

“UPLIFTING & RECLAIMING BAY AREA NEIGHBORHOODS”

**NOTES FROM THE EXECUTIVE DIRECTOR,
KELLY DEARMAN**

2010 marks SF URBAN CHC’s fifth anniversary. We are celebrating this milestone with an anniversary party on **September 16, 2010 at Rassela’s Jazz Club in San Francisco.** SF URBAN CHC has much to celebrate. In the past five years, over 1200 clients have participated in our workshops and individual counseling. We know of over 100 clients who have purchased homes. The best news about this is that all of our homeowners remain in their homes without the threat or fear of foreclosure. We know that our program works, provides relevant information and allows for people to realize their dream of homeownership.

In addition to our anniversary party, this month we sponsored our first ever “Candidates for Supervisor” forum. We hope to offer these types of forums in



the future. It is a perfect opportunity for the public to find out first hand what our

elected officials plan to do around affordable homeownership.



We also have a lot of people and organizations to thank for our success. The San Francisco Mayor’s Office of Housing, the San Francisco Redevelopment Agency, Citibank, Bank of America, Wells Fargo, Ameriprise, the Fillmore Center, Wallace Architects, HSM, Michael Simmons Property Development, Inc., United Way of the Bay Area, LuceForward, and a host of individual donors. The continued support of these people and organizations has contributed greatly to our success. We look forward to many more years of homeownership education and financial literacy.

**SF Urban CHC
Supervisors Candidates
Forum
Success!**



Board Members; Kathy O'Brien, Donna Duhe, Carol Watson, Jen Renk



Omar Kalief (Osiris Coalition), Myrna Melgar (Mayors Office of Housing)

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SF URBAN CHC HIGHLIGHTS Board Member Kathy O'Brien

By: Kathy O'Brien



On a whim, I approached SF URBAN CHC at the Volunteer Center Board match. As a social worker in public health, my intention was to join another mental health services board. However, my daughter, her partner, and their newborn (my first grandchild!) had just been approved for affordable homeownership in San Francisco therefore I had some familiarity with not only the mission of an organization like SF Urban but the incredible impact that educating

and supporting people through the homeownership process.

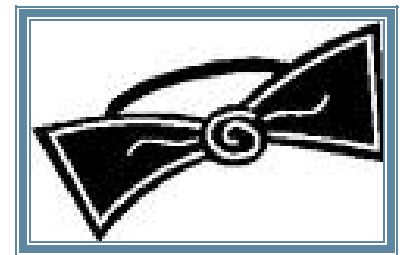
So, I went and introduced myself and was immediately taken by the energy and enthusiasm that Kelly, Tracy and Jen had for talking about the Board's importance and duties. I knew that I would be put to hard work but that I would have a rewarding and fun time, as well.

This has certainly been the case as we work together to secure funding, expand revenue streams, continue to grow the organization including options for space to accommodate more staff, and help support our organizations dedicated staff.

As a long-term resident in the Western Addition, first as a renter than homeowner through a TIC partnership I feel strongly about working to enhance stable diverse

communities as well as working to return families displaced from the area by Urban renewal in the '60's and '70's. Right now I'm excited about our work to create a fabulous fundraiser and celebration of the terrific work that SF Urban has done over the past five years.

Our fundraiser, ***"Tuxedos 'n' Tennis Shoes" will be held September 16, 2010 at Rasselas Jazz Club.*** As the title implies we plan to have a blast with surprise guests, great food and music; an event to be remembered; I hope that you'll join us.



Benefits of SF URBAN CHC's

Homeownership Program:

SF URBAN CHC teaches people about the many phases of home buying. The major phases they cover for you include: Credit, Home Loans, Insurance, HOA Dues, City Programs for First Time HomeBuyers, The Real Estate Contract, Making an Offer, and House Hunting tips. They bring in experts who are available to coach you on any part of the process if you are looking for help. Perhaps the most important element of the program is the WAY they work with you- with grace, patience, and down-to-earth honesty that will make even the shy feel

comfortable asking their questions.

