



2016 REALTOR[®] BROKER SUMMIT

Advocacy Success at the
Local, State and Federal Level



2016 REALTOR[®] BROKER SUMMIT

Local Level

**NO on
PROP I**
NO HOUSING MORATORIUM

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Take a closer look at the moratorium on housing...

TAKE A CLOSER LOOK AT

PROP I 



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When you look closer, it's clear: Prop I will make the housing situation worse.

We need more affordable housing in San Francisco, but the Housing Moratorium — Proposition I — will only make the problem worse for the entire city.

PROP I WILL STOP FUNDING for hundreds of affordable homes.¹



PROP I WILL STOP CONSTRUCTION of 1500 new homes in total.²



PROP I COULD COST TAXPAYERS more than \$1 billion.³



BY THE NUMBERS

Take a look at the numbers and Prop I gets even worse:

Number of homes and apartments damaged by fire or in grave disrepair that could be repaired under Prop I:

0⁴

Cost to taxpayers for the homes lost under Prop I, per unit:

Over \$800,000

per unit (Over \$1 billion total)⁵

Years that such a poorly written measure will be held up in costly litigation:

?

Similar measures that were rushed to the ballot like Prop I have taken years to litigate and cost taxpayers millions of dollars in wasted legal fees.

"A moratorium on new units simply makes housing less available—and makes it likely that more people will be displaced. Prop I is a short-sighted proposal that will only make the housing situation worse."

—Gabriel Metcalf, President and CEO of SPUR and San Francisco housing expert

That's why Prop I is opposed by Senator Dianne Feinstein, Mayor Ed Lee, the San Francisco Democratic Party, the San Francisco Police Officers Association, the housing experts at SPUR and thousands of residents who care about affordable housing.



Vote NO on Prop I on November 3.

Visit www.SFRealHousingSolutions.com for more information.  

¹ <http://www.kqed.org/sites/2/2015/07/23/prop-i-impacts-072315.pdf>

² <http://www.kqed.org/sites/2/2015/07/23/prop-i-impacts-072315.pdf>

³ <http://www.kqed.org/sites/2/2015/07/23/prop-i-impacts-072315.pdf>

⁴ <http://www.kqed.org/sites/2/2015/07/23/prop-i-impacts-072315.pdf>

⁵ <http://www.kqed.org/sites/2/2015/07/23/prop-i-impacts-072315.pdf>



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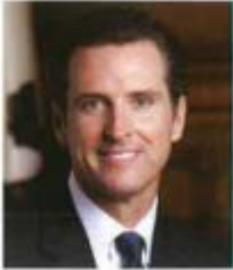
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WHO do you want to pay for affordable housing in San Francisco?

- DEVELOPERS**
- TAXPAYERS**



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*“Struggling families need housing—not empty promises.
NO on I. We need more affordable homes.”*

LIEUTENANT GOVERNOR GAVIN NEWSOM

Those who’ve looked most closely at Prop I have all come to the same conclusion:
Prop I is wrong for San Francisco.

Prop I immediately stops development of nearly 1,500 new homes, including hundreds of affordable homes. And it doesn’t require building even one new affordable home. It also won’t prevent a single eviction or price increase—in fact, it will increase evictions and prices by limiting the supply of new homes.



“The housing moratorium won’t stop a single eviction, won’t build a single unit of affordable housing, and won’t lower rents by a single penny. Quite the contrary, the moratorium will make a bad housing situation even worse.”

**SUPERVISOR
SCOTT WIENER**

San Francisco can’t afford the cost of Prop I.

Local leaders and experts have carefully evaluated Prop I and found it will mean fewer homes, higher prices and more evictions.

Join Senator Dianne Feinstein, Lieutenant Governor Gavin Newsom, Mayor Ed Lee, Assemblymember David Chiu, Supervisor Scott Wiener, Alice B. Tolkas LGBT Democratic Club, the Noe Valley Democratic Club, Mission Democratic Club, the Bay Area Renters’ Federation, the *San Francisco Chronicle*, the *Bay Area Reporter*, the San Francisco Housing Action Coalition and dozens of community leaders and organizations in saying Prop I is wrong for San Francisco.

**Experts Agree—
Prop I Will Make
the Problems**

Worse.

The city’s chief economist looked at Prop I and said it would lead to fewer homes and higher prices. And it won’t stop evictions or gentrification.

Read the report and get the facts on Prop I at SFFRealHousingSolutions.com/report



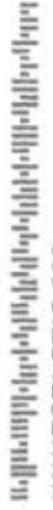
On November 3, **VOTE NO on PROP I**

www.SFFRealHousingSolutions.com  



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Join the Mission Democratic Club in Opposing Prop I

Listen to the Mission on Prop I

“**I** rent in the Mission. I oppose Prop I because we need to make it easier, not harder, to build new homes. Fewer homes mean higher prices.”

