



REQUEST FOR INFORMATION

VICTIMS AND SURVIVORS HOUSING

Issue Date: Tuesday, June 17, 2025
Response Due Date: Thursday, July 17, 2025, 4PM

*Issued by the Mayor's Office of Housing and Community Development
of the City and County of San Francisco (City)*

I. PURPOSE

Through this Request for Information (“**RFI**”), the City and County of San Francisco (“**City**”) acting through the Mayor's Office of Housing and Community Development (“**MOHCD**”), is requesting information from interested parties regarding innovative, cost effective proposals to develop affordable housing for extremely low income households, very low income households, and/or lower income households who need safe and stable housing, and are experiencing (i) trauma-informed homelessness, (ii) street violence, (iii) domestic violence and abuse, (iv) sexual abuse and assault, and/or (v) human trafficking. MOHCD desires to use the information received under this RFI to fund loans for the development of such affordable housing.

II. BACKGROUND

On March 5, 2024, San Francisco voters passed Proposition A, an ordinance authorizing the issuance of a \$300 million general obligation bond to fund the development and construction of affordable housing for extremely low-, very low-, lower- and moderate-income households in San Francisco (“**Prop A Bond**”). Among other uses, the Prop A Bond allocated funds up to \$30,000,000 to construct, develop, acquire, and/or rehabilitate affordable housing for a “**Target Population**” defined as: extremely low income households, very low income households, and/or lower income households who need safe and stable housing, and are experiencing (i) trauma-informed homelessness, (ii) street violence, (iii) domestic violence and abuse, (iv) sexual abuse and assault, and/or (v) human trafficking. The Target Population consists of a large number of cisgender women and women-identified individuals who are in need of safe permanent affordable housing solutions.

According to the Department of Homelessness and Supportive Housing (“**HSH**”), cisgender women and women-identified individuals make up 31% of the total number of homeless or marginally-housed individuals documented by the City, yet an exhaustive survey conducted by the Women’s Housing Coalition of HSH and MOHCD shelter and housing inventory found only 92 out of 23,500 units of permanent affordable housing and 101 out of 3,084 total shelter beds dedicated for cisgender women and women-identified individuals, making up less than one percent and 3.27% of the need of women-specific safe permanent housing and shelter respectively. According to HSH, over 75% of women and women-identified homeless people have experienced violence on the streets or in shelters, with over 43% experiencing sexual violence, with a 2019 statewide study by the CA Policy Lab documenting that 80% of unsheltered women reporting sexual or violent abuse as the cause of their homelessness.

Please refer to the [full text of the bond ordinance](#) for more details and background. MOHCD is charged with administering the Prop A Bond.

Under Administrative Code Section 21B, certain City departments are authorized to

expedite certain contracts related to homelessness, drug overdoses and substance use disorders, mental health needs, integrated health needs, and public safety hiring. The City desires to try innovative solutions to address these crises more effectively and more quickly. MOHCD is authorized to expedite the process to provide loans for innovative projects designed to prevent homelessness and/or designed to provide housing to people experiencing homelessness.

III. PROJECT EXPECTATIONS AND ELIGIBLE USES OF FUNDS

Responses to this RFI should describe the project concept, demonstrate innovative means to provide affordable housing for the Target Population, demonstrate that the project is designed to prevent homelessness and/or designed to provide housing to people experiencing homelessness, and demonstrate how City funding is needed to make the project feasible. Prop A Bond funds may be used to support a variety of pre-construction and construction activities for the production of affordable housing for the Target Population, including but not limited to the following:

- A. Property acquisition and holding costs, including take out (pay off) of existing financing obtained under reasonable terms to acquire such property.
- B. Rehabilitation and construction of improvements, including seismic, fire, health and safety upgrades.
- C. Soft costs
- D. Architecture and Engineering
- E. Financial modeling
- F. Environmental assessments
- G. Legal costs
- H. Project management
- I. Developer fees
- J. Construction management fees.

