2023 Aging and Disability Affordable Housing Overview Report

October 1, 2023

SAN FRANCISCO HUMAN SERVICES AGENCY
Department of Disability and Aging Services

Contents

Introduction

In accordance with local legislation adopted by the San Francisco Board of Supervisors in December 2020 (Ordinance 266-20)[1], this report provides information on **current and planned stock of City-funded affordable housing for older adults and adults with disabilities**, including location, accessibility, affordability, and housing type. This overview report is being released one year after a comprehensive community needs assessment focused on the unmet affordable housing needs of older adults and adults with disabilities in San Francisco. This 2022 Aging and Disability Affordable Housing Needs Assessment also published recommendations for City leaders to address those needs.

This year's report focuses on City-funded affordable housing rental units **tracked by the Mayor's Office of Housing and Community Development (MOHCD) and the Department of Homelessness and Supportive Housing (HSH)**.[2] Most of these units are in general affordable housing properties managed by nonprofit organizations. MOHCD tracks 382 affordable housing sites, including 80 buildings with units dedicated to permanent supportive housing (PSH) managed by HSH. In addition to 80 shared projects with MOHCD, HSH manages another 74 buildings across the City dedicated to supportive housing for formerly homeless individuals. All sites with dedicated permanent supportive housing also offer robust on-site supportive services.

Data on existing affordable housing is analyzed based on unit designations and current occupancy. Within the city's existing 28,597 affordable housing units, at least **14,858 units (52%) are currently occupied by older adults and people with disabilities**.[3] This includes units with specific eligibility criteria that restrict occupancy to these groups, as well as unrestricted units that are generally available as part of the City's affordable housing supply.

MOHCD also tracks the development of future affordable housing in the pipeline. An additional 970 future units designated for older people and adults with disabilities will be in development over the next three years. These represent 11% of planned rental units over the next three years.

Table 1: Affordable Housing for Seniors and People with Disabilities

Status	Total Affordable Housing Units	Total Senior Occupied Units	Total Disability Occupied Units[2]	Senior Designated Units	Disability Designated Units
Existing Units	28,597	12,528	2,330	6,036	4,270
Future Units	8,527	--	--	937	40

Source: MOHCD, 2020 Reporting Year and HSH, 2023 Reporting Year

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[1] https://sfbos.org/sites/default/files/o0266-20.pdf
[2] Data changes enabled us to include HSH housing inventory for the first time in this report.
[3] The count of people with disabilities only includes adults with disabilities living in PSH units. The true number of adults with disabilities living in City-funded affordable housing is higher.

Background

Description of Affordable Housing Agencies

Affordable housing in San Francisco is primarily managed by the **Mayor's Office of Housing and Community Development (MOHCD)** and the **Department of Homelessness and Supportive Housing (HSH). Both of these Departments play a vital role in coordinating our City's affordable housing resources** and serving residents with unmet housing needs and other essential services.

MOHCD coordinates City-funded affordable unit applications, monitors the performance of the majority of existing affordable housing in the City, and also supports the creation of new affordable housing. MOHCD works closely with San Francisco's Office of Community Investment and Infrastructure (OCII) to streamline and coordinate the City's affordable housing production pipeline. These projects are completed in partnership with nonprofit or for-profit developers and financed through development loans, operating subsidies, or other incentives.

HSH manages the City's homelessness response system to provide housing and support to formerly homeless individuals, including permanent supportive housing and shorter-term tenant-based subsidies like rapid re-housing. HSH offers homelessness prevention and other interventions to divert or rapidly exit people from homelessness. The Department also provides outreach services and shelter to people experiencing homelessness. Most of HSH's services are accessed through the Coordinated Entry process at the Coordinated Entry Access Points across the city.

Types of Affordable Housing

Affordable housing programs operate in alignment with federal guidelines to keep housing costs at 30% of income for low-income households. City housing agencies coordinate about 29,000 affordable housing units across a range of programs and housing types. Most of these units are in **100% affordable housing sites** dedicated to low-income households and typically operated by nonprofit organizations. Some affordable housing units are available through the City's inclusionary housing program. All types of Affordable Housing discussed here are required to meet at least the minimum accessibility standards for persons with disabilities, as defined by the California Building Code (CBC). Federal and state requirements dictate percentages of new projects that must have mobility and communication features, and the remaining units are required to be adaptable (see Appendix A).

