



Resources

Organization of City Housing Agencies

This section looks at the structure of housing agencies for several major cities across the U.S. in order to gain an understanding of the various approaches to housing service delivery which municipal governments have taken.

Ten major U.S. cities were selected for this evaluation based on a variety of economic and housing market factors that most closely relate to San Francisco, such as job growth, population size, and/or housing prices. A summary of population, employment, and production data for the comparison cities is presented below. Each city's housing agencies and major initiatives are profiled on the following pages.

Comparison Cities					
City	Pop. 2000	Pop. Change 90-2000	Job Change 92-97	Median Home Price, 2000	Housing Permits 90-2000
New York, NY	8,008,278	9.4%	4.6%	\$230,900	95,048
Phoenix, AZ	1,321,045	34.3%	27.5%	\$134,400	94,984
San Diego, CA	1,223,400	10.2%	8.2%	\$269,410	52,167
San Antonio, TX	1,144,646	22.3%	23.4%	\$122,600	66,070
San Jose, CA	894,943	14.4%	20.4%	\$537,550	35,272
San Francisco, CA	776,733	7.3%	11.6%	\$417,180	16,878
Austin, TX	656,562	41.0%	34.9%	\$137,300	63,854
Boston, MA	589,141	2.6%	12.1%	\$317,800	4,729
Seattle, WA	563,374	9.1%	8.4%	\$220,100	32,248
Denver, Co	554,636	18.6%	8.8%	\$196,800	23,421
Portland, OR	529,121	21.0%	21.4%	\$170,100	22,998

Sources: US Census, 1990, 2000; County Business Patterns, 1992-1997; National Association of Realtors and California Association of Realtors, 2000; BAE, 2001.

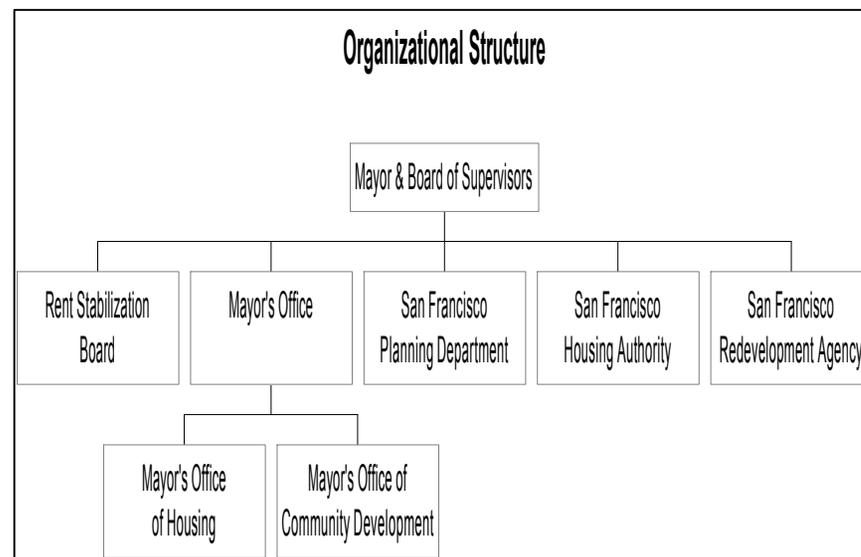
Organization of San Francisco Housing Agencies

Organization Description:

- ◆ The Mayor's Office of Housing administers housing funds including those collected from commercial development, and allocates Low Income Housing Tax Credits. Also responsible for Consolidated Plan.
- ◆ Mayor's Office Of Community Development – administers CDBG programs in neighborhoods, including housing rehabilitation funds.
- ◆ Planning Department oversees entitlements and Better Neighborhoods planning efforts. Also responsible for Housing Element of General Plan.
- ◆ Redevelopment Agency responsible for Redevelopment Project Areas, including construction of new rental and ownership affordable housing units.
- ◆ Rent Stabilization Board administers and oversees rent control legislation.
- ◆ Housing Authority manages public housing and Section 8 programs.

