



People's Plan for Housing, Jobs, and Community
Objectives and Policies, Part 1: Land Use, Housing, and Economic Development





Introduction

The People's Plan for Housing, Jobs, and Community presents a long-term vision for a healthy, sustainable, and equitable community in the Mission District. It is based on the needs and ideas expressed through focus groups, surveys, workshops, and small and large-scale community meetings organized by the Mission Antidisplacement Coalition since 1999, and it reflects the participation of hundreds of Mission residents and workers over seven years.

This document—Part 1 of the People's Plan—sets out objectives, policies, and implementation strategies for three broad areas affecting life in our community: Land Use, Housing, Economic Development. It is presented to the San Francisco Planning Department on November 15, 2006, to be incorporated in the community-based planning process for the Mission District and the Eastern Neighborhoods.



Part 1: Land Use

Careful zoning allows us to retain a healthy and diverse mix of land uses in our neighborhood. This plan calls for zoning controls that: Retain sufficient space businesses that provide living-wage employment; Protect and promote a mix of community-serving retail and services; and Encourage the retention and production of maximum amount of housing that is affordable to our community. It establishes an Employment Development District in the North Mission; Increases affordable housing and community-serving retail requirements for new development in neighborhood commercial areas; Sets aside land in new mixed use areas exclusively for affordable housing development; and Promotes safe environmental conditions for residents and workers.

Objective 1: Use zoning controls to ensure the preservation and development of affordable housing sufficient to meet Mission District's share of the housing affordability goals of the Housing Element of the San Francisco General Plan.

Policy 1.1: Create a *Mixed Use/Affordable Housing* zone in portions of the North Mission that permits only light industrial business uses, limited accessory office and retail uses, and development of 100 percent affordable housing. (Housing Section, Policy 1.1)

Policy 1.2: Identify and secure infill sites for development of permanently affordable housing. (Housing Section, Policy 1.2)

Policy 1.3: Create a zoning category for the Mission's commercial corridors that requires new residential developments to provide more affordable units, deeper affordability, and more family-sized units. (Housing Section Policy 1.5)

Policy 1.4: Require family-sized affordable units in all residential zoning categories. (Housing Section, Policy 1.6)

Policy 1.5: Maintain and refine zoning controls for existing residential areas in order to preserve the existing stock of rent-controlled affordable housing. (Housing Section, Objective 5)

Objective 2: Use zoning controls to promote and retain light industrial and artisan businesses and living wage employment opportunities.

Policy 2.1: Designate an *Employment and Business Development District* in the North Mission to protect and expand light industrial and artisan employment opportunities for entry level through highly skilled Mission residents. Designate

Production, Distribution, and Repair as the primary use in the *Employment and Business Development District*. (Economic Development Section, Policy 2.1)

Policy 2.2: Use Zoning controls to protect and promote continued development of the cluster of auto repair service businesses in the North Mission. (Economic Development Section, Policy 2.3)

Policy 2.3: In areas currently zoned for industry, prohibit new housing except in the *Mixed Use/Affordable Housing* zone.

Objective 3: Use zoning controls to promote environmental justice.

Policy 3.1: Ensure that the project review process carefully examines the positioning of new housing near industrial uses. (Housing Section, Policy 3.1)

Policy 3.2: Ensure that new development does not harm the health of low and moderate income communities of color.

Objective 4: Use zoning controls to promote Mission Community and Family-Serving neighborhood commercial development.

Policy 4.1: Establish a set of Conditional Use criteria for development on the commercial corridors that protects and promotes Mission community serving and family serving businesses. (Economic Development Section, Objective 3)

Policy 4.2: Establish zoning controls that preserve the neighborhood's character by discouraging formula retail and large storefronts. (Economic Development Section, Policy 3.4)

Objective 5: Allow increased residential density near transit in a way that protects and enhances the interests of the existing Mission community.

Policy 5.1: Impose fees on new residential development sufficient to mitigate any impacts on infrastructure, employment opportunities, and the need for affordable housing. (Housing Section, Policy 2.2)

Policy 5.2: Ensure that a portion of the value created through upzoning is set aside for the community through Public Benefits Incentive Zoning. Use income from these fees to pay for conservation and development of affordable housing (Housing Section, Objective 1); job training programs and facilities (Economic Development, Objective 1); and asset development strategies to prevent displacement (Economic Development, Objective 5)

Objective 6: Use zoning controls to encourage transit, walking, and bicycling as alternatives to auto use.

