



Mayor's Office of Housing and Community Development

**DISTRESSED LIMITED EQUITY CO-OPERATIVE HOUSING
SUPPORT REQUEST FOR PROPOSALS
FY2023-24 (#2023-02d)**

Date Issued: **February 23, 2024**

Deadline for Submission: **March 8, 2024 at 5:00 pm**

RFP Questions? Need alternative formats for persons with disabilities? Email CommDevRFP@sfgov.org

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Mayor's Office of Housing & Community Development

The mission of the Mayor's Office of Housing and Community Development (MOHCD) is to support San Franciscans with affordable housing opportunities and essential services to build strong communities. The department is organized into four divisions: Housing, Community Development, Homeownership and Below Market Rate (HBMR) programs, and Fiscal/Administrative.

The Community Development division works with a broad network of community-based partners to create an inclusive and equitable City where all residents can thrive. Specifically, MOHCD's Community Development division:

- Manages local General Fund money to support programs that meet the essential needs of the city's most vulnerable residents.
- Administers major federal grant programs, including the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) program and its Housing Opportunities for Persons with AIDS (HOPWA) program.
- Manages Housing Trust Fund to support housing stability services, as well as the Complete Neighborhoods program that supports community amenities in neighborhoods impacted by increased housing density.

MOHCD's investments support the city's most vulnerable residents by providing much needed services, strengthening civil society, and advancing individual and collective opportunity. It is imperative for the office to be intentional and explicit in meeting its goals of reducing racial disparities in service delivery and increasing social and economic opportunities within San Francisco.

Racial Equity

In partnership with city and community leaders, MOHCD seeks to advance opportunities and improve programmatic outcomes for Black, Brown, and low-income residents. As such, MOHCD assesses programs, contracts, and procurements to ensure they advance the city's racial equity goals and will be working closely with organizations to monitor the impact of investments. Capacity building will be provided, as well as clear information and the creation of channels to give and receive feedback to ensure that all parties are aligned in the expectation to create an inclusive and equitable City where all residents can thrive. MOHCD also affirms its commitment to centering its work on culturally responsive solutions developed by the people most impacted by social inequities.

Impact of Covid-19

MOHCD understands that COVID-19 disproportionately impacts Black, Indigenous, and People of Color and has deepened its partnership with organizations that have responded to the emerging needs of vulnerable residents throughout the COVID-19 response and recovery. MOHCD adjusted its funding portfolios to better align with the goals of the City's Economic Recovery Task Force while remaining grounded in the MOHCD HUD Consolidated plan.

1. **Housing Stabilization** – Addressing immediate housing needs.
2. **Anti-Displacement** - Protecting the stability of communities and families through access to legal services and supporting community-based networks to strengthen and increase service connections.
3. **Economic Self-Sufficiency** – Reaching the most vulnerable residents and providing opportunities for economic advancement.

MOHCD's Guiding Document

MOHCD's work is guided by a primary planning document called the Consolidated Plan. The Consolidated Plan serves as the application for several federal funding sources and provides additional context for MOHCD's work. The Consolidated Plan can be found on our website www.sfmohcd.org.

SUMMARY OF FUNDING OPPORTUNITY

MOHCD has a responsibility to maintain transparency in its processes. This open and competitive process is utilized throughout the City for the allocation of public funds. MOHCD is issuing this request for proposals to solicit proposals for the following funding opportunity. The term of the grant and funding amount are also shown in the table below. Please note the final terms and conditions of the grant are subject to negotiation.

	Title	Term	Total Funding
1	Distressed Limited Equity Co-Operative Housing Support	4 Years	\$1,200,000

Tentative RFP Timeline: *Dates are subject to change*

RFP Issued	February 23, 2024
MOHCD Pre-Submission Webinar	February 29, 2024 at 1PM
Deadline to submit questions	March 1, 2024
Response to questions issued	March 4, 2024
Proposals Due (Revised)	March 8, 2024 at 5:00 pm
Notification to Confirm Successful Proposal Submission	March 12, 2024
Intent to Award Letters Sent	Late March 2024
Contract Term Begins	April 1, 2024

ELIGIBILITY REQUIREMENTS

MOHCD Eligibility Requirements

All applicants must meet all the following eligibility requirements to be considered for MOHCD funding.

