

Summary of key provisions for SF Reparations

Current as of February 19, 2026

Core direct monetary payments (e.g., one-time \$5 million lump-sum to eligible adults)

Debt forgiveness (personal, student, credit card, etc.)

Guaranteed annual income (supplemented to reach area median of \$97,000)

Tax relief/exemptions (property, payroll, business for eligible Black residents)

Housing reforms (down-payment assistance, forgivable grants, \$1 symbolic homes/leases, priority access). Expanded in the final with more specifics like long-term \$1/year city property leases, and anti-speculator protections

Community/Black-governed land trusts (for acquiring and stewarding properties in historic Black neighborhoods)

Employment/training/certification priorities for Black residents

Black business hubs (industry-specific like AI, biotech, cannabis)

Establishment of satellite HBCU campus in San Francisco

Afrocentric K-12 school and mandatory Black history/curriculum in SFUSD

Black banks with alternative credit scores. And de-linking from FICO/ChexSystems

Black healthcare system or Black-specific facilities Health section focuses on disparities, culturally competent care, Black provider recruitment, and targeted services

Cash payments to alleviate stress/anxiety from financial insecurity

Strengthening Slavery Era Disclosure Ordinance (SEDO): Mandatory contributions, harsher penalties, elimination of exemptions, and profit-percentage funding to a reparations fund.

Creation of independent Office of Reparations: Key for oversight and coordination

Formal city apology and ongoing programmatic commitments

"Reparations tax" or similar new funding mechanisms

Broader additions (e.g., potential "Black card" discounts, senior housing/legal aid, oversight committee)

More information at greenbergnation.com/reparations