Costs associated with the design of community or resident serving spaces may also be eligible uses of Prop A Bond funds, depending on how the use of these spaces relates to the target population. However, hard and soft costs associated with tenant improvement for potential uses of such spaces are not eligible for reimbursement with loan funds. Relocation costs and certain other project development costs, such as insurance, are not eligible for reimbursement with City loan funds.

Projects that have existing capital funding commitments from MOHCD, the Department of Homelessness and Supportive Housing (“HSH”) or the Office of Community Infrastructure and Investment (“OCII”) are not eligible to respond to this RFI. As further described below, a funding commitment for operations is required.

See **Appendix 1**, Summary of Funding Terms, for information about MOHCD’s Underwriting Guidelines and other requirements.

IV. RESPONDENT REQUIREMENTS, KEY DATES, AND MINIMUM QUALIFICATIONS

A. Respondent Requirements. Respondents to this RFI may be a team of non-profit and for-profit entities that are capable of entering into contract(s) with the City, meet the requirement of City funding, and can demonstrate the technical capacity and experience to acquire (if applicable), rehabilitate (or construct, if applicable), own, and manage affordable housing. Respondents and all affiliated entities related to the Borrower must be in good standing with the California Secretary of State and California Attorney General, as applicable, and the City.

B. Key Dates.

RFI Issued	JUNE 17, 2025
Deadline for questions and requests for additional information	JULY 3, 2025
Deadline to Submit Information / Proposal	JULY 17, 2025, 4PM

All questions and requests for additional information regarding this RFI must be submitted by e-mail to mohcdHFOpps@sfgov.org by **July 3, 2025**. Questions received after the above deadline may not be answered. All addenda, responses, and additional information will be published to the MOHCD website.

All communications about this RFI should be directed to Mara Blitzer, Director of Special Projects at MOHCD, at 628-652-5820 or mohcdHFOpps@sfgov.org.

C. Minimum Requirements. MOHCD will evaluate each proposal and consider only those proposals that meet the following minimum qualifications.

1. Respondent must have secured site control as evidenced by appropriate documentation.
2. Respondent must be in receipt of other Project-related funding from a City Department in the form of a minimum two-year contract or commitment in a form acceptable to MOHCD to support all the Project’s operating expenses, including, but not limited to, supportive services costs and deposits into reserves to provide for maintenance and upkeep. Other acceptable forms of financial contributions to Projects may include organizational resources, grants, and subordinate soft debt loans, which must be documented in the form of a commitment acceptable to MOHCD.

Any proposal considered under this RFI will require further evaluation and underwriting. Any funding eventually awarded to projects will be provided as a loan, subject to

underwriting by MOHCD, evaluation and positive recommendation by the Citywide Affordable Housing Loan Committee, and approval by the Mayor. See **Appendix 1** for a summary of MOHCD's underwriting guidelines, loan terms, and other requirements.

V. SUBMITTAL REQUIREMENTS

Respondents must submit one (1) electronic copy of their proposals to MOHCD no later than **4PM, July 17, 2025. Proposals are to be delivered by email at mohcdHFOpps@sfgov.org and mara.blitzer@sfgov.org.** The information provided must include the following:

A. Cover Letter

B. Team Information:

For each organization, provide names of the Director (or equivalent position) and primary contact persons, and phone numbers and email addresses for the following:

- a. Lead Developer and Co-Developers (if applicable)
- b. Development Consultant (if applicable)
- c. Owner(s)
- d. Property Manager(s)
- e. Service Provider(s)

For each Lead Developer and/or Co-Developer, submit a current copy of the following documents:

- i. Certificate of Good Standing from the California Secretary of State
- ii. Certification of 501(c)(3) status (for nonprofit corporations) from the Internal Revenue Service.
- iii. Evidence of Good Standing with the California Attorney General's Registry of Charities and Fundraisers.