- **Multifamily housing** makes up the majority of affordable housing buildings in San Francisco. These buildings are operated by nonprofits on City-owned land. Multifamily building developers receive government loans and/or subsidies to incentivize and/or lower the cost of development.

- **Permanent supportive housing (PSH)** is a term used to describe both units and buildings that support formerly homeless individuals with subsidies and supportive

services coordinated by the Department of Homelessness and Supportive Housing (HSH). HSH offers both site-based PSH, where units are located in a building that the City or a non-profit owns or master leases, and scattered-site PSH, where tenants use subsidies to live in units on the private rental market. All site-based PSH units have on-site or mobile supportive services in the building for PSH tenants. This report covers HSH site-based housing.[4]

- **Former public housing** includes buildings that were previously owned and operated by the San Francisco Housing Authority, which is now under the jurisdiction of MOHCD and is managed by nonprofit providers.

- **Small Sites Program** buildings are small rent-controlled properties that the City purchases and converts to permanently affordable housing to protect low-income tenants.

- **Mixed income housing** (also known also known as Inclusionary or Below Market Rate housing) are affordable units in market rate buildings built by and managed by private developers. Public funds are not used for the construction or management of Inclusionary units, though MOHCD monitors and tracks them.[5]

SPOTLIGHT: PERMANENT SUPPORTIVE HOUSING (PSH) UNITS AND BUILDINGS

In this report, the term **permanent supportive housing (PSH)** is used to describe a subset of affordable units and buildings coordinated by HSH.

- The term **PSH units** describes publicly funded supportive housing rental units dedicated to housing formerly homeless individuals filled through the City's Coordinated Entry system. PSH units exist in a variety of affordable building sites, ranging from multifamily housing sites to senior housing sites.

- The term **PSH buildings** describes affordable buildings where at least 90% of affordable units are dedicated to housing formerly homeless individuals (e.g. PSH units). Dedicated permanent supportive housing buildings offer on-site supportive services to all building residents.

All permanent supportive housing units managed by HSH require the household meet a definition of homelessness at the time of referral and placement. Tenants pay 30% of their adjusted household income towards rent. Placements are managed through HSH's Coordinated Entry system.

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[4] For the purposes of this report, the term "site-based PSH" includes 287 units in housing ladder sites operated by the Department of Homelessness and Supportive Housing. Tenants who have stabilized in PSH may move to these housing ladder sites where they still pay no more than 30% of their income in rent but receive fewer intensive services. Some housing ladder units are site-based, while other units are located in scattered sites. This report covers all site-based housing ladder units.

[5] The Below Market Rate (BMR) inclusionary housing program requires market rate developments to include affordable units and is governed by Planning Code Section 415.

Data Sources

We look at several primary data sources to summarize existing and future City affordable housing resources:

EXISTING AFFORDABLE HOUSING (PORTFOLIO) includes affordable housing resources sitting with several City departments.

- **MOHCD:** 2020 Annual Monitoring Report submissions from housing property managers to MOHCD. At the time of this report's writing, the 2021 and 2022 Annual Monitoring Report submissions were still being processed and reviewed for accuracy and completion.

- **HSH:** HSH collects Housing Inventory Count (HIC) information each year in alignment with federal guidelines. The HIC report tallies the number of beds and units available by program type. This analysis only captures a subset of the 2023 HIC (specifically, units dedicated to site-based supportive housing). The HIC also captures shelter beds and transitional housing, which fall outside the scope of affordable housing. Additionally, the HIC captures scattered-site housing programs including scattered-site PSH and rapid re-housing, which operate as subsidy programs, and are therefore excluded from this analysis.

FUTURE AFFORDABLE HOUSING (PIPELINE) includes future affordable housing units developed through new construction or rehabilitation projects:

- **MOHCD:** 100% affordable housing in the development pipeline expected to come online within the next 3 years, or December 31, 2026. The MOHCD pipeline report used for our analysis was most recently updated in April 2023.

Median Income and Rent Estimates

Many older and disabled households live on **lower, fixed incomes, limiting their ability to pay market rate rental prices** without facing serious cost burdens: the median income for both older adults and adults with disabilities who rent their homes is about 15% of the Area Median Income (AMI).

