



118-0032026-002

Agenda Item **No. 5(c)**
Meeting of March 17, 2026

MEMORANDUM

TO: Community Investment and Infrastructure Commissioners

FROM: Thor Kaslofsky, Executive Director

SUBJECT: Workshop on Annual Certificate of Preference Marketing and Outreach Report Fiscal Year 2024-2025 from the Mayor’s Office of Housing and Community Development

EXECUTIVE SUMMARY

The Property Owner and Occupant Preference Program, also known as the Certificate of Preference Program (the “COP Program”), provides preferences for displaced persons in the leasing and sale of housing assisted by the Office of Community Investment and Infrastructure (“OCII”), the Successor to the former San Francisco Redevelopment Agency (“SFRA”). Section 47.3 of the San Francisco Administrative Code extends this preference to housing assisted by the Mayor’s Office of Housing and Community Development (“MOHCD”). The COP Program implements state law requiring redevelopment agencies to prioritize low and moderate-income households “in renting or buying” affordable housing developed with agency assistance if the households were “displaced by the redevelopment project.” Cal. Health & Safety Code § 33411.3 (originally adopted in 1969). The COP program does not guarantee any particular housing unit but provides the displacee with a preference over all other applicants if the displacee meets the financial and other program qualifications for the affordable housing opportunity. OCII has an agreement with MOHCD whereby MOHCD implements the COP Program on behalf of OCII. This memorandum transmits MOHCD’s COP Marketing and Outreach Annual Report (the “Report”) for FY 24-25 (“FY 24-25”).

The Report will be presented to the Hunters Point Shipyard Citizens Advisory Committee (“HPSY CAC”), as an Information Item, on March 18, 2026.

Daniel Lurie
MAYOR

Thor Kaslofsky
EXECUTIVE DIRECTOR

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DISCUSSION

After the dissolution of the Redevelopment Agency, the Commission approved, by Resolution No. 33-2014 (May 6, 2014), a Memorandum of Understanding (the “MOU”) with MOHCD, through which MOHCD provides staffing and other services to assist in the implementation of OCII’s affordable housing obligations. In particular, Section 5 of the MOU provides that “MOHCD will administer the COP Program on behalf of both OCII and the City. . . . [which] will include providing overall management of the program, issuing COPs to eligible applicants, marketing of new units to Certificate Holders, administering MOHCD homeownership financial assistance program to Certificate Holders, and outreaching to Certificate Holders to participate in MOHCD sponsored rental readiness programs.”

Under dissolution law, MOHCD is the “Housing Successor” which among other things means that after OCII completes a housing development project, the project must transfer to MOHCD for long term asset management. To ensure that housing projects transfer properly, OCII follows MOHCD’s underwriting guidelines, utilizes MOHCD’s leasing process and staff to implement OCII’s COP Program. Until transfer to MOHCD, OCII has the obligation to ensure that income-eligible applicants who were displaced by redevelopment activities receive a preference in affordable housing projects that are available for initial occupancy after completion of construction. Section 33411.3 of the Health and Safety Code. In 2022, the state legislature expanded the preference to include the descendants of displaced persons and assigned responsibility for implementation of the preference to housing successors. Under Section 34178.8 (established by AB 1584), MOHCD, as the Housing Successor, has the obligation to prioritize, in former redevelopment or OCII-assisted affordable housing, an applicant “of low or moderate income who is a descendant of the person displaced by the redevelopment project and who, at the time of displacement, was not living in the household or had not yet been born, if those persons or families meet the income eligibility and other requirements for that housing.” The MOU between OCII and MOHCD promotes a coordinated administration of these preferences.

MOHCD’s COP Program staff consists of two full-time employees (“FTEs”), the Preferences Manager (50% FTE), and additional staff to support the COP staff’s work in specific project areas, plus supervision from the Deputy Director for Homeownership & Below Market Rate Programs. One of MOHCD’s key responsibilities is to oversee marketing obligations of OCII’s affordable housing development partners. Marketing activity for OCII projects is provided in a Marketing Outcomes Reports which is presented to the Commission on affordable and BMR units in OCII projects after full occupancy is achieved. MOHCD also monitors compliance with other housing preferences required under redevelopment requirements. The FY 24-25 Report is included here as Attachment A.

Below are the highlights of the Report in FY 24-25:

- Housing Placements: 44 COP holders (8 originally displaced persons and 36 descendants) secured housing
 - 4 through DAHLIA rental units
 - 24 obtained units in buildings with Project Based Voucher (“PBV”)

- 16 through waitlists at 100% affordable buildings
- Housing Applications: 81 COP holders (78 original displacees and 3 descendants) applied for affordable housing in MOHCD/OCII projects using DAHLIA through the housing portal.
- COP Applications: 739 inquiry applications from individuals interested in obtaining a COP (over half of the applicants were from San Francisco)
- COPs Issued: 409 new COPs were issued (64 certificates for originally displaced persons and 345 certificates for descendants of displaced persons, or COP D's).

MOHCD continues to implement the previous enhancements made to the COP program, including:

- 1) The streamlined application process which continued to be valuable feature for a number of individuals who were contacted by the Lynx Insights and Investigations, Inc. ("Lynx") and New Community Leadership Foundation ("NCLF") investigators and were interested in obtaining a COP. As a reminder, the streamlined process reduces the number of requested documents to require only those documents that demonstrate familial lineage and proof of name change, which reduces the number of documents needed and amount of time the applicant needs to respond to information requests. Overall, the streamlined process allows individuals to receive their certificates in a more efficient and timely manner.
- 2) All COP households are continuing to be provided with a waitlist housing guide of former SFRA and OCII projects, that includes the location of the affordable housing, property management contact information, the number of units at various bedroom sizes. The descendant certificate households are particularly interested in the housing guide because for many of these individuals, it is the first time they have heard about these affordable housing opportunities. The waitlist housing guide enables COP holders to directly request to be placed on waitlists at sites and expands COP holder housing choice beyond OCII's new construction projects. <https://www.sf.gov/learn-about-certificate-preference-cop>
- 3) The Frequently Asked Questions ("FAQs") document has continued to provide interested individuals important information about the COP Program. https://www.sf.gov/documents/41691/COP_FAQs.pdf
- 4) COP Hotline Support, continues to be available from 8:30AM to 5PM to respond to questions and provide support as an applicant goes through the application process. The hotline has become a critical component of the COP Program as it now realizes on average 15 inquiries per day, which is an increase of 25% over the previous fiscal year. The COP Hotline Support number is 628.652.5801.
- 5) Individuals interested in obtaining a COP continue to visit the COP webpage which provides clear information on eligibility criteria, application processes, and additional resources. <https://www.sf.gov/learn-about-certificate-preference-cop>

- 6) The online application process continues to be a useful resource for many individuals. Usage has increased 25% over the previous fiscal year. <https://www.sf.gov/apply-certificate-preference-affordable-housing--form>.
- 7) The MOHCD COP flyer which promotes the program and directs people to the online application process is available at the front desk at 1 South Van Ness, 5th Floor, and was distributed at the MOHCD Housing Expo in June 2025. This outreach provides important information to individuals who never imagined they might be eligible for a COP.
- 8) Lastly, the COP Program participant e-newsletter is emailed monthly and has an email list of approximately 1,256 emails. The e-newsletter provides information on upcoming workshops, subsidy opportunities, and new developments. The MOHCD COP webpage has information on how to subscribe to the e-newsletter <https://www.sf.gov/learn-about-certificate-preference-cop>

Of the 739 inquiries MOHCD received in FY 24-25. MOHCD staff issued 409 certificates, six certificates were re-issued to originally displaced household members, 266 inquiries were still being processed at the end of the fiscal year, and 58 inquiries were ineligible for a COP because they were not displaced by SFRA and/or the information they provided did not match records.