C. Evidence of other Project-related funding:

Provide documentation from a City Department in the form of a minimum two-year contract or commitment in a form acceptable to MOHCD to support the operating expenses of the Project, as well as ensure appropriate reserves to provide for maintenance and upkeep. Other acceptable forms of financial contributions to Projects may include organizational resources, grants and subordinate gap loans, as necessary and subject to availability.

D. Evidence of Site Control:

Provide appropriate documentation of Site Control (Grant Deed, Purchase

Agreement, or Option to Purchase Agreement). Leases will not be accepted as site control, unless the lease is with a City department.

E. Concept-level drawings:

Provide drawings and/or diagrams that indicate the Project site layout, unit count, and commercial/common space use to print on 8.5" x 11" paper, no more than two pages. The purpose of these diagrams will be to confirm the unit/bed yield at the site, and its conformance to existing zoning restrictions. This information does not constitute a formal design submission.

F. **MOHCD Proforma Template**, which is available [here](#). Please fill out every tab in the workbook. Contact MOHCD with any questions and/or for technical assistance.

G. **Written Narrative**, in Times New Roman font, 12 font size, and 1-inch margins, as follows:

1. Experience Narrative - no more than six pages

Describe each of the Respondent's Development Team members' relevant experience.

- a. Developer: Describe the Developer's track record successfully developing the proposed type of housing or facilities projects on time and on budget, utilizing innovative financing approaches, and building community support through outreach. Describe the experience and capacity of current staff to take on a project of this type.
- b. Owner: Describe the Owner's track record successfully owning housing for low-income households. Describe the Owner's current asset management structure, staffing and portfolio, and its capacity for assuming asset management of an expanded portfolio once the development is complete.
- c. Property Manager: Describe the Property Manager's track record successfully managing housing for low-income households; working collaboratively with service providers to meet resident needs; contributing to the long-term sustainability of the development; and achieving cost efficiencies in operations.
- d. Services Provider(s): Describe the Services Provider(s)' track record delivering highly impactful services to the target population. Discuss experience linking residents to the City's safety net of services; working with property management to meet resident needs; and supporting positive outcomes for residents around health and economic mobility. If the Service Provider(s) have had any services contracts prematurely terminated in the last five years, include an explanation for each

termination. Discuss strategies for attracting and retaining adequate staffing to take on this project.

2. Vision Narrative - no more than six pages

Describe the Respondent's vision for the successful development of the project:

- a. Site concept: Describe an innovative vision for a residential program at this site. Indicate the populations served by the programs and spaces. Demonstrate cost-effectiveness by maximizing use of available building envelope and by identifying additional financing to leverage and minimize City resources. Indicate how the attributes of the proposed site position it to achieve desired outcomes for the population you aim to serve. Describe how site and neighborhood amenities will enhance the lives of the target population.
- b. Community engagement strategy: Describe the team's philosophy and process for establishing and/or building positive relationships with surrounding neighbors and the larger community. The strategy should include outreach efforts designed to engage all interested community members, particularly the target population, and including, but not limited to, historically underserved communities, marginalized communities, BIPOC individuals, and/or monolingual non-English speakers and should describe how the Development Team intends to comply with the City's Language Access Ordinance.
- c. Program delivery strategy: Demonstrate that the project can commence construction within 12 months of funding award and achieve 100% occupancy within 24 months of loan closing. Describe how the project/program will assess proximity of immediate harm, safety needs of residents, confidentiality, appropriate length of stay, capacity to house households and/or single adults, and meet cultural and language needs of residents. Describe how the project is designed to prevent homelessness and/or designed to provide housing to the target population experiencing homelessness. Describe the services delivery strategy, including the overall philosophy and goals for providing services to targeted low-income and vulnerable populations. Describe best practices for stabilizing individuals experiencing violence and how they will be implemented. Describe briefly the desired outcomes of the services to be provided and innovative approaches to services provision, including the strategy for engaging residents and encouraging access to services. Describe past experience working with the existing network of service providers who work with the same populations. Explain how the program will collaborate with existing nongovernmental and governmental resources, including other service providers, to

multiply the impact of the program. Describe strategies used to help historically marginalized and/or underserved tenants overcome barriers to accessing supportive services and income that mitigate the effects of poverty and lead to improved self-sufficiency. Explain how the proposed uses and amenities will stabilize and prepare residents for permanent housing opportunities, financial self-sufficiency, and decreased use of social services.