Outside of PSH units, which have a different rent structure, City-funded affordable housing buildings lease units in accordance with the City's affordability restrictions. These resident income limits and maximum rents are derived from unadjusted Area Median Income (AMI) published annually by the U.S. Department of Housing and Urban Development. Each unit of affordable housing has a designated affordability level; rental rates are based on a unit's designated affordability level and unit size. Most of San Francisco's existing affordable housing units are designated for 30% to 50% AMI affordability.

For consistent comparison, this analysis is focused on single renter households and affordable housing rates for studio and one-bedroom units. HUD defines the Area Median Income (100% AMI) in 2023 for a single person household in San Francisco at approximately $100,850. According to census estimates, the median household income is much lower for seniors (age 62 and up) and single adults with disabilities at about $18,000 per year.[6]

The chart below puts income into the context of monthly affordable housing rents and underscores that the price of most City-funded affordable housing units exceeds what most seniors and adults with disabilities can reasonably afford.

Figure 1: Median Monthly Incomes and Affordable Housing Rent Estimates in San Francisco
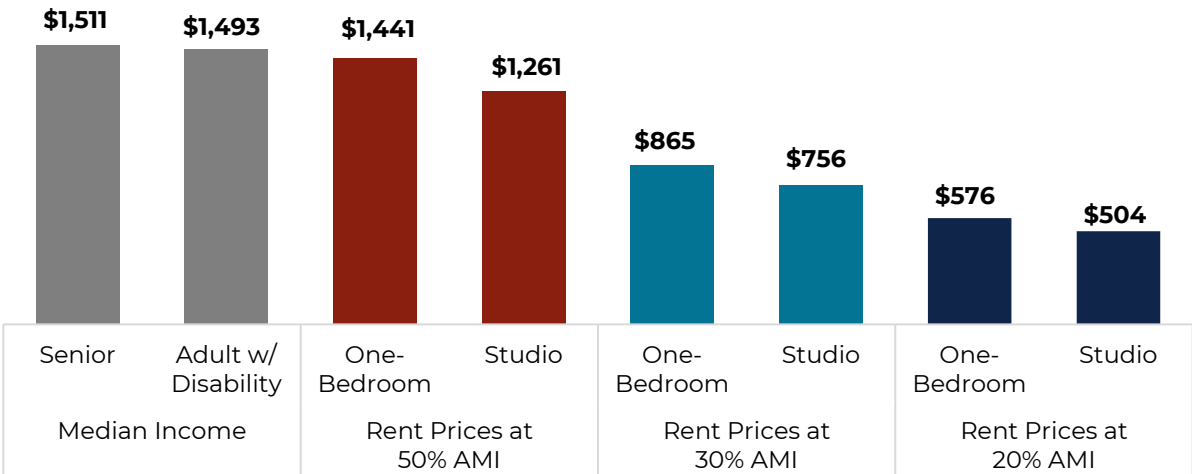
Source: MOHCD Maximum Rent by Unit Type, 2023, 2021 ACS 5-Year Estimates

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[6] Based on data from the 2021 American Community Survey 5-Year estimates. There are about 30,000 single senior renter households and 7,400 single disabled adult renter households in San Francisco.

The median monthly income for a single senior household who rents is $1,511, which is nearly equal to the cost of a subsidized rental unit set for single person households earning 50% AMI. At the 30% AMI affordability level, maximum rental rates are 57% of a single senior's income, resulting in severe rental cost-burden.

The median monthly income for a single household with disabilities under age 62 is about the same: approximately $1,493. This income level is between 15-20% AMI. Units designated for 50% AMI and 30% AMI affordability are out of reach for these households as evidenced by a nearly 60% rental cost-burden. Even at the 20% AMI affordability level, rental rates range from 34% (studio) to 39% (one bedroom) of monthly income.

Existing Affordable Housing

This section describes the existing City-funded affordable housing portfolio managed and tracked by MOHCD and HSH. The information in this analysis is based on unit designations and unit occupancy as reported by City housing agencies. Each year, housing property managers report on unit and household characteristics, such as the number of accessible units and households with at least one senior – defined in most affordable housing as ages 62 and older and in some permanent supportive housing as ages 55 and older). This section excludes scattered-site PSH, which serves an additional estimated 2,000 individuals.

Reliable data on households with a disabled adult member is only currently available for residents living in permanent supportive housing units.[7] Thus, the following data on disability occupancy should be viewed as a floor or minimum. [8]

Unit Designations and Occupancy

Within the portfolio of City-funded affordable housing tracked by MOHCD and HSH, there are 28,597 affordable housing units. Approximately **44% of these units — 12,527 units — are occupied by seniors.** Notably, this is many more than the number of units designated for older adults: about 5,944 units have special eligibility criteria restricting occupancy to seniors.

