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August 12, 2026

Agenda Item 7a-26-0969

Doorway Owner/Operator Fees

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## Subject

BAHFA Oversight Committee to recommend the Bay Area Housing Finance Authority (BAHFA) adopt the proposed fee schedule for owners/operators for the use of the Doorway program

## Background

On June 29, 2023, the Bay Area Housing Finance Authority (BAHFA) Board launched the Doorway platform, including the public-facing [Doorway Housing Portal](#) and the Doorway Partners Portal for owners/operators and jurisdictions, in order to make it significantly easier for Bay Area residents to find and apply for affordable housing opportunities.

To date, the program has operated at no cost to applicants, properties, or jurisdictions, with both technology vendor expense and BAHFA staff time associated with this work being paid for by other sources. Application of a fee to properties has been contemplated since Doorway was first launched, and this item proposes the adoption of a fee schedule that would partially recover the costs of operating the program. Adoption of a fee schedule per this proposal will also serve to implement part of BAHFA's recently completed Strategic Plan, as the outcome of Module 2 calls for the generation of revenue from BAHFA programs to support efforts to achieve financial sustainability.

## Proposal

### A. Applicability of Proposed Fee Schedule

As part of implementation of BAHFA's recently completed Strategic Plan, staff proposes the adoption of a fee schedule intended to partially recover the costs of operating the Doorway program. The proposed fee schedule would be applicable to an optional package of services related to the free listing of affordable housing opportunities on the Doorway Housing Portal.

That package of services includes:

- Common digital application
- Paper application digitization
- Lottery prep (including application deduplication)
- Lottery running and audit
- Full applicant communications

### B. Research

BAHFA staff as well as a consultant team comprised of CSG Advisors and Street Level Advisors undertook three types of research to inform the proposed fee structure.

#### 1. Review of BAHFA Program Costs

CSG Advisors completed a formal fee study that analyzed the standard tasks associated with delivering the aforementioned services, including the prorated share of the internal costs of administering the program overall, and determined that the

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total average cost to deliver the above package of services is approximately \$15,700 per listing. The fee study sets the outer limit of what BAHFA can charge as part of a cost recovery model. BAHFA may establish a fee schedule that charges below the maximum amount based on policy rationale.

Note that service-related costs typically include:

- Partner onboarding and training
- Paper application receipt and digitization
- Lottery deduplication, including applicant contact
- Lottery processing and audit
- Related platform development and maintenance

2. Overview of Comparable Programs and Fee Structures

While staff and Street Level Advisors identified several programs active in the region that provide listing and application services to affordable housing projects, only one of them, Haven Connect, appears to have a similar fee structure.

Some notable things distinguish the Doorway program from others, including:

- Broader reach in the region
- More experience with 100% affordable properties
- Strong listing and application features
- Comprehensive paper application management
- Leverages public open-source technology model (allowing other jurisdictions to freely benefit from our work)

3. Stakeholder Engagement and Feedback

*Interviews*

Street Level Advisors conducted interviews of almost two dozen property owners/operators and jurisdictions in a related process in 2020 and 2022, two focus group discussions on the subject in January and May of 2024, and an additional half dozen property owner/operator interviews in June/July 2026. The interviews were conducted to assess stakeholder impressions of Doorway, including the value of the program overall and the feasibility of the proposed fees.

Overall, stakeholders reported a positive experience with the Doorway program and its staff. They also shared a general understanding of the need for Doorway fees to make the program sustainable, and an ability and willingness to pay such fees.

*Surveys*

In early July 2026, Doorway staff distributed an online survey to owner/operator members of the Doorway Working Group, a bimonthly convening of Doorway professional stakeholders, and another to jurisdiction staff members. Questions

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addressed the following subjects: typical budgets to collect applications and run a lottery, the potential impact of fees on the use of Doorway, and if there are any additional services that Doorway could include that would be especially valuable for the stakeholder's organization.

Survey respondents were also generally positive on owner/operator fees and the Doorway program overall.

*Doorway Working Group Discussions*

Staff have conducted multiple discussions about Doorway sustainability and potential fees during Doorway Working Group meetings, most recently in early July 2026. The Doorway Working Group has an email distribution list of over 200 professional partners and local government staff and is regularly attended by approximately 30-40 participants. Feedback from the Doorway Working Group has greatly informed the proposed fee structure and considerations noted below.