Policy 6.1: Promote transit improvements, traffic calming, and pedestrian and bicycle safety improvements.

Policy 6.2: Set existing parking minimums as parking maximums for new residential development, consider reducing parking maximums, and require that parking be sold separately from housing units.

Objective 7: Use zoning controls to ensure that the Mission District has sufficient high quality open spaces for recreation and community activities.

Policy 7.1: Identify and secure sites for new parks and recreational facilities for area residents and workers.

Objective 8: Ensure community input into future changes to land use controls.

Policy 8.1: Require community participation and inclusive models of participatory planning in land use planning decisions.

Policy 8.2: Ensure that planning decisions incorporate the input of populations most vulnerable to changes in land use, including low and moderate income communities of color.



Part 2: Housing

Safe, secure, and stable housing is the foundation of a healthy community. This housing policy seeks to build and maintain permanent homes for the Mission community, with particular emphasis on families with children, immigrants, and low and moderate income people. It mandates a mix of rental housing and homeownership opportunities, and seeks safe and decent housing and services for the neediest members of our community. It guarantees that all housing resources be made equally available to monolingual Spanish speakers and members of emerging language groups. It recognizes that housing policy has an important impact on health, and it seeks to reduce the negative health impacts of instability and displacement as well as its exposure to pollution. It ensures that property owners and developers, particularly those benefiting from value created by new zoning, contribute fairly to meeting the needs of the community.

This policy plans for housing development in the Mission District that contributes to meeting the needs for housing at all affordability levels expressed in the Housing Element of San Francisco's General Plan. In 2004, the Housing Element recognized the need for 20,372 new housing units in San Francisco, of which roughly 26 percent needed to be affordable to Very Low Income households (those earning 50 percent or less of AMI); 10 Percent needed to be affordable to low income households (those earning 50 to 80 percent of AMI); and 27 percent needed to be affordable to moderate income households (those earning 80 to 120 percent of AMI)

New Housing Development

Objective 1: Develop new permanently affordable housing for extremely low to moderate-income individuals, families and seniors in the Mission District, while protecting the existing uses that provide working-class jobs.

Policy 1.1: Provide space for affordable housing development through the creation of a *Mixed-Use/Affordable Housing* zone on the edges of the North East Mission Industrial Zone.

Implementation:

1.1 a: This zone should permit affordable housing development but not market rate housing development. It should keep industrial uses as the primary and allow affordable housing development as a conditional use.

1.1 b: Infrastructure in these areas should be upgraded to ensure the development of a healthy neighborhood. The approval process for housing development should evaluate its impact on industrial activities.

Policy 1.2: Target infill sites for construction of new affordable housing on vacant and one-story sites.

Implementation:

1.2 a: Actively identify and pursue opportunity sites for permanently affordable housing. Encourage the Redevelopment Agency to bank sites for future affordable housing development.

Policy 1.3: Maximize development potential for affordable housing through air rights development in big box retail and publicly-owned sites.

Implementation:

1.3 a: Require that at least 40 percent of all units built in these areas be affordable to families earning less than 80 percent of area median income.

1.3 b: Target large sites, particularly parking lots, for affordable housing development.

Policy 1.4: Create planning incentives that promote affordable housing development.

Implementation:

1.4 a: Give priority to affordable housing projects in the planning review and approval processes.

Policy 1.5: Require development of housing on the Mission, Valencia, and 24th st corridors that is affordable to Mission District families.

Implementation:

1.5 a: Create new zoning categories for the neighborhood commercial areas that require that at least 30 percent of all new housing units be affordable to Mission District families.

1.5 b: Ensure that market-rate housing projects provide Below Market Rate units at a range of levels between 60 and 80 percent of San Francisco Median Income.

Policy 1.6: Require affordable family-sized units.

Implementation:

1.6 a: Excepting senior housing, ensure that all Below Market Rate housing units in the Mission District shall consist of 20% 1-bedroom units, 40% 2-bedroom units, and 40% 3-bedroom or larger units.

Objective 2: Provide funding for development and conservation of affordable housing through Public Benefits Incentive Zoning.