Table 2: Existing Affordable Housing (including PSH) - Senior Occupancy and Senior Designated Units

All Affordable Housing Units	Senior Occupancy	Senior Designated Units
28,597	12,527 (44%)	6,036 (21%)

While permanent supportive housing client eligibility criteria is defined by those at-risk of or currently experiencing homelessness, some PSH units are also restricted to seniors or individuals with disabilities. There is considerable representation of older adults and adults with disabilities among PSH residents. The following tables summarize disability occupancy among site-based supportive housing units. These are a subset of affordable units reported above. These units are spread across Multifamily Rentals, Senior Buildings, and PSH buildings.

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[7] HSH collects data on client disability status during a client screening, assessment, or referral administered at Coordinated Entry access points. Client information is recorded in the City's Homeless Management Information System (HMIS) in accordance with HUD's FY 2024 HMIS Data Standards Manual. This data element is used with other information to identify whether the client is eligible for certain types of supportive housing.

[8] MOHCD affordable housing property managers often do not have access to (and are not entitled to) information on residents' disability status. Therefore, there is not a formalized or consistent process for gathering resident disability status. For example, disability status may be based on voluntary tenant disclosure, accessibility accommodation request, or observation (e.g., wheelchair use). As a result, there is not consistent data on households with disabilities across the MOHCD portfolio.

Table 3: Existing PSH - Disability Occupancy and Disability Designated Units*

All PSH Housing Units	All Disability Occupancy	Adult age 55 or below with Disability	Disability Designated Units
9,457	4,967 (47%)	2,330 (25%)	4,270 (45%)

*Includes individuals of any age with a disability served by permanent supportive housing. Individuals who are older adults with disabilities are captured in both Table 2 and Table 3

Housing Type

Most City-funded affordable housing is in 100% affordable buildings – sites fully dedicated to providing affordable housing. **Most senior-designated units are in senior-specific buildings**. However, units designated for seniors also exist in multifamily rental sites and permanent supportive housing sites; those are generally designated for formerly homeless older adults and filled through the City's Coordinated Entry system.

Units designated for **adults with disabilities are most commonly located in permanent supportive housing buildings**: 3,455 of the 4,967 units requiring a disability for occupancy (including older adults) exist in PSH buildings serving formerly homeless individuals. Notably, these **units do not necessarily serve all low-income non-senior adults with disabilities who may need affordable housing because not all adults with disabilities meet the PSH criteria of being at imminent risk of or currently experiencing homelessness**. There are only five sites dedicated to people with developmental disabilities; these are financed by HUD Section 811 funding, which is specific to people with developmental disabilities.

In addition to MOHCD and HSH's managed affordable building portfolio, **the affordable housing system includes 4,700 inclusionary units**, only 1,167 of which are accounted for in this report.[9] MOHCD's Inclusionary Housing Program (also known as "Below-Market-Rate" or BMR Program) creates housing affordable to low, moderate, and/or middle-income households in new privately owned residential buildings. When a housing developer proposes a residential project with 10 or more units, they must reserve units to be rented or sold at a below market rate or pay a fee equivalent to the cost of producing the affordable units, which goes to MOHCD.

[9] MOHCD oversees the City's Inclusionary Rental Housing Program for both renters and buyers. However, this report does not provide detailed analysis of affordable inclusionary rental units due to data limitations: data describing the accessibility, AMI designations, and occupancy of these units was not available at the time of this report's publication.

Table 4: Affordable Building Types and Unit Counts

Building Type	Total Sites	Total Affordable Housing Units	Senior Designated Units	Disability Designated Units	Senior Occupied Units	Communication and Mobility Units[10]
100% Affordable	**415**	**28,597**	**5,944**	**4,278**	**12,338**	**12,475**
Multifamily Rental	179	11,751	437	656	4,809	6,305
Senior-Specific Building~	64	5,133	5,178	85	4,183	2,457
Housing Preservation Program	42	401	0	0	68	272
PSH Buildings^	107	7,923	329	3,455	2,727	2,297
Former Public Housing	18	2,202	0	0	528	1,103
Developmental Disability Building°	5	82	0	82	23	82
Mixed Income Housing	**11**	**1,167**	**0**	**0**	**189**	**475**
Private Market Housing	9	446	0	0	119	287
Preservation	2	659	0	0	70	176

Source: MOHCD, 2020 Reporting Year and HSH, 2023 Reporting Year

~Buildings in which at least 90% of the total units are designated for seniors, including those with 90% or more of PSH units.