RAFAEL SOLARI
MEMBER OF THE SAN FRANCISCO
BAY AREA RENTERS' FEDERATION



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Hear why residents of the Mission are saying **NO** on **PROP I**



“ Prop I will halt construction of new homes. If we don’t build new homes, prices will go up, and families will be forced out of the Mission. I grew up in the Mission and am raising my daughters here. I know that Prop I is wrong for my neighborhood.”

AKIKO RODRIGUES
MISSION RESIDENT



“ I’ve lived in the Mission for the last 25 years. Proposition I will do a lot of damage for the progress of San Francisco and the Mission District. I will vote No on Proposition I.”

PABLO MACIEL
MISSION RESIDENT



“ I’m voting no on Proposition I because I believe we need more housing, more affordable housing, more middle class housing.”

JULISSA HERNANDEZ
CO-PRESIDENT, MISSION DEMOCRATIC CLUB AND LIFELONG MISSION RESIDENT

We all agree: **VOTE NO** on **PROP I** on Nov. 3

San Francisco’s chief economist found that Prop I would lead to fewer homes and higher prices.

Prop I stops the creation of 1,500 new homes, including hundreds of affordable homes. According to the city’s top economist it does not help the eviction crisis at all, and it will make it harder to find a home or apartment to rent or buy.

Senator Dianne Feinstein, Lieutenant Governor Gavin Newsom, Mayor Ed Lee, Assemblymember David Chiu, San Francisco Bay Area Renters’ Federation, Mission Democratic Club, San Francisco Young Democrats, Noe Valley Democratic Club and dozens of community leaders and organizations agree—**Prop I is wrong for San Francisco.**

SFRealHousingSolutions.com





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Get all the facts for yourself at SFRealHousingSolutions.com

San Francisco Chronicle

OCTOBER 15, 2015

Vote no on Prop. I: Mission moratorium is misguided

BY ENRICO MORETTI

PROPOSITION 1 ON SAN Francisco's November ballot is perceived by many local progressives as an important step in the fight against skyrocketing rents. Unfortunately, all the best academic research on housing — including mine — indicates that the moratorium it calls for is likely to exacerbate rent increases in the Mission District and contiguous neighborhoods.

If approved, the Mission moratorium will stop construction of some 200 permanently affordable housing units and 1,100 market-rate units. This will have two effects on renters, neither of them good.

First, it will lower the number of affordable units available in the Mission District and probably induce 200 low-income families without access to affordable options to move out of the city.

Second, by stopping market-rate housing, the moratorium will increase competition for existing housing, inevitably raising rents for current residents. Picture this: 1,100 families who would have found a new market-rate unit will instead be forced to look at the existing housing supply. It does not take a doctorate in economics to realize that the price of existing apartments will get bid up even higher. This increase will not be limited to the Mission, of course, and likely will spill over to contiguous areas of the city.

A common misconception is that new market-rate housing only helps high-income newcomers. People see new pricey condos on Valencia Street and think the only beneficiaries are well-paid, high-tech workers. But when 1,100 new condos or apartments are not built in the Mission, there are 1,100 more families competing with existing residents for fixed housing stock. Everyone suffers.

Economic research on this topic is unanimous. All existing academic studies — including work done at Harvard University, the Wharton School at the University of Pennsylvania and by me at UC Berkeley — find that less housing supply results in higher rents and house prices, everything else being constant.

If it passes, Prop. I will be like a reverse Robin Hood. It will increase the value of existing units, benefiting wealthy homeowners, and increase the cost of rent, hurting renters.

I lived in the Mission for 12 years, and I understand residents' frustration. But a moratorium is not the right policy. As a research economist who specializes in housing and labor markets, I am concerned that our city housing policy is driven more by anger and ideology than by informed discourse and solid, empirical evidence. As a San Franciscan, I worry that the legitimate concerns about high rent will lead to misguided policies that make things even worse for just about everyone.

Other progressive cities show

the advantages of alternative approaches. Due to a tech boom similar to ours, job growth and housing demand in Seattle have been as strong as in San Francisco. Yet, thanks to a more rational and less political planning process, Seattle has added thousands of new units in its urban core, mostly via smart infill developments near transit, resulting in more and cheaper housing.

San Francisco can follow the examples of other cities, and slow rent increases by allowing more density, especially near public transit centers, developing new units primarily through urban infill that reuses existing buildings and develops empty lots, while avoiding sprawl and traffic congestion and depoliticizing the planning process to make it more rational and fact-based. The main winners would be the city's most vulnerable group, San Francisco renters.

Enrico Moretti, a resident of San Francisco, is the Michael Prevey and Donald Vid Chanin Professor in Economics at UC Berkeley and the author of "The New Geography of Jobs."

The Economic Impact of Prop I:

the Moratorium on Housing

SEE INSIDE Experts find Prop I will:

- › Cost taxpayers up to \$1 billion
- › Raise rents by stopping the creation of up to 1,500 homes
- › Stop construction of hundreds of affordable homes
- › Increase evictions by limiting supply without limiting demand



BREAKING NEWS!

New Report shows that Prop I will increase rents.