- Applicants must be a community-based agency that is non-profit and tax-exempt under Section 501(c)(3) of the Internal Revenue Code or apply under a valid fiscal sponsor.
- Organizations receiving a grant from this RFP must be approved City suppliers or have started the process of becoming a City Supplier at time of proposal submission.
- MOHCD contracts are administered on a cost reimbursement basis. Grantees are reimbursed after invoicing for expenses incurred.
- No City agencies or departments may apply for funding under this RFP.
- You must sign and meet the provisions of a grant agreement. The grant agreement includes a scope of work and budget.

Audit Requirements- To be a MOHCD grantee, ONE of the following audit documents is required.

- **Standard CPA Audit** – A standard audit is required for all agencies with a total budget over \$500,000 in the previous fiscal year.
- **CPA Financial Review**- A financial review is allowed in place of standard audit for agencies with a total budget between \$250,000-\$500,000 in the previous fiscal year.
- **OMB A-133 Audit** - *If agency expended more than the threshold amount of \$750,000 or more in federal funds in the previous fiscal year.*
- **Letter**- If the agency's total budget is less than \$250,000 a letter can be provided stating that no audit was performed per the agency's global budget size.
- **A Fiscal Year Audit** should have been completed by March 31, 2024, and will cover the following period- July, 1, 2022-June 30, 2023.
- **A Calendar Year Audit** should have been completed by September 30, 2023, and will cover the following period- January 1, 2022-December 31, 2022.

Supplier Status

Agencies funded through this RFP must be City-approved suppliers and not be on the City Supplier Debarred list before receiving funds.

- Organizations must be approved City suppliers in order to enter into contract with MOHCD. If your agency is not currently a City Supplier you must begin the process of becoming one with the submission of your proposal, in order to avoid lengthy and avoidable delays.
- Supplier application packets can be obtained from the Office of Contract Administration at City Hall, 1 Dr. Carlton B. Goodlett Place, Room 430, San Francisco, CA 94102 or downloaded from the Office of Contract Administration website at www.sfgov.org/oca.
- More information on becoming a City supplier is available at the San Francisco City Supplier Portal, at <https://sfcitypartner.sfgov.org/>.
- Subcontractors are not required to be City-approved suppliers; only the lead agency or fiscal sponsor must be City-approved.

Compliance Standards

Applicants must agree to meet Compliance Standards established by the City and MOHCD throughout the grant term and participate in fiscal and program monitoring.

- **Insurance** - General liability, workers compensation and auto insurance must be compliant and current to encumber funds and must remain current throughout the grant.
- **Equal Benefits Ordinance** - Organizations agree to administer benefits equally to employees with domestic partners and employees with spouses. More information is available at <https://sfgov.org/cmd> and is managed by the Office of Contract Administration.
- **SF Human Rights Commission**- Organizations must comply with prohibitions against discrimination in fair housing and equal employment opportunity.

- **Sunshine Ordinance-** Under Chapter 12L of the San Francisco administrative code, non-profits that receive more than \$250,000 in city funds must comply with specific open government requirements and respond to requests for financial and meeting information from members of the public.
- **Accessibility-** Programs and services must be accessible to persons with disabilities. Program access can be achieved in many cases without having to alter the existing facility.
- **Religious Activity-** Funds may not be used for religious purposes or for the improvements of property owned by religious entities except where the grant recipient is a secular non-profit organization with a long-term lease.
- **Political Activity-** No funds received through this RFP shall be used to provide financial assistance for any program that involves political activities. Applicants must comply with Section 1.126 of the San Francisco Campaign and Governmental Conduct Code.
- **California Registry of Charitable Trusts** – Applicants must be in good standing with the California Attorney General’s Registry of Charitable Trusts by the time of grant execution and remain in good standing during the term of the agreement. Your organization will be responsible for ensuring any non-profit subgrantees or fiscally sponsored organization are also in compliance with all requirements of the Attorney General’s Registry of Charitable Trusts.

