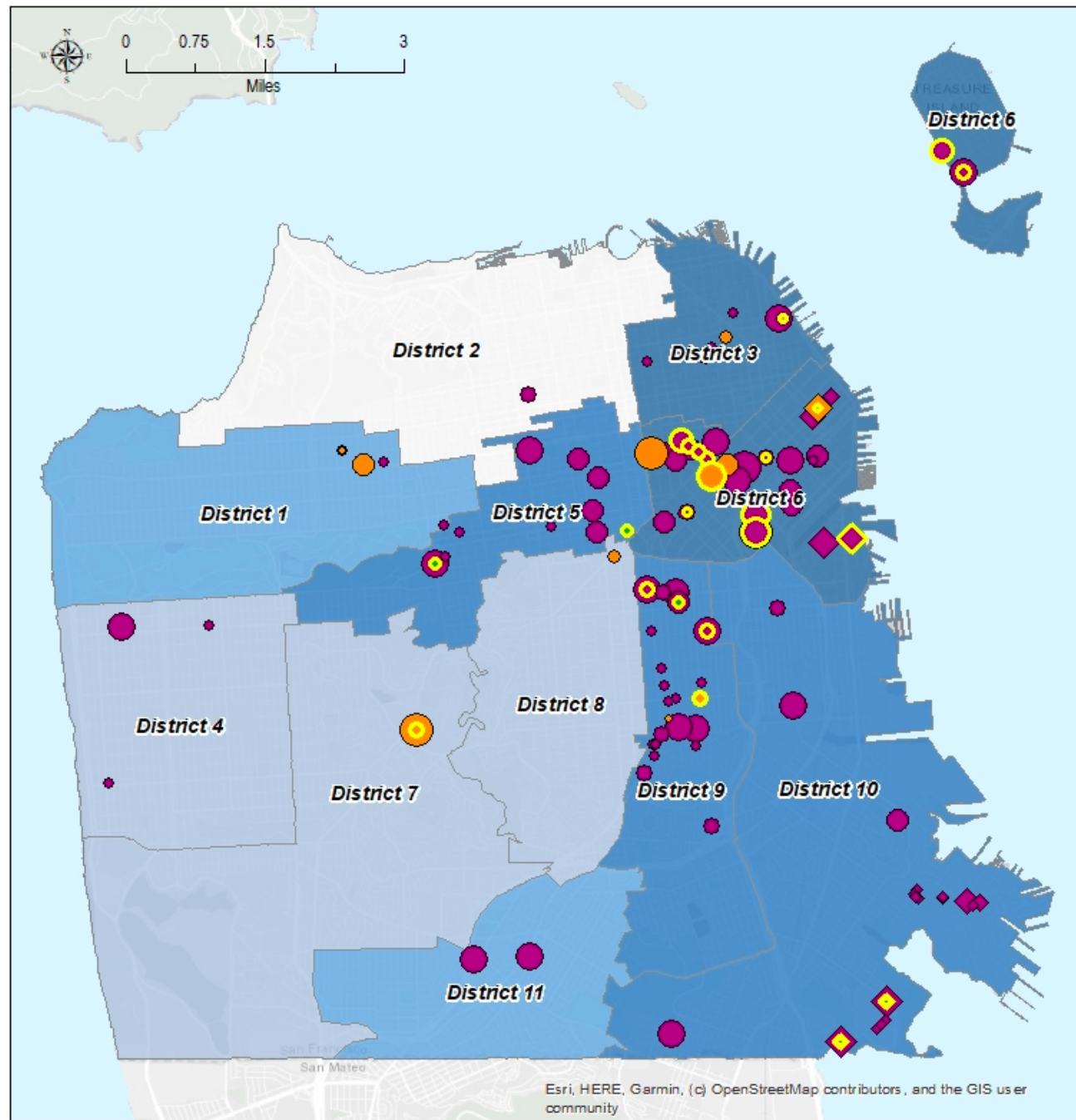
11,051

Total Federal or State Funded Affordable Units

Source: State and federal data provided by California Housing Partnership Corporation (CHPC). Local funding data provided by MOHCD. Public Housing data provided by HUD eGIS.



MOHCD Affordable Housing Pipeline



Pipeline of Affordable Housing Developments

This map shows the entire MOHCD- and OCII-sponsored affordable housing development pipeline without regards to available funding or scheduling.

