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*updated on July 1, 2001*

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## **Community Profile: San Francisco**

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### **Bay Area Small Business Development Corporation**

Arnold Bellow  
President  
1814 Franklin Street, Suite 900  
Oakland, California 94612

**Tel:** (510) 267-9300

**Fax:** (510) 267-9306

### **Mission**

Established in 1977, the mission of Bay Area Small Business Development Corporation is to provide loan guarantees and surety bond guarantees to small businesses located in the nine county region of the San Francisco Bay Area.

### **Area Served**

San Francisco Bay Area

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### **Bayview Hunters Point Ecumenical Council**

John H. Lane  
President  
92 Ashton Avenue  
San Francisco, California 94112-2206

**Tel:** (415) 239-0240

**Fax:** (415) 587-6914

### **Mission**

Established in 1986, the mission of Bayview Hunters Point Ecumenical Council (The Council) is to provide a forum and facilitate the planning process for affordable housing development in the Bayview Hunters Point area. The Council provides a forum for the examination, evaluation and redesign of proposed developments and advocates for homeownership financing products and services for low- and moderate-income families.

### **Area Served**

San Francisco Bayview Hunters Point area

## **Community Profile: San Francisco**

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### **Bernal Heights Neighborhood Center**

Mauricio Vela  
Executive Director  
515 Cortland Avenue  
San Francisco, California 94110

**Tel:** (415) 206-2148

**Fax:** (415) 648-0793

### **Mission**

Established in 1978, the Bernal Heights Neighborhood Center's (The Center) mission reflects a continuing commitment to the organization's neighbors in Bernal Heights and adjacent communities.

The Center's objective is to improve the economic condition of low- and moderate-income people in Bernal Heights and surrounding areas by building and rehabilitating affordable housing. The Center works with Bernal Heights residents to empower them in their efforts to preserve the ethnic, cultural and economic diversity of Bernal Heights and adjacent communities. The Center also initiates and develops housing and programs for persons with special needs.

### **Area Served**

San Francisco's Bernal Heights community

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### **Big Brothers/Big Sisters of San Francisco and the Peninsula**

Regina Neu  
Executive Director  
870 Market Street, Suite 928  
San Francisco, California 94102

**Tel:** (415) 693-7700

**Fax:** (415) 693-7799

**Email:** info@sf-bbbs.org

**Website:** www.sf-bbbs.org

### **Mission**

Established in 1958, Big Brothers/Big Sisters of San Francisco and the Peninsula seeks to make a positive difference in the lives of children by promoting their self-esteem, expanding their awareness of life's opportunities and providing them with guidance and support through long term, one-to-one mentorships with caring adults. The agency serves children between the ages 6 and 17 mainly from single parent households with caring adult volunteers that spend an average of 3-5 hours once a week for a year with a child.

### **Area Served**

City of San Francisco and the Peninsula

## **Community Profile: San Francisco**

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### **BRIDGE Housing Corporation**

Lydia Tan  
Chief Operating Officer  
1 Hawthorne Street, Suite 400  
San Francisco, California 94105

**Tel:** (415) 989-1111

**Email:** ltan@bridgehousing.com

**Fax:** (415) 495-4898

**Website:** www.bridgehousing.com

### **Mission**

The mission of BRIDGE Housing Corporation (BRIDGE) is to employ its resources and capabilities throughout California to create and rehabilitate both home rental and ownership opportunities for individuals and families with very low- and moderate-incomes. In addition, BRIDGE and its affiliates provide distressed urban areas with opportunities for economic revitalization through mixed-income and mixed-use developments.

BRIDGE's basic purpose has always been to build and maintain large volumes of extremely high-quality housing at exceptionally affordable prices. BRIDGE participates in community development and is committed to enhancing the value of every neighborhood it serves.

### **Area Served**

State of California

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### **California Business Incubation Network**

Sheila Washington  
President and Chief Executive Officer  
225 Broadway, Suite 375  
San Diego, California 92101

**Tel:** (619) 237-0559

**Email:** sheilawash@aol.com

**Fax:** (619) 237-0521

### **Mission**

Established in 1992, the California Business Incubation Network (CBIN) provides support and development tools for business incubation systems and the incubation of new ideas into sustainable businesses that can successfully compete in the marketplace.

CBIN's programs and services include:

- (1) Providing information and a clearinghouse for small businesses and entrepreneurs;
- (2) Education, training, workshops and conferences;
- (3) Research and development;
- (4) Technical assistance for the development and operations of incubation systems; and
- (5) Technical assistance for entrepreneurs.

### **Area Served**

State of California

## **Community Profile: San Francisco**

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### **California Capital Small Business Development Corporation**

Clarence Williams  
President  
926 J Street, Suite 1500  
Sacramento, California 95814

**Tel:** (916) 442-1729

**Fax:** (916) 442-7852

### **Mission**

Chartered in 1982 by the California Trade and Commerce Agency, Office of Small Business, the California Capital Small Business Development Corporation (California Capital) supports and promotes small business growth throughout Northern California. By guaranteeing bank loans and acting as an intermediary between the borrower and the State of California for direct loans, California Capital makes financing possible for small businesses that would otherwise be unable to qualify. Its loan guarantees provide the credit enhancement that allows lenders to approve more small business loans.

### **Area Served**

Northern California

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### **California Economic Development Lending Initiative**

George Williamson  
President  
1333 Broadway, Suite 1060  
Oakland, California 94612

**Tel:** (510) 835-1332

**Fax:** (510) 267-8990

### **Mission**

The Community Economic Development Lending Initiative (CEDLI) began operating in 1995. CEDLI created a bank-financed lending pool that significantly increases lending for small business and community development in California. CEDLI was initiated in response to the tremendous unmet need in the state for access to loans by small businesses. CEDLI offer banks a way to distribute risk and transaction costs while concentrating expertise and enhancing their record of performance under the Community Reinvestment Act.