"I rent in the Mission. I oppose Prop I because we need to make it easier, not harder, to build new homes. Fewer homes mean higher prices."

Rafael Solari,
Member of the
SF Bay Area
Renters' Federation

KEY FINDING:

Prop I would not prevent displacements or gentrification.

As noted by San Francisco's chief economist, Prop I "would not lead to reduced direct displacement of existing residents." He further writes, "We find no reason to believe that either a temporary moratorium, or an indefinite prohibition of market rate housing will reduce the number of upper-income residents in the Mission, or slow the process of gentrification that the neighborhood has been experiencing."

CONCLUSION:

Local leaders and community groups say no on Prop I.

Dozens of community groups and local leaders have looked closely at Prop I and have come to the same conclusion: Prop I is wrong for San Francisco.

Senator Dianne Feinstein	Mission Democratic Club
Lieutenant Governor Gavin Newsom	SPUR
Mayor Ed Lee	City Democratic Club
Assemblymember David Chiu	San Francisco Bay Area Renters' Federation
Board of Equalization Member Fiona Ma	GrowSF
Supervisor Katy Tang	San Francisco Police Officers Association
Supervisor Scott Wiener	San Francisco Chamber of Commerce
Supervisor Mark Farrell	Coalition for Better Housing
Assessor-Recorder Carmen Chu	Better Housing Policies
San Francisco Democratic Party	San Francisco Committee on Jobs
San Francisco Republican Party	Plumbers and Pipefitters, UA Local 38
Asian Pacific Democratic Club	Raoul Wallenberg Jewish Democratic Club
Alice B. Toklas LGBT Democratic Club	Noe Valley Democratic Club
San Francisco Young Democrats	San Francisco Building and Construction Trades Council
Black Young Democrats of San Francisco	Laborers International Union of North America, Local Union 261
Alliance for Jobs and Sustainable Growth	Willie B. Kennedy Democratic Club
San Francisco Housing Action Coalition	Chinese American Democratic Club

(partial list)

San Francisco Chronicle

SEPTEMBER 19, 2015

"The folly of the Prop. I reasoning was put in high relief in a recent report by the city's Office of Economic Analysis, which reasonably noted that the moratorium would have no effect on the underlying trend that is stressing the neighborhood: upper-income residents who want to move into the Mission."

The San Francisco Chronicle —
along with the Bay Area Reporter,
Sing Tao Daily and the Sun Reporter
— recommends NO on Prop I.

**NO on
PROP I**
NO MORATORIUM on HOUSING



2016 REALTOR[®] BROKER SUMMIT

State Level

State Success

- The 2014 Florida REALTORS® “Helping the Homeless: REALTORS® Believe” campaign raised awareness of homelessness in Florida.
- NAR provided Florida a \$20,000 Housing Opportunity Grant.

State Success

- The “Helping the Homeless: REALTORS[®] Believe” campaign bus tour visited all 13 Florida REALTORS[®] districts, encouraging members of the associations to get involved in efforts to assist the homeless and eventually end homelessness.
- REALTORS[®] logged more than 3,000 miles on the bus tour.

State Success

- The Legislature passed \$4 million in grants supporting homelessness programs around the state.
- Joining with other homeless advocates during the 2016 legislative session, Florida REALTORS® helped pass \$5.2 million in grants to local organizations working with the homeless.



REALTORS BELIEVE

WE BELIEVE in our communities,
that housing matters and that
WE CAN MAKE A DIFFERENCE!





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Federal Level

NAR Government Affairs

Promoting and Protecting REALTOR[®]
Interests in Washington, D.C.

2015 Federal Success Story

- Case Study in Promote and Protect
- Showcased all components of NAR Advocacy
- Highlights need to be vigilant

Issue: G-Fees and Transportation

Fannie and Freddie G-Fees
used as a financing method
in Senate Transportation Bill

Impact on Real Estate

- Higher G-Fees increase Cost of Homeownership
- Restricts access to market
- Reduces number of transactions

NAR Response

- Traditional Lobbying
- Meetings with influential Members of Congress
- Grassroots engagement
- All-member Call for Action

Results

- Call for Action **generated the highest response rate in NAR history**
- 20.7%
- 197, 164 REALTORS®
- 1 email to House, 2 to US Senators
- Nearly 600,000 Total Emails

Results

- Congress *removed* the use of guarantee fees (G-fees) as a financing mechanism from the Fixing America's Surface Transportation Act (FAST Act)

Epilogue

Congress got the message: No bills raiding the Fannie/Freddie Piggy Bank introduced this year

H.R. 4893 “Risk Management and
Homeownership Stability Act”
Prohibits the use of G-fees as offsets.

Introduced by Representatives Mark
Sanford (SC-1), Brad Sherman, CA-30,
Randy Neugebauer (TX-19)

S. 752

Establishes rule to ensure that increases in G-fees shall not be used to offset provisions that increase the deficit.

Introduced by Senators Mike Crapo (R-ID) and Mark Warner (D-VA)