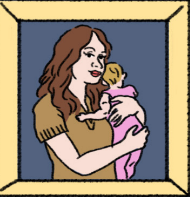


# Apply Now, Apply Often!

A guide to applying for affordable housing in San Francisco

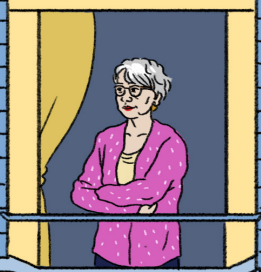


Does my credit score matter?



What's the process?

How long will it take?



You can get housing through DAHLIA.

Don't miss out — apply!

**DAHLIA** is a website where you can apply to rent or buy affordable housing units in San Francisco if your income qualifies.

This guide explains how to apply for rental units through DAHLIA and what to do when you make it through the lottery.

# Overview

To qualify for DAHLIA, your income should be about **2x the rent**. DAHLIA is run by the Mayor's Office of Housing and Community Development (MOHCD). DAHLIA lists affordable housing units from two programs: Below Market Rate (BMR) and 100% Affordable Housing.

## BELOW MARKET RATE (BMR)

These are housing units built by for-profit developers. They are required to set aside some units to be below market rate.

## 100% AFFORDABLE HOUSING

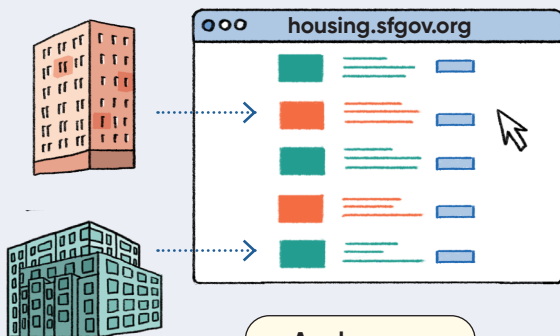
These are housing units built by nonprofit developers. They receive city funding to make all the units affordable.

# 1 Apply

Listings on DAHLIA are by building and include all the available units at that address. New listings are posted almost every week. **Apply to listings you qualify for.** You'll enter information about your household and income, and claim preferences you qualify for. Preferences can move you up in the lottery and increase your chances of getting a unit.

See pg 3 to learn how to apply ▶

See pgs 5-6 to learn about preferences ▶



Apply every week!

TIMELINE

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This guide explains the three stages of applying:

1) Apply, 2) Lottery, and 3) Lease-Up. You're on the Overview page. Keep reading for details on each step.

Don't miss these tips!

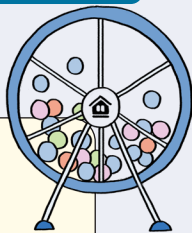
Throughout the guide, helpful tips appear in speech bubbles.



## 2 Lottery

When the application period closes, there's a lottery for each listing. If you're selected in the lottery, it doesn't mean you've won an apartment. The lottery determines your place in line for the next round of the process, called the Lease-Up.

See pg 7 to learn how preferences impact your ranking ▶



Leasing Agents reach out to applicants in lottery-rank order until all the units are filled. Depending on your rank, you could be contacted as soon as **3 weeks** or **as long as a year after the lottery**. If the listing is filled before they get to you, you won't be contacted.

You have to respond within **5 days** of being contacted by the

After you submit the paperwork, it can take **3-6 weeks** to be approved for a lease. This **doesn't** include the time it takes to get keys and move in.



There isn't enough affordable housing in San Francisco, but the more you apply, the greater your chance of getting a place. Make it a habit and apply often!



If your income doesn't qualify for DAHLIA, there are other resources that can help.

See back cover for more resources ▶



## 3 Lease-Up

If you're at the top of the lottery list, a Leasing Agent will reach out by email, text, and phone call. To see if you meet all the listing's requirements, they'll ask you to complete a rental application and submit information about your income, assets, credit, rental history,

See pgs 8-12 for details ▶



# 1 Apply



## 1 FIND A LISTING YOU QUALIFY FOR

**SIGN IN** or **CREATE AN ACCOUNT**. Click **RENT**, and then click **FIND MATCHING LISTINGS**. You can filter by household size or income.