CEDLI reduces both the cost and the risk of loans by spreading risk among member banks. Risk is spread through equal participation in loans based on bank size, by centralizing small business lending expertise, by pursuing existing loan guarantee and loan insurance programs, providing technical assistance, and an independent agency that incurs the costs of servicing and managing loans.

### **Area Served**

State of California

## **Community Profile: San Francisco**

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### **California Housing Finance Agency Home Mortgage Purchase Program**

Ken Williams  
Single Family Program Director  
1121 L Street, 7<sup>th</sup> Floor  
Sacramento, California 95814

**Tel:** (916) 324-8088

**Fax:** (916) 324-6589

#### **Mission**

The California Housing Finance Agency (CHFA) Home Mortgage Purchase Program, through its Single Family Program provides affordable permanent mortgage financing to low- and moderate-income first time homebuyers throughout California. The proceeds of tax-exempt bonds are used to purchase single-family mortgages that are originated by approved participating mortgage lenders. Loans are typically one to one and one-half percent below fixed-rates offered in the conventional market. Loans are for newly constructed or resale homes.

#### **Area Served**

State of California, mortgage financing is available statewide

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### **California Housing Finance Agency Multifamily Rental Program**

Linn Warren  
Director Multifamily Programs  
1121 L Street, 7<sup>th</sup> Floor  
Sacramento, California 95814

**Tel:** (916) 327-3022

**Fax:** (916) 324-6589

#### **Mission**

The California Housing Finance Agency's (CHFA) Multifamily Rental Program provides builders and developers of multifamily and elderly rental housing permanent, below market financing. CHFA currently manages a portfolio of multifamily mortgages valued at over \$800 million. Mortgage capital is raised through the sale of tax-exempt bonds that generally yield an interest rate savings of one to two percent below market. These savings are passed on to the project so that it can serve low-income renters. CHFA staff performs the underwriting, credit analysis and site review functions associated with these loans.

Projects eligible for financing involve new construction, rehabilitation or acquisition. At least 20 percent of the units must be set aside for very low-income tenants, earning 50 percent or less of area median income, for a minimum of 30 years. The 30 to 40 year, fixed-rate mortgage is fully amortized and secured by a first deed of trust. Subordinated loans and grants are encouraged from local governments and third parties to achieve project feasibility.

#### **Area Served**

State of California

## **Community Profile: San Francisco**

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### **California Pollution Control Financing Authority**

James Goldsteine  
Program Manager  
915 Capitol Mall, Room 466  
Sacramento, California 95814

**Tel:** (916) 654-5610

**Fax:** (916) 657-4821

**Email:** jgoldste@treasurer.ca.gov

### **Mission**

Established in 1973, the California Pollution Control Financing Authority provides alternative financing opportunities for California businesses that create economic benefits and improve the State of California's environment.

### **Area Served**

State of California

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### **California Reinvestment Committee**

Alan Fisher  
Executive Director  
474 Valencia Street, Suite 110  
San Francisco, CA 94103

**Tel:** (415) 864-3980

**Fax:** (415) 864-3981

**Email:** info@calreinvest.org

**Website:** www.calreinvest.org

### **Mission**

The mission of the California Reinvestment Committee (CRC) is to revitalize California's low-income and minority communities by increasing access to credit and deposit services. CRC was organized in 1986 by an ad-hoc group of nonprofit community developers and organizations for the purpose of leveraging the federal Community Reinvestment Act to increase the flow of credit and investments into California's low-income communities and communities of color.

### **Area Served**

State of California

## **Community Profile: San Francisco**

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### **California Small Business Development Center**

Bonnie Cornwall  
Assistant State Director  
San Francisco and San Diego regions  
801 K Street, Suite 1700  
Sacramento, California 95814

**Tel:** (916) 324-5854

**Fax:** (916) 322-3524

**Email:** bcornwall@commerce.ca.gov

### **Mission**

Established in 1983, the California Small Business Development Center (CSBDC) program helps California improve its small business climate by fostering job creation, job growth and the development of a sustainable economy. The CSBDC provides high-impact management consulting, training and technical assistance for businesses throughout California, resulting in success for the entrepreneur and economic growth and prosperity for the state. CSBDC has 46 fulltime employees in California with approximately 60 outreach centers operating one or two days a week. Through these centers, CSBDC annually counsels approximately 2,000 clients and trains over 30,000 clients during 2000 training events.

### **Area Served**

State of California

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### **California Trade and Commerce Agency**

Jim Young  
Financial Unit Manager  
801 K Street, Suite 1700  
Sacramento, California 95814-3520

**Tel:** (916) 445-6733

**Fax:** (916) 322-5084

**Website:** [www.commerce.ca.gov](http://www.commerce.ca.gov)

### **Mission**

Established in 1993, the California Trade and Commerce Agency (CTCA) is the lead agency for promoting economic development, job creation and business retention in California. Its mission is to improve California's economic climate. The CTCA works closely with domestic and international businesses, economic development corporations, chambers of commerce, regional visitor and convention bureaus, and the various permit-issuing state and municipal government agencies. CTCA houses the California Office of Small Business, which offers programs for small businesses and entrepreneurs starting, buying or expanding their operations in California.