RFP ASSISTANCE & RESOURCES

MOHCD RFP Pre-Submission Webinar

A live virtual pre-submission webinar will be offered. Staff will provide an overview of the RFP process, including eligibility criteria, MOHCD funding opportunities, and how to apply.

- To attend a webinar, you must first register. After registering, you will receive a confirmation email containing information about joining the webinar.
- To register for the pre-submission Zoom webinar, click on the links below:

[Pre-Submission Webinar Link](#)

Click the link above to register and receive Zoom info

February 29, 2024 at 1PM

RFP Questions

MOHCD is committed to providing as much clarity as possible during this RFP process. Please submit your questions about the RFP in writing to CommDevRFP@sfgov.org by March 1, 2024.

We will do our best to issue our response to your questions on March 4, 2024 on MOHCD website.

Description of the Funding Opportunity

Through this RFP process, MOHCD is seeking proposals for the following funding opportunity. The final terms and conditions of each awarded grant are subject to negotiation. Please note your proposal might be considered for future funding opportunities without submission of an additional response. In such a case, the funds awarded will not exceed \$500,000 or 150% of the original grant amount authorized through this RFP, whichever is greater. At this time, no additional funds are available.

Title	Term	Annual Funding	Total Funding
Distressed Limited Equity Co-Operative Housing Support	4 Years	\$300,000	\$1,200,000

MOHCD is soliciting proposals from non-profit, limited equity housing cooperative (COOP) that own a distressed multifamily residential property and are in immediate need of a short-term grant to support the COOP's continued operations and efforts to replace the existing residential improvements. This limited grant aims to provide short term funding to cover eligible property operating expenses due to higher than average costs based on deterioration of the residential improvements and are serving low income senior households. The grant funds must be used to mitigate or prevent the risk of housing displacement for current low-income occupants, with a minimum requirement of serving 60 households, and to enhance the safety, accessibility, and sustainability of their homes. The operating grant is designed to stabilize existing aging COOPs in San Francisco that are currently undergoing larger recapitulation and redevelopment efforts, including plans to replace all aging units within a property.

This grant will be tentatively effective from April 1, 2024, through March 31, 2028, contingent upon successful negotiation of a grant agreement, annual fund availability, satisfactory grantee performance, and demonstrated need. MOHCD retains sole discretion to exercise this option and reserves the right to award grants of shorter duration.

The awarded grantee will be responsible to complete an annual income recertification to 60 households to ensure that they meet the federal guidelines for low-income eligibility. Those records will be kept on site and available for City review. The clients will also be entered into our Grants Management System (GMS) as trained by MOHCD staff.

Funding available:

Grant funding up to \$300,000 per year for four years, for a total of \$1,200,000. Only one grant will be awarded under this RFP.

Minimum Qualifications:

Any proposal that does not meet these minimum requirements by the deadline for submittal of proposals will be considered non-responsive and will not be eligible for award of the contract.

- A. A nonprofit public benefit corporation filed with a 501(c)(3) and/or equivalent. Must be organized as a COOP. Must be in good standing with all applicable federal and state agencies.
- B. COOP was built at least [40] years ago and complies with California Civil Code section 817.
- C. Demonstrated working familiarity with low-income COOP shareholders.
- D. Demonstrated anti-displacement policies and procedures.
- E. Respondent must be a current City-approved suppliers in good standing or demonstrate the ability to become a certified vendor for the City and County of San Francisco within ten (10) days of a tentative award notice.
- F. Respondent must currently have and submit a comprehensive redevelopment plan aimed at replacing all existing COOP housing units within your property that are in physical need.

Please note: Agencies submitting proposals that have previously been contracted by the City and County of San Francisco and/or Federal agencies to provide goods and/or services must successfully demonstrate compliance with performance/monitoring requirements specified in previous grants/contracts (corrective actions) in order to be considered responsive to this RFP. **Documented failure to correct performance/monitoring deficiencies identified in past City and County grants/contracts may result in Agency disqualification to participate in this RFP.**

MOHCD PROPOSAL SUBMISSION INSTRUCTIONS

HOW TO SUBMIT A GRANT PROPOSAL

1

REGISTER & ATTEND OUR PRE-SUBMISSION WEBINAR

MOHCD Staff will provide an overview of the RFP process, including eligibility criteria, the funding opportunities, and how to apply. We encourage you to attend the workshop before submitting a proposal. For translation or interpretation services, email CommDevRFP@sfgov.org at least 72 hours in advance. For speech or hearing-impaired callers, email CommDevRFP@sfgov.org.