Available Housing Units and Demographics of Affordable Housing Applicants

MOHCD reports that for FY 24-25 a total of 547 affordable housing units completed the lease-up process (which consisted of new rental and homeownership and re-rental and re-sale units). Of the 547 units a total of 39 were former SFRA units, where descendant COP holders could use their certificate. Of the 547 rental units, 85% of these units targeted households earning 80% and higher AMIs. Unfortunately, 79% of the applicant households were at 50% and below Area Median Income ("AMI") levels. (See Attachment B for the 2024 AMI levels). To assist COP holders in bridging the AMI gap, MOHCD consistently attempts to obtain rental assistance for COP holders who are trying to secure rental housing. For FY 24-25, MOHCD was only able to secure rental assistance for one COP holder. In FY 24-25 early outreach continued for two OCII affordable housing projects, Philip C. Chin Commons (272 Folsom) and Lark Landing (230 Folsom), both under construction, and marketing and lease up was underway for two projects Dorris M. Vincent Apartments (275 Coleman) and Oscar James Residence (151-351 Friedell), that were completed in FY 24-25. However, since none of these projects completed sales or lease up in FY 24-25, results will be reported in future reports.

A total of 24 COP holders secured housing in PBV units. The majority (22 total) of these COP holders are descendants and 2 are original displacees. OCII and the former SFRA project waitlists were also successfully used by 14 descendant households. Projects include Sister Lillian Murphy Community (691 China Basin), Golden Gate Apartments (1820 Post), and Monsignor Lyne Community (118 Diamond).

Although no COP holders purchased an affordable housing unit during the last fiscal year, a number of COP holders are preparing to become first-time homeowners in San Francisco. MOHCD conducted a COP holder homeownership survey to determine if active COP holders might be purchasing an affordable housing unit in the future. Twenty-five COP holders responded, and MOHCD staff provided these respondents with individualized plans, including workshops and information about the down payment assistance programs that are offered by MOHCD.

Program Highlights

COP holders engaged with MOHCD to access the Legacy in Town (“LIT”) downpayment assistance program funds. As a reminder, the Legacy Foundation for Bayview Hunters Point, provided \$200,000 to increase homeownership for COP holders. This funding is only available to eligible COP holders for the first four years of Phase 2, or through May 2028. These loans are no-interest, deferred, and forgivable loans and are provided in increments of \$38,000 or less. The loan term is ten years, and the amount owed decreases by 20% 72 months after the closing date, and an additional 20% decrease occurs every 12 months (following the initial 72 months) until the LIT loan is forgiven in its entirety.

Since the approval of AB 1584, a total of 708 descendants received a COP. The majority (or 95%) of the descendant COP holders live in California and 55% reside in San Francisco. The remaining 5% live in Georgia, Texas, Arizona and Washington. Additionally, the descendant COP holders are primarily (58%) males aged 26-39 years, and approximately 5% are seniors aged 62+.

COP Engagement

Staff is continuing to implement program enhancements to make the COP Program more accessible and robust for original displacees and their direct descendants and will include updates on these items in upcoming annual reports.

1. Updated COP Survey: The updated survey will build upon the previous COP Survey. The original survey provided information on housing preferences, location preferences, and barriers to accessing housing, as well as insights into the need for income tiering, senior housing units, and the need for more rental subsidies. This enhancement will get underway in the FY 25-26 year as there is now a significant pool of descendant COP holders to obtain information from.
2. Continue to Locate Preference Holders: On December 2021, the Commission authorized a Personal Services Contract (“Contract”) with Lynx and NCLF. During the first three phases of investigative work since 2021, a total of 992 original displacees were contacted, 688 individuals were located but were “non-responsive,” 3,128 were confirmed deceased, and 1,794 descendants were located. The Lynx team will report more results in July 2026.

3. Increase COP Homeownership: MOHCD staff will continue to work with COP holders who have expressed an interest in homeownership, as well as COP holders who voice an interest through the COP survey.

(Originated by Pamela Sims, Senior Development Specialist – COP and Marketing Liaison)

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Thor Kaslofsky
Executive Director

Attachment A: Certificate of Preference Marketing and Outreach Report, FY 2024-2025
Attachment B: 2024 AMI Income Limits Income table



Daniel Lurie
Mayor

Daniel Adams
Director

To: Thor Kaslofsky
Executive Director, The Office of Community Investment and Infrastructure (OCII)

CC: Daniel Adams
Director, Mayor's Office of Housing and Community Development (MOHCD)

From: Maria Benjamin
Deputy Director - Homeownership & Below Market Rate Programs

Re: Fiscal Year 2024-2025 Certificate of Preference Marketing and
Outreach Annual Report

Date: October 21, 2025, revised November 5, 2025

I. BACKGROUND

The Certificate of Preference (COP) Program provides priority in affordable housing lotteries to individuals who were displaced by the former San Francisco Redevelopment Agency (SFRA). This preference applies to both rental and homeownership opportunities within project areas overseen by the Office of Community Investment and Infrastructure (OCII) as well as citywide affordable housing developments supported by the Mayor's Office of Housing and Community Development (MOHCD). As mandated by California law, the program ensures that low- and moderate-income households displaced by redevelopment are given preference. It does not, however, guarantee housing; instead, it increases the chances of eligible applicants in the lottery process. Each COP holder may use their certificate twice—once for an affordable rental and once for an affordable purchase opportunity.

Originally established in 1967, the program first issued certificates to the head of households who had been displaced by redevelopment efforts. Over time, eligibility broadened to include adult family members, and by 1999 all household members, including children qualified. It is estimated that 5893 households were displaced during the Western Addition and Hunters Point redevelopment projects.

In 2008, the Mayor and Board of Supervisors expanded the program further, making all City-sponsored affordable housing opportunities available to original displaced households.

In 2021, following strong community advocacy, State Assembly Bill 1584 was enacted, extending COP eligibility to descendants of those displaced. This significant change additionally allows direct descendants of displaced households from all project areas—including inactive ones such as Yerba Buena Center, Stockton Sacramento, Diamond Heights, and South of Market—to claim preference in OCII housing lotteries.

