

From: [Low, Jen \(BOS\)](#)
To: [Major, Erica \(BOS\)](#)
Subject: Fwd: Comments at land use committee hearing.
Date: Monday, May 8, 2023 2:57:09 PM

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From: Jennifer Rosdail <jennifer@rosdail.com>
Sent: Monday, May 8, 2023 2:38 PM
To: Low, Jen (BOS) <jen.low@sfgov.org>
Cc: Amy Jansuk <amyjansuk@gmail.com>; Simon Jansuk <sjansuk@gmail.com>
Subject: Fwd: Comments at land use committee hearing.

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Dear Ms. Low,

These were my comments. I may have ad libbed a tiny bit but I read this more or less.

Thank you for the opportunity to contribute to a solution moving forward.

Best,

Jennifer Rosdail
Realtor/Owner
Jennifer Rosdail Real Estate Team
a KWSF partner
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DRE# [01349379](#)

Begin forwarded message:

From: Jennifer Rosdail <jennifer@rosdail.com>
Date: May 8, 2023 at 2:25:24 PM PDT
To: Jennifer Rosdail <jennifer@rosdail.com>
Subject: **Comments at land use committee hearing.**

Thank you for having this hearing. My name is Jennifer Rosdail. I have been a realtor in San Francisco for over 20 years. I sold my first BMR unit in 2003.

I think we can agree that The purpose of the BMR program is to improve the lives of San Franciscans who participate by providing housing stability and the ability to accrue equity in their homes.

The BMR program operates poorly at the best of times, with a processing time, assuming a willing buyer and a willing seller of 6 to 8 months. At a cost of 3000-4000/month this is a tax on any BMR owner of 18 to 48k in carrying costs just to sell their home. They are not allowed to ameliorate this by renting, which is a normal home ownership safeguard.

In the case of the Jansuk's, that have wished to move for well over 2 years. We started actively working with the MOH just about a year ago.

The Jansuk's and I accept it's a tough market However, the issue we have is that an "affordable price" was invented, "disclosed" and instituted after they bought their home in 2018. They did not know and neither did I, that it was possible to pay less than the price the unit was offered at in 2018 and in 16 years as an agent at that time I had not seen anything by sell below the offering price.

Along with inventing and disclosing the "affordable price," the MOH removed units sold above the "affordable price" from eligibility for downpayment assistance.

Regardless of the overall market conditions, this unit is being offered at approximately 1/2 of the market value and the "affordable price" is provably about 40% of market value.

In this case, the "affordable price" for the Jansuk's unit is over 60k less than they paid in 2018.

At first I was told by MOH to market the unit at the affordable price and bid it up. Months later I was told to do the opposite and that the former instructions were never issued. It's confusing at best and has not resulted in success. My clients are stuck, and suffering with two sets of elderly parents who need their help and growing children who do not fit well in the home.

So far, all accommodations offered by the MOH to help the Jansuk's have been one time only exceptions which will just pass the buck to the new buyers The potential buyers are not stupid and therefore they all disappear.

This program is failing to fulfill its mission to improve the lives of San Franciscans. They have a lot of risk, same as normal homeowners, without the protection of simply being able to rent the unit when times are bad.

Thank you for looking into this complex situation.

Jennifer Rosdail

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