Key Innovations:

- ◆ The Better Neighborhoods Program – This Planning Department initiative is aimed at creating Specific Plans for several neighborhoods. The Program's plans will include identification of suitable new housing development sites. Current planning initiatives are underway in the Market/Octavia area, the Central Waterfront, and the area around Balboa Park Station.
- ◆ Inclusionary Housing Policy – The City currently requires 10% affordable housing in new housing developments, although this policy has been applied inconsistently. The Board of Supervisors is considering several policy refinements to enhance this requirement.
- ◆ Extra Credit Teacher Home Purchase Program (ECTHPP) – This program, available statewide, has been implemented by the Mayor's Office of Housing. Eligible teachers and principals will receive a teacher mortgage credit certificate (TMCC) which provides the income eligible buyer with an opportunity to reduce the amount of federal income tax otherwise due by an amount equal to 20% of the mortgage interest payments as a dollar for dollar credit. The remaining 80% of the mortgage interest can be taken as the usual allowable deduction on the federal itemized return. The result increases the household's overall income and the ability to qualify for a mortgage loan. In addition, eligible teachers or principals automatically receive a \$7,500 loan from the City to use toward their down payment. The loan is forgiven at the end of five years if the buyer fulfills the commitment to work in a low performing San Francisco public school.



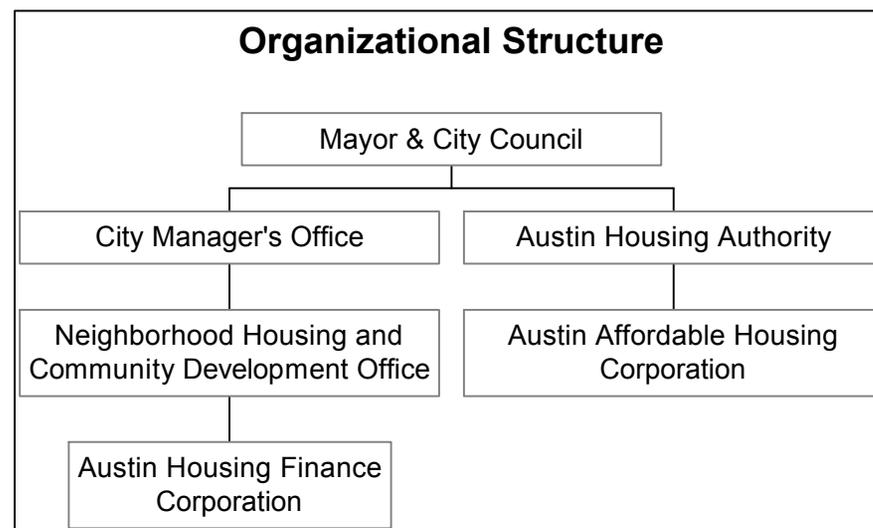
Major Housing Programs and Initiatives:

Regulatory Incentives	✓
Land Use Incentives	✓
Housing Trust Fund	✓
Inclusionary Zoning	✓
Public Outreach/Education	
Rent Control	✓

Organization of Austin Housing Agencies

Organization Description:

- ◆ **Neighborhood Housing and Community Development Office** provides low interest loans or grants to develop affordable housing, using HUD money (CDBG, HOME).
- ◆ **Austin Housing Finance Corporation (AHFC)** facilitates the financing and construction of rental and owner occupied affordable housing through loan programs, fee exemptions, and issuing bonds.
- ◆ **Housing Authority of the City of Austin (HACA)** is a successful non-profit government agency that uses public/private partnerships, such as federal grants (HOME, HOPE VI, etc.), tax credits or bond sales, to create and maintain affordable housing.
- ◆ **Austin Affordable Housing Corporation**, a non-profit organization created by HACA to administer the Federal Section 8 voucher program



Key Innovations:

- ◆ **Austin Housing Finance Corporation** issued \$10 million in Residual Value Bonds in 1988 to create a Housing Trust Fund.
- ◆ **Home Mortgage Assistance Program (Home MAP)** was created by the AHFC and the Austin Unified School District to encourage first-time homeownership for teachers by reducing the tax burden.
- ◆ **Austin Affordable Housing Corporation** is responsible for overseeing all Section 8 Project-based housing within the State of Texas after being selected through a competitive bid program.