2

PUT TOGETHER YOUR PROPOSAL PACKET

Templates for some of the documents listed below can be found in fillable formats on MOHCD website- <https://sf.gov/information/community-development-funding-opportunities>

Proposal Packet Checklist:

- Proposal Cover Sheet (see p.7 and a template posted on MOHCD website)
- Board of Directors (see p.8 and a template posted on MOHCD website)
- Proposal Narrative Responses (see p.9 for instructions)
- Project Budget and Budget Narrative (see p.10 for instructions and a template posted on MOHCD website)
- Agency-Wide Budget (see p.10 for instructions)

The following documents are also required if you are not currently funded by MOHCD:

- Agency's Articles of Incorporation, including all amendments
- Agency's By-Laws, including all amendments
- Evidence of agency's Federal Tax Exempt 501(c)(3) status

3

SUBMIT YOUR PROPOSAL PACKET

PROPOSAL DUE DATE: **March 8, 2024 at 5:00 PM**

HOW TO SUBMIT A FINAL PROPOSAL PACKET:

1. Attach all documents to one email for each proposal. Subject Line should state "Distressed Limited Equity Co-Operative Housing Support RFP Final Proposal" and include your agency name.
2. Please submit one proposal per funding opportunity.
3. Send to CommDevRFP@sfgov.org before 5pm on the due date. Proposals received after 5 pm will not be considered.
4. Please send proposals early ensure the ability to address any unforeseen technical difficulties.
5. Please email CommDevRFP@sfgov.org immediately if you are experiencing any technical difficulties.
6. A confirmation email will be sent within 2 business days after the date of your submission. If you do not receive a confirmation email, please email CommDevRFP@sfgov.org to ensure your proposal has been received.

PROPOSAL COVER SHEET

A fillable version of this form can be found at <https://sf.gov/information/community-development-funding-opportunities>

PLEASE FILL OUT ONE COVER SHEET FOR EACH PROPOSAL/FUNDING OPPORTUNITY.

Please indicate the funding opportunity for which proposal is being submitted

Funding Opportunity # _____ **and name** _____

Agency Name:

Street Address:

City:

State:

Zip Code:

Main Phone:

Project Name:

Description of Proposed Project (one-liner) Please describe the proposed project to be funded through the RFP:

Project Site Address (if different):

City:

State:

Zip Code:

Executive Director/CEO:

Name:

Phone:

Email:

Chief Financial Officer:

Name:

Phone:

Email:

Chief Operating Officer:

Name:

Phone:

Email:

Primary Project Contact Person (if different):

Name:

Phone:

Email:

Total Funding Requested:	Year 1	Year 2 (if any)	Total
	\$	\$	\$

Total FY 2023 Agencywide Budget: \$ _____

I certify that the information provided in this proposal is true.

Signature of Executive Director

Date

LEAD APPLICANT'S BOARD OF DIRECTORS

A fillable Word version of this form can be found at <https://sf.gov/information/community-development-funding-opportunities>

Name	Years on Board	Home Neighborhood	Job or Relevant Experience

PROPOSAL NARRATIVE QUESTIONS

The proposal narrative should not exceed 6 total pages. MOHCD will not accept any handwritten narratives. Font size must be at least 12 point. Pages must be standard 8-1/2 by 11.

Proposal Narrative Questions

1. Minimum Qualifications

- Provide a description of how your organization meet the minimum qualifications detailed in Page 5 along with supporting documentation as attachments.

2. Past Experience

- Describe your experience in operating a COOP property in San Francisco in service of low- and moderate-income shareholders and in providing property management services. Please be sure to highlight your experience, and familiarity with COOP operations, working with shareholders, and performing income certification.
- Describe how you have met or planning to meet MOHCD grant requirements, including but not limited to income certification and reporting.