II. KEY ACTIVITIES OF FISCAL YEAR 2024-2025

- New COP Holders:
 - 64 originally displaced household members (COP-C)
 - 345 descendants of originally displaced household members (COP-D)
 - Total: 409 new COP holders
- Outreach and Support:
 - 1,256 COP holders were regularly contacted by project sponsors and MOHCD about affordable housing opportunities and housing counseling services.
- Housing Applications:
 - 78 originally displaced COP certificate holders actively applied for housing opportunities on DAHLIA San Francisco Housing Portal.
 - 3 descendants of originally displaced household members actively applied for housing
 - Total: 81 COP certificate holders
- Housed COPs:
 - 44 COP holders and their families were housed – 4 from DAHLIA listings and 40 from Waitlists and in San Francisco Housing Authority (SFHA) project-based voucher units.

III. COP INQUIRES AND ISSUANCE

A. Outreach and Application Access

During Fiscal Year 2024-2025, outreach and marketing for the COP program increased, enhancing awareness of the program amongst originally displaced household members and their descendants.

The Lynx and New Community Leadership Foundation (NCLF) team continued their outreach efforts to locate and contact individuals displaced by the former Redevelopment Agency. Since the start of their efforts in August 2022, the team has contacted and/or located 5360 displaced individuals. During the reporting period, the team completed Phase Three of their outreach by locating 1191 displaced persons, including 577 descendants of originally displaced household members.

Many of those contacted shared the COP descendant expansion opportunity with their family members. The consultant team's outreach and word-of-mouth have been the primary methods of informing descendants about the availability of the COP, leading to an increase in inquiries.

In June 2025, MOHCD and OCII staff attended the annual San Francisco Affordable Housing Expo to provide information about affordable housing and the COP program. When learning about the program, an Expo attendee realized they may be a descendant of a household originally displaced from the Yerba Buena Center SFRA project area. They later applied for a descendant COP and became the first COP holder from that expired project area.

MOHCD continued to improve COP application access to meet this increased demand including: Improving the COP webpage, online application submissions, the COP flyer, and COP information line

(628-652-5801). The COP information line has seen a significant increase in call volume due to the successful outreach efforts of Lynx, NCLF, and MOHCD. While the information line initially received around 12 calls last fiscal year, it now averages approximately 15 calls daily from COP holders and applicants. The primary questions from callers relate to how to apply for a COP, who is eligible to receive one, and the status of an individual's application.

B. COP Applications and Certificate Issuance

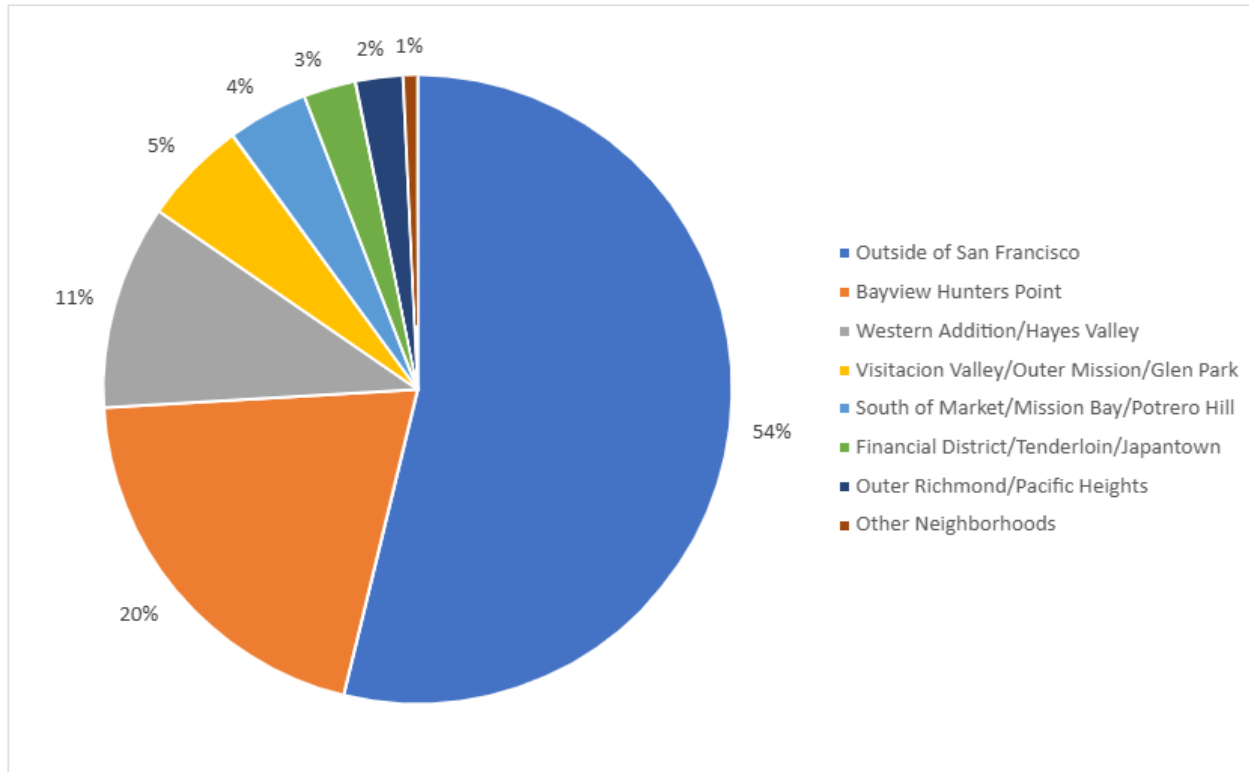
As of June 30, 2025, the status of COP applications and certificate issuance was as follows:

- **Applications Received:** 739 COP applications were received.
- **New Certificates Issued:** 409 new COP certificates were issued including: 64 originally displaced household members and 345 descendants of originally displaced household members.
- **Inquiries in Process:** 266 inquiries were still being processed at various stages, including applications that were pending information from the applicant.
- **Ineligible Inquiries:** 58 inquiries were determined to be ineligible for a COP, for the most part because the applicant or their relatives were not displaced by the former Redevelopment Agency and in a few cases because the information provided did not match existing records.
- **Re-issued Certificates:** 6 COP certificates were re-issued to original displaced household members. Certificates are re-issued when COP holders need proof of their certificate for housing purposes or when they have lost the original and request an electronic copy.

C. New COP Holders Current Residence

In Fiscal Year 2024–2025, most COP holders (54% of the 409 approved) lived outside San Francisco, primarily in Oakland, Vallejo, and Antioch, as well as in other East Bay and Central Valley cities, with a few residing out of state. For those living within the city, the highest concentration is in the Bayview-Hunters Point neighborhood followed by the Western Addition/Hayes Valley neighborhoods. The chart below illustrates where new COP holders lived at the time of their COP application.