Policy 2.1: Implement Public Benefits zoning in all areas where rezonings confer added development potential.

Implementation:

2.1 a: Any rezoning that increases development rights shall require the property owner to provide additional public benefits, including housing. This policy should apply to all upzonings, including increases in density and/or height and bulk controls.

2.1 b: On the Mission, Valencia, and 24th St corridors, developers shall have the choice to either to abide by current height and density controls, or select an option to build at greater height and/or without density limits but pay a significant public benefits fee.

2.1 c: Ensure that properties with Planned Unit Developments not be exempted from paying fees for density or height bonuses.

Policy 2.2 Dedicate a portion of any impact fees collected for development in the Mission District to affordable housing within the Mission District.

Implementation:

2.2 a: Increase available funds for affordable housing development. Provide resources for substantial increases in capital, operating and service funding, as well as for planning, development, asset management capacities, and tenant organizing and empowerment.

Objective 3: Ensure that housing development promotes health.

Policy 3.1: Ensure that new housing development shall be designed to meet the physical, social and psychological needs of families with children.

Policy 3.2: Reduce toxic exposure by carefully reviewing the positioning of new housing near industrial uses.

Implementation:

3.2 a: The approval process for housing development should evaluate possible health consequences of locating housing near industry.

Objective 4: Work to lower the cost of all new housing.

Policy 4.1: Create planning incentives that encourage the development of lower-cost housing.

Implementation:

4.1 a: Support the use of modest designs and materials in new housing construction.

4.1 b: Require that parking be sold separately from housing units.

Rental Housing

Objective 5: Preserve and improve the existing rent-controlled housing stock.

Policy 5.1: Strengthen tenant protections.

Implementation:

5.1 a: Expand the scope and improve enforcement of the rent ordinance.

5.1 b: Strengthen limits on condo conversions.

5.1 c: Increase relocation assistance for no-fault evictions.

5.1 d: Ensure that buildings receiving subsidies through the Low Income Housing Tax Credit program continue to abide by the rent ordinance.

5.1 e: Ensure that the Department of Building Inspections and the Rent Board prioritize the interests of tenants when considering permits for temporary evictions in cases of housing unit remodels.

Policy 5.2: Prohibit the demolition or conversion of sound rent-controlled units.

Implementation:

5.2 a: Allow demolition only if it results in one-for-one replacement of existing rent-controlled housing units with permanently affordable rental units, of comparable size to the demolished units.

5.2 b: Require a conditional use permit for dwelling-unit mergers, and allow them only if they create more supportive housing or more affordable family housing. Require a conditional use permit for lot splits.

Policy 5.3: Legalize units that are illegal but structurally sound and otherwise habitable.

Implementation:

5.3 a: Allocate city funds to bring these units up to code. Ensure that units that are legalized in this way remain under the purview of the rent ordinance.

Policy 5.4: Promote health by improving the habitability of rent controlled units.

5.4 a: Increase funding for programs to improve the quality of rent controlled housing, including programs that support lead remediation, weatherization, and deferred maintenance to address habitability issues.

5.4 b: Promote effective and timely lead abatement in existing housing stock. Enforce adequate demolition processes to minimize lead exposure.

Objective 6: Conserve and expand the supply of rental housing.

Policy 6.1: Encourage sufficient and suitable rental housing opportunities and emphasize permanently affordable rental units wherever possible.

Implementation:

6.1 a Rental housing shall be defined as housing not condo-mapped on the city's subdivision map.

6.1 b: Create planning incentives for the development of new rental housing. Permit rental housing as of right. Lower mitigation fees for rental housing.

Policy 6.2: Provide short-term emergency rental subsidies for extremely low income families and seniors at risk of eviction.

Implementation:

6.2 a: Provide short-term emergency rental subsidies for extremely low income families and seniors at risk of eviction. Ensure that the owners of units subsidized in this way charge fair market rents.

Policy 6.3: Provide resources for conserving and upgrading the existing affordable rental housing stock.

Implementation:

6.3 a: Make funds available to nonprofits to access capital to address deferred maintenance needs in affordable housing developments.

Policy 6.4: Conserve the existing supply of federally subsidized lower income housing, including buildings that are privately owned and subsidized using public funds.

Implementation:

6.4 a: The Planning Department or the Mayor's Office of Housing shall maintain a publicly available inventory of subsidized housing units in the Mission district, and it shall monitor those at risk of loss of subsidy.