3. Program Design

- Provide a description of the proposed operating subsidy, emphasizing benefits to COOP shareholders and its role in preserving affordability and achieving sustainability.
- The operating budget and 4-year cash flow are reasonable and justified

4. COOP Recapitalization and Redevelopment Plans

- Provide a comprehensive redevelopment plan aimed at replacing all existing COOP housing units within your property that are in physical need.
 - Redevelopment plans should include a significant recapitalization effort, involving substantial investment from multiple funding sources, including long-term operating support beyond this operating grant.
 - Plans must also include replacement of all residential units and the proposed number of new affordable housing units.
- Describe in detail how this grant is vital to longer-term redevelopment and recapitalization plans.

5. Advancing Racial Equity

- Describe your efforts to promote racial equity within the COOP, including specific goals, activities, and outcomes and your approach to engaging diverse community stakeholders.

PROPOSAL BUDGET & AGENCY WIDE BUDGET INSTRUCTIONS

1. For your Program Budget, please include budget items for a twelve-month period. The budget should include not only your MOHCD grant request including any other funding sources. For quick reference, below is the Project Budget Form.
2. You can access a fillable Project Budget form in Excel format at <https://sf.gov/information/community-development-funding-opportunities>
3. Be sure to fill out one project budget per funding opportunity. If you are applying for multiple funding opportunities, your proposal must include budget worksheet for each opportunity to be considered complete.
4. Provide budget narrative in a separate MS Word documents detailing each line item and what is included in the cost.

MOHCD PROJECT BUDGET WORKSHEET								
4	AGENCY NAME:		INSTRUCTIONS- • Everything in blue is MOHCD's budget template. • Everything in yellow must be filled out by the applicant. • If applicable, include your project's two largest secured funding sources in the column headers labeled "Other Funding Amount" and insert the source's name. • You may add rows/lines to the "Item Detail" Sections to accurately reflect your proposed budget.					
5	PROPOSAL NAME:							
7	LINE ITEM	ITEM/NAME DETAIL		Current Grant Request to	Other Secured Funding from (Grant Source)	Other Secured Funding from (Grant Source)	Total Project Budget	
8		Staff Name & Title	Rate/Hr. # of Hrs.				\$ -	
9	Salaries & Wages						\$ -	
10							\$ -	
11								\$ -
12								\$ -
13								\$ -
14							\$ -	
15		Total Salaries & Wages		\$ -	\$ -	\$ -	\$ -	
16		SALARIES & WAGES BUDGET NARRATIVE: Please provide a detailed description of the items listed above and how they relate to						
18	Fringe Benefits	FICA					\$ -	
19		SUI					\$ -	
20		Workers Compensation					\$ -	
21		Medical Insurance					\$ -	
22		Retirement					\$ -	
23		Other					\$ -	
24		Total Fringe Benefits		\$ -	\$ -	\$ -	\$ -	
26		ITEM/NAME DETAIL		MOHCD Grant Request	Other Secured Amount from	Other Secured Amount from	Total Project Budget	
27	Contractual Services						\$ -	
28							\$ -	
29							\$ -	
30		Total Contractual Services		\$ -	\$ -	\$ -	\$ -	
31		CONTRACTUAL SERVICES BUDGET NARRATIVE: Please provide a detailed description of the items listed above and how they rel						
33	Equipment (including leasing)	ITEM DETAIL		MOHCD Grant Request	Other Secured Amount from	Other Secured Amount from	Total Project Budget	
34							\$ -	
35							\$ -	
36							\$ -	
37		Total Equipment		\$ -	\$ -	\$ -	\$ -	
38		EQUIPMENT BUDGET NARRATIVE: Please provide a detailed description of the items listed above and how they relate to the prop						
40	Other	ITEM DETAIL		MOHCD Grant Request	Other Secured Amount from	Other Secured Amount from	Total Project Budget	
41		Travel					\$ -	
42		Insurance					\$ -	
43		Office and/or Project Space Rental					\$ -	
44		Office and/or Project Supplies					\$ -	
45		Telecommunications					\$ -	
46		Utilities					\$ -	
47							\$ -	
48		Total Other		\$ -	\$ -	\$ -	\$ -	
49		"OTHER" BUDGET NARRATIVE: Please provide a detailed description of the items listed above and how they relate to the propos						
51	Indirect	Total Indirect (no more than 15%)					\$ -	
52		INDIRECT BUDGET NARRATIVE: Please provide a detailed description of the items listed above and how they relate to the propos						
53		TOTAL		\$ -	\$ -	\$ -	\$ -	

