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Affordable Housing Gap Leaves San Francisco's Neediest In Dire Straits

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This article is part of a Huffington Post [series on the global impact of austerity](#) -- "A Thousand Cuts" -- from affordable housing funds lost in San Francisco to increasing class sizes in New York, food inspector cuts in Canada, disability benefits taken away in the United Kingdom, decimation of France's solar industry, and more. Click [here for information on how you can help](#) people affected by these measures.

SAN FRANCISCO -- Just around the corner from the small apartment he moved into four months ago, lifelong San Francisco resident Roman Quinn was stabbed in the heart.

"It was years ago, over a drug deal gone bad," Quinn, 59, told The Huffington Post. "I dropped dead right there."

The attack marked a low point in the gregarious Army veteran's three-decade struggle with drug addiction, but he survived and has turned his life around. Once homeless and hooked on heroin, he's been sober for three years. He recently completed a job training program and hopes to re-enroll in City College of San Francisco to pursue a degree in information technology. He goes to church weekly and participates in Bible study.

And thanks to the Community Housing Partnership, a nonprofit group that helps San Francisco residents find affordable housing, he has a home. The apartment is small and located in the Tenderloin, a rough neighborhood. But Quinn is still grateful.

"I enjoy life," he said, eyes beaming over a salt-and-pepper mustache, a jagged scar running along his nose. "I'm the happiest I've been since the day I was born."

Quinn said getting clean would have been nearly impossible if he were still living on the streets. But his struggle to find a place to live proved nearly as difficult as his struggle to find sobriety.

San Francisco has nonprofit groups and other programs in place to help the city's most vulnerable residents -- people like Quinn and, increasingly, families tossed out of their homes due to the recession -- find housing. In recent months, however, that system has been greatly strained.

Federal housing grants and tax credit programs have decreased drastically. Last year alone, the U.S. Department of Housing and Urban Development's HOME Investment Partnerships Program, which doles out grants to municipalities for things like affordable housing construction and down payment assistance, saw its budget slashed by almost 38 percent. Cuts to the program the previous year were even more dramatic.

Changes at the state level last year cost the city about \$50 million worth of tax revenue that had gone toward affordable housing -- San Francisco's largest source of housing funds. Meanwhile, the flood of individuals who have lost their jobs and homes in recent years has swelled the demand for affordable housing. It became so bad that the city's public housing authority closed the waiting list to new applicants in 2010. The list has yet to reopen.

Without new sources of funding, success stories, even ones as tenuous as Quinn's, will be increasingly uncommon.

San Francisco's rental market is the priciest among major metropolitan areas in the United States. According to the [National Low Income Housing Coalition](#), to afford the average two-bedroom apartment here, a person would need to earn \$36.63 an hour--more than three times San Francisco's highest-in-the-nation minimum wage.

The issue is one of basic economics: As demand for housing has increased in recent decades, supply hasn't come close to keeping pace.

Not only is San Francisco already densely populated, its outward expansion bound by geographic limits, but building anything in the city is a notoriously arduous process. Due to a maze of bureaucratic red tape and the pervasive "not in my backyard" sentiment, the construction process can run years longer than comparable efforts in other cities.

"San Francisco is an extremely conservative city when it comes to land use," said Tim Colen of the San Francisco Housing Action Coalition. "There's a civic culture here that says change is to be avoided at all costs, and that makes it difficult to build housing because people will fight the construction tooth and claw."

Moreover, as well-educated workers have swarmed into town to gobble up the high-paying jobs promised by a social media-fueled tech boom, the cost of housing has risen even further. Last year alone, San Francisco saw a 15 percent rise in rental prices, far and away the [sharpest increase](#) of any city in the country.

These upward pressures on housing costs mean the city's poor and even middle-class residents must either find access to government-subsidized housing or move somewhere else.

HuffPost readers: Are affordable housing options still available near you? Tell us how you cope by emailing offthebus@huffingtonpost.com, and include a phone number if you're willing to be interviewed.