There are 10,289 total affordable units across 138 developments as of October 30, 2020

Extremely Low Income

- 13%-15%
- 16%-17%
- 18%-20%
- 21%-32%
- 33%-38%

Affordable Units

- 1 - 35
- 36 - 80
- 81 - 118
- 119 - 179
- 180 - 274

Lead Agency

- MOHCD
- OCII

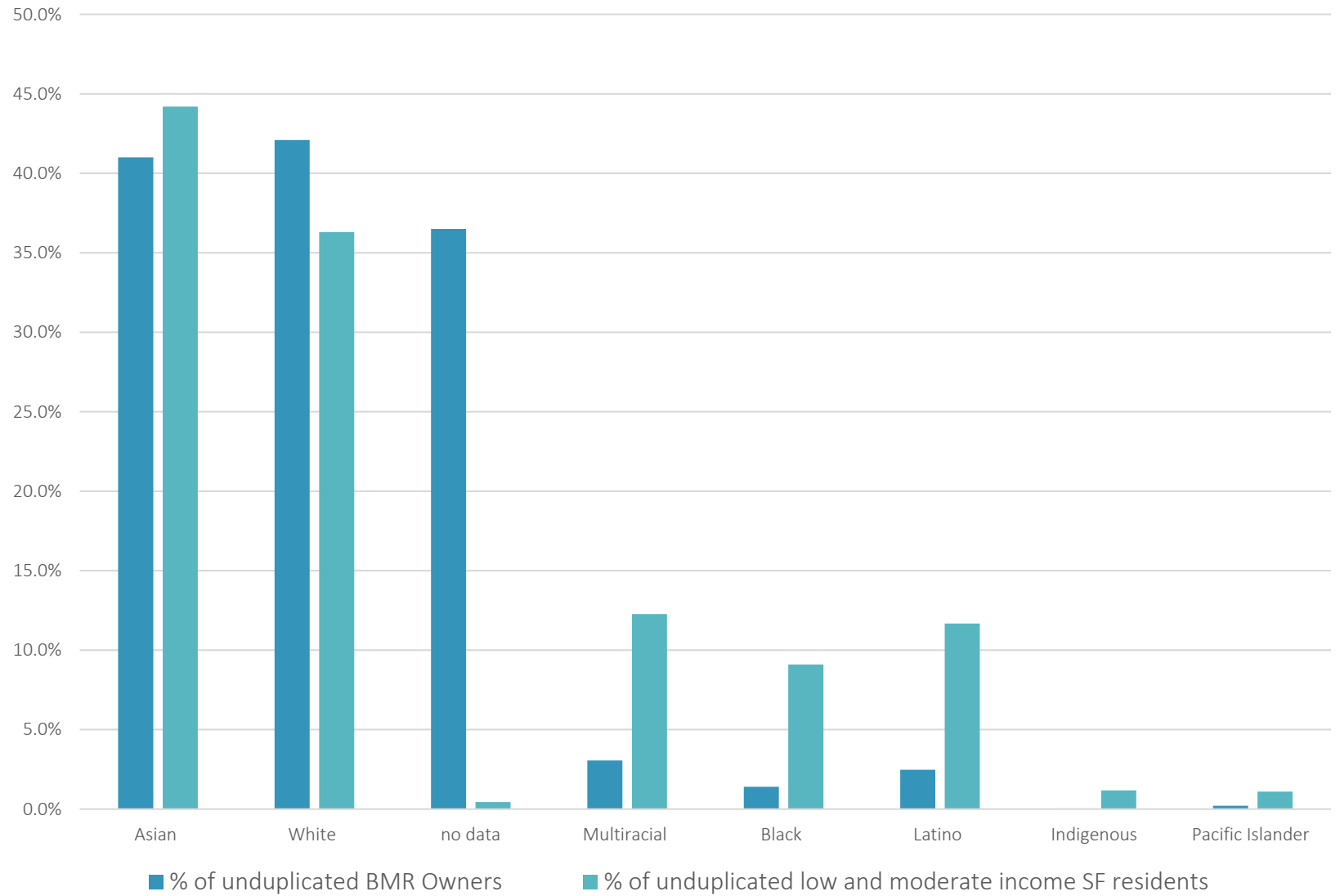
Housing Type

- Family Housing (8,516 Units)
- Senior Housing (1,359 Units)
- TAY Housing (100 Units)
- Supportive Housing (1,947 Units)



