

SFHDC NEWSLETTER

Affordable Housing Development | Resident Services | Financial Empowerment | Economic Development



AFFORDABLE HOUSING MONTH! **BUILDING HOPE, ONE MILESTONE AT A TIME**

As San Francisco celebrates Affordable Housing Month, **SFHDC**, along with our partners at **Related California**, **MOHDC**, **Cahill-Guzman J.V.**, **LMS Architects** and **YA Studio**, proudly marked a major milestone with the recent topping-out ceremony for **160 Freelon Street**— a new 100% affordable housing community under construction in the SoMa neighborhood. The development will provide **85 affordable homes** for low-income families and individuals, including supportive housing for formerly homeless residents and homes for those living with HIV. Projects like 160 Freelon reflect SFHDC's continued commitment to creating stable, vibrant, and equitable communities across San Francisco. We appreciate the support from Mayor Lurie, Supervisor Dorsey and our funders at California HCD, Bank of America, and the California Strategic Growth Council.





TAX SEASON 2026

THE NUMBERS ARE IN!

Thanks to the incredible support of our volunteers and community partners, SFHDC's 2026 **VITA Tax Program** made a meaningful impact across San Francisco. Through our free tax preparation sites in Bayview Hunters Point and the Western Addition, we helped **192 families** file their taxes and secure the refunds and credits they earned. Together, those returns totaled an impressive **\$682,000**, putting much-needed resources back into the pockets of local households.

These results are more than numbers; they represent families paying bills, building savings, reducing debt, and creating greater financial stability for the future. We extend our heartfelt thanks to **Tri Counties Bank, Success Centers, and United Way Bay Area** for their partnership and commitment to helping our communities thrive. We look forward to continuing this important work and serving even more folks next tax season!

FINANCIAL EMPOWERMENT CENTER

AFFORDABLE HOUSING MONTH

Affordable Housing Month is a reminder that safe, stable, and affordable housing changes lives. While May shines a spotlight on this important issue, housing is at the heart of SFHDC's mission every day. Through housing counseling, financial education, affordable housing development, and resident services, we work year-round to help San Franciscans build stronger futures.

We're excited to join our friends at **HomeSF** for the **2026 Affordable Housing Expo** on **June 13**, where residents can connect with housing experts, attend workshops, explore affordable housing opportunities, and access valuable community resources. Whether you're renting, buying, facing housing challenges, or simply looking for guidance, we hope you'll stop by and say hello. We look forward to seeing you there!

HOMEOWNERSHIP IS WITHIN REACH! LEARN HOW TO TURN "JUST LOOKING" INTO "JUST CLOSED!"

HUD APPROVED 6-HOUR

FIRST TIME Homebuyer WORKSHOP

WITH SPECIAL GUEST
DYKE MUNDY - VICE PRESIDENT, HOME MORTGAGE SALES MANAGER, TRI COUNTIES BANK

LINDA BROOKS BURTON LIBRARY
SATURDAY, AUGUST 29, 2026 || 10:30AM - 5:00PM

- ✓ HUD-APPROVED CURRICULUM
- ✓ CERTIFICATE OF COMPLETION (QUALIFIES YOU FOR DOWN PAYMENT ASSISTANCE)
- ✓ PERFECT FOR FIRST-TIME HOMEBUYERS
- ✓ EXPERT GUIDANCE ON EVERY STEP OF THE JOURNEY
- ✓ BUDGETING & CREDIT STRATEGIES FOR FUTURE HOMEOWNERS
- ✓ THE "KEYS TO CLOSING" ON YOUR FIRST HOME

RECEIVE A NATIONALLY RECOGNIZED HOMEBUYER CERTIFICATE UPON COMPLETION OF WORKSHOP AND COUNSELING. THIS OPENS THE DOOR TO MULTIPLE AFFORDABLE HOME BUYING PROGRAMS INCLUDING BELOW MARKET AND DOWN PAYMENT ASSISTANCE

\$80 ATTENDANCE FEE REQUIRED AT REGISTRATION. INCLUDES SFHDC "KEYS TO CLOSING GUIDE", SPIRAL BOUND REALIZING THE AMERICAN DREAM HOMEOWNERSHIP BOOK, LUNCH, BEVERAGES & SNACKS

SCAN TO RESERVE YOUR SPOT OR VISIT
SFHDC_Aug29_Homeb...
www.sfhdc.org

tri counties bank
SFHDC
San Francisco Public Library

CONTACT THE FINANCIAL EMPOWERMENT TEAM
FOR MORE INFO: 415-822-1022 | FECSTAFF@SFHDC.ORG

2026 AFFORDABLE HOUSING EXPO AND HELP CENTER

FREE ADMISSION

Saturday, June 13th, 2026
10AM - 3PM

University of SF
McLaren Conference Center
2130 Fulton St.

For all your housing needs!
Housing Information.
Industry Experts.
Individual Support.

For more information, visit:
bit.ly/SFHousingExpo2026

SFLGBT CENTER

FIRST TIME HOMEBUYER
MAY 23 | JUNE 27 | JULY 25

RENTAL READINESS
JULY 7 | SEPT 9 | NOV 12

CREDIT MATTERS
JUNE 3 | AUG 5 | OCT 7

IN PERSON FIRST TIME HOMEBUYER
AUG 29

GET STARTED TODAY

Whether you are preparing to rent, working to strengthen your credit, or planning for homeownership, our team is here to support you every step of the way.