Major Housing Programs and Initiatives:	
Regulatory Incentives	✓
Land Use Incentives	✓
Housing Trust Fund	✓
Inclusionary Zoning	
Public Outreach/Education	
Rent Control	

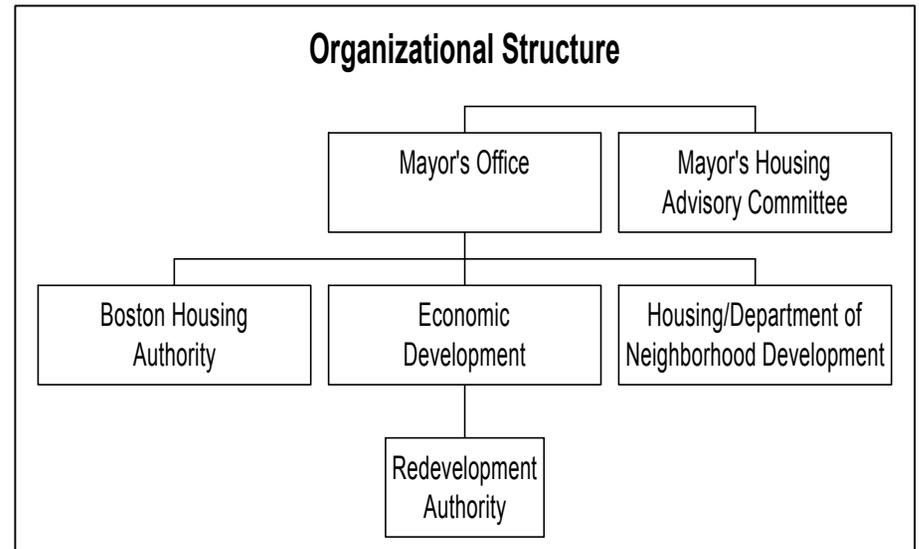
Organization of Boston Housing Agencies

Organization Description:

- ◆ **Housing Advisory Committee** was convened in 2000 by Mayor Tom Menino to develop a comprehensive housing strategy for all other housing agencies.
- ◆ **Department of Neighborhood Development** is responsible for creation of new units, rehabilitation of existing units, and facilitating home ownership. The department was elevated to cabinet level in 1999.
- ◆ **Boston Housing Authority** – Provides housing for low-income city residents.
- ◆ **Boston Redevelopment Authority** – Manages all city planning, zoning, and development functions.

Key Innovations:

- ◆ In 1999 Mayor Menino declared housing a priority of his administration.
- ◆ Boston is in the middle of a three-year campaign to unify and focus all city housing agencies around a comprehensive strategy.
- ◆ Mayor Menino meets weekly with the heads of the city's housing-related departments.



Major Housing Programs and Initiatives:

Regulatory Incentives	Ö
Land Use Incentives	Ö
Housing Trust Fund	Ö
Inclusionary Zoning	Ö
Public Education/Outreach	
Rent Control	

Organization of Denver Housing Agencies

Organization Description:

- ◆ **Planning Office** is the lead city agency in developing housing policies and plans for Denver. It also administers housing bond programs.
- ◆ **Community Planning & Development Agency** uses HUD money (CDBG, HOME, HPWA) to fund programs for special needs housing, provides financial assistance for first time homebuyers, rehabilitation loans, housing information, referral services and mortgage counseling through its **Housing and Neighborhood Development Services** department.
- ◆ **Denver Urban Renewal Authority** (DURA) administers home repair programs and facilitates larger development projects through Tax Increment Financing.
- ◆ **Denver Housing Authority** is responsible for developing, managing, and maintaining affordable housing for families of low and moderate income.

Key Innovations:

- ◆ **Affordable Housing Task Force** convened last fall to provide an open forum for residents, policy makers and private sector partners to discuss critical housing issues in Denver with the intention of developing strategies for the promotion of affordable housing.
- ◆ **Denver Neighborhood Housing Fund** was formed by the City of Denver, the Enterprise Foundation, the Fannie Mae Foundation and the U.S. Bank with \$6.25 million available to trigger production of affordable housing.