d. *Financing and Cost Containment.* Describe the financing approach for the project. Include the Development Team's process for structuring the project and controlling development costs. Demonstrate cost-effectiveness:

- maximize use of available building envelope or allowable floor area for the target population; and
- identify additional development financing that minimizes and leverages City resources to the greatest extent possible.
- include innovative strategies intended to minimize City capital financing

e. *Affirmatively Furthering Fair Housing.* Describe how the Respondent will incorporate principles of affirmatively furthering fair housing in the development of the site concept, the community engagement strategy, and program delivery and:

- Understands and communicates that reducing inequities and barriers to affordable housing is mission critical;
- Routinely collects, disaggregates, and analyzes demographic data in programmatic and operational work to improve marketing, outreach, and/or community engagement;
- Views diversity as a value-added feature of organizations, and inquires about the cultural competence of staff to work with diverse groups;
- Has mechanisms for management and staff accountability for equity, diversity, and inclusion to further fair housing opportunities;
- Describes the Respondent's experience with serving historically excluded and/or marginalized communities, including but not limited to communities of color;
- Describes the demonstrated commitment to housing opportunities for historically underserved and/or marginalized residents of San Francisco.
- Understands that housing is open to all who meet the eligibility criteria under fair housing laws. No one will be prioritized nor

turned away due to their race, ethnicity, gender, sexual orientation, or national origin

Please note: Respondent should not submit, and the City will not consider, any demographic data about the racial, ethnic, gender, sexual orientation, or national origin make up of Respondent's staff.

VI. TERMS AND CONDITIONS

This RFI is issued solely for information gathering and planning purposes. All submissions shall become the exclusive property of the City and County of San Francisco, and shall be subject to public inspection and copying under the California Public Records Act (Cal. Govt. Code Section 7920.000 et seq) and San Francisco Sunshine Ordinance (Admin. Code Ch. 67) unless exempt from disclosure under federal, state or local law, including laws protecting trade secrets. Therefore, it is important for respondents to clearly identify in their responses those records or other information that the respondent in good faith believes to be a trade secret or confidential proprietary information protected from disclosure under applicable law. To the extent permitted by law, the City will attempt to reasonably maintain the confidentiality of such information. Respondents to this RFI shall be solely and fully responsible for their own costs associated with the development, preparation, and transmittal of their submissions. The City may, in its sole discretion, ask selected Respondents to present their material in person to City's representatives at the City's offices, and the costs of such presentations shall be solely the responsibility of the Respondent. The City assumes no contractual or other obligations as a result of the issuance of this RFI, the preparation or submission of materials by a Respondent, the evaluation of materials, the Respondent's conducting of presentations, or the selection of any Respondent for negotiations. There may be no claims whatsoever for reimbursement from the City for such costs. In addition, this is not a Request for Proposals (RFP). It does not constitute a solicitation or offer to contract, and participation in this RFI is not required to be considered in future solicitations or offers and does not guarantee any future business with City. The City will determine at its sole discretion whether to issue an RFP or other competitive solicitation at a later date, and any such RFP may differ significantly in content from the applications and services described in this RFI. This RFI is to be used solely for the purpose of this industry review and the City assumes no responsibility for any other use of this document. The City expressly reserves the rights to: 1. Waive or correct any defect or informality in any proposal, response or response procedure; 2. Reject any or all responses and re-issue a new RFI; 3. Prior to submission deadline for responses, modify all or any portion of the schedule for receiving responses; 4. Procure any materials, equipment, products or services specified in this RFI by any other means; or 5. Determine that no project will be pursued.