Ownership Housing

Objective 7: Increase the supply and improve access to homeownership opportunities that are affordable to low- and moderate-income families in the Mission District.

Policy 7.1: Strengthen inclusionary housing requirements.

Implementation:

7.1 a: Target Below Market Rate units specifically to families and at affordability levels that will benefit the existing community. Require more Below Market Rate units, and require that more of these units be family sized (Housing Section, Objective 1)

Policy 7.2: Encourage development of new construction affordable homeownership targeted for existing Mission District residents.

Implementation:

7.2 a: Promote permanently affordable homeownership projects through limited equity models and community land trusts; promote mixed income affordable rental and affordable homeownership properties.

Policy 7.3: Strengthen first-time homebuyer education and counseling programs that make it easier for residents to navigate the process of buying a home.

Implementation:

7.3 a: Fund programs that promote a strong understanding of personal finances and decrease the risk of foreclosure.

7.3 b: Improve availability of first-time homebuyer assistance programs to current residents of the Mission.

7.3 c: Require applicants in the Below Market Rate unit lottery to participate in homebuyer education and receive a homebuyer education certificate.

Policy 7.4: Promote down payment assistance programs.

Implementation:

7.4 a: Promote and expand DALP and MOH City Second Loans.

7.4 b: Work to ensure that Latinos receive an equitable share of mortgage assistance funds.

Policy 7.5: Allow condo conversions only if they guarantee permanent affordability for the existing tenants.

Implementation:

7.5 a: Explore acquisition of rental buildings by a non-profit or community land trust, to be rehabbed and sold back to tenants as limited-equity condominium or coop units, resulting in no net loss of affordability.

Policy 7.6: Support subsidies to low-income homeowners that allow them to repair code violations.

Implementation:

7.6 a: Target these subsidies to families and seniors at risk of displacement. If homeowners receiving subsidies have tenants, prohibit rent increases.

Residential Hotels and Shelters

Objective 8: Preserve and improve the quality and affordability of the existing residential hotel stock.

Policy 8.1: Improve SRO regulation and building improvements.

Implementation:

8.1 a: Regulate the safety and conditions of SROs.

8.1 b: Coordinate code-enforcement measures with landlord education, tenant support services and hotel improvement programs.

8.1 c: Create regulations and incentives for residential hotels to offer residents the option of paying for rooms on weekly and especially monthly rates, as opposed to the nightly rates.

8.1 d: Ensure that SRO residents gain rights as tenants after two weeks of residence.

Policy 8.2: In order to prevent displacement, discourage the conversion of existing hotels through the Master-Lease program.

Implementation:

8.2 a: Increase the supply of supportive housing through the development of new facilities.

Policy 8.3: Regulate conditions at Master Leased residential hotels.

Implementation:

8.3 a: Ensure safe and healthy conditions. Cap rents, prevent unjustified evictions, and mandate adequate services.

Policy 8.4: Expand supportive housing services.

Implementation:

8.4 a: Services such as drug, education and employment referral should be encouraged on the premises of privately owned and managed residential hotels, as they are in those owned and/or managed by nonprofits.

Policy 8.5: Promote acquisition of SROs by nonprofits and community land trusts.

Implementation:

8.5 a: Particularly problematic residential hotels should be targeted for acquisition by nonprofits. Ensure adequate operating support and supportive services funding, and also provide capital funds to create supportive services spaces within SRO buildings.

Policy 8.6: Expand tenant rights in non-profit owned and managed hotels.

Implementation:

8.6 a: Obligate non-profits that manage SROs to abide by the rules and regulations of the San Francisco Rent Ordinance, especially in regards to rent increases and eviction protections.

Policy 8.7: Ensure all new SRO development is affordable to extremely low-income tenants.

Objective 9: Increase funding for housing for the neediest in the Mission District.

Policy 9.1: The city shall provide resources to expand emergency and extended stay shelters, services, and permanent housing for homeless and under-housed members of the community.

Policy 9.2: City-funded programs shall target low-wage workers, immigrant day labors and domestic workers who are most impacted by increasing rents and displacement.

Policy 9.3: City-funded Resource Centers should provide health, social and cultural resources for homeless and low-income individuals and families.