But in an era of soaring budget deficits both at state and federal levels, government-subsidized housing has become increasingly difficult to obtain.

"There's been virtually no new federal public housing built in the entire state of California in decades," said Shamus Roller of the political advocacy group Housing California. "It's very difficult to get into public housing now. Waiting times can easily stretch on well over a year."

The biggest blow to San Francisco's affordable housing efforts came at the end of last year, when Gov. Jerry Brown (D) shut down a redevelopment initiative across California in an effort to bring the cash-strapped state some much-needed revenue. The redevelopment program had allowed cities to set up special agencies in blighted neighborhoods. A portion of the taxes collected in those areas was diverted from its normal pathway into government coffers, instead being captured by the agencies for local reinvestment.

San Francisco spent the majority of its redevelopment money on affordable housing. When the program ended, some \$50 million per year disappeared overnight. As a result, very little new affordable housing is planned.

The housing situation puts additional pressure on the city's network of transitional shelters. Quinn said he has noticed shelters increasing the number of beds they offer, substituting bunk beds where once there were singles.

The process of finding a place to sleep when children are involved can be even more difficult. Only three shelters in all of San Francisco are geared toward parents and their kids. Combined, they have space for 85 families. There are currently 212 families on the waiting list.

Kenneth Grady and his son, Junior, were lucky enough to get beds.

At first, they were crammed into a dormitory-style room with up to a dozen other people. Grady said crying babies kept him awake all night. Eventually they were transferred to a smaller, private space.

Grady grew up in the Bernal Heights neighborhood in the 1970s. His great-uncle bought their home in the 1930s, and his family lived there until 2008. After Grady's father died, he and his siblings were unable to keep up with the mortgage payments. They did a short sale on their house to avoid foreclosure.

For a few months, Grady and Junior lived with relatives in the East Bay, he said, and then moved into San Francisco's Hamilton Family Shelter in January. Grady said he has been unable to find steady work since leaving his 20-year job at UPS to care for his ailing father, who was sick with Lou Gehrig's disease (also known as amyotrophic lateral sclerosis).

Although he has a federal Section 8 housing voucher, which guarantees the government will pay for two-thirds of a recipient's rent, Grady's search for a home has been futile so far. Landlords are under no obligation to accept Section 8 vouchers and, in Grady's experience, most choose to opt out.

"I'm learning a lot of landlords don't like people with housing vouchers and don't like dealing with them," he said.

Organizations like the Hamilton Family Shelter have focused on providing subsidies to help families transition out of shelters into market-rate housing. However, the federal stimulus money largely used to fund those subsidies ran out in June.

"The more subsidies we have to provide to families, the more that waiting list shrinks," said Devra Edelman, Hamilton's deputy director of programs. "There's a direct connection between subsidies and the number of families who are homeless."

In an effort to replace the money the city used to receive for affordable housing, San Francisco Mayor Ed Lee announced plans earlier this year to create a housing trust fund by raising taxes on hotel visits and the sale of properties over \$1 million.

"Creating a permanent source of revenue to fund the production of housing in San Francisco will ensure that San Francisco is a viable place to live and work for everyone, at every level of the economic spectrum," Lee, a former tenants' rights lawyer, said in a statement.

Lee hopes to put his plan before voters this November. Housing advocates have already thrown their support behind it.

"We're not in a period of austerity; we're living in a state that's completely unwilling to raise revenue," said Peter Cohen of the Council of Community Housing Organizations. "The trust fund is the biggest move the city has made on affordable housing in 20 years. This is a game changer."

Even if the mayor's housing trust fund becomes a reality, however, it won't be a magic bullet that suddenly makes the most expensive city in the country affordable for everyone. The supply is too low and the demand is too high.

Meanwhile, Grady refuses to give up hope. "My body is in the shelter, but my mind is in my future home," he said.