^Buildings where more than 90% of units are dedicated to PSH units serving formerly homeless individuals are categorized as PSH buildings. Most of the City's site-based PSH units are in buildings dedicated to PSH. There are 1,445 additional units located in other building types. Scattered-site PSH resources are not included in this analysis.

°Financed by Section 811 funding specifically for people with developmental disabilities.

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[10] This number excludes adaptable units. All affordable buildings (regardless of designation of senior or other) are also required to have mobility and communication units, and all affordable units are required to be adaptable if built after 2010.

Zip Code and Neighborhood

Older adults and people with disabilities residing in affordable housing live throughout the city. **Most units are in central neighborhoods**, including downtown neighborhoods – Civic Center (94102), SOMA (94103), and Nob Hill (94109) – and Western Addition/Fillmore (94115).

Table 5: Existing Affordable Housing - Senior and Disability Occupancy by Zip Code

Zip Code	Neighborhoods	Senior and/or Disability Occupancy	Senior Occupancy*	Disability Occupancy~
94102	Hayes Valley/Civic Center/ Tenderloin	3,570	2,645	925
94103	South of Market	2,258	1,649	609
94104	Financial District	--	--	--
94105	Rincon Hill	151	138	13
94107	Potrero Hill/SOMA	380	359	21
94108	Chinatown	9	--	9
94109	Polk/Russian Hill/Nob Hill	1,409	1,167	242
94110	Mission District/Bernal Heights	662	520	142
94111	Embarcadero	232	228	4
94112	Ingleside/Excelsior	84	49	35
94114	Castro/Noe Valley	206	206	--
94115	Western Addition/Japantown	877	851	26
94116	Sunset/Parkside/Forest Hill	4	4	--
94117	Haight-Ashbury	268	268	--
94118	Inner Richmond	167	167	--
94121	Outer Richmond	73	73	--
94122	Sunset	--	--	--
94123	Marina/Cow Hollow	11	--	11
94124	Bayview/Hunters Point	650	625	25
94127	St. Francis Wood/Miraloma/ West Portal	57	57	--
94129	Presidio	86	63	23
94130	Treasure Island	94	29	65
94131	Twin Peaks/Glen Park	139	139	--
94132	Lake Merced/Lakeside	--	--	--
94133	North Beach	690	690	--
94134	Visitacion Valley	186	176	10
94158	Mission Bay	400	282	118
Total		**12,663**	**10,385**	**2,278**

Source: 2020 MOHCD Annual Report; HSH 2023 Client Roster Data

* Analysis excludes ~2,150 senior households living in permanent supportive housing units that could not be de-duplicated across agency datasets.

**Analysis only includes adults with disabilities living in permanent supportive housing units.

Accessible Units

Across the City's 28,597 affordable housing units, **12,950 units (45%) are identified as accessible or adaptable** in annual reporting.[11] These units may or may not be occupied by adults with disabilities. Unit accessibility varies widely across the city. Newer sites, particularly those developed for affordable housing, are more likely to be accessible or adaptable, especially those built after 2010 when the CBC requirement for 100% adaptability was adopted.

Table 6: Existing Affordable Housing – Accessible or Adaptable Units by Zip Code

Zip Code	Neighborhoods	Total Units	Accessible Units	Percent Accessible/Adaptable
94102	Hayes Valley/Civic Center/ Tenderloin	7,330	3,426	47%
94103	South of Market	5,378	2,438	45%
94104	Financial District	--	--	--
94105	Rincon Hill	740	269	36%
94107	Potrero Hill/SOMA	1,080	327	30%
94108	Chinatown	310	81	26%
94109	Polk/Russian Hill/Nob Hill	2,570	1,314	51%
94110	Mission District/Bernal Heights	1,813	873	48%
94111	Embarcadero	563	160	28%
94112	Ingleside/Excelsior	184	87	47%
94114	Castro/Noe Valley	364	246	68%
94115	Western Addition/Japantown	2,293	687	30%
94116	Sunset/Parkside/Forest Hill	6	6	100%
94117	Haight-Ashbury	215	155	72%
94118	Inner Richmond	169	54	32%
94121	Outer Richmond	116	20	17%
94122	Sunset	--	--	--
94123	Marina/Cow Hollow	24	4	17%
94124	Bayview/Hunters Point	1,966	869	44%
94127	St. Francis Wood/Miraloma/West Portal	108	96	89%
94129	Presidio	108	19	18%
94130	Treasure Island	235	79	34%
94131	Twin Peaks/Glen Park	331	330	100%
94132	Lake Merced/Lakeside	--	--	--
94133	North Beach	919	567	62%
94134	Visitacion Valley	536	342	64%
94158	Mission Bay	766	342	45%
--	Missing/Unknown Zip Code	906	358	40%
Total		**28,597**	**12,950**	**45%**

