

Seniors wait years for affordable housing

Price is right, but short supply can't meet high demand

By MARJORIE BEGGS

YOU'RE ELDERLY and you're looking for a studio or one-bedroom in the central city where rents are low and transportation is good. Your income is low, say \$20,000.

The Extra tried to determine your chance of finding a safe, affordable, permanent roof over your head, maybe even a clean, well-lighted place. The answer, unsurprisingly: not good, unless you're prepared for a long wait, probably years.

The area is dense with thousands of affordable units in buildings owned by nonprofit or for-profit developers or the government — public housing. But most units are already taken and waiting lists are closed. The list of applicants, often longer than a building's total units, have become unmanageable. When they open, they move glacially. Applicants who are severely disabled, homeless or veterans, sometimes get extra points that advance their place on the list.

6 NONPROFIT DEVELOPERS

Information about housing for low-income seniors is most readily available from nonprofit developers. Their mission is to serve the community, and they work hard to get out the word about vacancies and lists. Six of those nonprofits have the lion's share of units in the central city: Tenderloin Neighborhood Development Corp., Mercy Housing, TODCO, Chinatown Community Development Center, Community Housing Partnership and Asian Inc.

TNDC is the largest, with 2,354 units in 29 properties, most in the Tenderloin. Some are for families only, others for formerly homeless, some target people with mental and physical disabilities, others seniors. Nine TNDC buildings, with more than 1,200 units, have units appropriate for seniors.

Of those nine, only the Dalt Hotel at 34 Turk St. has an open waiting list — not for a vacancy, just to be on the list for a room. Put in an application and, if you meet the income criteria, you'll be put on the first-come, first-served list. When a room does open up, TNDC will select a few names, see if the applicants are still available, interested and fit the criteria. If you're No. 1, the spot, when vacant, is yours.

112 APPLICATIONS FOR THE DALT

The Dalt, a 177-room SRO with a grungy, troubled past including a murder rampage in 2003 when it was under a for-profit owner, now looks more than presentable and has a good reputation among tenants. Its waiting list has been open and closed several times since last year and the current round closed Feb. 21. Before it closed, 24 people were on the list; 112 new applications came in on this round.

A Dalt room without a private bath rents for \$525. The applicant's income has to be at least \$9,450 a year and no more than \$34,000 to qualify for that rent. For a room with a bath — there are only 28 — the rent is \$596 and income must be at least \$10,728.

Many Dalt residents pay less than those rents because 44 of the rooms are "project-based voucher" units subsidized by HUD Section 8. The vouchers, available through the S.F. Housing Authority, have no income requirements, are attached to specific buildings and renters pay 30% of their income. These rooms have their own waiting list.

"A person applying to us might be on more than one list for a single building, depending on the unit's requirements," says Brandon Flannery, TNDC's compliance manager. "One property might have four or five ways for us to get people into housing."

He wouldn't venture a guess about

the time it might take — months? years? — to get a room at the Dalt.

The number on the waiting list varies at other TNDC buildings: 354 for O'Farrell Senior Housing, 104 for Maria Manor, 460 at Civic Center Residence. A whopping 2,611 qualified for the lists at 990 Polk, a spiffy, 110-unit building built in 2008 on the fringe of the Tenderloin.

Not only TNDC has scant to offer.

Mercy Housing has five buildings in the central city at which many, and in some cases all, residents are seniors. Not one property has an open waiting list, and the longest list — 872 — is for Edith Witt Senior Community at 66 Ninth St., which opened in 2010. The building has 107 units, is HUD-subsidized, and residents pay 30% of their income.

Mercy's Presentation Senior Com-

munity at 301 Ellis houses 124 seniors with 489 waiting. Rents are 30% of income. Only five or six units turn over annually in this HUD Section 202 building. Section 202 subsidizes nonprofits' capital expenses for senior supportive housing and helps subsidize tenants.

The story is the same for other Mer-

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ELDER PROFILE



PHOTO BY PAUL DUNN

Young Taek Lim sits in a familiar chair in his old barber shop on Ellis Street that he had for 25 years. It is now called YSA Barber Shop. Lim has been on the public housing waiting list for 10 years.

Gentrification keeps retired Korean barber in housing limbo

By ARUNA LEE

YOUNG TAEK LIM for 25 years cut hair at his own shop in the Tenderloin. Today, he sleeps on a mattress in the living room of his one-bedroom apartment, which he shares with another elderly Korean to keep up with rising rents.

Lim says the tech boom has heightened his feelings of financial insecurity and social isolation.

"The Bible keeps me company, especially during the holidays," says the 75-year-old Korean immigrant. "Sometimes I'll go out fishing on Pier 39."

Lim arrived in San Francisco from South Korea in 1981 with his then-wife and three sons. He soon opened a barber shop on Ellis Street, in the center of what was then, as now, an area known for prostitution, drugs and poverty.

He named his shop OK Barber.

The neighborhood's low rents allowed Lim and other entrepreneurial immigrants to set up shop here. He eventually banked enough to buy a small condo with his family on Eddy at Larkin Street.

In those days, more Koreans were living in the Tenderloin. "We used to call that building across the street the 'Kimchi apartments' because there were so many Koreans living there," Lim notes, pointing to a building directly across from his one-time business. Kimchi, a fermented cabbage dish, is a staple of Korean cuisine.

FEWER KOREANS IN TENDERLOIN

Today the Korean community in the Tenderloin has largely disappeared, replaced by a growing Latino population, Southeast Asians and immigrants from the Arab world.

"I knew nothing other than my home and my barber shop," explains Lim, whose neatly coiffed hair and tanned skin belie his age. After his divorce in 1997, Lim sold his home to pay for his children's college education. He resettled into the one-bedroom apartment where he now lives.

It's gritty, but the location was ideal — just a block from his old shop. And, at \$1,200 a month, the rent back then fit his budget.

But when Lim retired in 2008, he was forced to rely

on his \$800-a-month Social Security check. His rent has since jumped to \$1,800, forcing him to rent out his bedroom to cover the cost. He now sleeps on a fold-up mattress in the living room.

Nearly 1,200 Koreans 65 and older live in San Francisco, according to the 2010 U.S. Census. About 20% of them live alone on fixed incomes. Rising costs, Lim says, are fast eating into the life savings he put away when he sold his condo. He now sees public housing as his only hope of escaping the financial downward cycle.

"Things aren't like they used to be," Lim sighs, looking out the lone bedroom window. "Getting into public housing is my only hope, but it's like trying to get blood from a stone."

He applied 10 years ago, and is still waiting.

26,000 ON WAITING LIST

San Francisco Housing Authority officials say it's hard to know how much longer it will be before Lim is placed. Of the Housing Authority's 40 properties across the city, only two are in the Tenderloin.

Demand, meanwhile, continues to rise alongside home prices and a rental market that's highest in the nation.

Rose Dennis, a Housing Authority spokeswoman, says applicants are given priority based mainly on age, income, disabilities and whether they are veterans.

But with 26,000 households on the waiting list, Dennis says the SFHA stopped taking applications for public housing in 2010. It closed applications for Section 8 housing in 2001.

But for Lim, the uncertainty over when and where he will eventually be able to settle is a daily struggle. "I feel like I have a right to vote, but no right to live."

As he speaks, a U-Haul truck pulls up outside his place. Two young men hop out and begin ferrying their belongings up the flight of stairs to their new \$2,400-a-month one-bedroom unit. It's cheap as San Francisco prices go.

■ Aruna Lee is Korean media monitor and reporter for New America Media.