

Cheapest private studio in the neighborhood — it's below market rate



PHOTO BY JONATHAN NEWMAN, COLLAGE LISE STAMPEL

Wilson Building on Market Street offers best deals by a private developer.

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county to address the crisis. The city has modified and tweaked its housing ordinances almost annually in an effort to balance housing stock against a wall of obstacles, including organized neighborhood opposition.

When affordable housing was built, bureaucratic blunders often rendered the units useless. A 2012 budget analyst report to the Board of Supervisors revealed that 17 units of affordable housing at 55 Page St. remained unoccupied for five years, because the Mayor's Office of Housing (MOH) failed to market them.

BMR rental applicants do not submit the application to the mayor's office but to the rental agent directly when the affordable units come on line. MOH posts notices on the city's Website when affordable units are ready to market and it monitors the scheduled lottery draw, but the meat of the transaction is between renter and landlord. There must be a 28-day application window and developers are required to run notices in local papers.

The city's affordable housing program is geared to those with low and moderate incomes.

Prosperous tech workers who have flooded the city in the wake of the Twitter tax break are willing to pay high rents and have created a fevered demand in a short supply market.

Despite a recent widespread media report that commercial and residential rates in mid-Market have not increased, the displacement of nonprofits and those close to the scene who follow the facts speak otherwise.

"Rents in the city rose 41% from 2011 to 2013 and 25% in the Tenderloin," according to Dan Kelly, the Human Services Agency director of planning. Federal budget cuts, redevelopment's 2012 demise and the recent expiration of a state housing bond program haven't helped either. Not enough BMR units are available for the thousands of eligible renters who live or work here.

A report the nonprofit California Housing Partnership released three months ago set the shortfall of affordable housing in the city at more than 40,000 units, noting that social workers, schoolteachers, sales clerks, waiters, auto mechanics and others not graced with a six-figure income may have a chance to rent where a one-bedroom median rental citywide is \$3,100, but only through affordable housing — and it's a long shot.

The Wilson Building, built in 1901, destroyed in the '06 quake, then reborn as a commercial base for furniture stores, clothing makers and medical offices, had stood vacant for 10 years. Hidden behind scaffolding, open in part to wind and rain and nesting birds, the building endured a succession of owners and a series of failed renovation attempts.

This year Raintree Partners from Southern California completed the restoration. The seven BMR units, ranging from 386 to 531 square feet, are a steal at less than half the going rate.



PHOTO ALGIE ABRAMS, WWW.ALGIEABRAMS.COM

Street Beggar Woman, above, is one of Algie Abrams' images in the Faithful Fools show to run through 2015. Right, Father Louis Vitale and Meg Whitaker-Greene discuss Abrams' photo Bent but Not Broken during the reception for the exhibition opening. Below, Even the Dying Must Work leverages the power of compositional negative space to isolate the figure of the boy.

Applications for the units opened Aug. 11 and closed Sept. 8 — 371 applications were received.

According to Aissia Ashoori, director of BMR programs at the MOH, that's a generally small number. "I think the demand for one- and two-bedroom units is higher than for studios. Earlier this year the 69 BMR units at Mosso at Fifth and Folsom drew 2,000 applications. The 90 units at NEMA (10th and Market) drew more than 1,700," she said.

On Sept. 19 at the Main Library, MOH and Wilson reps conducted a lottery draw for the apartments and 100 applications were drawn.

These BMR applicants must establish the bona fides of the household. At least one household member must live or work in San Francisco, and all sources of income or benefits, including asset income, must be certified. Certain retirement accounts won't exclude you, however, regardless of their value. If you own a business, or hold title to residential property or land, expect to document its value and any income it brings in. Proving what you state in the application is necessary in lottery land where you can earn a preferred status if you're a recent Ellis Act evictee or you've hung on despite a redevelopment eviction extending back to the 1960s.

Lucky lottery winners then faced review of their application by Wilson reps. MOH gave them a heads-up: Be prepared to submit federal tax returns, pay stubs, income statements and three consecutive bank and asset statements. After clearing the document hurdle, rules of the Wilson rental background check take hold. Your credit report is drawn and a rating assigned. Past credit problems can derail you. Debts to previous landlords or outstanding non-sufficient funds checks are verboten.

If you pass the credit review, be prepared for a criminal background check. Felony convictions must be seven or more years behind you, though sex or terrorism crimes rub you out immediately. No one can co-sign your rental agreement, but someone might guarantee your rent payment, if their rent-to-

income ratio triples your monthly rent.

However, pets and service animals are OK, if the animal doesn't weigh more than 25 pounds. No pit bulls, malamutes, Doberman pinschers, or Rottweilers are allowed. Tarantulas, piranhas, reptiles, raccoons, ferrets or macaws are not welcome either.