Access to Information

Objective 9: Improve access to information about affordable housing resources, particularly for monolingual Spanish speakers.

Policy 9.1: Improve access to affordable housing for Mission District residents by centralizing information, announcements, and waiting lists.

Implementation:

9.1 a: A centralized information source should be maintained and made publicly available by Planning or the Mayor's Office of Housing, or it should be funded by the city and maintained by a Mission District nonprofit.

Policy 9.2: Ensure that all information and resources about affordable rental housing and homeownership opportunities are equally accessible to monolingual Spanish speakers and members of emerging language groups.



Part 3: Economic Development

A healthy neighborhood requires a strong, just and sustainable local economy. Through the policies in this plan, the Mission community seeks to support families and prevent displacement by creating and retaining living-wage jobs; investing in the skills of community members; supporting local-serving small businesses; and helping community members save money and build assets for the future. The plan creates an Industrial Employment Development District in the North Mission, and supports it through a focused economic development program. It promotes the other commercial areas of the neighborhood as a microenterprise development zone.

The plan recognizes the Mission's unique population and history, particularly its historically large population of Latinos and members of communities indigenous to central and South America. The plan devotes resources to specifically to protecting the economic interests of the neighborhood's immigrants; working-class residents; and low-wage workers. Finally, The plan works to accomplish these goals while ensuring that economic development occurs in a way that defends environmental justice and protects the health of Mission residents and workers.

Sustainable Livelihoods

Objective 1: Promote opportunities for healthy, living wage jobs and career advancement for Mission residents, particularly for low-income community members, immigrants, and undocumented people.

Policy 1.1: Mandate fair employment practices.

Implementation:

1.1 a: Enforce the San Francisco minimum wage for all businesses.

1.1 b: Obligate large and established businesses to pay employees a living wage.

1.1 c: Require developers to hire union contractors or affiliated worker centers for all publicly-funded development projects, projects that benefit from upzoning, and projects that require a Conditional Use.

1.1 d: Educate business owners and workers on worker rights. Fund Mission community-based organizations to provide training to employers and workers on worker rights. Require Mission employers to host these trainings.

1.1 e: Establish and support programs that allow microenterprises and small businesses to pool resources and collectively purchase employee benefits.

Policy 1.2: Expand job training and apprenticeship programs to ensure that Mission residents—including immigrants, undocumented people, and community members with limited formal education—are better equipped to compete for good jobs.

Implementation:

1.2 a: Ensure that all employment programs are fully accessible to monolingual Spanish speakers and members of emerging language groups.

1.2 b: Use resources from public benefits zoning and from the city's general fund to expand existing job training, apprenticeship, and job linkage programs. Include funding for English as a Second Language classes.

1.2 c: Educate business owners on the availability of funds for training current employees through California's Employment Training Panel.

Policy 1.3: Encourage local businesses and developers to give Mission residents first priority for employment.

Implementation:

1.3 a: Mandate First-Source Hiring practices for all publicly-funded development projects that benefit from upzoning, and projects that require a Conditional Use.

1.3 b: Enforce the city's Residency Hiring Provision for development projects. Give preference in the project approval process to developers who commit to hiring Mission residents and people of color in construction, property management, and maintenance. Aggressively monitor follow-through on commitments.

1.3 c: Educate Missions businesses on the Enterprise Zone tax benefits of hiring Mission residents.

1.3 d: Develop a coordinated job placement referral system for the Mission District. Bring together information from all training and job readiness programs operating in the neighborhood, and promote it aggressively to employers.

Policy 1.4: Improve programs and facilities for immigrant day laborers and domestic workers.

Implementation:

1.4 a: Use funds from development impact fees and from the city's general fund to expand jobs skills training, language instruction, general education, and legal representation for immigrant day laborers and domestic workers. Work to coordinate day labor programs with union apprenticeship programs.

1.4 b: Increase funding for programs that provide decent and safe facilities for immigrant day laborers. Target the 3400 Cesar Chavez St site as a location for a day-laborer facility.

Policy 1.5: Improve access to higher education opportunities in the Mission, particularly for Spanish speaking community members, members of emerging language groups, and undocumented people.

Implementation:

1.5 a: Require the Mission campus of San Francisco City College to offer for-credit courses and associates degree programs.

1.5 b: Ensure that city college ESL and essential skills classes are provided at times appropriate for the schedules of service workers.