VII. Appendices

1. Summary of Funding Terms

APPENDIX 1: SUMMARY OF FUNDING TERMS

- 1. Eligible Borrowers.** Recipients of loans (“**Borrowers**”) may be either for-profit or non-profit entities but must be fully controlled by the Respondent. To be an eligible Borrower, the applicant must have an active contract or grant agreement with a City Department for the provision of supportive services, and the applicant must not be in default or have any performance issues under any contract or grant agreement with the City. As part of the Loan underwriting process, MOHCD will evaluate all prospective Borrowers based on enterprise risk criteria. Eligible Borrowers may be organized as a special-purpose, single-asset entity, provided that the awarded Respondent demonstrates full ownership and control over such entity. In such cases, MOHCD will look to the Respondent that ultimately owns and controls the Borrower (the “**Sponsors**”) when assessing enterprise risk, seeking financial guarantees, or for other purposes. Respondents and all affiliated entities related to the Borrower must be in good standing with the California Secretary of State and California Attorney General, as applicable, and the City.
- 2. Interest Rates.** Loans will bear a fixed rate of interest set at the closing date up to 3% annual simple interest. Any loan repayments shall be applied first to interest and second to principal.
- 3. Loan Term, Amortization, Prepayments.**

Loan Term. Loans will mature no later than 75 years from the date upon which they are funded (“**Closing**”), depending on Respondent’s proforma. Subject to negotiation, the loan will be structured as a residual receipts loan.

Full Loan Repayment. Loan to be repaid in full at the end of the Loan Term or upon any transfer of title. MOHCD may forgive, refinance, restructure, modify, or extend the term of any Loan and any related agreements, provided that Borrower is not in default and Property remains restricted to the target population (see Affordability Restrictions below).

Loan Prepayments. Loan prepayments will not be permitted without MOHCD’s prior written consent in its sole and absolute discretion.
- 4. Security, Lien Position.** All loans will be fully secured by a first position lien (“**Deed of Trust**”) against the fee interest in the proposed property. MOHCD’s Deed of Trust must be senior to other soft debt lenders. MOHCD may subordinate its Deed of Trust and other security instruments on a case-by-case basis to hard debt lenders pursuant to MOHCD’s Subordination Policy. Borrowers will not secure any other loans against the Property without the prior written approval of MOHCD, in its sole and absolute discretion, and if approved, no junior/subordinate loans may mature prior to MOHCD’s Loan.
- 5. Loan-to-Value Ratio.** All projects must demonstrate, via a cash flow analysis covering the Loan term, a loan-to-value ratio (“**LTV**”) that does not exceed the greater of (a) 100% of appraised value, or (b) 100% of total development costs. For

the purposes of calculating a project's LTV, the project's value must be substantiated by a MOHCD-approved appraisal. As described above, appraisals submitted in connection with Applications must show both an "as-is" market value for the property and an "as-rehabilitated and restricted" market value for the property. For projects proposing to subordinate the Loan to a first mortgage, LTV cannot exceed the amount outlined in a senior lender's underwriting requirements.

6. Reserve Requirements. MOHCD requires all Projects to set aside reserves in separate interest-bearing accounts as described below.

6.1 Operating Reserves; Capitalized Amounts and Annual Deposits. At

Closing, projects must reserve in an operating reserve account an amount equal to at least 25% of budgeted operating expenses for the first full year of operations (including hard debt service). For the purpose of calculating the required capitalized operating reserve amount, operating expenses shall include only building-related operating expenses, such as asset management and property management.

No annual deposits are required unless the balance in the account drops below 25% of the prior year's operating expenses (including hard debt service), in which case the Borrower must deposit into the account from available cash flow an amount equal to the greater of (a) 25% of budgeted operating expenses for the next full year of operations (including hard debt service) or (b) the account deposit required at loan closing. Any such required payments would be made from cash flow that remains after all other required payments are made (e.g., hard debt service, other reserve payments).