Source: MOHCD, 2020 Reporting Year and HSH, 2023 Reporting Year

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[11] Accessible units range from fully accessible mobility units for wheelchair users to adaptable units that can be modified based on tenant needs. There are not currently standardized reporting criteria for accessible or adaptable units. Property managers may use different criteria based on building development year due to evolving affordable housing accessibility requirements.

Across senior-occupied units tracked by MOHCD, **about three-quarters of these households (73% or 7,521 households) report actual income levels below 20% AMI.**[12] This stands in sharp contrast to the designated affordability of the units in which they live. Most units are designated for affordable to households with an income around 60% AMI between the 30% to 50% AMI level. This indicates most residents require a rent subsidy or else face significant rent burden. For example, rents based on 30% AMI represent at least half of monthly income for a household with income levels at the 20% AMI level.

The chart below compares designated unit AMI affordability levels (shown in blue) with the actual household AMI level for senior- and disability-occupied units (shown in orange).

Figure 2: Comparing Senior Designated Units to Actual Senior Household Income
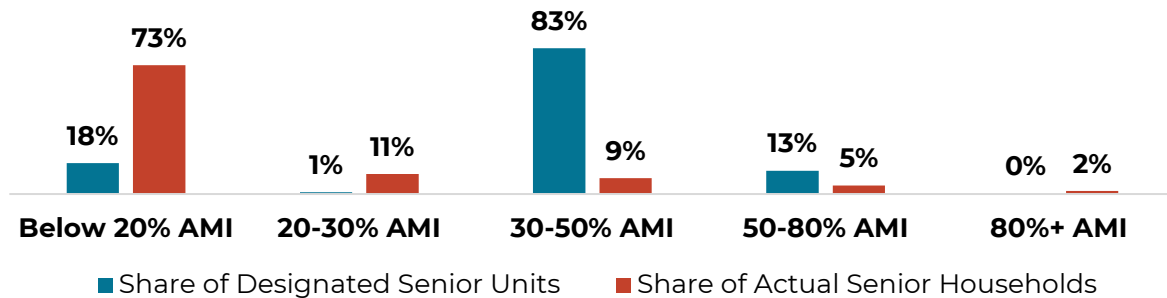
Source: MOHCD, 2020 Reporting Year
*Below 20% AMI category includes permanent supportive housing units.

In practice, **most senior and disabled residents in units tracked by MOHCD rely on a rental subsidy to meet their monthly rent – that is, even within the affordable housing system, residents require financial support to pay rent.** About 76% (7,750 households) of senior-occupied units have a rental subsidy through federal sources (such as Section 8 Housing Choice Vouchers) or local sources (such as the Local Operating Subsidy Program).

Federal and local rental subsidies offer both tenant- and project-based voucher types. While tenant-based vouchers can be used to rent private apartments that meet program guidelines, in contrast, project-based vouchers subsidize specific building units whose landlord contracts with the state or City to rent the unit to households with low incomes.

About 62% (6,477 households) of senior households living in MOHCD-tracked affordable housing rely on project-based vouchers, and **12% (1,273 households) rely on tenant-based vouchers.** The majority (70% or 5,425 households) of senior households receiving a rental subsidy have income below 20% AMI.

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[12] We look at the MOHCD portfolio exclusively because nearly all HSH-managed units are subsidized to limit rent to 30% of tenant income. MOHCD-managed PSH units are captured in the Below 20% AMI category in this analysis. The same analysis is not available for adults with disabilities due to MOHCD data limitations.