Objective 2: Promote light industry and artisan jobs, particularly those that provide living wage employment to workers with limited formal education, immigrants, and undocumented people.

Policy 2.1 Designate an *Employment and Business Development District* in the North Mission to protect and expand light industrial and artisan employment opportunities for entry level through highly skilled Mission residents.

Implementation:

2.1 a: Designate Production, Distribution, and Repair as the primary use in the *Employment and Business Development District*. Do not allow high-value uses that would displace light industrial and artisan uses: Prohibit market-rate housing, and prohibit office uses except accessory use.

2.1 b: Allow in the *Employment and Business Development District* only those biosciences uses defined as manufacturing by the biosciences task force, and allow these only in conjunction with an employment training and placement program that will place and retain low income Mission residents in biosciences jobs.

2.1 c: Maintain a tax and fee structure that ensures that *Employment and Business Development District* is not disadvantaged as a location for light industrial and artisan uses as compared to other localities in the Bay Area.

Policy 2.2: Create a focused economic development program to attract and retain light industrial and artisan businesses in the *Employment and Business Development District*.

Implementation:

2.2 a: Fund economic development programs that market vacant land and buildings to industrial businesses. Provide site selection assistance to light industrial firms displaced from other parts of San Francisco.

2.2 b: Provide funding for light industrial incubator spaces in the *Employment and Business Development District*. Reserve space for startup industrial and artisan businesses, and market space to entrepreneurs who are Mission residents.

2.2 c: Coordinate between firms located in *Employment and Business Development District* and local employment training organizations to develop job training programs that connect Mission residents to industrial jobs.

Policy 2.3: Promote continued development of the cluster of auto repair service businesses in the North Mission.

Implementation:

2.3 a: Apply a zoning category that protects and promotes retention and growth in the cluster of auto-service businesses between Valencia and Van Ness Streets north of 18th Street. Restrict uses in this area to Production, Distribution, and Repair. Require one-for-one replacement of PDR space for a change of use away from auto service.

Policy 2.4: Ensure that industrial business activity does not expose Mission workers and residents to health hazards.

Implementation:

2.4 a: Expand city green business programs. Provide resources to allow Mission industrial businesses to navigate a just transition away from toxic materials. Aggressively promote these programs in appropriate languages.

Community-Based and Community-Serving Business Development

Objective 3: Promote businesses that serve the everyday retail and service needs of the low and moderate income immigrant families, especially on the Mission, Valencia, and 24th Street Commercial Corridors.

Policy 3.1. Promote Mission Community-Serving Business. Businesses are Mission Community Serving when they supply the everyday retail and service needs of local residents (Planning Code Section 790.68), and when they provide goods and services that are accessible to and serve the needs of a low and moderate income immigrant community.

Implementation:

3.1 a: Require residential construction on the commercial corridors to provide Mission Community-Serving business, community facilities, or PDR space on the ground floor for at least 50% of commercial corridor frontage.

3.1 b: Fund economic development programs to attract and retain Mission Community Serving businesses. Market vacant commercial corridor space and provide technical assistance to businesses.

Policy 3.2: Promote Family-Serving businesses, including family entertainment such as movie theaters, family restaurants, and nighttime youth activities.

Implementation:

3.2 a: Require new nighttime entertainment to be open to all ages.

3.2 b: Target the New Mission Theatre for redevelopment as an affordable family entertainment venue.

3.2 c: Ensure that any Business Improvement District established in the Mission is representative of all community businesses by: Expanding the petition process to require the buy-in of commercial tenants; Ensuring that all information of about a proposed BID is accessible in Spanish and Chinese; Authorizing BID's for no more than 10 years; Requiring the BID board to include representation of non-property owning businesses, residential tenants, and members of all ethnic groups that make up the neighborhood; and capping the assessment fee at 2% of any business's rent.

Policy 3.3: Prevent displacement of Family and Mission Community Serving businesses by promoting long-term leases and business location ownership.

Implementation:

3.3 a: Require property owners on the commercial corridors to grant tenant businesses the option of a long-term lease, and develop controls to limit rent increases for businesses on the commercial corridors.

3.3 b: In large developments with ground floor commercial space, require that 50 percent of commercial space be offered for sale at below market rates to a Community Land Trust, so that the space can be sold to Mission community and family-serving businesses according to a limited-equity model.

