



# SAN FRANCISCO PLANNING DEPARTMENT

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## Letter of Determination

May 1, 2017

Rohit Mittal  
Stilt Inc.  
770 Van Ness Avenue #104  
San Francisco, CA 94102

**Site Address:** 770 Van Ness Avenue #104  
**Assessor's Block/Lot:** 0742 / 009  
**Zoning District:** RC-4 (Residential – Commercial, High Density)  
**Staff Contact:** David Weissglass, (415) 575 – 9177 or [david.weissglass@sfgov.org](mailto:david.weissglass@sfgov.org)  
**Record Number:** 2017-004587ZAD

Dear Mr. Mittal:

This letter is in response to your request for a Letter of Determination regarding the property at 770 Van Ness Avenue #104. This parcel is located in the RC-4 (Residential – Commercial, High Density) Zoning District, Van Ness Automotive Special Use District (SUD) and Van Ness Special Use District (SUD). The request is for confirmation that an online lending company, a "Non-Retail Sales & Service" use as defined in Planning Code Section 102, is a permitted use in a residential unit on the second story of the subject building.

Per Planning Code Section 209.3, Non-Retail Sales and Service uses are not permitted in RC-4 Zoning Districts. However, Planning Code Section 204.1 allows minor uses that are either (a) "necessary to the operation or enjoyment of a lawful principal use or conditional use"; or (b) "appropriate, incidental, and subordinate to any such use" to be permitted as Accessory Uses to dwelling units.

The proposed Non-Retail Sales & Service use may be permitted as an accessory use to the subject dwelling unit so long as it satisfies the conditions set forth in Planning Code Section 204.1, which regulates accessory uses for dwellings. The conditions set forth in Section 204.1 that are pertinent to the proposed use are that no use shall be considered an accessory use that involves or requires the use of more than one-third of the total floor area of the dwelling unit; employment of any person not resident in the dwelling unit, other than a domestic servant, gardener, janitor, or other person concerned in the operation or maintenance of the dwelling unit; residential occupancy by persons other than those specified in the definition of family in this Code; the use of show windows or window displays or advertising to attract customers or clients; or the conduct of a business office open to the public. If the proposed online lending company abides by these and all other conditions as set forth in Section 204.1, the Non-Retail Sales & Service use may be permitted as an accessory use to a dwelling pursuant to Planning Code Sections 204 and 204.1.

1650 Mission St.  
Suite 400  
San Francisco,  
CA 94103-2479

Reception:  
**415.558.6378**

Fax:  
**415.558.6409**

Planning  
Information:  
**415.558.6377**

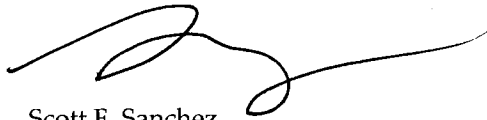
Rohit Mittal  
770 Van Ness Avenue #104  
San Francisco, CA 94102

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**Please note that a Letter of Determination is a determination regarding the classification of uses and interpretation and applicability of the provisions of the Planning Code. This Letter of Determination is not a permit to commence any work or change occupancy. Permits from appropriate Departments must be secured before work is started or occupancy is changed.**

**APPEAL:** If you believe this determination represents an error in interpretation of the Planning Code or abuse in discretion by the Zoning Administrator, an appeal may be filed with the Board of Appeals within 15 days of the date of this letter. For information regarding the appeals process, please contact the Board of Appeals located at 1650 Mission Street, Room 304, San Francisco, or call (415) 575-6880.

Sincerely,



Scott F. Sanchez  
Zoning Administrator

cc: Property Owner  
Neighborhood Groups  
David Weissglass, Planner

**STILT**

770 Van Ness Avenue #104, San Francisco, CA 94102 • 415-518-7536

Mr. Scott Sanchez  
Zoning Administrator  
San Francisco Planning Department  
1650 Mission Street, Suite 400  
San Francisco, CA 94103

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CK # 4014 \$ 497. - } \$ 664. -  
# 4013 167. - }  
D. LINDSAY (NW)

Re: 770 Van Ness Avenue #104, San Francisco CA 94102

(6742/009)

Dear Mr. Sanchez,

I am writing on behalf of Stilt Inc. to request a Letter of Determination regarding operating an online business out of 770 Van Ness Avenue #104. We are an online lending company that started in my apartment. We are applying for a lending license in New York and their Department of Financial Services (NY DFS) wants a written determination from the relevant authority in San Francisco that we are allowed to operate this online business from the aforementioned unit.

Background on Stilt Inc.:

Stilt Inc. is an online lending company providing financial services to consumers through extension of credit. We are a privately held company funded by venture investors.

We require this as a part of the application for our lending license and NY DFS has given us 2-3 weeks to get this letter. If we don't respond in the given time frame, our application will be cancelled and we'll have to start again.

I'd really appreciate it you can speed up the process in any way. This will help us submit the application on time.

If you have further questions on the unit or its use, or require additional information in order to process our request, please feel free to contact me at any time via email or phone.

Email - rohit@stilt.co

Phone - 415-518-7536



Thanks,  
Rohit Mittal  
CEO, Stilt Inc.

**RECEIVED**

**APR 04 2017**

CITY & COUNTY OF S.F.  
PLANNING DEPARTMENT  
ZA OFFICE