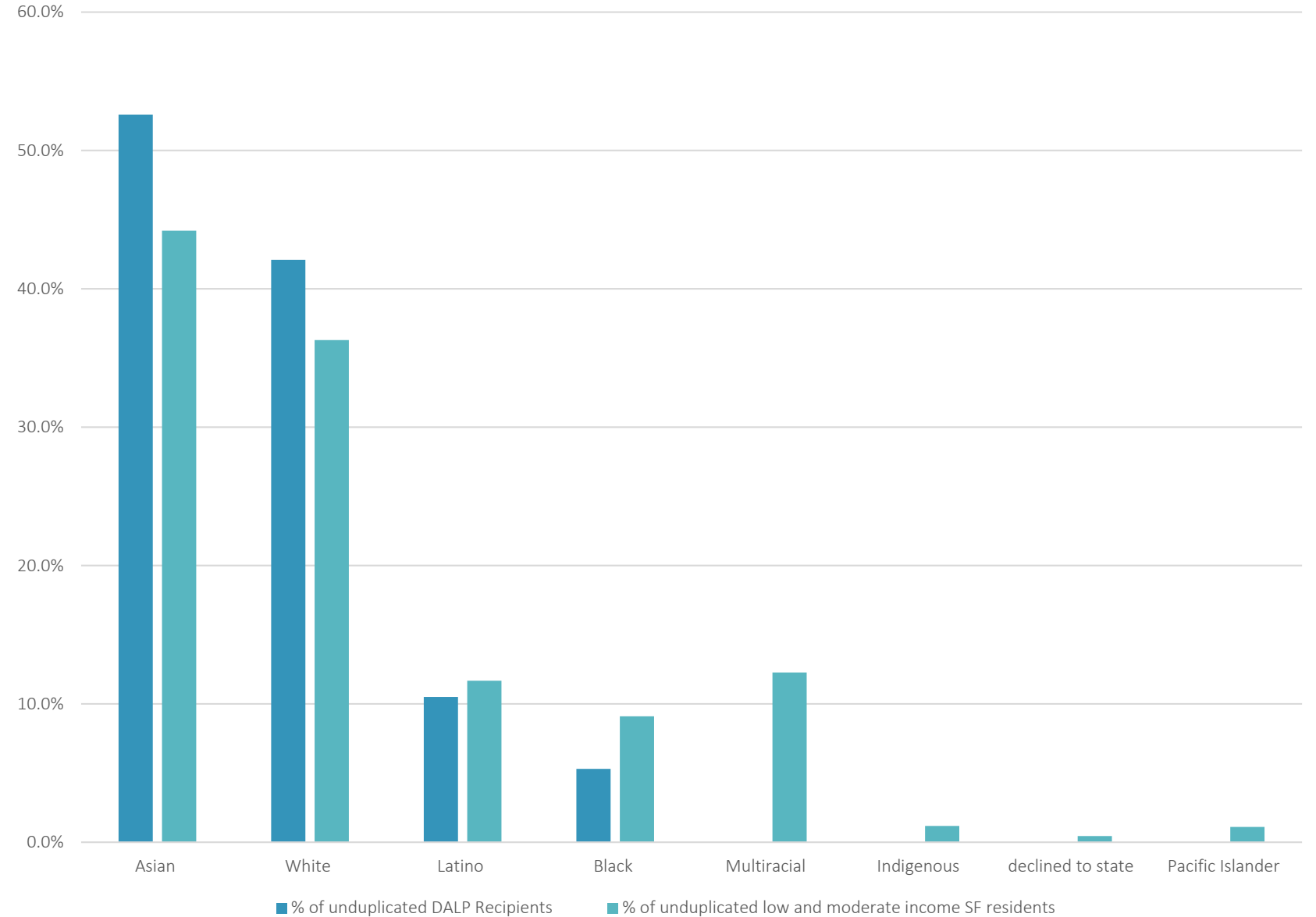
MOHCD BMR Owners

2020/21 BMR Ownership by Race/Ethnicity



MOHCD Downpayment Assistance Loan Program (DALP) participants

2020/21 DALP participants by Race/Ethnicity



HIP Alignment with Existing Programs

1

HIP Program Area 1

Education on Wealth
Building

Organizational
Capacity Building

Prototype Design



CBO partnerships for counseling
Homeownership SF

Annual Homeownership Fairs

Dream Keepers

Training for counseling agencies

ADU Handbooks

Modular ADU products

HIP Alignment with Existing Programs

2

HIP Program Area 2

Loans for low- and moderate-income owners to add ADUs



No current public programs

HIP Alignment with Existing Programs

3

HIP Program Area 3

Down Payment Assistance Loan Program (DALP) for low- and moderate-income tenants



DALP (Housing Trust Fund)

Dream Keeper

Educator DALP (SFUSD)

First Responder DALP

BMR DALP

Designated Child Care Units

HIP Alignment with Existing Programs

4

HIP Program Area 4

Loans for low- and moderate-income tenants to form Limited Equity Cooperatives



SF Community Land Trust

RFP Timeline



Thank you

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