CTCA also has the following divisions and departments:

- (1) The International Trade and Investment Division, which is the headquarters for California's international offices and the Office of Foreign Investment, Export Finance and Export Development; and
- (2) The Tourism Division and the Economic Development Division, which includes the Offices of Business Development, Small Business, Strategic Technology, Permit Assistance, Major Corporate Projects and the California Film Commission.

### **Area Served**

State of California with regional offices in San Francisco, Los Angeles and San Diego

## **Community Profile: San Francisco**

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### **Catholic Charities of San Francisco**

Brian Cahill  
Executive Director  
814 Mission Street, 3<sup>rd</sup> Floor  
San Francisco, California 94103

**Tel:** (415) 844-4800

**Fax:** (415) 844-4700

**Website:** [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org)

### **Mission**

Catholic Charities is a national organization originally founded in 1910. Catholic Charities' goal is to reduce poverty, support families, and empower communities in the United States. Catholic Charities' mission is: (1) To provide service for people in need; (2) To advocate for justice in social structures; and (3) To call the entire Church and other people of good will to do the same. Catholic Charities' services include adoption services, day care, immigrant services, meals for seniors and those in need, respite care, a resident work program, transitional housing, thrift stores and multiple other services for seniors.

### **Area Served**

City and County of San Francisco

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### **Central City Hospitality House**

Howard Maull  
Executive Director  
290 Turk Street  
San Francisco, California 94102

**Tel:** (415) 749-2113

**Fax:** (415) 749-2136

**Website:** [www.hospitalityhouse.org](http://www.hospitalityhouse.org)

### **Mission**

Established in 1967, Central City Hospitality House's (CCHH) mission is to advocate for policies and render services that promote personal growth, self-determination, and facilitate economic self-sufficiency for homeless adults and those at risk of homelessness. Congruent with its mission, CCHH provides a comprehensive array of critical services for homeless and low-income adults in San Francisco. The services offered by CCHH span the City's Continuum of Care plan, providing people with encouragement and access to opportunities and resources to build their physical, social and emotional strength. CCHH operates a community arts program that includes a creative studio for clients and a jobs creation program called ArtStart for program participants.

### **Area Served**

Tenderloin community of San Francisco

## **Community Profile: San Francisco**

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### **Chinatown Community Development Center**

Joanne Lee  
Deputy Director  
1525 Grant Avenue  
San Francisco, California 94133

**Tel:** (415) 984-1464

**Email:** cchc@hooked.net

**Fax:** (415) 984-1494

**Website:** [www.chinatowncdc.org](http://www.chinatowncdc.org)

### **Mission**

The mission of the Chinatown Community Development Center (CCDC), formerly known as Chinese Community Housing Corporation, is to build community and enhance the quality of life for San Francisco residents. CCDC is based in the Chinatown neighborhood but also serves other San Francisco neighborhoods, including North Beach and the Tenderloin. CCDC is a community development organization with many roles as neighborhood advocates, organizers, planners, and as developers and managers of affordable housing. CCDC believes in a comprehensive vision of a community, a quality environment, a healthy neighborhood economy and active voluntary associations. CCDC is committed to the empowerment of low-income residents, diversity and coalition building, and social and economic justice.

### **Area Served**

San Francisco

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### **Community Bank of the Bay**

George McDaniel  
President and Chief Executive Officer  
492 Ninth Street, Suite 260  
Oakland, California 94612

**Tel:** (510) 271-8400

**Fax:** (510) 433-5431

**Website:** [www.communitybankbay.com](http://www.communitybankbay.com)

### **Mission**

Community Bank of the Bay (CBB) is a conventionally chartered, FDIC-insured commercial bank specializing in community economic development. Its purpose is to provide credit and credit-related services to help strengthen small businesses, stimulate the creation of affordable housing, and to provide credit to underserved areas of the Bay Area. CBB provides several types of loans, including bridge, working capital, equipment, construction, mortgage loans and standby letters of credit. Short, medium and long term loans ranging between \$25,000 and \$750,000 are offered at market and below-market rates depending on the type of loan and the credit enhancements available. The deposit strategy for CBB relies heavily on depositors who wish to support the bank's community development mission while receiving a competitive deposit product. CBB will offer standard bank deposit products, including certificates of deposits, checking, savings, money market and IRA accounts.

### **Area Served**

San Francisco Bay Area

## **Community Profile: San Francisco**

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### **Community Housing Partnership**

Matt Starr  
Executive Director  
1010 Market Street  
San Francisco, California 94102

**Tel:** (415) 241-9015

**Fax:** (415) 241-0625

### **Mission**

Established in 1990, the Community Housing Partnership (CHP) is a San Francisco based non-profit housing development corporation that seeks to acquire and rehabilitate buildings to provide permanent housing to homeless people. CHP provides on-site support services, vocational training, and employment opportunities to help people break the cycle of homelessness and to help clients gain independence. CHP is a collaboration of the Council of Community Housing Organizations and the Coalition on Homelessness. CHP is comprised of four departments: (1) administration; (2) tenant services; (3) housing; and (4) employment/vocational. Congruent with its mission, CHP operates on several values: the belief that tenant participation is fundamental; that opportunities must be created at all levels for tenants which engender power and foster self-determination; and that tenant inclusion is a necessity in the development of organized policy and planning. All CHP services are delivered with dignity and respect and in collaboration with the population being served. Utilizing an open door philosophy, CHP is committed to staff and tenant development through training, education and employment advancement, thereby expanding tenant and staff ownership and fulfillment of its mission.