415-822-1022
FECSTAFF@SFHDC.ORG
WWW.SFHDC.ORG/EVENTS

save the date
JUNETEENTH
SF
FREEDOM CELEBRATION

SAT. JUNE 13 2026 • FILLMORE SF
Sponsors • Vendors • Volunteers Wanted!
FREE RSVP @ JUNETEENTH-SF.ORG

CELEBRATE FREEDOM

COME OUT TO JUNETEENTH

June is a time to celebrate freedom, culture, resilience, and community as we honor Juneteenth. SFHDC is proud to once again support and participate in the **Fillmore Juneteenth Celebration**, one of San Francisco's most vibrant community traditions, and the largest such festival in California. For years, we have joined our partners in the Fillmore to help create a day that brings people together through culture, connection, and opportunity.

This year's celebration will feature live entertainment, a classic car show, a hair and fashion showcase, delicious food vendors, family-friendly activities, local entrepreneurs, and much more. Be sure to stop by the SFHDC Financial Empowerment Center booth to learn about our free financial coaching, homeownership, credit-building, and housing resources. We look forward to celebrating with you and helping our community continue to build wealth, stability, and opportunity for generations to come.

A NEW HOUSING STABILITY IDA PILOT PROGRAM

READY, SET, GROW!

SFHDC is excited to launch **Ready, Set, Grow**, a new Housing Stability IDA (Individual Development Account) pilot program designed to help residents build savings, improve financial wellness, and strengthen long-term housing stability. Participants will have access to matched savings opportunities, financial education, goal-setting support, and resources that help create a stronger financial future for themselves and their families.

Please note: Ready, Set, Grow is a pilot program and is not open to the general public. At this time, eligibility is limited to residents of Hayes Valley North, Hayes Valley South, Hunters Point East/West, Westbrook, and Bernal Homes. Contact your site SFHDC Resident Services staff at these sites regarding enrollment opportunities and program requirements. We look forward to supporting residents as they take the next step toward greater financial stability and economic empowerment.



Earn up to \$2 for every \$1 you save!

with SFHDC's Housing Stability & Matched Savings Program

Ready
to build savings?

Set
your financial goals.

Grow
your savings & stability!

✓ 2:1 matched savings (\$1 saved = \$3 total)

✓ Build saving and budgeting habits

✓ One-on-one financial wellness coaching

✓ Individual support and referrals

✓ Help navigating rental assistance, if needed

✓ A plan to stay housed and increase stability

At this time, eligibility is limited to residents of Hayes Valley North, Hayes Valley South, Hunters Point East/West, Westbrook, and Bernal Homes. Contact your SFHDC Resident Services Coordinator/Connector

Ready, Set, Grow! 🌱

CLEANER AIR! HEALTHIER COMMUNITIES!

BAY AREA AIR DISTRICT'S NEW HOME APPLIANCE RULES!

Did you know that Bay Area gas-fired water and space heaters create more NOx air pollution than our gas-powered passenger cars?

And that air pollution harms our entire bodies and is linked to asthma, lung diseases, heart attacks, stroke, dementia, and even premature death?

Did you know that gas-fired furnaces and water heaters, which vent pollution to the outdoors and therefore impact regional air quality, account for about 90 percent of the total emissions from building appliances?

That is why the Air District has new Zero-Nitrogen Oxides (NOx) Building Appliances Rules!

When gas-fired water heaters and space heaters naturally fail and require replacement, they will likely need to be replaced with healthier, zero-pollution appliances such as electric heat pumps.



Resources and Support

www.baaqmd.gov/building-appliances

www.sfenvironment.org/campaigns/welcome-climate-equity-hub

www.betterelectric.org

incentives.switchison.org

Timeline

January 1, 2027

Rule 9-6: residential-size gas-fired water heaters

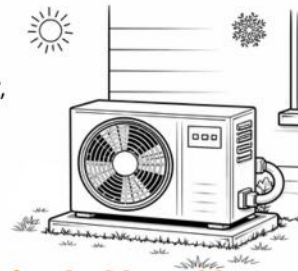
January 1, 2029

Rule 9-4: All applicable natural gas-fired furnaces (e.g., residential and commercial; including direct-vent units)

January 1, 2031

Rule 9-6: commercial-size water heaters

NOTE: These rules do NOT apply to gas stoves nor other gas appliances such as clothing driers.



KEY FACTS

Bay Area Air District's New Home Appliance Rules!

- These rules only apply when your gas-fired water or space heater burns out.
- When your appliance burns out, you will most likely need to install a heat pump water or space heating/cooling appliance to comply with the new rules.
- Those who cannot afford to upgrade to heat pump appliances will have the opportunity to request an exception. This will protect lower-income families and ensure that outlier cases, e.g., where installation requires expensive home renovations, will be accommodated and allowed more time to comply with the new rules.
- There are and will be more programs with financial incentives to help pay for costs.
- These rules do NOT apply to gas stoves, fireplaces, clothing driers or other gas appliances.
- These rules do NOT apply to propane appliances. Most homes can add electric appliances without an electrical panel upgrade.
- Most gas-fired water heaters can be replaced with a heat pump model in 1-2 days.
- When the power goes out, you will still have a tank of hot water, and battery back-ups are becoming more available and affordable.

The MANY benefits of heat pumps!

- **Better performance:** More efficient and can save money on energy bills
- **Improved Health and Safety:** Improve air quality and reduce risk of fire from gas pipes that may break in an earthquake
- **Comfort and reliability:** Provide both space heating and cooling functions—double as air conditioners in warmer areas, an added benefit for many households
- **Climate Goals:** Electrifying our buildings will address the third largest source of climate-warming gases in the Bay Area