**C. Considerations**

In consideration of issues raised in the stakeholder review process, BAHFA staff has developed the following proposed reductions in listing related fees for certain types of listings:

- For 100% affordable projects:
  - 25% reduction
- To assist with small project feasibility:
  - For properties of 10 total units or less:
    - Mixed income properties (BMR, etc.) – 50% reduction
    - 100% affordable properties – free if all of the following are met:
      - All units are priced at 80% AMI or less
      - Advances at least 2 objectives from BAHFA's Equity Framework
      - Reduction critical to financial feasibility

Additionally, to facilitate the transition for owner/operator partners from free to fee-based Doorway services, BAHFA will offer a temporary 50% "phase-in reduction" on all stated fees for services related to listings published on or before March 31, 2027.

Finally, as an additional incentive to encourage owner/operator Doorway participation, BAHFA is considering offering a volume reduction for owners/operators that place all of their properties with Doorway. Staff will continue to conduct research and engagement on this potential portfolio-based reduction and may return to the Committee at a future date with potential revisions to the fee schedule if warranted.

**D. Proposed Fee Structure**

The following chart outlines the proposed fee schedule, which is designed to assess fees on a

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per property (as opposed to per unit) basis and distinguishes between initial vs subsequent leasing activities. In response to feedback from the BAHFA Advisory Committee, an annual fee after initial lease-up will only be charged for the years in which such services are used. This will provide flexibility to property owners and operators, which is an important goal during the initial rollout of fees to ensure that Doorway retains and expands its market share of affordable listings. The flexibility for owners/operators may result in reduced revenue for BAHFA and less predictability in revenue over the long-term. On balance, staff believe that the benefits of providing flexibility to owner/operators outweigh the downsides to BAHFA and therefore recommend the change raised by the Advisory Committee.

| Fee Type                                                        | Amount   | Notes                                                                                                                                                                                   |
|-----------------------------------------------------------------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Initial Lease-up                                                | \$10,000 | <ul style="list-style-type: none"> <li>- Per property</li> <li>- Due at time of listing publishing</li> <li>- Includes reductions as noted earlier</li> </ul>                           |
| Subsequent Leasing<br>(annual fee, if service package utilized) | \$3,000  | <ul style="list-style-type: none"> <li>- Per property</li> <li>- Due annually for years in which service package is utilized</li> <li>- Includes reductions as noted earlier</li> </ul> |

An example of Doorway owner/operator fees, by project type and size, is illustrated below:

| <b>Illustrative Application of Proposed Fee Schedule</b><br><i>(for example only)</i> |                   |             |               |            |                            |
|---------------------------------------------------------------------------------------|-------------------|-------------|---------------|------------|----------------------------|
| Event                                                                                 | Property Type     | Total Units | Afford. Units | Sample Fee | With 50% Initial Reduction |
| Initial Lease-up                                                                      | Mixed-income/ BMR | 8 units     | 1 unit        | \$5,000    | \$2,500                    |
|                                                                                       |                   | 50 units    | 5 units       | \$10,000   | \$5,000                    |
|                                                                                       |                   | 200 units   | 15 units      | \$10,000   | \$5,000                    |
|                                                                                       | 100% affordable   | 9 units     | 9 units       | \$0        | \$0                        |
|                                                                                       |                   | 50 units    | 50 units      | \$7,500    | \$3,750                    |
|                                                                                       |                   | 200 units   | 200 units     | \$7,500    | \$3,750                    |
| Subsequent Utilization                                                                | Mixed-income/ BMR | 50 units    | 5 units       | \$3,000    | \$1,500                    |
|                                                                                       |                   | 200 units   | 15 units      | \$3,000    | \$1,500                    |
|                                                                                       | 100% affordable   | 50 units    | 50 units      | \$2,250    | \$1,125                    |

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|--|--|-----------|-----------|---------|---------|
|  |  | 200 units | 200 units | \$2,250 | \$1,125 |
|--|--|-----------|-----------|---------|---------|

Issues

Cost Monitoring: Given that the Doorway program is still in its early stages, staff recognize that BAHFA's costs of processing may evolve over time. As the program expands, staff will conduct cost analyses and will revisit the recommended fee structure periodically to ensure adherence to a cost-recovery approach.

BAHFA Advisory Committee Recommendation

The BAHFA Advisory Committee discussed the proposed fee schedule at its meeting on July 23, 2026. The Committee provided feedback including suggesting that subsequent lease-up fees only be charged during years in which properties actually utilize the enhanced service package. Advisory Committee members otherwise generally provided positive feedback and support for the approach. The Advisory Committee unanimously recommended the adoption of the proposed fee schedule.

Recommended Action:

The BAHFA Oversight Committee is requested to recommend Bay Area Housing Finance Authority (BAHFA) adoption of the proposed owner/operator fee schedule for the Doorway program.

Attachments:

- A. BAHFA Resolution No. 41
  - Attachment A - Doorway Fee Schedule
- B. Presentation

Reviewed:



Andrew Fremier