COP Holders Current Residence



D. OCII Early Housing Information

COP holders receive early access to information about upcoming affordable housing projects developed by OCII. This early notification allows COP holders ample time to seek housing counseling services, prepare for new developments, address any personal or financial barriers, and complete applications before deadlines.

MOHCD ensures that OCII developers proactively reach out to COP holders three times prior to application deadlines. Additionally, all are referred to City-sponsored community-based organizations for housing counseling support. These organizations, such as HomeSF, Bayview Hunters Point Multipurpose Senior Services, Bill Sorro Housing Program, and BALANCE, among others, provide assistance with navigating the DAHLIA lottery application process and other housing-related needs. HUD approved housing counseling agencies provide homeownership preparation services and include Asian, Inc., BALANCE, Mission Economic Development Agency, and San Francisco LGBT Community Center. These organizations work closely with COP applicants and holders, offering culturally appropriate support, transparent guidance to help them successfully secure affordable housing.

IV. AFFORDABLE RENTAL UNITS AVAILABLE TO COP HOLDERS

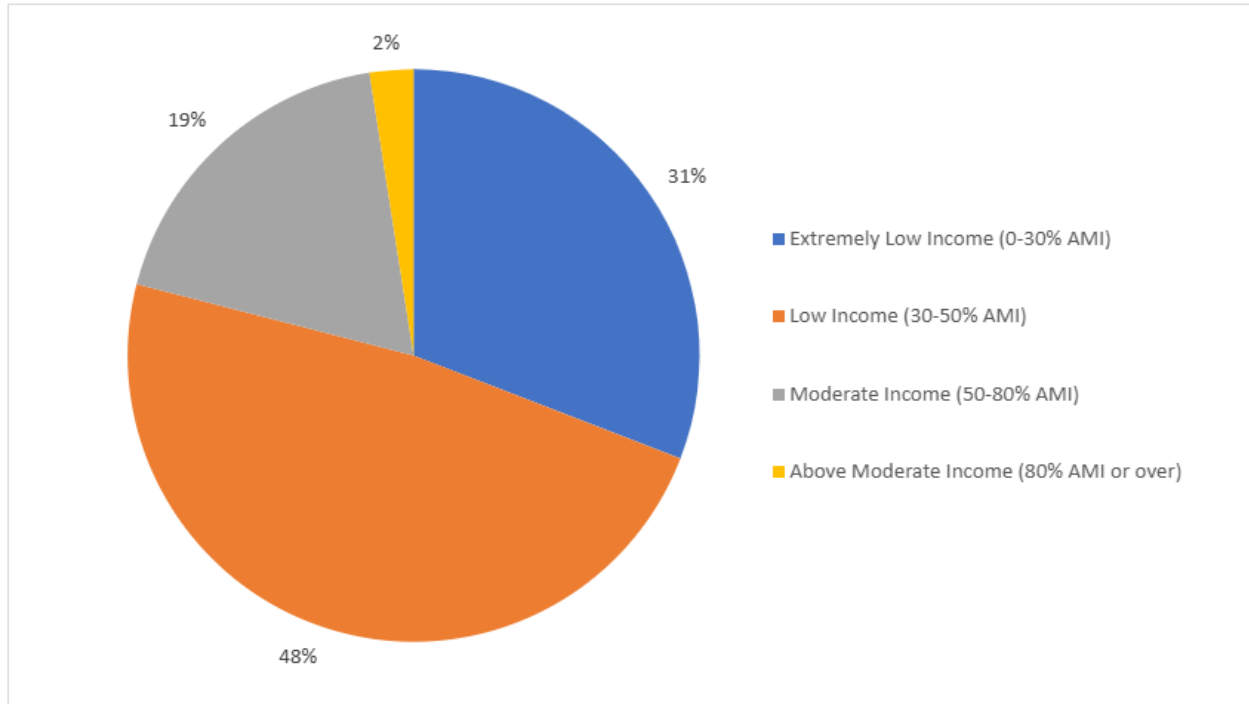
During Fiscal Year 2024-2025, a total of 46 listings with 547 affordable housing units were made available to the public through DAHLIA. Of the 46 listings, two (Bayside Village and South Beach Marina Apartments re-rentals) were sponsored by OCII. All 547 affordable housing units available to originally displaced

household member COP holders and 39 were available to their descendants.

A. Rental Housing Income Requirements

Most of the 547 housing units listed on DAHLIA were City sponsored projects designed to accommodate a wide range of household income levels with varied rent amounts, depending on size. The majority (85%) of units on DAHLIA were designated for households earning 51% or more of the Area Median Income (AMI). However, the median COP holder's income is approximately 37% of AMI, significantly lower than the income requirements for most affordable rental units in Fiscal Year 2024-2025.