5. The most recent Agency-Wide Budget must be submitted and is a part of your submission packet.

SCORING

Grant proposals that meet our Eligibility Requirements (p.3) and Minimum Qualifications (p.5) will be scored, ranked, and receive a funding recommendation based on the ranking. Proposals that do not satisfy the Eligibility Requirements or Minimum Qualifications will be determined as non-responsive to this RFP and will not be reviewed.

Proposals will be reviewed and will be evaluated by the following criteria:

Proposal Scoring Rubric	
Proposal Section	Point Value
1. Past Experience	25
2. Program Design	25
3. Coop Recapitalization and Redevelopment Plans	20
4. Advancing Racial Equity	15
5. Program Budget	15
Total	100

MOHCD will average the initial reviewers scores for each proposal to generate its final score. This will ensure all proposals have a final score out of 100 points. Final scores allow MOHCD to develop a final ranking of eligible proposals for the funding opportunity.

If MOHCD receives only one proposal, it will be reviewed by MOHCD staff to ensure a score of at least 70 is obtained to indicate a grant negotiation process would be initiated.

MOHCD will release intent to award letters in March 2024.

APPEALS PROCESS

Proposals will be determined as non-responsive if they are incomplete, undelivered, or do not meet the Eligibility Requirements (see p.3). If we determine your proposal to be non-responsive, we will inform you. Applicants may appeal a determination of non-responsiveness to this RFP by submitting notice by email to MOHCD setting forth the grounds for the appeal by no later than five (5) business days after receiving MOHCD's determination.

Organizations will be notified if a proposal was not selected for an award. If there is disagreement with the decision, organizations may file a formal appeal within five (5) business days of the award announcement. MOHCD must receive the appeal on or before the fifth business day.

The appeal must include a written statement of each of the grounds for appeal. An individual authorized to represent the respondent must submit the appeal by email to CommDevRFP@sfgov.org. The appeal must cite all applicable laws, rules, procedures, or provisions that we did not follow faithfully, as documented in this RFP. The appeal must specify facts and evidence enough for us to determine its validity. Disagreements about program quality or value do not constitute grounds for appeal. Failure to object or appeal in the manner and within the times set forth above will constitute a complete and irrevocable waiver of any appeal of MOHCD's decision.

MOHCD will only accept appeals of non-responsiveness or an award decision by email. It is the responsibility of applicants to ensure email delivery prior to the deadline specified.

A panel selected by MOHCD will review all eligible appeals, and the panel decisions will be final. If necessary, we will schedule a meeting with the respondent within ten (10) calendar days of receiving the appeal.

APPENDIX A: MOHCD Target Populations

MOHCD's Equity Goal is to advance opportunities and improve programmatic outcomes for the most vulnerable residents utilizing population-level indicators and community-level indicators.

The results of this RFP will further focus MOHCD's investments in the highest priority areas of housing stability, anti-displacement, and economic self-sufficiency.

MOHCD TARGET POPULATIONS

1. Culturally Specific Groups:
 - Asian (including Chinese, Filipino and Southeast Asian)
 - Black and African American
 - Latino
 - Middle Eastern and North African
 - American Indian and Indigenous
 - Samoan and Other Pacific Islander
2. Very Low-Income Households that are Not Homeless
3. Very Low-Income Homeowners
4. People Experiencing Homelessness
5. Households with Low Educational Attainment
6. Limited English Proficient Households
7. Immigrants, including Undocumented Immigrants and Refugees
8. Households with Low Digital Access/Literacy
9. Public Housing, RAD and HOPE SF Residents
10. Disconnected Transitional Age Youth
11. Persons Living with HIV/AIDS
12. Seniors and Persons with Disabilities
13. LGBQ Residents
14. Transgender Residents
15. Opportunity Neighborhood Residents
16. Veterans
17. Survivors of Domestic Violence
18. Households Experiencing Violence
19. Re-Entry Population