Major Housing Programs and Initiatives:

- Regulatory Incentives
- Land Use Incentives
- Housing Trust Fund ✓
- Inclusionary Zoning
- Public Outreach/Education ✓
- Rent Control

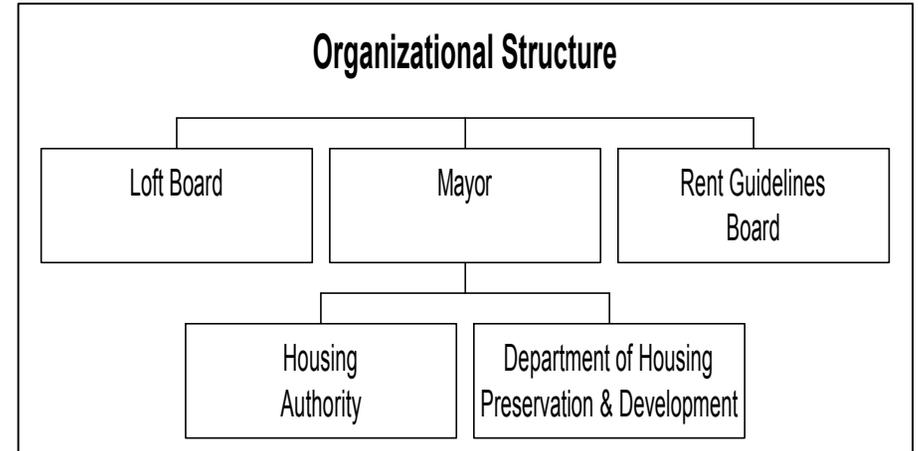
Organization of New York City Housing Agencies

Organization Description:

- ◆ **Department of Housing and Preservation** was established in 1977 as the primary city entity responsible for housing, neighborhood redevelopment, management of city-owned housing, code compliance, and community outreach and partnerships.
- ◆ **Rent Guidelines Board** establishes rent adjustments
- ◆ **Loft Board** was created in 1983 to regulate loft conversions
- ◆ **NYC Housing Authority** provides housing for low-income city residents.

Key Innovations:

- ◆ City housing agencies attempt to provide a coordinated array of services to building owners, tenants, homeowners, and housing developers.
- ◆ Housing preservation emphasized as a major goal of City Housing programs.
- ◆ Loft Board instituted to oversee the conversion of certain buildings to residential use and to preserve their affordability to artists.



Major Housing Programs and Initiatives:	
Regulatory Incentives	ö
Land Use Incentives	ö
Housing Trust Fund	ö
Inclusionary Zoning	ö
Public Outreach/Education	ö
Rent Control	ö

Organization of Phoenix Housing Agencies

Organization Description:

- ◆ **Housing Department** oversees all housing programs, including the management of public housing & Section 8 units, homeownership training and support programs, funding future development, and administering the CDBG and HOME grant programs. The Housing Department also provides staffing for the **Phoenix Industrial Development Authority** to administer its housing bond programs.
- ◆ **The Planning Department** guides development in Phoenix through zoning & land use regulations, neighborhood planning and by updating the General Plan, including the housing element, land use element, and conservation, rehabilitation and redevelopment element.
- ◆ **Phoenix Housing Authority** develops, maintains, and manages public housing for the City of Phoenix.

Key Innovations:

- ◆ **The Infill Housing Program** is administered by the Business Customer Service Center to encourage the development of single-family housing on vacant, abandoned, or underutilized land with the goal of promoting neighborhood stability and fighting blight and decay. It provides incentives by waiving development fees.