If you are still in the game, keep that application polished and current. Emerald Fund has opened applications for 48 affordable studio, one-bedroom and two-bedroom apartments, renting from \$899-\$1,139 a month in its 400-unit complex at 100 Van Ness. Applications will close Nov. 25. The lottery is Dec. 10. Good luck. ■

A perfect vessel for old wine

Abrams' Photoshopped images show elderly, poor at their best

By Ed Bowers

ON DISPLAY at the Faithful Fools is an exhibition of photographs by the Algie Abrams that is especially relevant for digital media artists and the citizens of the Tenderloin. Photographers can take inspiration from Abrams' skillful use of Photoshop to transform images of the destitute into artistic statements in which we see the homeless and the poor depicted with grace and dignity.

This is an important exhibition. Abrams was an electrical engineer at Johnson Space Center in Houston until 1976 when he purchased his first camera. He showed it to me and it looks about as big as a sawed-off shotgun. He chose homeless and other indigent people as subjects, he said, because they sit or stand in one place long enough for him to get good shots of them. Great work is all in the details and Abrams' candor is refreshingly insightful.

At Abrams' late-September gallery reception at the Faithful Fools, among the large turnout was the local legend of social justice, Father Louis Vitale. He loved the exhibit, he said. Another viewer, Lotus Miller, a young 66 who has been homeless three times, commented: "Everyone (in the photos) has such dignity. It's amazing!"

These photographs peer deep down into the silent presence of poverty on the street. Many of the subjects appear posed against a blurred or black or gray background as though caged behind the wall of an anonymous prison. "Street Beggar Woman" is an elderly lady, palm outstretched, begging against a black background, the void. Her open blank stare exhibits neither the luxury of love nor the indulgence of hate.

"The thing I did there was to take the background and turn it black," Abrams said, explaining his use of Photoshop. The black background brings out the woman's stoicism. She ap-

pears resigned to aloneness. "I try to minimize distraction from the image," Abrams said. And so he does.

As someone growing older hourly, I appreciate Abrams' vision of the elderly poor. None appears pathetic or silly. They exude dignity. Take the photograph of an old man on a walker counting his change so he can buy cigarettes, the cigarettes lying at his feet as he counts the coins. With all other distractions removed this illuminates the expense of a bad habit that, significantly, may hold off a little despair.

A personal favorite, "Even the Dying Must Work," shows a young man sitting on a tar-black road, his back slouched against a molten red wall. His eyes are closed as though he were in prayer, or he may be dying. The scene evokes images of fire and life and death, the dying boy and the wall both suffused with an inanimate life.

When I look at these photographs, I think only of the photograph, not the photographer. Abrams keeps his ego out of the picture. "I don't want to be part of the conversation. I feel like I'm the vessel and not the wine," he told me.

There are many great photographs in this exhibit. Anyone interested in the art of photography and the dignity of the homeless and poor should check it out. It's about time that the poor and homeless get presented with as much respect as is given to the rich and famous. The people in these photographs could be your mother or father, son or daughter.

Abrams captures the human dimension of poverty. Look at them close enough and the homeless here become as familiar as your face in the mirror. Go to this exhibit to find out if I'm right. It will be at the Faithful Fools at 234 Hyde St. for one solid year. You might recognize yourself in some of the photographs, or, if you look close enough, even peer into the future of someone you know. ■



PHOTO SAM DENNISON

Nonprofit TODCO also offers cheap units

Cheap is a relative term. There are scores of SROs in the Tenderloin where one could rent a studio apartment for less than \$899 a month. The amenities wouldn't match the new, shiny gadgetry at the privately developed Wilson Building, and there might be eligibility requirements more individualized than the city's below market rate rental program.

The size may be less than the Wilson studios, and there's no private bathroom. You would have access to a community kitchen and your home could have a two-burner stove, microwave and refrigerator, as at three of nonprofit TODCO's SROs south of Market Street that maintain waiting lists.

The Knox at Sixth and Tehama streets has an open waiting list for a one-room, 189-square-foot apartment with a semiprivate, 49-square-foot bathroom. Tenants have access to a community lounge, rooftop garden and laundry facility. The building has 24-hour staffing and surveillance, and it's yours for \$865 a month plus utilities.

You must make at least \$20,760 a year but no more than \$34,600. Supportive services are available in-house.

At Hotel Isabel on Mission near Seventh, TODCO provides a single room with kitchen amenities. You can't make more than \$34,600 a year, but there is no minimum income. The rent is 30% of your income and to make the waitlist you must have a Certificate of Homelessness issued by Public Health. Some of the Isabel's units rent with Section 8 subsidies.

For Bayanihan House at 88 Sixth St. add your name to TODCO's waiting list and you might lease a 126-square-foot single room with a shared bathroom for \$572 a month plus utilities. You must earn at least \$10,529 a year, but no more than \$30,275. Again, you may qualify through a DPH Direct Access to Housing program, but some of the Bayanihan's units are non-assisted. There are regular social, cultural and culinary events put on by resident volunteers. ■

— Jonathan Newman



PHOTO ALGIE ABRAMS, WWW.ALGIEABRAMS.COM