6.2 Replacement Reserves; Capitalized Amounts and Annual Deposits. At the

loan closing, Projects must reserve in a replacement reserve account an amount equal to the greater of (a) of \$2,000 per unit or (b) the amount necessary to pay all replacement costs for the 20 years following Closing, as specified in an approved capital needs assessment ("CNA") (taking into account the scope of work planned in connection with Closing).

MOHCD requires annual deposits into the Replacement Reserve Account equal to the greater of (a) the amount needed according to an approved 20-year CNA or (b) the greater of the amount of: 1) the number of units multiplied by the corresponding per unit per year amount, as shown in the table below, or 2) the number of beds in a project multiplied by the corresponding per participant per amount, as shown in the table below:

Number of Units at the Project	Replacement Reserve Deposits
	Per Unit Per Year
<10	\$400
10-25	\$350

>25	\$300
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Number of Beds at the Project	Replacement Reserve Deposits Per Beds Per Year
<10	\$200
10-25	\$175
>25	\$150

Annual deposits must be sized as the larger of the amount of: 1) the number of units multiplied by the per unit per year amount, as shown in the table above, or 2) the number of beds in a project multiplied by the per participant per amount, as shown in the table above.

In addition to the deposits listed above, any property taxes that were included in a Project’s development budget and later refunded must be deposited into the Project’s Replacement Reserve Account.

6.3 Other Reserves. MOHCD reserves the right to require additional reserves in connection with the Loan underwriting process.

7. **Affordability Requirements.** All Properties financed by Loans will be subject to enforceable restrictions to be executed by the Borrower and recorded against the Property as a condition precedent to receiving the Loan in order to permanently restrict eligibility for occupancy to the target population and rents at the Property at affordable levels (a “**Declaration of Restrictions**”). Income restrictions are stated in terms of Area Median Income (“AMI”), which means the adjusted median income for San Francisco as [published annually by MOHCD](#). Each Declaration of Restrictions must: (a) be recorded in first position on title, (b) be senior to all deeds of trust, (c) restrict all units to Eligible Persons, (d) restrict all units to Households earning no more than 80% AMI. The term of each Declaration of Restrictions will be the life of the Project, but no less than 99 years. To ensure long-term use restrictions, MOHCD may require Borrowers to execute and record against the Property an agreement that provides the City a first option to purchase the Property at a restricted value. Annual monitoring reports are required in the form provided by MOHCD.

8. **Program Fees.** All Loans will be subject to reimbursement requirements, and indemnification requirements as described below.

8.1 Developer Fee. In the case of an acquisition and/or rehabilitation project, a developer fee of \$105,000 will be allowable at the close of acquisition, plus \$10,000 per unit or \$5,000 per bed payable at the end of rehabilitation. The portion of the developer fee that is allowable at the end of rehabilitation will be at-risk for costs exceeding the final approved budget in the loan agreement. If the project’s development budget is unable to support the level of developer fee indicated,

Sponsor may request that the remaining fee be deferred over a maximum period of 10 years, payable after all other required expenses are paid but before the payment of residual receipts described under the loan terms.

For other types of proposals, developer fee will be subject to MOHCD's standard Underwriting Guidelines.

As part of the underwriting, MOHCD will evaluate the Respondent's capacity to meet staffing requirements. Based on the Respondent's capacity and development experience, any additional project management capacity required by MOHCD should be compensated through the developer fee.

8.2 Construction Management Fee. A Construction Management fee will be an eligible development cost (and in the same amount) in the same manner under MOHCD's [Small Sites Program Guidelines](#).

8.3 Operating Fees. Borrower may receive asset management and property management fees in the same manner under MOHCD's [Small Sites Program Guidelines](#).