### **Area Served**

San Francisco

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### **Compass Community Services**

Helen Meier  
Executive Director  
942 Market Street, 6<sup>th</sup> Floor  
San Francisco, California 94102

**Tel:** (415) 399-9406

**Fax:** (415) 399-9861

**Email:** admin@compass-sf.org

**Website:** www.compass-sf.org

### **Mission**

Established in 1914, Compass Community Services' (Compass) mission is to assist homeless and very poor families in reaching self-sufficiency. Compass operates a crisis center, comprehensive housing and support programs and two licensed child care centers.

### **Area Served**

San Francisco

## **Community Profile: San Francisco**

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### **Glide Memorial United Methodist Church**

#### **The Glide Foundation**

Dave Richmond

Director of Program Development

330 Ellis Street

San Francisco, California 94102

**Tel:** (415) 771-6300

**Fax:** (415) 921-6951

**Email:** daveglide@aol.com

#### **Mission**

Established in 1929, The Glide Foundation (Glide) is one of the largest community-based providers of social services in San Francisco. For over 30 years, Glide has served countless individuals in myriad ways, including three free meals every day of the year, substance abuse recovery programs, HIV/AIDS services, domestic violence prevention and counseling, child care and development services, computer training, and job training and placement services. Central to the mission of Glide is an unwavering commitment to serve the most disadvantaged populations in San Francisco.

#### **Area Served**

San Francisco with a focus on the Tenderloin community

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### **Goodwill Industries of San Francisco**

Mary Edington

President

1500 Mission Street

San Francisco, California 94103

**Tel:** (415) 575-2100

**Fax:** (415) 575-2170

#### **Mission**

The mission of Goodwill Industries of San Francisco is to assist persons with disabilities and other special needs to achieve their vocational potential and to maximize their ability to become self-reliant members of the community.

#### **Area Served**

San Francisco, Marin and San Mateo Counties

## **Community Profile: San Francisco**

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### **Habitat for Humanity - San Francisco**

Jim Lowder  
Executive Director  
78 Ocean Avenue  
San Francisco, California 94112

**Tel:** (415) 406-1555

**Fax:** (415) 406-1551

### **Mission**

Established in 1986, Habitat for Humanity is an international, ecumenical, Christian organization that builds homes in partnership with low-income families. Owning one's own home is basic to the American dream, and Habitat for Humanity is working to make that dream come true for all. Habitat seeks to eliminate poverty housing from the world and to make decent shelter a matter of conscience and action. By having needy and affluent people work together in equal partnership, Habitat builds new relationships and a sense of community as well as new housing.

### **Area Served**

City and County of San Francisco

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### **Hospice by the Bay**

Constance L. Borden  
Executive Director  
1540 Market Street, Suite 350  
San Francisco, California 94102

**Tel:** (415) 626-5900

**Fax:** (415) 626-7800

**Email:** hospbybay@aol.com

**Website:** [www.citysearch.com/sfo/hospicebythebay](http://www.citysearch.com/sfo/hospicebythebay)

### **Mission**

Established in 1982, Hospice by the Bay's mission is to educate and provide emotional, spiritual, physical and practical support to individuals facing a terminal illness and their loved ones and their caregivers. Hospice by the Bay is committed to cost effective quality care.

### **Area Served**

San Francisco and San Mateo Counties

## **Community Profile: San Francisco**

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### **Housing Conservation and Development Corporation**

Johnny Anguiano  
Executive Director  
1163 Ocean Avenue  
San Francisco, California 94112

**Tel:** (415) 586-8000

**Fax:** (415) 586-1059

### **Mission**

Established in 1983, the Housing Conservation and Development Corporation's mission is to preserve the existing housing stock and to promote the development of quality affordable housing. Housing and community development activities include new construction of affordable homes and rental housing for low- and moderate-income families and seniors. Preservation efforts are accomplished through low- and no-interest city loans for property rehabilitation.

### **Area Served**

State of California

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### **Housing Development & Neighborhood Preservation Corporation**

Al Bonice  
Director  
76 2<sup>nd</sup> Street, Suite 300  
San Francisco, California 94105

**Tel:** (415) 543-3940

**Fax:** (415) 543-3541

### **Mission**

Established in 1979, Housing Development & Neighborhood Preservation Corporation provides affordable housing in the San Francisco Mission District focusing on the Hispanic community.

### **Area Served**

San Francisco's Mission District

## **Community Profile: San Francisco**

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### **Indochinese Housing Development Corporation**

Bill Ng  
Director  
340 Eddy Street, Suite 100  
San Francisco, California 94102

**Tel:** (415) 441-2872

**Fax:** (415) 441-2871

**Email:** ihdc@indochinese.org

### **Mission**

Established in 1981, the Indochinese Housing Development Corporation (IHDC) is a non-profit housing organization dedicated to creating a vibrant and dignified community through the purchase, renovation, management, and maintenance of safe, comfortable and affordable housing. IHDC serves primarily the Southeast Asian immigrant community and encourages participation, empowerment and independence among the residents. IHDC organizes its activities based on tenants' priorities, direction and involvement.

### **Area Served**

San Francisco

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### **Institute for Affordable Housing Education & Research**

Jayna Bower  
Executive Director  
2020 Hurley Way, Suite 185  
Sacramento, California 95825

**Tel:** (916) 646-2002

### **Mission**

The Institute for Affordable Housing Education & Research (The Institute) is a non-profit corporation that oversees the Affordable Housing Specialist (AHS) designation program. The program was developed in partnership with over 30 lenders and real estate professionals. The AHS program is an intensive two-day study program designed to provide important information on affordable housing development strategies to community development professionals. Currently under the umbrella of the Sacramento Home Loan Counseling Center, the Institute provides consistent, quality information and services to the affordable housing professional.