COP Household Income

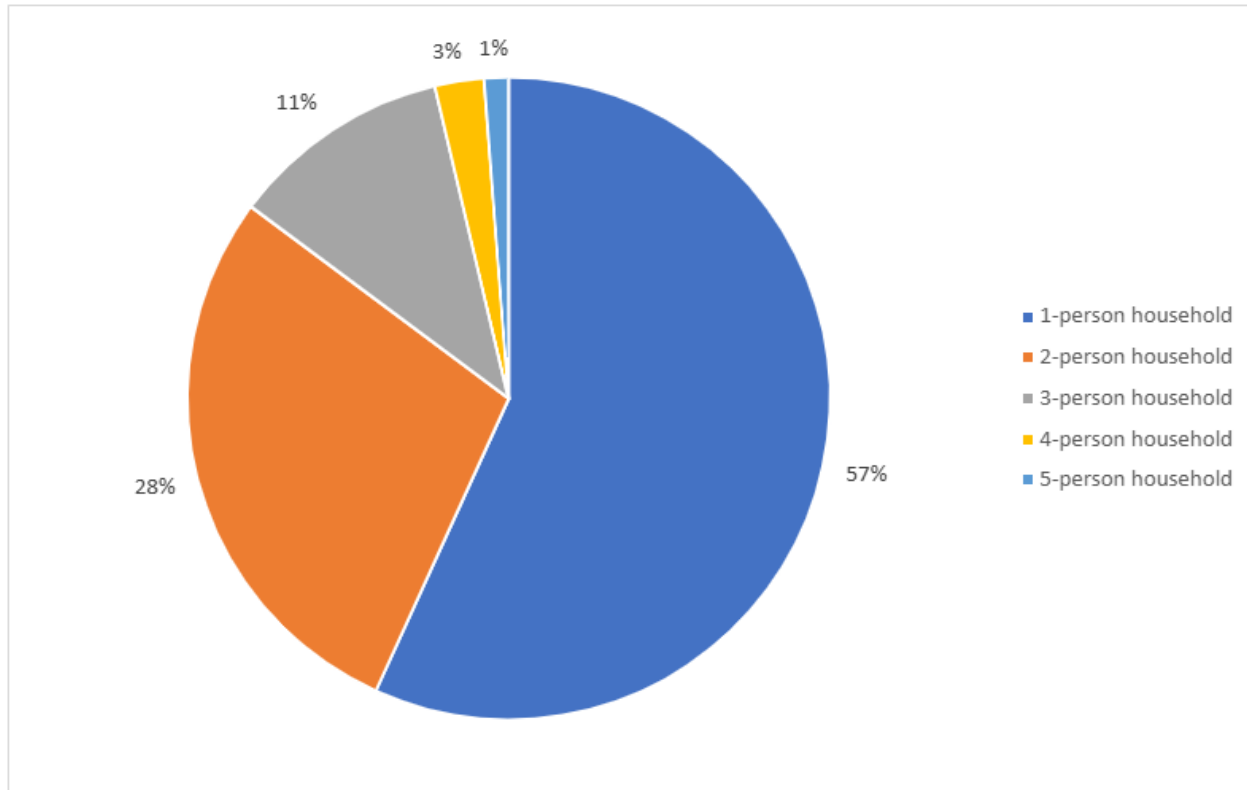


This mismatch between the target income of available units and the income level of COP holders presents a significant challenge in securing their affordable housing. With limited resources for subsidies to bridge the gap between the price of available units and the income level of COP holders, MOHCD was able to secure a subsidy for only one COP applicant.

B. Rental Housing Unit Mix

The majority of affordable rental opportunities available in Fiscal Year 2024-2025 were one (38%) and two-bedroom (36%) units. The majority of COP applicants for affordable rental units had one or two-person households, in line with the types of units available this fiscal year. Fifty-seven percent of applicants were single-person households, while 28% were two-person households.

COP Holder Household Size



C. Ensuring Placement

MOHCD staff collaborate closely with leasing agents to ensure that COP holders have time and resources to submit required lease-up documents. Additionally, MOHCD staff works diligently to ensure developers adhere to established marketing, lottery, and lease-up procedures. As a result, it is uncommon for a COP holder to miss out on affordable housing due to poor credit or other eligibility requirements.

D. COP Holders Housed in Rental Units Available on DAHLIA

During the 2024-2025 fiscal year, four individuals successfully secured affordable rental housing units in City-sponsored housing developments through DAHLIA. Three received their certificate within the last four years and moved to Shirley Chisholm Village-1360 43rd Avenue; Islais Place-4840 Mission Street; and 480 Potrero. One originally displaced COP holder, who had never rented a home on their own, moved from unstable housing into stable housing by signing their first lease with the support of a rent subsidy through MOHCD's Emergency Relief Assistance Program (ERAP).

A significant number of COP holders who applied for affordable housing did not complete the process of submitting necessary paperwork and signing a lease. An analysis of lease-up activity shows that about 47% of COP applicants initially responded to leasing agents but later withdrew their applications, mainly because they were not ready to move. Other reasons for not moving forward include the buildings' lack of desired amenities, unit too small, parking needs, and affordability concerns related to rent amounts. Leasing agents reach out to applicants via emails, phone calls, and text messages and despite these efforts, approximately 45% of COP applicants did not respond at all. A small percentage of COP applicants were over income or did not meet building restrictions (7%) or were under income with no subsidy (1%).

E. COP Holders Housed in SFHA Project-Based Voucher Units and Waitlists

SFHA project-based voucher units create important housing opportunities for COP holders, as both descendants and originally displaced COP holders receive preference for these units. This helps expand housing options for descendant COP holders, who need rental subsidies and otherwise have limited opportunities available through DAHLIA. During the fiscal year, 22 descendant Certificate of Preference holders and 2 originally displaced COP holders utilized their certificates to secure housing with San Francisco Housing Authority project-based voucher units. One descendant COP holder received her certificate in March 2024 and applied to 14 DAHLIA housing listings for herself and her three children before securing a unit subsidized by the SFHA in the Hunters Point Shipyard neighborhood. The family had previously lived in a homeless shelter. Another originally displaced COP holder received his certificate in March 2024 and used it to secure a SFHA subsidized unit within the same neighborhood.

Fourteen descendant COP holders and 2 originally displaced, successfully used their certificates after being added to the top of waitlists of former redevelopment agency and OCII sponsored properties. These included the Sister Lillian Murphy Community-691 China Basin Street; Golden Gate Apartments- 1820 Post Street; and Monsignor Lyne Community-118 Diamond Street. One descendant COP holder shared, “I was homeless prior to moving into my new apartment [and] having a Certificate of Preference was the instrument that made housing possible. We feel relaxed, safe, and secure. This is a place where we can live for as long as the place stands.”

F. Increase in Rental Applications on DAHLIA

In Fiscal Year 2024–2025, there was a marked increase in COP applicants. Eighty-seven applied to Doris M. Vincent Apartments and 101 applied at 151/351 Friedell Street. Although there was a coordinated marketing campaign led by developers and community-based organizations in partnership with the City, this increase in COP applicants was driven by rental subsidies built into the project, an opportunity for descendant COP holders, and the desirable locations of the properties. Because these developments had not completed the lease-up process by July 1, 2025, the number of holders housed in these developments will be included in the 2025-2026 Annual Report.

V. OWNERSHIP OPPORTUNITIES

While COP holders did not purchase OCII or Below Market Rate (BMR) for sale homes during Fiscal Year 2024-2025, an increased number of COP holders are expressing interest and taking steps to begin the process of preparing for homeownership in San Francisco.

To better understand COP holders and their desire to purchase in San Francisco, the COP team conducted a homeownership survey. We asked about their interest in homeownership, whether or not they have begun the first-time home buyer education process, and if they would like further support to reach their ownership goals. Twenty-five COP holders responded. The team followed up with each respondent and provided individualized next steps, workshop sign-ups and resources including information about down payment assistance programs for the purchase of market-rate properties. COP holders have since begun the Below Market Rate homeownership program process.

400 China Basin, along the waterfront in Mission Bay, began marketing in 2023-2024. The building is currently processing homebuyers and finalizing sales. Ten COP households applied for the homeownership opportunity, which is a greater number of applicants for homeownership than we have seen over the last 10 years. Comparatively, only one COP household applied for the MIRA-280 Spear Street housing project in Transbay. During the reporting period, 56 re-sale Below Market Rate units were available for ownership and one COP holder applied and later withdrew to pursue a market-rate home with down payment assistance.

VI. PROCESS IMPROVEMENTS

A. COP Program Process Improvements Reduce Barriers to Affordable Housing

To further streamline the COP application process and enhance accessibility for potential COP holders, MOHCD continued to implement process improvements. Despite the increased volume, these process improvements have enabled MOHCD to issue more COP certificates than in previous years, while also reducing processing time.