## 2 APPLY TO A LISTING

Click **APPLY ONLINE**, choose your language, and answer questions about the following information:

### A. PERSONAL INFORMATION

DAHLIA will ask for personal details like your phone number, current home address, and alternate contact.

**If you're selected in the lottery, the Leasing Agent should also reach out to your alternate contact.**

If you have a Housing Counselor, list them as your alternate contact.



## Get Support

Housing Counselors can help you with your application or with your housing search. **Reach out soon** because it can take a while to get an appointment:

[homeownershipsf.org/rentalapplications/](https://homeownershipsf.org/rentalapplications/)

Watch videos on each step of the process:



**If you're undocumented, you can still apply!** You'll qualify for most buildings. Leasing Agents don't ask about your citizen or residency status, unless you apply to a HUD building. The listing will say if it's a HUD building.



## B. HOUSEHOLD

List the people you plan to live with and if anyone has any accessibility needs. Not all buildings will have accessible units.



Only submit ONE application per household or you'll be disqualified.

## C. INCOME

DAHLIA will ask:

- About your gross income. Gross income is what you make before taxes are taken out.
- If you receive any housing support (like a Section 8 voucher).
- If you receive any financial support (like Social Security).



Be honest about your income, or you'll be disqualified. For help calculating your income, go to:

[housing.sfgov.org/  
income-calculator/  
rental/intro](https://housing.sfgov.org/income-calculator/rental/intro)

## D. LOTTERY PREFERENCES

Preferences move you up in the lottery and increase your chances of getting a unit.

To claim a preference, you need to submit documents **dated within 45 days** of when you submit the application.

See more on pg 5 ▶



## 3

## SUBMIT

After you submit, you'll see a screen that says MOHCD has received your application. It will include your applicant number for that listing and tell you when the lottery will be. Save your



You won't hear any updates on your application unless you've been ranked high in the lottery and are moving onto the next stage, called the Lease-Up.

See pg 8 ▶

## 4

## REPEAT

Applying will be a lot faster after the first time. DAHLIA will remember your info for future applications. If your personal info changes, update your account.

Find a routine for applying that works for you. Go to [housing.sfgov.org](https://housing.sfgov.org) and click **SIGN UP TODAY** at the bottom to get alerts when a new unit becomes available. Always remember to **SIGN IN** to your account when you apply.



# LOTTERY PREFERENCES

**Always claim a preference if you qualify for one.** When one person on your application qualifies for a preference, the entire household benefits and moves up in the [See pg 7 to learn how preferences impact your ranking](#) ▶

Below are the most common preferences available. Each application will prompt you to claim the preferences available for that building. Not all listings will offer all the preferences.

PREFERENCE	You can claim this preference if...
<b>Live or Work in San Francisco</b>	You already live in San Francisco or you work at least 75% of the time in San Francisco.
<b>Neighborhood Resident</b>	Your current home address is in the same Supervisor District or within a half-mile of the building you're applying to.
<b>Certificate of Preference (COP)</b>	You or your family were displaced from neighborhoods like the Fillmore/Western Addition, Japantown, Hunters Point, and Yerba Buena in the 1960-70s.
<b>Displaced Tenant</b>	You were displaced by: <ul style="list-style-type: none"> <li>→ The Ellis Act or an Owner Move-In.</li> <li>→ Fire damage and can't return to your home within six months.</li> <li>→ Unaffordable rent increases because rules that kept your unit affordable expired.</li> <li>→ The City declared your unit unlawful or illegal.</li> <li>→ Building or safety concerns ("no fault" eviction).</li> </ul>
PRIORITY	You can claim this priority if...
<b>Veteran</b>	You served in the US military, naval, or air service, and your discharge wasn't dishonorable.

To claim a preference, you have to show proof. Documents have to be dated within 45 days of when you submit the application. Submit current documents every time or you could be disqualified.

