

City housing should work for middle class, too

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San Francisco has a huge problem with getting people into housing. But not in the way you think. The homeless guy living under the freeway underpass? We know about him. The city, prompted by an outcry from the progressive community, has taken steps to get that person - the extremely poor, unemployed, impoverished homeless camper - into some kind of housing.

But while the city spends hundreds of millions of dollars to house the extremely poor, there is a large segment of its population - hard-working, fully employed and stable - that makes too much money to get the help they need to find affordable housing.

"If the city only sees the people on the streets, that is a reality," said Father Gabriel Flores, pastor at St. Anthony's Catholic Church in the Mission. "But this is another reality."

The range is stunning. A family of four that makes more than \$24,850 - which is 30 percent of San Francisco's average median income - will be unable to find any subsidized housing, according to local experts. Instead, the family can either cram into a tiny studio or flee the city - along with the better-paid teachers, firefighters and police officers who have already done so.

Unfortunately, all of these people made a single, critical mistake: They got a job.

In a system set up to lend a hand to those well under the poverty line, someone forgot to factor in the price of living in San Francisco. The San Francisco branch of ACORN, a national grassroots organization of low- and moderate-income people, says that 80 percent of those who receive subsidized housing in the city are making \$17,400 or less for a one-person household.

So if a person finds a job at the city's minimum wage (\$9.36 an hour) he's almost certainly out of luck when it comes to the city's vaunted housing assistance programs. Working a 40-hour week for 52 weeks a year, he will make over \$19,000. Too much to get help.

Ask Jackie Phillips, a lifelong Bayview-Hunters Point resident whose son's family, including three children, recently moved in with her. Their problem? Both her son and his wife work.

"Their income is not low enough to qualify for the programs, but not high enough to buy at market rate," Phillips said. "So we're saying: Be all you can be, but don't be too much, or you will have to move out."

As a recent Chronicle story reminded us, the middle class is fleeing the city in droves. Even well-educated professionals are unable to buy entry-level property.

"It's ridiculous when you are trying to do the right thing," said Eleanor Williams, another Bayview resident who works on housing issues with the local Baptist church. "What we want is to make it possible for teachers, firefighters and policemen to live in San Francisco."

Sounds like a job for the most progressive city in the United States, doesn't it? San Francisco is the city that never met a social ill it didn't want to correct, an injustice that it doesn't yearn to take on.

And the response so far? Crickets.



"A lot of progressives mean well," said ACORN organizer John Eller, "but they are not listening to what people are really saying."

For example, Supervisor Bevan Dufty proposed an initiative that would provide a "density bonus." The idea is that, if developers created below-market family units - rather than tiny studio apartments, for example - they'd get a break on zoning regulations.

The idea was to encourage families to stay in the city by increasing the amount of family-sized subsidized housing with two or more bedrooms. It sounded like a good idea, but progressive members of the board got cold feet after some pushback and pulled their support.

That's unacceptable. The left may be concerned about the guy camping on the street, but where's the help for the family that is working hard to earn enough for a home?

Krys Burgos, an ACORN member, came to San Francisco from the Philippines. He and his family lived 10 to a single room, working at all hours and saving money to buy a home. A year later they bought one. But that was in 1981 and the house sold for \$98,000.

"Given that scenario today, even if 20 of us were working we couldn't afford the down payment," Burgos said. "It is not that I am complaining about the extremely poor. They need help, too. But that's the goal. You work hard, you save, and in a year or two you can own your own home.

"Today I cannot tell that to my daughter."

C.W. Nevius' column appears on Tuesday, Thursday, and Sunday. E-mail him at cwnevius@sfgate.com.

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