Both original and descendant COP holders receive priority for project based voucher under the SFHA [Housing Choice Voucher Administrative Plan](#). PBV units provide access to rent-subsidized homes in desirable buildings. To expand access to PBV units, MOHCD and SFHA, in partnership with leasing agents, are streamlining referral, review, approval, and lease-up procedures. This coordination enables COP holders to express interest in PBV units, be referred by MOHCD, matched by SFHA, and ultimately secure a rent-subsidized home. These improvements will continue to advance. COP applicants and holders have reported that MOHCD's ongoing COP process improvements have helped them better understand and recognize housing opportunities available to both descendant COP holders and original displaced household members.

B. COP Program Staff and Support

MOHCD made significant strides in supporting COP holders and those applying for housing during fiscal year 2024-2025. To accommodate the growing interest in the COP program, MOHCD expanded its staff capacity by hiring Laquana Lee as a Certificate of Preference program coordinator. Ms. Lee is responsible for reviewing and processing COP applications, researching displacement and familial lineage, and supporting COP holders in the lease up process.

Cora Stone continues to serve as the Certificate of Preference program assistant. Ms. Stone is responsible for managing the COP Info Line, assisting applicants throughout the COP application process, providing support to COP holders in their search for affordable housing, and answering general inquiries about the program. Her approach and dedication to the COP community make her a strong asset to the team.

In addition to the new hires, Andrea Nelson, Lottery Preference Program Manager, and Sharon Herrera Licon, Preference Program Coordinator, continue to support COP work. This expanded team enables MOHCD to continuously evaluate and improve the COP program and its services.

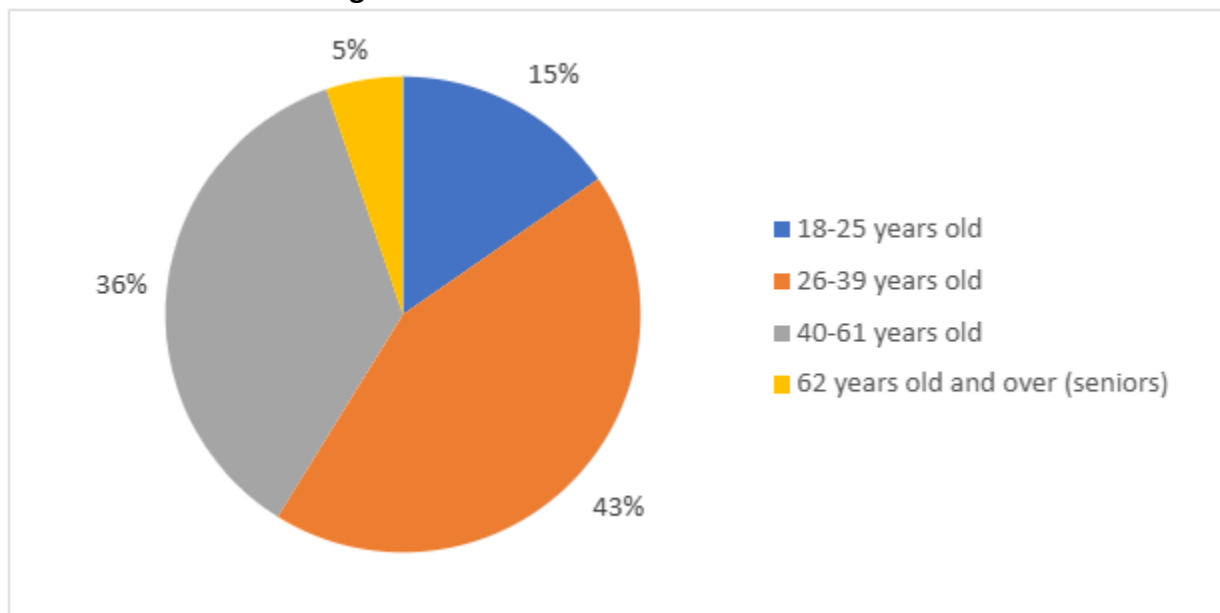
VII. ASSEMBLY BILL 1584

Since 2022 and the signing of Assembly Bill 1584, the addition of children, grandchildren, and great grandchildren of those displaced by the former Redevelopment Agency, as well as households displaced from expired redevelopment project areas, has required considerable research and preparation. Staff is making updates to historical documentation into our modern systems. MOHCD updated the COP program application and Salesforce database to better integrate descendant applicants. Records are further organized by family, making it easier to locate vital documents, connect family members, and streamline the application review process. For example, original displacees who previously did not have an individual certificate number have now been assigned one. This unique identifier links all members of the originally displaced household – and their descendant applicants - to the original household’s record.

A. COP Descendant Activities

As of June 30, 2025, there were 708 descendant COP holders. The majority of approved descendants now live outside of San Francisco, with the remaining living in California and just a few out of state. The majority of descendant COP holders are male. Most descendant COP holders are between 26 and 39 years old.

Descendant COP Holder Age



Some younger descendant COP holders come from the same family. Many are starting young families of their own but still live with parents or siblings and they are eager to move into an affordable unit to gain independence. Others are completing college and want to return to San Francisco to live.

To assist descendant COP holders in securing affordable housing, MOHCD connects them with waitlist and housing opportunities in former Redevelopment Agency and OCII-sponsored developments. MOHCD staff

regularly shares information about vacant units in OCII developments and SFHA project-based voucher units through monthly COP email newsletters, housing opportunity notifications, and upon request.