Financial institutions are encouraged to send affordable housing lenders and community development lending professionals to the AHS designation program to further develop their CRA products and services and to work more effectively with low- and moderate-income, inner-city and non-English speaking potential home buyers. With the tools provided through the Institute, financial institutions can develop new avenues of service with qualified buyers.

### **Area Served**

Available nationwide with a focus on the western United States, including California, Nevada, Arizona, Texas, Utah, Washington and Oregon

## **Community Profile: San Francisco**

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### **Keystone Community Ventures**

Jill Storey  
870 Market Street, Suite 710  
San Francisco, California 94102

**Tel:** (415) 362-6350

### **Mission**

Keystone Community Ventures (KCV) is a non-profit organization formed to assist other non-profit organizations in developing entrepreneurship projects. KCV helps non-profits determine their ability to start or expand a business venture, develop feasibility studies and business plans and provide management advisory services.

The Keystone Community Ventures Loan Fund provides unsecured loans to non-profit organizations ranging from \$25,000 to \$50,000. Loans are repaid with interest and KCV's management service is paid through a royalty on gross sales.

### **Area Served**

San Francisco Bay Area

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### **Local Initiatives Support Corporation - Bay Area Office**

Stephanie Forbes  
Program Director  
369 Pine Street, Suite 350  
San Francisco, California 94104

**Tel:** (415) 397-7322

**Fax:** (415) 397-8605

**Website:** [www.bayarealisc.org](http://www.bayarealisc.org)

### **Mission**

The Bay Area Local Initiatives Support Corporation (LISC) is the local chapter of a national effort that serves as both partner and supporter of grassroots community building and securing and mobilizing capital to support communities in rebuilding deteriorated neighborhoods. As a non-profit financial intermediary, LISC works in partnership with local people and community development corporations (CDCs) dedicated to improving their communities.

Funding falls into three main categories:

- (1) Small grants to secure a site or pay for early pre-development costs;
- (2) Pre-development grants or pre-development loans (\$25,000 to \$75,000) to meet up front project expenses including surveys, site engineering, environmental review, market studies, and architectural legal or consultant fees; and
- (3) Gap loans of \$50,000 to \$3,000,000 for acquisition, pre-development and construction and in some cases, mini-perms.

### **Area Served**

San Francisco Bay Area: Alameda, Contra Costa, San Francisco, Santa Clara and San Mateo Counties

## **Community Profile: San Francisco**

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### **Mercy Charities Housing California**

Jane Graf  
President  
1028A Howard Street  
San Francisco, California 94103

**Tel:** (415) 487-6825

**Fax:** (415) 487-6834

### **Mission**

The mission of Mercy Charities Housing California (MCHC) is to provide quality service enriched affordable housing to low-income persons, primarily for families in San Francisco. MCHC's housing support services encourage community building as well as self-reliance. MCHC focuses its efforts on expanding the opportunity for housing for persons of limited income by creatively collaborating with other groups and individuals, and advocating for justice and systematic change in public policy affecting low-income residents.

### **Area Served**

San Francisco Bay Area including Santa Clara and San Mateo Counties

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### **Merritt Community Capital Corporation**

Bernard Deasy  
President  
1736 Franklin Street, Suite 600  
Oakland, California 94612

**Tel:** (510) 444-7870

**Fax:** (510) 444-7874

**Email:** [bdeasy@merricap.org](mailto:bdeasy@merricap.org)

**Website:** [www.merrittcap.org](http://www.merrittcap.org)

### **Mission**

Merritt Community Capital Corporation (MCCC) was formed in 1989 for the purpose of aggregating corporate equity investments in low-income rental housing developed by non-profit housing development corporations throughout the San Francisco Bay Area. MCCC annually syndicates private offerings to financial institutions and other corporations through the use of federal tax credits from low-income housing. MCCC's other services include identifying and underwriting affordable housing investment projects and placing direct corporate investments in affordable housing developments. MCCC also provides ongoing asset management including monitoring and reporting services for investors. During the past nine years, MCCC has raised over \$100 million from corporate investors, helping to create or rehabilitate over 1,500 units of affordable housing throughout California.

### **Area Served**

Northern and Central California

## **Community Profile: San Francisco**

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### **Mission Economic Development Association**

Luis Granados  
Executive Director  
3505 20<sup>th</sup> Street  
San Francisco, California 94110

**Tel:** (415) 282-3334

**Fax:** (415) 282-3320

**Website:** [www.medasf.org](http://www.medasf.org)

### **Mission**

The Mission Economic Development Association (MEDA) works to improve economic and social conditions for underprivileged Mission District residents. MEDA is a community-based, local economic development corporation located in the Mission District of San Francisco. MEDA provides small business technical assistance, loan packaging and advocacy targeted at minority- and women-owned businesses in the Mission. In addition, MEDA conducts neighborhood revitalization projects such as the Mission Corridor Project, Mission Kitchen Incubator, 24<sup>th</sup> Street BART redesign and the Dolores Park Strategic Plan.

### **Area Served**

Mission District of San Francisco

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### **Mission Housing Development Corporation**

Carlos Romero  
Executive Director  
474 Valencia Street, Suite 280  
San Francisco, California 94103

**Tel:** (415) 864-6432

**Fax:** (415) 864-0378

### **Mission**

Established in 1971, the Mission Housing Development Corporation (MHDC) is a non-profit community-based organization which creates and preserves high quality affordable housing for lower-income people. MHDC accomplishes this mission by renovating residential and mixed-use buildings and constructing new buildings that enhance the neighborhoods around them.

MHDC has a resident programs department that partners with residents living in MHDC buildings and other low-income residents of the Mission District to develop stable, safe, participatory communities within these buildings. MHDC also owns a subsidiary corporation, Caritas Management Corporation, which provides tenant-supportive residential and property management services to MHDC buildings and other non-profit housing organizations.