Future Affordable Housing

This section provides information about affordable housing projects in development. In accordance with the local ordinance, this analysis captures projects anticipated to begin or to be completed within the next three years (by December 31, 2026). This includes both new construction and rehabilitation projects.

This data is focused on rental units designated for senior and disabled occupants — projects that have established specific criteria to restrict access to these populations only. The following analysis captures **ten projects: seven with senior-designated units and three projects that will provide units designated for people with developmental disabilities.**

Over the next three years, **an additional 977 units** for these populations are planned for development. Almost all are senior-designated units. A small number (27 units) are designated for adults with developmental disabilities, and 13 others are designated for other adults with disabilities. It is important to note that none of the units in production are set aside or designated specifically for people with mobility disabilities, those who are blind or low vision, those who are Deaf or hard of hearing, or those who may have other non-developmental disabilities.[13] As such, **these populations may have unmet housing needs that will not be fully addressed by the projects in development over the next three years,** though housing agencies are considering new ways to affirmatively outreach to these communities when accessible affordable units do become available.

Zip Code and Neighborhood

Just **over two thirds of the senior-designated units in development will be built in downtown neighborhoods**: Civic Center (94102), Rincon Hill (94105), and SOMA (94103). About 100 units will be developed in Bayview (94124) as well. Missing from this year's report are about 200 affordable senior units planned for construction near Twin Peaks (94131) within the independent living portion of a continuum of care project at Laguna Honda Hospital and Rehabilitation Center, which has been delayed due to Laguna Honda's ongoing certification issues.

Units designated for people with developmental disabilities will be located in Civic Center (94102) as part of a larger multifamily project with a stated commitment to disability-forward housing and universal design, the Kelsey Civic Center.

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[13] Units can only be set aside for disabled occupants if there is a dedicated funding source, such as HUD's Section 811 program for people with developmental disabilities or HUD's Housing Opportunities for Persons with AIDS/HIV (HOPWA) to comply with federal Fair Housing Laws.

Table 7: Affordable Housing Pipeline - Senior and Disability Designated Units by Zip Code

| Zip Code	Neighborhoods	Total Units	Senior Units	Disability Units
94102	Hayes Valley/Civic Center/Tenderloin	998	201	28
94103	South of Market	2,106	289	7
94104	Financial District	--	--	--
94105	Rincon Hill	634	150	--
94107	Potrero Hill/SOMA	546	--	5
94108	Chinatown	163	--	--
94109	Polk/Russian Hill/Nob Hill	178	--	--
94110	Mission District/Bernal Heights	580	44	--
94111	Embarcadero	176	52	--
94112	Ingleside/Excelsior	526	--	--
94114	Castro/Noe Valley	51	--	--
94115	Western Addition/Japantown	113	--	--
94116	Sunset/Parkside/Forest Hill	16	--	--
94117	Haight-Ashbury	222	--	--
94118	Inner Richmond	131	97	--
94121	Outer Richmond	--	--	--
94122	Sunset	246	--	--
94123	Marina/Cow Hollow	13	--	--
94124	Bayview/Hunters Point	750	104	--
94127	St. Francis Wood/Miraloma/ West Portal	--	--	--
94129	Presidio	--	--	--
94130	Treasure Island	238	--	--
94131	Twin Peaks/Glen Park	5	--	--
94132	Lake Merced/Lakeside	15	--	--
94133	North Beach	116	--	--
94134	Visitacion Valley	515	--	--
94158	Mission Bay	--	--	--
Total		**8,527**	**937**	**40**

Source: MOHCD Housing Pipeline as of April 2023

Affordability

The chart below captures the affordability of future senior-designated units (shown in blue) and all units in development (shown in orange). Almost 60% of **senior units in development will be set at or below 50% AMI affordability**. About a third – 36% – will be set at a higher threshold between 50-80% AMI affordability. Similarly, about 32% will be focused on extremely low-income households with income below 30% AMI.

In comparison to all affordable housing in development, **senior units tend to be set at lower income levels**. For example, 59% of new senior units will be priced for incomes below 50% AMI.