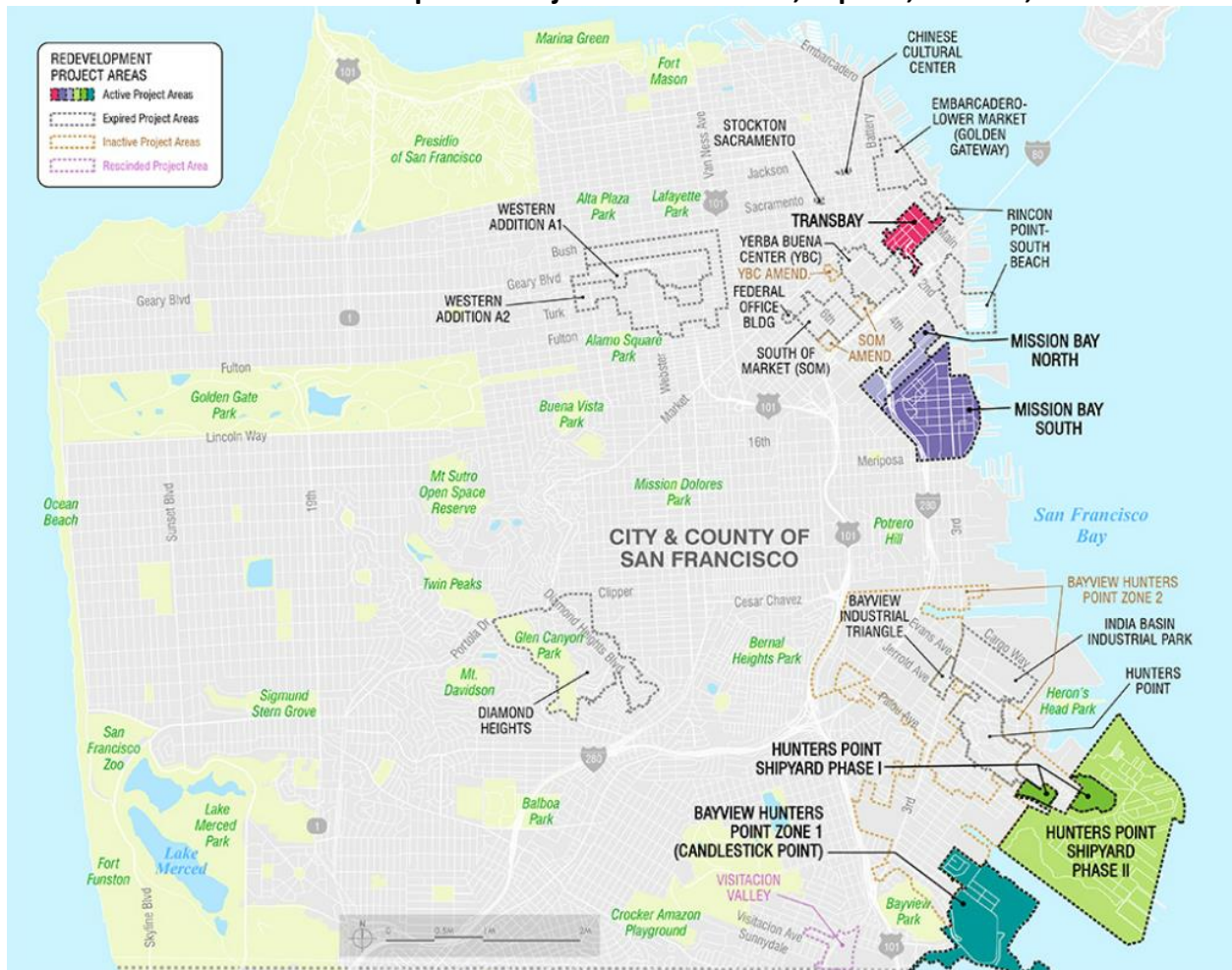
B. Expired Redevelopment Project Area Activities

Any displaced residents and their descendants from the following former San Francisco Redevelopment Project Areas are now eligible for a COP, including:

- Yerba Buena Center
- South of Market
- Rincon Point-South Beach
- Embarcadero-Lower Market (Golden Gateway)
- Stockton Sacramento
- Chinese Cultural Center
- Federal Office Building
- India Basin Industrial Park
- Bayview Industrial Triangle
- Diamond Heights

See map on page 11 with Expired Project Areas outlined with a grey dashed line.

Former San Francisco Redevelopment Project Areas – Active, Expired, Inactive, Rescinded



Because they were not meant to be held indefinitely, the records of displacement from some former Redevelopment Project Areas are incomplete and do not provide sufficient information to clearly identify individuals displaced. OCII and MOHCD have partnered to digitize displacement documents from all inactive and expired project areas. Documents from the Western Addition (WA-1 and WA-2), Yerba Buena Center, Hunters Point, and Golden Gateway project areas are in progress or complete. This digitization effort will facilitate more effective research and program administration by making crucial historical records readily accessible.

MOHCD and OCII staff are in year three of implementing a five-year plan to address the documentation deficiencies to expand outreach to those displaced and their descendants, from expired redevelopment project areas. This plan encompasses several key initiatives: inventorying displacement documentation, expanding the program to previously excluded project areas, and reaching out to displaced residents.

Despite limited outreach activities to expired project areas, during the fiscal year, we began to receive applications from originally displaced Yerba Buena resident descendants. We anticipate receiving more as the Lynx/NCLF team continue their work reaching out to eligible COP holders.

VIII. COMMUNITY ENGAGEMENT AND OUTREACH IN THE COMING YEAR

During the upcoming fiscal year, MOHCD and OCII have several initiatives underway.

A. Contact Information Updates

The Lynx and NCLF team are actively engaged in Phase Three of their outreach efforts. This phase focuses on locating and confirming updated contact information for approximately 1,800 remaining originally displaced household members by the former Redevelopment Agency. Additionally, the team is working to identify and contact descendants of the originally displaced household members. The ultimate goal is to reconnect with the original household members who are eligible for a COP or who already hold one but may need to update their contact information. Engaging with descendants has been a positive outcome of this outreach effort, as the research process naturally involves speaking with them. Many of these descendants are also eligible—and often choose—to apply for a COP themselves.

B. Understanding COP Holder Needs

To gain a deeper understanding of COP holders' needs and experiences, MOHCD and OCII intend to conduct a telephone survey in the coming months.

C. Increasing COP Homeownership

MOHCD will utilize its resources to continue to work with COP holders interested in homeownership on their journey towards owning a home by providing support and serving as a resource.

2024
MAXIMUM INCOME BY HOUSEHOLD SIZE
 derived from the
Unadjusted Area Median Income (AMI)
 for HUD Metro Fair Market Rent Area (HMFA) that Contains San Francisco