### **Area Served**

State of California

## **Community Profile: San Francisco**

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### **Northeast Community Federal Credit Union**

Michael Chan

President

19 Walter Lum Place

San Francisco, California 94108

**Tel:** (415) 434-0738

**Fax:** (415) 434-0715

**Email:** ncfcu1@pacbell.net

### **Mission**

Northeast Community Federal Credit Union (NCFCU), chartered in 1981, has the dual mission of meeting the unmet saving and lending needs and the unmet community development needs in areas throughout the San Francisco, especially the Chinatown, North Beach and Tenderloin communities.

NCFCU operates on two primary strategies:

- 1) Maintain and enhance viable, affordable lending programs for homebuyers, small businesses and consumers with an infusion of capital and deposits; and
- 2) Expand affordable financial services within Chinatown and the Tenderloin over the next five years.

### **Area Served**

Chinatown, the Tenderloin, North Beach and other San Francisco neighborhoods

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### **Northern California Community Loan Fund**

Mary A. Rogier

President

870 Market Street, Suite 677

San Francisco, California 94102

**Tel:** (415) 392-8215

**Fax:** (415) 392-8216

**Email:** mrogier@ncclf.org

**Website:** www.ncclf.org

### **Mission**

Established in 1987, the Northern California Community Loan Fund (NCCLF) is a non-profit lender created to assist in the revitalization of low-income and minority communities. NCCLF serves as a bridge between socially concerned investors and community organizations that have limited access to financing from traditional lending institutions. NCCLF strengthens the economic base of low-income communities by assisting community-based organizations and enterprises that promote housing, economic development, human services, and models of participatory ownership and management.

### **Area Served**

42 Northern California counties, encompassing the area from Monterey County to Alpine County and Del Norte County to Modoc County

## **Community Profile: San Francisco**

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### **Regional Innovative Homelessness Initiative**

Martha Fleetwood  
Executive Director  
870 Market Street, Suite 1228  
San Francisco, California 94102

**Tel:** (415) 788-7961

**Fax:** (415) 788-7965

### **Mission**

Established in 1996 with a \$7 million U.S. Department of Housing and Urban Development grant, the Regional Innovative Homelessness Initiative was created to develop proactive strategies to turn Bay Area homelessness around through jobs, training, income development, affordable and supportive housing, integrated services, technology access, youth development, and community acceptance projects. The Homeless Initiative is guided by a task force comprised of 26 representatives from the public and private sector and Bay Area governments.

The Homeless Initiative supports improvement of the delivery of support services to homeless people by providing monetary and technical assistance to develop new housing opportunities that are integrated with supportive services, including mental health and substance abuse treatment programs. Assistance is also provided to organizations to create accessible, affordable transportation programs.

### **Area Served**

Counties of Alameda, Contra Costa, Marin, Monterey, Napa, Santa Cruz, San Francisco, San Mateo, Santa Clara, Solano and Sonoma

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### **Renaissance Entrepreneurship Center**

Sharon Miller  
Chief Executive Officer  
275 5<sup>th</sup> Street  
San Francisco, California 94103

**Tel:** (415) 541-8580

**Fax:** (415) 541-8589

**Email:** sharon@rencenter.org

**Website:** www.rencenter.org

### **Mission**

Renaissance Entrepreneurship Center (Renaissance) was founded in 1985 to empower and enhance the entrepreneurial capabilities of socially and economically diverse Bay Area residents. A non-profit organization, Renaissance draws on the support of local government, corporations and foundations to offer comprehensive assistance to budding entrepreneurs. The organization's ever-expanding offerings are tailored to the small business owner and include classroom training, business incubation, financing assistance and computer training.

One of the first programs of its kind on the West Coast, Renaissance has emerged as a model training center for urban and inner-city entrepreneurs. The program's success is supported by results. There are over 500 graduate-owned businesses, which have created 1500 jobs and have generated at least \$40 million in gross revenues.

### **Area Served**

City and County of San Francisco

## **Community Profile: San Francisco**

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### **Salvation Army - San Francisco**

Lt. Col. Bettie Love  
San Francisco Administrator  
832 Folsom Street  
San Francisco, California 94107

**Tel:** (415) 553-3525

**Fax:** (415) 495-5868

### **Mission**

Established in 1865, the Salvation Army has continued in its commitment to meet the human service needs of all people without bias or discrimination. The Salvation Army has a wide variety of programs, including homeless services, alcohol and substance abuse treatment, food distribution, counseling and referrals.

### **Area Served**

City and County of San Francisco

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### **San Francisco Housing Development Corporation**

Michael Harris  
President  
1095 Market Street, Suite 818  
San Francisco, California 94103

**Tel:** (415) 241-7888

**Fax:** (415) 241-7890

### **Mission**

Established in 1988, the San Francisco Housing Development Corporation's mission is to provide quality affordable housing for low- and moderate-income people in the Bayview Hunters Point and Western Addition areas of San Francisco. Completed projects include: Garnett Terrace, which has 28 single family homes; Bell Mews, a development of 10 single family homes; and Bayview Senior Housing, which has 54 low-income rental units for seniors. Additionally, the organization provides extensive counseling services for low-income first time homebuyers

### **Area Served**

Bayview Hunters Point and the Western Addition communities of San Francisco

## **Community Profile: San Francisco**

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### **Service Corps of Retired Executives (SCORE)**

K.D. Sullivan  
Executive Director  
455 Market Street, 6<sup>th</sup> Floor  
San Francisco, California 94105

**Tel:** (415) 744-6827

**Fax:** (415) 744-6812

**Website:** [www.score.org](http://www.score.org)

### **Mission**

Sponsored by the U.S. Small Business Administration, the Service Corps of Retired Executives (SCORE) is a national volunteer organization serving the small business community. Retired business executives serve as volunteer counselors for entrepreneurs and existing small businesses. The volunteers have a collective range of experience that covers a variety of business and technical expertise. Specific counselor skills can be matched to client needs.