Policy 3.4: Restrict uses that are not Mission Community or Family-Serving, and that negatively impact health.

Implementation:

3.4 a: Restrict the density of bars and night clubs, particularly on the 24th Street corridor.

3.4 b: Prohibit new liquor stores, adult entertainment, and tourist hotels. Prohibit commercial valet parking, including accessory parking dedicated to non-residential valet parking.

3.4 c: Prohibit new smoke shops and designate existing smoke shops as nonconforming uses. A smoke shop is defined as: a business that 1. primarily sells tobacco and tobacco products; 2. generates more than 60% of its gross revenues from the sale of tobacco products or paraphernalia; and 3. does not sell alcoholic beverages or food for consumption on the premises.

3.4 d: Enforce existing law that limits street front and window advertising to less than 33%. Enforce existing laws that prohibit tobacco sales to minors and other existing tobacco control laws.

Policy 3.5: Preserve the neighborhood's character by discouraging formula retail and large storefronts.

Implementation:

3.5 a: Allow formula retail only by Conditional Use. A Conditional Use may be granted only for formula retail that serves an unmet community need.

3.5 b: Limit commercial uses to 4,000 square feet on Mission St, and 2,000 square feet on 24th Street. A Conditional Use may be grant for larger space only if the use is a Mission Community Serving business, community facility, or PDR.

Policy 3.6: Improve the environment for business by encouraging safe, clean, and well-lit streets.

Implementation:

3.6 a: Encourage positive activities for youth. Work with businesses and community-based organizations to create youth internships, summer hiring programs and permanent employment opportunities, and youth friendly recreation facilities.

3.6 b: Maintain clean streets. Increase frequency of street and sidewalk cleaning on the commercial corridors.

3.6 c: Improve lighting on 24th Street.

3.6 d: Promote pedestrian-friendly streets through urban design and transportation system improvements.

Objective 4: Maintain a community-based local economy by supporting small businesses, cooperative businesses, and microenterprises in the Mission.

Policy 4.1: Improve access to credit for microenterprises and small businesses.

Implementation:

4.1 a: The Mayor's Office of Community Development shall fund a low-interest revolving loan fund. Ensure that a portion of the funds are dedicated to businesses owned by women and people of color. Target a portion of funds to start-up businesses. Loans should be made available without regard to immigration status.

4.1 b: MOCD's revolving loan fund shall include micro loans for startup and business expansion. In particular, very small loans should be targeted to individuals whose credit histories prevent them from accessing traditional sources of funds.

Policy 4.2: Provide business technical assistance for microenterprises and small businesses owned by Mission residents.

Implementation:

4.2 a: Expand proportion of CDBG funding allocated to supported economic development programs to expand microenterprises and small businesses. Provide assistance with business plans, site selection, and loan packaging.

4.2 b: Develop a one-stop resource center for micro- entrepreneurs that provides the following services: Individual consultations referring business owners to appropriate resources; connections to industry-specific volunteer mentors; assistance with the permitting process; and the opportunity to turn in necessary forms without having to visit multiple offices.

4.2 c: Target technical assistance to family and Mission Community Serving businesses, and businesses owned by low-income community members, immigrants, people with limited English proficiency, people of color and women.

Policy 4.3: Promote the Mission as a microenterprise zone.

4.3 a: Identify a location on either the Mission or 24th Street corridor to serve as a marketplace and incubator for microenterprises. Target microenterprises owned by low-income mission residents, immigrants, people of color, and women. Develop a marketing campaign for the project based on the Mission's cultural character.

4.3 b: Ease permitting restrictions for street vendors. Prohibit police from restricting the business activities of street vendors.

4.3 c: Promote special events with outdoor markets featuring Mission microentrepreneurs.

Policy 4.4: Encourage cooperative business models.

Implementation:

4.4 a: Provide resources from the general fund to organizations that provide technical assistance that allows low-income community members to form cooperative businesses. Target this type of assistance to immigrants, women, and undocumented people.

Policy 4.5: Provide assistance to family childcare providers.

Implementation:

4.5 a: Fund business technical assistance and cash subsidies for family childcare providers. Provide sufficient subsidies to ensure that providers earn a living wage.