Major Housing Programs and Initiatives:

Regulatory Incentives	✓
Land Use Incentives	✓
Housing Trust Fund	
Inclusionary Zoning	
Public Outreach/Education	
Rent Control	

Organization of Portland Housing Agencies

Organization Description:

- ◆ **Bureau of Housing and Community Development** addresses housing need through financing housing development (in part with CDBG, HOME & HPWA funds) and the Housing Connections program.
- ◆ **Portland Development Commission** oversees housing programs to help homeowners rehabilitate their properties and to develop housing through tax exemptions, fee waivers, and available financing.
- ◆ **Planning Bureau & Planning Commission** address zoning changes (increasing densities, commercial areas to residential) that might encourage an increase in the development of affordable housing.

Key Innovations:

- ◆ **Housing Connections** -- A web-based center to assist low-income Portland area residents in accessing and retaining stable affordable housing. Includes functions to locate available, appropriate housing, housing services, and a databank to assess, track, and evaluate housing services.
- ◆ **Tax Exemption** Programs for Transit Oriented Development, Central City multifamily development, rental and limited owner-occupied rehabilitation, and limited new single family development.
- ◆ **Building Code Exemptions** allowing for more economical housing construction, and fee waivers for non-profit developers building affordable housing.



Major Housing Programs and Initiatives:

Regulatory Incentives	✓
Land Use Incentives	✓
Housing Trust Fund	✓
Inclusionary Zoning	✓
Public Outreach/Education	✓
Rent Control	

Organization of San Antonio Housing Agencies

Organization Description:

- ◆ **Department of Housing and Community Development** oversees distribution of funds from CDBG, HOME, HOPWA and other federal grants for housing programs.
- ◆ **Neighborhood Action Department (NAD)** works with other agencies to manage rehabilitation loan programs for rental and homeowner property, the Homeownership Incentive Program (HIP) and developer incentive programs.
- ◆ **San Antonio Development Agency (SADA)** also oversees rehabilitation and homeownership programs. San Antonio Affordable Housing, its subsidiary, is focusing specifically on redeveloping vacant housing in the inner city.
- ◆ **San Antonio Housing Authority (SAHA)** develops, manages and maintains public housing units and the Section 8 voucher program in the City of San Antonio.

Key Innovations:

- ◆ **San Antonio Housing Trust (SAHT)** was created by the City of San Antonio in 1988 to support the financing and implementation of city housing programs through reviewing and recommending development proposals, issuing bonds and other real estate activities.
- ◆ **Housing Asset Recovery Program** was created by the Special Projects Office of the City Managers Office (in partnership with NAD and SAHT) to use private sector rehabilitation strategies on underutilized public properties.
- ◆ **Tax Increment Financing** is one of a tiered system of incentives to revitalize inner city neighborhoods, particularly in designated Tax Increment Reinvestment Zones.



Major Housing Programs and Initiatives:

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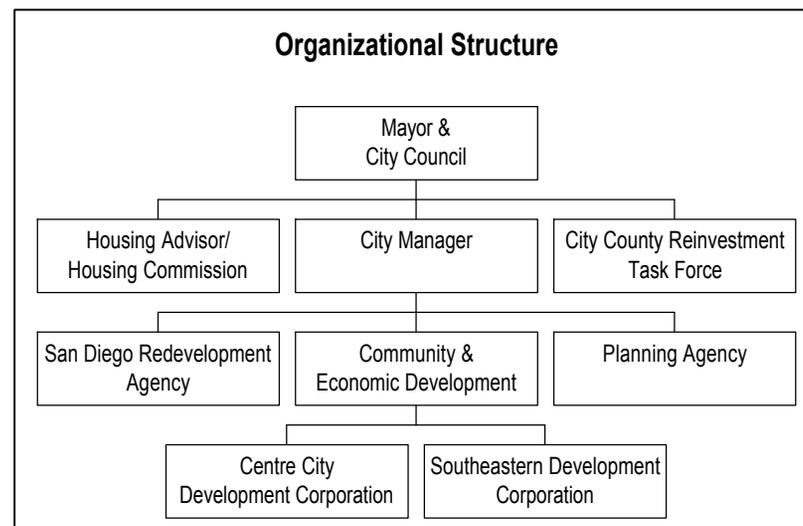
Organization of San Diego Housing Agencies

Organization Description:

- ◆ **San Diego Redevelopment Agency** was created as a separate legal entity in 1958 to eliminate blight in older urban areas. The Mayor chairs the agency, and the City Council acts as the legislative body.
- ◆ **Housing Commission** was established as lead agency for affordable housing in 1979. The commission's budget and programs are reviewed by the City Council, which sits as the Housing Authority.
- ◆ **City/County Reinvestment Task Force** facilitates the creation of permanent public/private partnerships to develop affordable housing.