As a Realtor, I meet people daily who have not had the benefit of SF URBAN CHC's training. These include doctors, lawyers, and even financial professionals. Sometimes the latter are the worst off, because they would rather die than admit they may not know something about a home loan. The world is complex, and real estate is clearly an investment that can go very wrong, as the housing crisis taught us. So spend a few hours on a Saturday or two with SF URBAN CHC and find out what you don't

know. Even people who have owned homes before may not know about recent changes in banking, building codes, tenant law, City Loan programs, and the many other topics that may directly affect your home purchase.



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Zephyr Real Estate
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SF URBAN CHC VOLUNTEER OUTREACH COORDINATOR

By: Azra Samiee



After graduating college with a degree in Geography I began to explore options for my future goals and endeavors. My desire to become an Urban Planner warrants experience and understanding of the subject from many levels. I inquired about volunteering with SF URBAN CHC, hoping I would be granted a small glimpse into the world of housing and homeownership, it has resulted in much more. Interning with SF URBAN CHC has proven to be a valuable and lucrative experience because it has given me first hand experience into the world of homeownership. It has also given me the chance to work within the community,

amongst individuals determined to educate the public on the opportunities available in San Francisco, while working to create positive change in the policies and practices historically utilized in the realm of housing accessibility.

Affordable Housing Week Board of Supervisors Forum

Eight people sat on a panel of potential candidates for Board of Supervisors. It was a panel of individuals that sat strong in their convictions and were determined to express their views on how they planned to be a different San Francisco supervisor. They all appeared diverse in their dress, demeanor and perspective but they were all uniformly vocal and passionate about one thing, San Francisco needs to address and modify their policies on affordable housing and create awareness and accessibility to the community on how to attain it. In early March over 50 candidates for the Board of Supervisors for District 4, 6, 8,

and 10 were sent out a questionnaire comprised of 11 questions. These questions examined each candidate's literacy and knowledge of Affordable Homeownership in San Francisco. They were asked what opportunities they would champion and expand on if they became a supervisor and what new ideas they would they bring to the forefront.

Along with HomeownershipSF, SF URBAN CHC hosted an event at St. Mary's Cathedral for the community and the eight selected candidates to articulate their vision of the future of Affordable Homeownership in San Francisco. From 5-7pm on May 12th in front of a small audience panelists and speakers left the attendees a little more enlightened and optimistic about the possibilities for their city. Primary elections for Board of Supervisors will be held on June 8, 2010. To see a recording of the event please visit www.sfurbanchc.org or www.homeownershipsf.org



NEW HOMEOWNERS CORNER

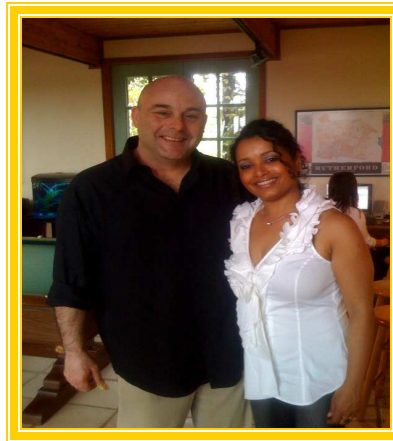
SF URBAN CHC was really great to work with. Cecilia made the paperwork easy to understand and Greg guided us through all of the overwhelming (and sometimes scary) details of buying a house with government assistance.

They led us to the wonderful Yvonne Meyer of Wells Fargo who helped us get a loan and who introduced us to our fabulous realtor Vanessa Rawls Gamp, who really listened to our needs and preferences and went out of her way to find us a house that was just right for us and still in our price range.

We truly appreciate all of the wonderful people who played a part in helping us realize our dream of becoming home owners and we know we could not have done it without them.

Thank you!

Odile & Malte Ciofalo



CONGRATULATIONS

Workshop Calendar

Thursday June 11th 2010
6-9 PM

Saturday June 13th 2010
9AM to 12 Noon

Thursday July 15th 2010
6-9 PM

Saturday July 17th 2010
9AM to 12 Noon

Thursday August 12th 2010
6-9PM

Saturday August 14th 2010
9AM – 12 Noon

Saturday August 21st. 2010
Shopping for A Home, "Get on the Bus Tour".



MSPDI, WALLACE ARCHITECTS, Fillmore Center



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