You will need one of these documents on official letterhead, with a date, and your current home address:

- Telephone bill (landline only)
- Cable or internet bill
- Electric bill
- Gas bill
- Water bill
- Paystub
- Letter from a service provider (like health provider or nonprofit you receive services from)
- Letter from your employer
- School records (ex. From SFUSD or City College)
- Public Benefits record (ex. Medi-Cal or Calfresh)

If you think you qualify, reach out to MOHCD's COP Hotline to check your eligibility at **628-652-5801**

If you think you qualify, check your eligibility at **[sf.gov/learn-about-displaced-tenant-housing-preference-dthp](https://sf.gov/learn-about-displaced-tenant-housing-preference-dthp)**

For the Veteran Priority to improve your lottery ranking, you must also qualify for one of the four preferences listed in this guide.

See pg 7 to learn how it works ▶

Preferences come from laws made by the Mayor and the Board of Supervisors.

For more information on preferences, go to **[sf.gov/get-priority-housing-lottery](https://sf.gov/get-priority-housing-lottery)**

# Resources

To find a housing counselor:  
[homeownershipsf.org/  
rentalapplications/](http://homeownershipsf.org/rentalapplications/)

To learn about Area Median Income (how the government decides who qualifies for affordable housing):  
[sf.gov/find-your-area-median-income-ami-level](http://sf.gov/find-your-area-median-income-ami-level)

For more help with your housing needs: [sfplanning.org/  
housing-resources](http://sfplanning.org/housing-resources)

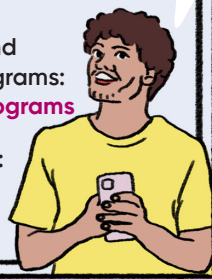
If you're experiencing homelessness:  
[hsh.sfgov.org/services/  
how-to-get-services](http://hsh.sfgov.org/services/how-to-get-services)

For tenant resources:  
[sf.gov/information/  
rent-relief-resources](http://sf.gov/information/rent-relief-resources)

To learn about Public Housing programs and housing voucher programs:  
[sfha.org/housing-programs](http://sfha.org/housing-programs)

For essential services:  
[sfserviceguide.org](http://sfserviceguide.org)

Keep applying!



## COLLABORATORS

SF Planning Community Engagement Fellows are part of a two-year program focused on advancing racial equity, fostering community-driven solutions, and strengthening City-Community partnerships.

### 2023-25 Participating Organizations:

- Booker T. Washington Community Services Center
- Friendship House Association of American Indians
- Young Community Developers

San Francisco Planning Department

Mayor's Office of Housing and Community Development

The Center for Urban Pedagogy (CUP) is a nonprofit that uses the power of art and design to increase meaningful civic engagement in partnership with historically marginalized communities.  
[welcometoCUP.org](http://welcometoCUP.org)

## DESIGN & ILLUSTRATION

Boyeon Choi is an art director/illustrator based in New York.  
[boyeonchoi.com](http://boyeonchoi.com)

Special thanks to all the community members and housing counselors who participated in feedback sessions and interviews to inform the development of this pamphlet.



San Francisco Planning



## 2 Lottery

If you're ranked highly in the lottery, you'll be invited to submit a rental application and other documents to see if you're eligible for that building. Here's how it works:

### 1. RANDOM RANKING

A computer program randomly ranks all the applicants who applied to a listing. The program never shows your name—it only shows your lottery ticket number. Names are used here to make it easier to follow along.

The flags next to applicants' names represent the preferences each person claimed.

RANDOMLY RANKED APPLICATIONS	
1	Mariah
2	Sydney
3	Julia
4	Karina
5	Mel
6	Taylor
7	Zach
8	James

James claimed one preference (COP). If an applicant doesn't have a flag next to their name, it means they didn't claim a preference. If you qualify, you can claim multiple preferences.

### 2. PREFERENCES RISE TO THE TOP

After the program randomly ranks all the applicants, it groups applicants by preference and bumps them to the top of the list.