APPENDIX B: Population-Level Indicators and Disparity Indicators

MOHCD is working to address disparities and ensure measurable outcomes for vulnerable populations in San Francisco. Below are examples of the MOHCD's '2020-2024 Consolidated Plan' strategies' alignment with the City's Economic Recovery Task Force (ERTF) Policy Recommendations. The ERTF Policy Recommendations were created in response to the Pandemic to support a coordinated recovery for San Francisco. Also included below are population-level indicators illustrating the race and ethnicity disparities MOHCD is working to address through the funding it administers as well as the programs it administers.

1. Ensuring Families and Individuals Are Stably Housed: (MOHCD Consolidated Plan Goal) Invest in Housing: (ERTF Policy Recommendation)

Race and Ethnicity	Percentage of households who own their home	Percentage of households who spend > 30% of gross income on their home	Percentage of households who spend > 30% of gross income on rent
American Indian	39.48 %	75.70 %	44.29 %
Black	30.01 %	73.09 %	58.38 %
Chinese	58.18 %	63.58 %	42.66 %
Filipino	50.15 %	70.72 %	37.43 %
Latino	27.34 %	77.88 %	54.25 %
Southeast Asian	44.53 %	70.09 %	46.17 %
Pacific Islander	54.55 %	52.62 %	26.66 %
White	39.71 %	71.06 %	40.56 %
All Other Asian	35.88 %	70.43 %	44.21 %
All Other Race	28.88 %	39.43 %	21.46 %
All San Franciscans	41.93 %	70.20 %	44.30 %

2018 American Community Survey 1-Year Estimates, IPUMS USA, University of Minnesota, www.ipums.org.

2. Ensuring Families & Individuals Are Resilient & Economically Self-Sufficient: (MOHCD Consolidated Plan Goal) Pursue Economic Justice: (ERTF Policy Recommendation)

Race and Ethnicity	Percentage of residents who are extremely-low or low-income	Percentage of residents who are below the federal poverty line	Percentage of residents who are considered working poor
American Indian	26.62 %	28.22 %	0.00 %
Black	51.55 %	32.83 %	16.96 %
Chinese	40.18 %	9.65 %	7.75 %
Filipino	29.48 %	7.92 %	2.95 %
Latino	47.97 %	13.15 %	11.33 %
Southeast Asian	35.19 %	13.13 %	7.47 %
Pacific Islander	20.71 %	4.00 %	0.00 %
White	21.43 %	7.67 %	2.54 %
All Other Asian	27.35 %	9.06 %	3.31 %
All Other Race	22.22 %	18.28 %	1.35 %
All San Franciscans	32.55 %	10.83 %	5.36 %

2018 American Community Survey 1-Year Estimates, IPUMS USA, University of Minnesota, www.ipums.org.

3. Ensuring Families & Individuals Are Resilient & Economically Self-Sufficient (MOHCD Con Plan Goal) Job Connections: (ERTF Policy Recommendation)

Race and Ethnicity	Percentage of residents who are unemployed	Percentage of residents who have attained less than a bachelor's degree	Percentage of residents who are not considered English proficient
American Indian	15.86 %	64.79 %	0.00 %
Black	3.83 %	76.00 %	0.36 %
Chinese	2.58 %	62.90 %	28.07 %
Filipino	2.25 %	56.36 %	7.94 %
Latino	3.05 %	71.30 %	12.27 %
Southeast Asian	1.96 %	67.92 %	25.60 %
Pacific Islander	1.26 %	66.25 %	3.31 %
White	2.35 %	30.40 %	0.84 %
All Other Asian	1.68 %	36.77 %	5.78 %
All Other Race	0.00 %	34.33 %	0.00 %
All San Franciscans	2.58 %	49.81 %	9.91 %

2018 American Community Survey 1-Year Estimates, IPUMS USA, University of Minnesota, www.ipums.org.