4.5 b: Ensure that a portion of Below Market Rate housing units meet the legal requirements for running a family childcare business. Give preference to childcare providers in allocating these units.

Asset Development

Objective 5: Prevent displacement by helping individuals and families, including the most marginalized members of our community, gain access to mainstream financial services and build assets for the future.

Policy 5.1: Develop a source of revenue for a permanent, community-run asset development fund focused on low- and very-low income community members, immigrants, and undocumented people.

Implementation:

5.1 a: Dedicate one quarter of all development impact mitigation fees collected in the Mission to the Mission Asset Fund. The programs of the Mission Asset Fund are described in Appendix A.

Policy 5.2: Discourage the use of fringe financial services, and promote mainstream financial services, particularly for low- and very-low income community members, immigrants, and undocumented people.

Implementation:

5.2 a: Prohibit new check-cashing and payday lending establishments. Require existing establishments to report to the city treasurer on their sales volumes, prices, profits, and revenues. Withhold city deposits from banks that finance check-cashing and payday lending operators.

5.2 b: Require check-cashing and payday lending establishments to pay a mitigation fee for negative community impacts. Use fees to fund financial literacy and asset building programs for low-income community members.

5.2 c: Require banks operating branches in the Mission to offer an Essential Bank Account for Mission residents. This bank account should be available at no or low cost; it should forgive chex systems reporting except in cases of fraud; and it should offer checkless checking and access to money orders. The account should be made available without regard to immigration status.

5.2 d: Encourage banks and community credit unions to offer short-term consumer loans that do not allow rollovers, and that charge reasonable and affordable rates of interest.

Policy 5.3: Foster a strong local Community Development Credit Union.

Implementation:

5.3 a: The city treasurer shall encourage banks operating in the Mission to invest in the Mission Area Federal Credit Union through deposits, operating support, and contributions to loan-loss reserves.

Appendix A: The Mission Asset Fund

The Mission Asset Fund (MAF) offers is a sustainable, community-managed resource that enables residents and community-serving institutions to build financial assets and gain an ownership stake in their neighborhood.

Targeted Beneficiaries

Mission Asset Fund resources will directly benefit low-income Mission residents – individuals and families earning less than 80% of the Area Median Income/AMI – with particular attention paid to immigrants and their families. The Fund will also benefit community-based nonprofit institutions that serve Mission residents.

Mission Asset Fund Programs

MAF will support a combination of strategies to promote resident wealth building and community-asset development.

1. Resident wealth building strategies will include:

- a. *Expanded Savings Opportunities* - MAF will provide matching funds and operating support for new Individual Development Accounts (IDAs) for low-income Mission residents earning up to 80% of AMI.
- b. *Financial Coaching Services* - MAF will provide long-term, one-on-one financial coaching services to enable low-income Mission residents, especially immigrants with limited familiarity with U.S. financial systems, to create, implement and adjust long-term financial plans. Bilingual MAF financial coaches will connect residents to existing and emerging financial services and products. Coaches will work closely with the staff of financial institutions, neighborhood nonprofits and public sector agencies that offer appropriate and affordable asset-building products and services. Financial coaches will help unbanked residents to access financial products and services that best meet their needs and long-term financial goals, including low- or no-fee, interest-bearing accounts, and other savings and investment opportunities.

2. Community asset development strategies targeted for development include:

- a. *Affordable homeownership development* - MAF staff will facilitate lending in the neighborhood to open up affordable homeownership opportunities to low-income individuals and families. Priority strategies may include cooperatives, community land trust housing, self-help housing, and other strategies that put homeownership within reach of low-income households, and that keep units affordable, over time. MAF intends to leverage a growing public commitment by the Mayor and key city agencies to support an expansion of affordable homeownership opportunities in San Francisco.
- b. *Business development opportunities* - MAF will work to expand the supply of loans to low-wealth community entrepreneurs to help them to build equity through collective, family or individual ownership approaches.
- c. *Ownership of community-serving facilities* - MAF will leverage investments to support individual nonprofits, or groups of nonprofits, to purchase real estate for office space, service-provision activities, etc.
- d. *Community education and public policy advocacy* – These inter-related MAF functions will work to build community understanding of, and support for, asset-building tools, services and strategies; while simultaneously advocating for public and private resources to be invested in expanding asset-building opportunities that are accessible to low-income Mission residents.