



WHY ARE CARRYING CHARGES INCREASING IN JANUARY AND WHAT HELP IS AVAILABLE?

From your Chief Community Engagement Officer, Ramsey Jay Jr.

Dear Co-Op Members,

By now you should have received important letters explaining next year's 7% increase in carrying charges that will begin January 1, 2026. This is a friendly follow-up to make sure you understand what is changing, why it is happening, and how help is available if you need it.

Why the increase?

Like many communities across San Francisco, Freedom West is facing higher costs for essentials such as maintenance, utilities, and insurance. These services keep our community safe, livable, and strong. After careful review, the Freedom West Board determined a 7% increase is necessary to protect the long-term health and safety of our co-op. Without it, we risk underfunding critical repairs and community upkeep.

Where costs have risen:

- Maintenance & Repairs: Over \$1 million spent each year on upkeep
- Utilities: Up 23% in five years community-wide
- Insurance: Up 151% in five years due to statewide premium increases

Help is available and there is no shame in asking

We know that any increase can be hard. That is why 188 special Housing Vouchers are available through our contract with HUD (U.S. Department of Housing and Urban Development). These vouchers are for Freedom West co-op members who meet certain income and residency guidelines.

What is important to know if you qualify for the voucher:

- You keep your full co-op membership, your shares, rights, and home
- The voucher lowers your payment to about 30% of your monthly income
- Many of you could potentially save hundreds of dollars monthly

Example:

- 4-person home earning \$42,000 a year (\$3,500/month) currently pays \$1,404.92
- After the 7% increase, which becomes \$1,503.26
- With a voucher, the payment decreases to \$1,050, saving about \$453 monthly!

Addressing the stigma

Some of you may feel unsure about applying for help. Please know there is no shame in using a voucher. These programs exist to support long-term members (like you) who are the very people who built and sustained this community through the years — even decades. Accepting help does not mean taking something away from others, it means ensuring that you and your neighbors can stay and thrive. We are a co-op family, and families look out for one another.

Act soon

Vouchers are limited and will be given out on a first-come, first-served basis. If you think you might qualify, or just want to learn more, please reach out. It takes about an hour to apply. Our friendly staff will walk you through each step — you do not have to do it alone.

Freedom West Office: (415) 929-1011

Email: freedomwest@avanath.com

Together, we keep Freedom West strong

Freedom West is more than housing, it is a community built on care, history, and resilience. By staying informed, helping each other, and making use of the tools available, we can ensure that Freedom West remains stable, affordable, and thriving for generations to come. Please spread the word because when we help each other, we all rise together.

Join us for our Winter Gathering

3 p.m.-7 p.m.
Friday, Dec. 12, 2025
Community Room

We can't promise snow; however, food, games, karaoke, prizes, and cheer are guaranteed.



FREEDOM WEST

Management Corner

Meet our newest team members



Zoey Zhang, administrative assistant

I joined Freedom West because I have a background in community outreach, and I really care about supporting under-resourced communities. I'm patient, compassionate, and help residents who need language assistance whenever I can. One thing I'm hoping to help with is rebuilding trust and making communication smoother between residents and management. Fun fact: I prefer hanging out with dogs at a party.



Amy Khang, administrative assistant

I was initially drawn to Freedom West Homes because of Avanath's strong commitment to diversity, equity, and inclusion. Meeting the team confirmed my decision to join; their down-to-earth nature made it clear that this was a place where I could truly thrive and grow. During my time here, I hope to enrich residents' lives by offering meaningful community events, activities, and services. A fun fact about me is that when I was 8 years old, I would've won the lottery, but my mom forgot the paper that had my numbers in the car and tried to guess them from memory — she missed one number.

Who to contact in emergency situations:

- If you are experiencing a **medical emergency**, please call 911 immediately.
- Freedom West's security company is SVR. The security team can be reached at 415-724-3215.

Call the management office if:

- There is a repair needed in your unit.
- You have an issue with registering a vehicle to qualify for parking on a Freedom West lot.
- You have a pest control issue. Pest Control service is the 1st and 3rd Wednesday of every month. Please call the office to get on the schedule.

Additional Items:

- If you have a pet, please submit the Pet Policy Form.
- If you have not submitted your income certs, please do ASAP as they are overdue.
- The next board meeting open to shareholders is December 16.

Freedom West's Management Contact Info: 415-929-1011

Breanne Martinez – Community Manager

Tyisher Spiller – Assistant Community Manager

Tywon Fitzpatrick – Maintenance Supervisor
415-929-1011

Freedom West Homes
Private Security 24/7

QUICK FACTS

What is changing?

- Carrying charges will increase by 7% starting January 1, 2026
- This helps cover building maintenance, utilities, and insurance

What if I cannot afford it?

- You may qualify for a HUD Housing Voucher
- The voucher reduces your payment to about 30% of your income

Will I lose my membership?

- No
- You keep your co-op shares and rights
- The voucher just helps cover part of your cost.

Is it ok to ask for help?

- Absolutely!
- The vouchers are for our residents, especially seniors and families

If you can afford the increase

- If you are financially able to manage the 7% increase, no action is required
- Your new rate will automatically start on January 1, 2026

How do you apply?

- Freedom West Office: (415) 929-1011
Email: freedomwest@avanath.com

Halloween Spirit

If you missed our Halloween celebration, it just might haunt you.

Check out these pictures of the fun everybody had and make a note to join in next year.



Bonnie Wong, Brownie (the corgi), Precious Price, Jane Soriano, Adedeji Shamonda, Sonia Villalta, Darren Brown. Each of them won a prize at the event.



Precious Price, Dorotha Graham

Not to bug you, but...

Pest control service is now mandatory. Treatment visits are scheduled for every 1st and 3rd Wednesdays, with additional unit service by request.