Key Innovations:

- ◆ City Council appointed a Housing Commission to oversee the Housing Authority as well as a variety of other housing programs.
- ◆ Housing Commission is responsible for the allocation of tax credits.
- ◆ Housing Commission works closely with redevelopment and planning agencies to forward housing goals.



Major Housing Programs and Initiatives:

Regulatory Incentives	ö
Land Use Incentives	ö
Housing Trust Fund	ö
Inclusionary Zoning	ö
Public Outreach/Education	
Rent Control	

Organization of San Jose Housing Agencies

Organization Description:

- ◆ **Department of Housing** works to maintain and increase the affordable housing supply by making loans to developers for new properties, direct homebuyer assistance, and housing rehabilitation loans. It is responsible for administering CDBG and HOME monies, as well as tax increment financing for affordable housing.
- ◆ **San Jose Redevelopment Authority (SJRA)** is active in the production of affordable housing units through engaging the private sector, among other economic development and civic improvement projects in San Jose.
- ◆ **Planning, Building and Code Enforcement (PBCE)** sets regulations and zoning to encourage the production of more affordable housing.
- ◆ **Santa Clara County Housing Authority** administers all of the City of San Jose's Housing Authority Programs.



Key Innovations:

- ◆ **Mayor's Housing Production Team** was created by the Mayor to work with the different city offices involved in housing policy, has recommended policy and procedural changes to streamline the development process and encourage flexibility in land use regulations to increase the production and maintenance of affordable housing.
- ◆ **Teacher Housing Program** -- In 2000, the City increased the loan level to help San Jose teachers find affordable housing in San Jose.

Major Housing Programs and Initiatives:

Regulatory Incentives	✓
Land Use Incentives	✓
Housing Trust Fund	
Inclusionary Zoning	
Public Outreach/Education	
Rent Control	

Organization of Seattle Housing Agencies

Organization Description:

- ◆ **Office of Housing** coordinates housing policy for all city departments, and with the Department of Human Services coordinates loan programs for homeownership, rehabilitation and new development using city, state and HUD monies.
- ◆ **Department of Design, Construction and Land Use** is responsible for regulating new development and major renovations on existing structures, including setting and modifying housing codes and development regulations.
- ◆ **Strategic Planning Office** develops the Comprehensive and Neighborhood plans, including adjusting land use ordinances to encourage the production and preservation of affordable housing.
- ◆ **Seattle Housing Authority** manages public housing units for the City of Seattle.

Key Innovations:

- ◆ **Seattle Housing Levy** was approved by votes in 1995, and added \$59.2 million in funding for affordable housing.
- ◆ **Bridge Loan Fund** was created to provide short-term loans for the preservation of “at risk” Section 8 units. Over \$3.8 million was loaned in 1999 and \$2 million in 2000. These loans earn interest, providing revolving funds for future projects.
- ◆ **Property Tax Exemption Program** in 9 “Community Revitalization” neighborhoods offer a 10-year tax exception to developers for setting aside a certain number of units for low and/or moderate income tenants. Property tax reductions and deferrals are also available for senior or disabled homeowners.
- ◆ **Land Use Ordinances and Housing Codes** are evaluated and adapted in specific areas to increase densities, modify parking requirements, or to reduce the financial burden on developers that inhibits the development of affordable housing.
- ◆ **Sale of TDRs or Housing Bonus Credits** to commercial developers in downtown Seattle continues to create and preserve affordable housing.



Major Housing Programs and Initiatives:

Regulatory Incentives	✓
Land Use Incentives	✓
Housing Trust Fund	✓
Inclusionary Zoning	
Public Outreach/Education	✓
Rent Control	