Preferences are prioritized in this order:

1. Certificate of Preference (COP)
2. Displaced Tenant
3. Neighborhood Resident
4. Live or Work in San Francisco

FINAL LIST, FILTERED BY PREFERENCES	
1	James <span>COP</span>
2	Julia <span>Displaced Tenant</span>
3	Taylor <span>Displaced Tenant</span>
4	Mel <span>Neighborhood Resident</span>
5	Karina <span>Neighborhood Resident</span>
6	Mariah <span>Live or Work in SF</span>
7	Sydney <span>Live or Work in SF</span>
8	Zach <span>Didn't claim a preference</span>

Always claim a preference if you can! James ended up at the top of the list because he is a COP holder.



Veterans rise to the top within each category. Karina was randomly ranked higher than Mel, but Mel ended up in front because she also qualified for and claimed a **Veteran Priority**.

Anyone who cannot claim a preference is ranked last.



## 3 Lease-Up

If you're at the top of the lottery list, a Leasing Agent will reach out. To make sure you qualify for the building, they'll ask for information about your **income, assets, credit, rental history, and criminal record.**

The listing you applied to belongs to one of two programs:

→ **Below Market Rate (BMR)**

See pg 9 ▶

→ **100% Affordable Housing**

See pg 11 ▶

Each program requires different paperwork, and the documents needed can also vary by building. **The email sent by your Leasing Agent will list the documents you need to submit.** The next few pages give an idea of the documents you'll need to prepare.



To figure out what program your listing belongs to, check the bottom of the listing under "Additional Information."



**Leasing Agents reach out to applicants in the order of the lottery list until all the units are filled.** Leasing Agents reach out to many applicants per unit in case someone doesn't respond. Even if you're lower on the lottery list, you could still get a call!



**Leasing Agents reach out by email, text, and phone call.** They'll reach out in English, and you can ask for interpretation. They should also reach out to your alternate contact. If they don't, and you're disqualified for not responding, you can appeal.

**5**  
days



**After the Leasing Agent reaches out, you have 5 days to respond or submit paperwork.** Need more time? Ask for it and give a reason. You can say you're struggling to collect documents, need interpretation, or have a disability.



If you feel you were disqualified in error, you can submit an appeal.

See pg 12 ▶

**Get Support with Lease-Up**

For questions about the listing or paperwork, reach out to the Leasing Agent. For help resolving issues with the Leasing Agent, e-mail MOHCD: [sfhousinginfo@sfgov.org](mailto:sfhousinginfo@sfgov.org)

# BELOW MARKET RATE (BMR) PROGRAM

After the Leasing Agent reaches out, you have **5 days** to submit all the documents. The email you get from the Leasing Agent will have instructions for how to submit.

You'll need to show proof of income and declare assets. If your credit score is low, or you have a lot of debt, you'll have to explain what caused the debt and show how you're managing it.

## PROOF OF INCOME

● If any of these apply to you or your household... → Everyone who is 18+ needs to provide...

**Salaried Income**

- 2 current Pay Stubs
- 1 year of Tax Returns
- W2 Forms

**Housing Assistance**

- Rental Subsidy
- Section 8 Voucher

**Receive public benefits such as SSA, SSI, CAPI, EDD, etc.**

- Benefits Statement

**Receive financial support from someone outside your family**

- Receipts and History of Gift Income

**Are self-employed**

- Profit & Loss Statement Form\*
- Self-employment Declaration Form\*
- 2 years of Tax Returns & 1099 Form

**Are unemployed or no income**

- Unemployment Declaration Form\*

**Haven't filed your taxes recently**

- Income Tax Declaration

\*The leasing agent will provide templates for these forms.



## ASSETS

- If you or anyone in your household has assets, everyone who is 18+ has to declare them:

- Last 2 Bank Statements
- Retirement
- If you have deposits that are more than \$500 dollars (aside from employment), you may be asked to provide a written explanation
- Life Insurance
- Stocks / Bonds
- Certificate of Deposit (CD)

## CREDIT REPORT & RENTAL HISTORY

Most property managers will run a credit report for everyone in the household who is 18+. Some buildings use your credit score, which is included in your credit report.

### ● Prove You're Managing Your Debt

If you don't have credit history, or if your credit score is low, you can still get a unit if you show proof that you're working on it. This could be:

- 2 years of on-time bill payments
- 2 years of on-time rent payments
- Proof that you're on a payment or money management plan. If you're not already on one, ask your Housing Counselor for help setting one up!

