



SAN FRANCISCO COMMUNITY LAND TRUST

CAPACITY CATALYST

BUILDING CAPACITY. SCALING IMPACT. STRENGTHENING COMMUNITY.

San Francisco Community Land Trust (SFCLT) is a non-profit developer whose mission is to create permanently affordable homes for low-to-moderate income people. SFCLT focuses on preserving San Francisco's diminishing affordable housing stock, championing anti-displacement, racial justice, and environmental justice.

PROGRAM OBJECTIVE

To advance a cohesive and collaborative Community Land Trust (CLT) ecosystem that leverages each other's strengths and shares scarce resources in order to expand affordable housing and homeownership opportunities throughout the San Francisco Bay Area.

NEED STATEMENT

Community Land Trusts envision an equitable future where all households can access safe, secure affordable housing and build generational wealth. In response to the housing crisis, CLTs can prevent displacement and provide pathways to homeownership, particularly for historically marginalized BIPOC communities. Yet, smaller and emerging CLTs face significant barriers, including limited financing options and a lack of skilled staff in critical areas like real estate development and financial management.

Affordable, high-quality technical assistance is vital for these organizations to thrive and fulfill their missions, enabling them to create lasting change in their communities.

SFCLT SOLUTION

In response to these conditions, SFCLT created the **Capacity Catalyst** program. SFCLT provides critical technical services to regional CLTs and other small developers with skilled, experienced SFCLT staff at low or no cost to the developer.

By providing these services in partnership with CLTs, they can expend their limited resources to do what they do best: respond to displacement pressures, work with organized tenants, and continue to invest deeply in their communities.

TECHNICAL ASSISTANCE OPPORTUNITIES:



"Building a Capital Stack"

- Identify and apply for grants and BMR loan products
- Review and negotiate funding, compliance, and subordination terms
- Co-develop and provide track record and other expertise
- Co-develop and provide loan guarantees



Brokerage Services

- Source sites and properties
- Manage inspections, contingencies, and other due diligence property reports
- Determine reserve contributions for property maintenance
- Price and term negotiation with seller
- Satisfy conditions to close and work with title to close escrow



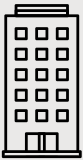
Pro Forma Development

- Assumption and pro forma development
- Sensitivity and scenario testing for project optimization
- Identify risks, opportunities and major project levers
- Consult on design development incl. conceptual to construction drawings
- Review of zoning ordinance, overlay of available waivers or concessions
- Right size reserves and review scope of CNA work in relation to loan term.



Construction Management

- Plan, organize, and manage construction projects
- Maintain construction project within budget and on schedule
- Ensure quality control and overall construction quality
- Review and process invoices and change orders
- Ensure safety protocols are established and followed



Asset Management Services

- Stabilize assets and create a long-term strategic plan
- Annual property reviews and reports
- Manage reserve contributions, building conditions, PM, and ongoing needs
- Qualify for Real Property Tax Exemptions
- Electrify buildings and other sustainable features with grant financing
- Provide refinance support

OUTCOMES

With this support, communities will benefit from a more robust pipeline of affordable housing projects, improved financial viability for CLTs, and a strengthened ability to address the housing crisis in a sustainable and equitable manner. With enhanced operational capacity, CLTs can better navigate complexities of funding and project development to deliver such outcomes as:

- **increased safe, affordable, stable housing** opportunities.
- **reduced displacement** among vulnerable communities.
- **stabilized and strengthened** communities.

FOR MORE INFORMATION

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