### **Area Served**

City of San Francisco

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### **South of Market Foundation**

Cheryl Parker  
Economic Development Specialist  
22 Battery Street, Suite 426  
San Francisco, California 94103

**Tel:** (415) 512-9676

**Fax:** (415) 512-9677

**Email:** [somaf@pacbell.net](mailto:somaf@pacbell.net)

### **Mission**

Established in 1992, the South of Market Foundation is a non-profit economic development corporation. The organization's mission is to deliver services to businesses and low-income residents in the South of Market (SoMa) area by promoting economic development through long-term job creation.

The South of Market Foundation analyzes changing characteristics of the economy and targets services to meet the capital and workforce needs of SoMa companies. The organization integrates a number of activities, such as the creation and operation of a business, technical assistance and micro-businesses development.

### **Area Served**

San Francisco, the area bounded by Market Street, the Embarcadero, Berry Street and Division Street

## **Community Profile: San Francisco**

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### **Team Tech**

Larry Best  
Project Supervisor  
50 California Street, Suite 200  
San Francisco, California 94111

**Tel:** (415) 772-4667

**Email:** f2sf@hotmail.com

**Fax:** (415) 391-8302

**Website:** [www.nccsf.org/teamtech/home.html](http://www.nccsf.org/teamtech/home.html)

### **Mission**

Established in 1997, Team Tech's mission is to assist non-profits in effectively using technology to increase the impact of their work in the low-income communities they serve. Services include: technology assessments; technology planning; IBM hardware donation; technical training; resource referrals and volunteer matching.

### **Area Served**

San Francisco, Oakland and Berkeley

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### **Tenderloin Neighborhood Development Corporation**

Don Falk  
Housing Director  
201 Eddy Street  
San Francisco, California 94102

**Tel:** (415) 776-2151

**Email:** [info@tdnc.org](mailto:info@tdnc.org)

**Fax:** (415) 776-3952

**Website:** [www.tdnc.org](http://www.tdnc.org)

### **Mission**

Established in 1981, the Tenderloin Neighborhood Development Corporation (TDNC) provides affordable housing to enhance the Tenderloin and surrounding communities. TDNC believes housing is the foundation on which people in communities can begin or continue to build productive and rewarding lives. TDNC's mission is to make the Tenderloin neighborhood a better place to live for low-income people by providing safe, service-enriched affordable housing and cooperating in community improvement and development efforts.

### **Area Served**

The Tenderloin area and surrounding neighborhoods

## **Community Profile: San Francisco**

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### **U.S. Department of Agriculture, Rural Development - Salinas Area Office**

Gustavo Cairto, Jr.  
Community Development Manager  
635 S. Sanborn Road, Suite 18  
Salinas, California 93902-4533

**Tel:** (408) 757-5294

**Website:** [www.rurdev.usda.gov](http://www.rurdev.usda.gov)

#### **Mission**

The mission of the U.S. Department of Agriculture, Rural Development (RD), is to enhance the ability of rural communities to develop, to grow and to improve quality of life by targeting financial and technical resources in areas of greatest need through activities of greatest potential.

In addition to other services, RD provides:

- (1) Water and waste loans and grants to communities of 10,000 persons or less;
- (2) Community facility-type loans to communities of 50,000 persons or less;
- (3) Business- and industry-guaranteed loans to communities of 50,000 people or less; and
- (4) Rural housing loans and grants to communities of 20,000 people or less.

#### **Area Served**

Alameda, Monterey, San Benito, San Francisco, San Mateo, Santa Clara and Santa Cruz Counties

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### **U.S. Department of Housing and Urban Development, California State Office, Office of Housing, Multi-Family Division, Production Branch**

Tom Azumbrado  
Chief, Production Division  
450 Golden Gate Avenue  
San Francisco, California 94102-3448

**Tel:** (415) 436-6460

**Fax:** (415) 436-6460

**Email:** [thomas\\_w.\\_azumbrado@hud.gov](mailto:thomas_w._azumbrado@hud.gov)

**Website:** [www.hud.gov](http://www.hud.gov)

#### **Mission**

The mission of the U.S. Department of Housing and Urban Development (HUD) ,California State Office, Office of Housing, Multi-Family Division, Production Branch is to help people build and maintain communities of opportunity. This office is organized under various subdivisions, including community planning and development, public and Indian housing, fair housing and equal opportunity, policy development and research and housing.

#### **Area Served**

State of Nevada and Northern California excluding Sacramento

## **Community Profile: San Francisco**

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### **U.S. Department of Housing and Urban Development Indian Community Development Block Grants**

Robert Barth  
Director  
450 Golden Gate Avenue  
San Francisco, California 94102-3448

**Tel:** (415) 436-8122

**Fax:** (415) 436-8208

**Email:** robert\_g.\_barth@hud.gov

#### **Mission**

The primary objective of the U.S. Department of Housing and Urban Development's Indian Community Development Block Grant Program is to provide community development, housing and economic opportunities for low- and moderate-income persons on reservations. Single purpose grants are administered through the Office of Native American Programs to tribal governments on an annual competitive basis. Grant projects eligible for funding include: (1) infrastructure projects such as water, sewer, electric line extensions, bridges and roads; (2) community buildings such as clinics and recreational facilities; (3) economic development projects such as shopping centers, restaurants, RV parks, convenience stores and agriculture; (4) land for new housing, housing rehabilitation and interim housing repairs; and (5) new housing for tribes without Native American housing authorities, carried out through a tribal sub-recipient.