Medical and student loan debt is never held against you!



### ● Explain Unpaid Rent or Eviction

If there's a record of unpaid rent, it will show up on your credit report, and you'll need to explain why you weren't able to pay rent. Possible reasons could be:

- Changes to your housing costs
- Insufficient income due to losing your job
- Escape of domestic violence
- One-time life events, like severe injury, hospitalization, or homelessness

Some BMR buildings allow a **guarantor**, which is someone who agrees to pay your rent if you're unable to. After one year of on-time rent payments, you'll be able to remove the guarantor from the lease.



# 100% AFFORDABLE HOUSING PROGRAM

The Leasing Agent will reach out to set up an interview. You have **5 days** to say you want to move forward with an interview. Documents are due at the time of the interview. The email you get from the Leasing Agent will have instructions for how to submit the documents.

You'll need to show proof of income and declare assets.

## INTERVIEW

- Everyone in your household who is 18+ has to attend the interview.
- You can ask to join virtually or by phone!
- If you need interpretation, bring someone 18+ or ask the Leasing Agent for an interpreter.
- If your Housing Counselor is not available to attend your interview, that's OK. It's more important that you attend so you don't lose the opportunity to get a unit.

## PROOF OF INCOME

● If any of these apply to you or your household...



Everyone who is 18+ needs to provide...

Salaried Income

- Last 3 Months of Pay Stubs
- Verification of Employment Form\*

Housing Assistance

- Rental Subsidy
- Section 8 Voucher

Receive public benefits such as SSA, SSI, CAPI, EDD, etc.

- Benefits Statement

Receive financial support from someone outside your family

- Receipts and History of Gift Income

Are self-employed

- 2 years of Tax Returns & 1099 Form
- Profit & Loss Statement Form\*
- Last year's 1040 form with Schedule C
- Some Payment Statements From Clients

Are unemployed

- Income Tax Declaration
- Unemployment Declaration Form\*

\*The leasing agent will provide templates for these forms.

## BOTH PROGRAMS

**ASSETS** ● If you or anyone in your household has assets, everyone who is 18+ has to declare them:

- Last 6 Bank Statements
- If you have deposits that are more than \$500 dollars (aside from employment), you may be asked to provide a written explanation
- Stocks / Bonds
- Retirement
- Life Insurance
- Certificate of Deposit (CD)

## CREDIT REPORT & RENTAL HISTORY

Many buildings **DON'T** run a credit report for this program. If they do, they'll only look at the amount of debt you have. If you have debt, you'll need to show proof that you're managing it.

See pg 10 for a list of ways to show proof ◀

If you went to court for unpaid rent, it will show up on your credit report. You'll need to explain what happened.

See pg 10 for a list of reasons ◀

You'll need to provide your current landlord's contact info. The leasing agent will send them a Landlord Verification Form. You don't need to do anything here—if your landlord doesn't fill it out, you won't be penalized.



## CRIMINAL RECORD

The Leasing Agent will run a background check. Because of the Fair Chance Ordinance, **you can't be discriminated against because of your record** when applying for housing. However, you will be disqualified if you have a felony conviction in the past 7 years or were convicted of a sex crime.

If you think you've been wrongly disqualified because of your criminal record, contact the Human Rights Commission [hrc.info@sfgov.org](mailto:hrc.info@sfgov.org) and schedule an appointment to file a complaint. You can also submit an appeal. [See below](#) ▼

## APPROVED? CONGRATS!

The Leasing Agent will reach out to sign the lease. Ask your Leasing Agent when your lease begins.

**Read Your Lease!** The original listing says what additional fees (application fees, deposits, utilities, etc.) you might need to pay. Double check your lease to make sure there aren't any new fees.

## APPEAL

If you were wrongly denied, you can appeal. Instructions for how to submit an appeal are in your disqualification letter.

You have to submit the appeal and provide documents showing why the denial was wrong **within 5 days** of being denied.

If you're appealing because of a criminal record, you have **14 days** to appeal and submit additional documentation.