| Income Definition | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person | 9 Person | 10 Person | 11 Person |
|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 15% OF MEDIAN | \$15,750 | \$18,000 | \$20,250 | \$22,500 | \$24,300 | \$26,100 | \$27,850 | \$29,650 | \$31,450 | \$33,250 | \$35,050 |
| 20% OF MEDIAN | \$21,000 | \$24,000 | \$26,950 | \$29,950 | \$32,350 | \$34,750 | \$37,150 | \$39,550 | \$41,950 | \$44,350 | \$46,750 |
| 25% OF MEDIAN | \$26,250 | \$30,000 | \$33,700 | \$37,450 | \$40,450 | \$43,450 | \$46,450 | \$49,450 | \$52,450 | \$55,450 | \$58,450 |
| 30% OF MEDIAN | \$31,450 | \$35,950 | \$40,450 | \$44,950 | \$48,550 | \$52,150 | \$55,750 | \$59,350 | \$62,950 | \$66,550 | \$70,150 |
| 35% OF MEDIAN | \$36,700 | \$41,950 | \$47,200 | \$52,450 | \$56,650 | \$60,850 | \$65,050 | \$69,250 | \$73,450 | \$77,650 | \$81,800 |
| 40% OF MEDIAN | \$41,950 | \$47,950 | \$53,950 | \$59,950 | \$64,750 | \$69,550 | \$74,300 | \$79,100 | \$83,900 | \$88,700 | \$93,500 |
| 45% OF MEDIAN | \$47,200 | \$53,950 | \$60,700 | \$67,450 | \$72,850 | \$78,250 | \$83,600 | \$89,000 | \$94,400 | \$99,800 | \$105,200 |
| 50% OF MEDIAN | \$52,450 | \$59,950 | \$67,450 | \$74,950 | \$80,950 | \$86,950 | \$92,900 | \$98,900 | \$104,900 | \$110,900 | \$116,900 |
| 55% OF MEDIAN | \$57,700 | \$65,950 | \$74,150 | \$82,400 | \$89,000 | \$95,600 | \$102,200 | \$108,800 | \$115,400 | \$122,000 | \$128,550 |
| 60% OF MEDIAN | \$62,950 | \$71,950 | \$80,900 | \$89,900 | \$97,100 | \$104,300 | \$111,500 | \$118,700 | \$125,900 | \$133,100 | \$140,250 |
| 65% OF MEDIAN | \$68,200 | \$77,950 | \$87,650 | \$97,400 | \$105,200 | \$113,000 | \$120,750 | \$128,550 | \$136,350 | \$144,150 | \$151,950 |
| 70% OF MEDIAN | \$73,450 | \$83,950 | \$94,400 | \$104,900 | \$113,300 | \$121,700 | \$130,050 | \$138,450 | \$146,850 | \$155,250 | \$163,650 |
| 72% OF MEDIAN | \$75,550 | \$86,350 | \$97,100 | \$107,900 | \$116,550 | \$125,150 | \$133,800 | \$142,400 | \$151,050 | \$159,700 | \$168,300 |
| 74% OF MEDIAN | \$77,650 | \$88,750 | \$99,800 | \$110,900 | \$119,750 | \$128,650 | \$137,500 | \$146,350 | \$155,250 | \$164,150 | \$173,000 |
| 75% OF MEDIAN | \$78,700 | \$89,950 | \$101,150 | \$112,400 | \$121,400 | \$130,400 | \$139,350 | \$148,350 | \$157,350 | \$166,350 | \$175,300 |
| 80% OF MEDIAN | \$83,900 | \$95,900 | \$107,900 | \$119,900 | \$129,500 | \$139,100 | \$148,650 | \$158,250 | \$167,850 | \$177,450 | \$187,000 |
| 85% OF MEDIAN | \$89,150 | \$101,900 | \$114,600 | \$127,350 | \$137,550 | \$147,750 | \$157,950 | \$168,150 | \$178,350 | \$188,550 | \$198,700 |
| 90% OF MEDIAN | \$94,400 | \$107,900 | \$121,350 | \$134,850 | \$145,650 | \$156,450 | \$167,200 | \$178,000 | \$188,800 | \$199,600 | \$210,400 |
| 95% OF MEDIAN | \$99,650 | \$113,900 | \$128,100 | \$142,350 | \$153,750 | \$165,150 | \$176,500 | \$187,900 | \$199,300 | \$210,700 | \$222,050 |
| 100% OF MEDIAN | \$104,900 | \$119,900 | \$134,850 | \$149,850 | \$161,850 | \$173,850 | \$185,800 | \$197,800 | \$209,800 | \$221,800 | \$233,750 |
| 104% OF MEDIAN | \$109,100 | \$124,700 | \$140,250 | \$155,850 | \$168,300 | \$180,800 | \$193,250 | \$205,700 | \$218,200 | \$230,650 | \$243,100 |
| 105% OF MEDIAN | \$110,150 | \$125,900 | \$141,600 | \$157,350 | \$169,950 | \$182,550 | \$195,100 | \$207,700 | \$220,300 | \$232,900 | \$245,450 |
| 110% OF MEDIAN | \$115,400 | \$131,900 | \$148,350 | \$164,850 | \$178,050 | \$191,250 | \$204,400 | \$217,600 | \$230,800 | \$244,000 | \$257,150 |
| 115% OF MEDIAN | \$120,650 | \$137,900 | \$155,100 | \$172,350 | \$186,150 | \$199,950 | \$213,650 | \$227,450 | \$241,250 | \$255,050 | \$268,800 |
| 120% OF MEDIAN | \$125,900 | \$143,900 | \$161,800 | \$179,800 | \$194,200 | \$208,600 | \$222,950 | \$237,350 | \$251,750 | \$266,150 | \$280,500 |
| 130% OF MEDIAN | \$136,350 | \$155,850 | \$175,300 | \$194,800 | \$210,400 | \$226,000 | \$241,550 | \$257,150 | \$272,750 | \$288,350 | \$303,900 |
| 135% OF MEDIAN | \$141,600 | \$161,850 | \$182,050 | \$202,300 | \$218,500 | \$234,700 | \$250,850 | \$267,050 | \$283,250 | \$299,450 | \$315,550 |
| 140% OF MEDIAN | \$146,850 | \$167,850 | \$188,800 | \$209,800 | \$226,600 | \$243,400 | \$260,100 | \$276,900 | \$293,700 | \$310,500 | \$327,250 |
| 145% OF MEDIAN | \$152,100 | \$173,850 | \$195,550 | \$217,300 | \$234,700 | \$252,100 | \$269,400 | \$286,800 | \$304,200 | \$321,600 | \$338,950 |
| 149% OF MEDIAN | \$156,300 | \$178,650 | \$200,950 | \$223,300 | \$241,150 | \$259,050 | \$276,850 | \$294,700 | \$312,600 | \$330,500 | \$348,300 |
| 150% OF MEDIAN | \$157,350 | \$179,850 | \$202,300 | \$224,800 | \$242,800 | \$260,800 | \$278,700 | \$296,700 | \$314,700 | \$332,700 | \$350,650 |
| 160% OF MEDIAN | \$167,850 | \$191,850 | \$215,750 | \$239,750 | \$258,950 | \$278,150 | \$297,300 | \$316,500 | \$335,700 | \$354,900 | \$374,000 |
| 175% OF MEDIAN | \$183,600 | \$209,850 | \$236,000 | \$262,250 | \$283,250 | \$304,250 | \$325,150 | \$346,150 | \$367,150 | \$388,150 | \$409,050 |
| 200% OF MEDIAN | \$209,800 | \$239,800 | \$269,700 | \$299,700 | \$323,700 | \$347,700 | \$371,600 | \$395,600 | \$419,600 | \$443,600 | \$467,500 |

San Francisco Mayor's Office of Housing and Community Development

Notes:

1. Source: U.S. Dept. of Housing and Urban Development, published: 04/01/2024
 2. Figures derived by SF MOHCD from HUD's 2024 Median Family Income for a 4 person Household for San Francisco ('HMFA'), unadjusted for high housing costs, and are rounded to the nearest \$50.
 3. Additional information on HUD's defined income limits can be found at: <http://www.huduser.org/portal/datasets/il.html>
 4. Figures above further derived via application of MOHCD AMI Hold Harmless Policy, effective 05/03/2019: <https://tinyurl.com/SFAMIHoldHarmless>
- Effective Date: 04/30/2024