#### **Area Served**

All federally recognized Indian tribes

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### **U.S. Department of Housing and Urban Development Supportive Housing for the Elderly**

Janet Browder  
Director, San Francisco Multi-Family Hub  
450 Golden Gate Avenue, Box 36003  
San Francisco, California 94102

**Tel:** (415) 436-6579

**Fax:** (415) 436-6599

**Email:** janet\_l.\_browder@hud.gov

**Website:** [www.hud.gov/local/sfc/mfamily/sfchsg1.html](http://www.hud.gov/local/sfc/mfamily/sfchsg1.html)

#### **Mission**

The U.S. Department of Housing and Urban Development (HUD) Supportive Housing for the Elderly program provides capital advances combined with rental assistance in monthly payments to fill any gap in income. HUD finances the new construction or rehabilitation of supportive housing for very low-income elderly households. Funds are distributed by HUD on an annual basis through a competitive application process.

Funds may be used to cover the costs of real property acquisition, site improvement, conversion, demolition, relocations and other necessary expenses for the provision of supportive services for very low-income elderly.

#### **Area Served**

Northern California, Nevada, Arizona and Hawaii

## **Community Profile: San Francisco**

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### **U.S. Department of Housing and Urban Development Supportive Housing for People with Disabilities**

Janet Browder

Director, San Francisco Multi-Family Hub  
450 Golden Gate Avenue  
San Francisco, California 94102

**Tel:** (415) 436-6579

**Fax:** (415) 436-6599

#### **Mission**

The U.S. Department of Housing and Urban Development's Supportive Housing for People with Disabilities program provides capital advances combined with rental assistance in monthly payments to fill any gap in income. HUD finances the new construction or rehabilitation of supportive housing for very low-income individuals with disabilities. Funds are distributed by HUD through a competitive application process.

Funds may be used to cover the costs of real property acquisition, site improvement, conversion, demolition, relocations and other necessary expenses for the provision of supportive housing for people with disabilities.

#### **Area Served**

California and Nevada

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### **U.S. Small Business Administration - San Francisco District Office**

Mark Quinn

Director

455 Market Street, 6<sup>th</sup> Floor  
San Francisco, California 94105-2445

**Tel:** (415) 744-6820

**Fax:** (475) 744-6812

**Website:** [www.sbaonline.sba.gov](http://www.sbaonline.sba.gov)

#### **Mission**

Established in 1953, the U.S. Small Business Administration (SBA) was created to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise, and to maintain and strengthen the overall economy of the nation. The SBA's vision revolves around two principles: customer-driven outreach and quality-focused management. All of SBA's programs and services are provided to the public on a nondiscriminatory basis.

SBA's resource partners include: Small Business Development Companies (SBDCs); the Women's Network for Entrepreneurial Training; the Business Enterprise Center (BEC); the International Trade Assistance office; and the United States Export Assistance Center (USEAC) which provides financing to prepare businesses to take advantage of the new world market.

#### **Area Served**

City and County of San Francisco and the San Francisco Bay Area

## **Community Profile: San Francisco**

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### **United Way of the Bay Area**

Anne Wilson  
Chief Executive Officer  
50 California Street, Suite 200  
San Francisco, California 94111-4696

**Tel:** (415) 722-4306

**Website:** [www.unitedway-cal.org](http://www.unitedway-cal.org)

### **Mission**

United Way of the Bay Area's (United Way) mission is to continue to build a better community by providing leadership and maximizing community resources in the area of human services. United Way is one way to build strong communities and help people who are in need.

In order for United Way to accomplish this mission there are six core strategies which must be performed consistently at a high rate of quality and customer satisfaction:

- (1) Understand and prioritize community needs;
- (2) Provide leadership in addressing targeted needs;
- (3) Build relationships with partners, volunteers, donors, corporations, agencies other funders, public officials, campaign workers, service recipients and community leaders;
- (4) develop maximum resources-both financial and voluntary; and invest resources effectively;
- (5) measure outcomes; and
- (6) achieve community impact.

### **Area Served**

City and County of San Francisco

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### **Women's Initiative for Self-Employment**

Barbara Johnson  
Executive Director  
1390 Market Street, Suite 113  
San Francisco, California 94102

**Tel:** (415) 247-9473

**Fax:** (415) 247-9471

### **Mission**

Established in 1988, the Women's Initiative for Self-Employment (WISE) provides training, technical assistance and business finance counseling for low-income women to start and expand their own businesses. Through self-employment, entrepreneurial low-income women have a unique opportunity to become economically self-sufficient.

### **Area Served**

San Francisco, San Mateo, Contra Costa, Alameda and Marin Counties

## **Community Profile: San Francisco**

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### **Young Men's Christian Association of San Francisco**

Martie Bolsinger

President and Chief Executive Officer

44 Montgomery Street, Suite 770

San Francisco, California 94104

**Tel:** (415) 439-6510

**Fax:** (415) 391-1303

**Email:** mbolsinger@ymcasf.org

### **Mission**

Established in 1854, the Young Men's Christian Association (YMCA) of San Francisco seeks to enhance the lives of people through programs designed to develop the human spirit, mind and body. These programs include: childcare; social services; education; youth/teen/family/senior services; camping; counseling; health and fitness services; and residential accommodations.

### **Area Served**

San Francisco, Marin, Napa, San Mateo and Solano Counties

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