Figure 3: Senior Designated Units - Designated AMI Affordability*
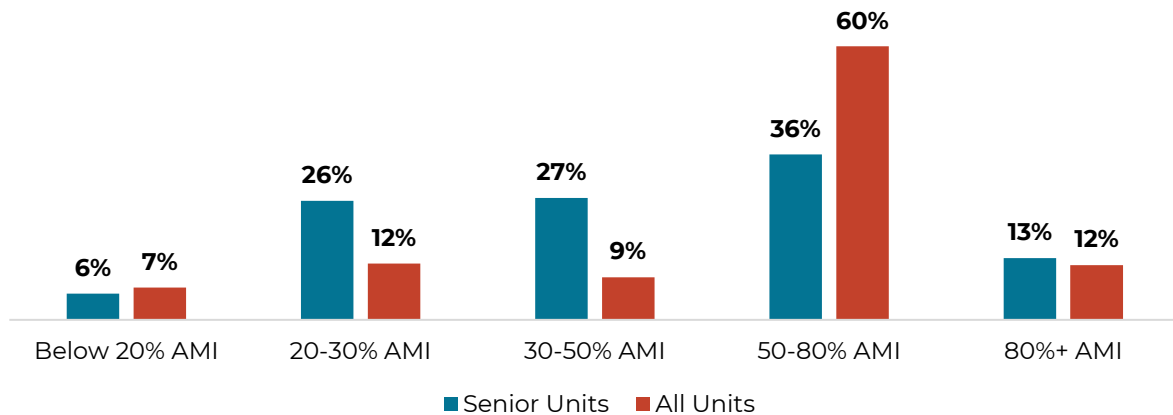
Source: MOHCD Housing Pipeline as of April 2023
*Below 20% AMI captures permanent supportive housing units only.

For the 40 pipeline units designated for people with disabilities, affordability designation is not yet available.

Accessibility

Available data on pipeline projects indicates that **9% of units in newly constructed buildings will have mobility or communication features**, but this is an undercount. As discussed in Background section of this report, federal and state requirements dictate percentages of new projects that must have mobility and communication features, and the remaining units are required to be adaptable. Additionally, **this number excludes adaptable units**, which have the same accessible features that a fixed accessible unit has but allows some items to be omitted or concealed until needed. Because this data captures projects at early stages of development, **unit allocations by accessibility feature may not yet be finalized** and thus are not yet specified in the dataset. Information about accessibility in rental projects in the pipeline is presented separately for new construction and rehabilitation projects.

Table 8: Affordable Housing Pipeline (New Construction): Mobility or Communications Units by Zip Code

Zip Code	Neighborhoods	Total Units	Mobility or Communications Units	Percent Accessible
94102	Hayes Valley/Civic Center/ Tenderloin	605	126	21%
94103	South of Market	2,106	0	0%
94104	Financial District	--	--	--
94105	Rincon Hill	634	139	22%
94107	Potrero Hill/SOMA	440	41	9%
94108	Chinatown	0	0	--
94109	Polk/Russian Hill/Nob Hill	117	0	0%
94110	Mission District/Bernal Heights	399	46	12%
94111	Embarcadero	176	0	0%
94112	Ingleside/Excelsior	514	44	9%
94114	Castro/Noe Valley	31	0	0%
94115	Western Addition/Japantown	2	0	0%
94116	Sunset/Parkside/Forest Hill	1	0	0%
94117	Haight-Ashbury	205	53	26%
94118	Inner Richmond	119	59	50%
94121	Outer Richmond	--	--	--
94122	Sunset	238	31	13%
94123	Marina/Cow Hollow	13	0	0%
94124	Bayview/Hunters Point	750	30	4%
94127	St. Francis Wood/Miraloma/ West Portal	--	--	--
94129	Presidio	--	--	--
94130	Treasure Island	238	0	0%
94131	Twin Peaks/Glen Park	5	0	0%
94132	Lake Merced/Lakeside	--	--	--
94133	North Beach	--	--	--
94134	Visitacion Valley	515	103	20%
94158	Mission Bay	468	0	0%
Total		**7,576**	**672**	**9%**

Source: MOHCD Housing Pipeline as of April 22, 2023

Rehabilitation Projects

According to data currently available, **only 2% of units in rehabilitation projects in the pipeline will offer mobility or communications features**. However, these numbers reflect significant missing data and unconfirmed accessibility features for projects earlier in development; we expect these projects to have at least 5% of mobility and communications units by the time they are completed. Rehabilitation projects range from small five-unit sites through the City's Small Sites Program to large 200-unit buildings undergoing renovation. Older and smaller buildings may present practical barriers to fully installing accessibility features, such as buildings without elevators or Single Room Occupancy (SRO) buildings. As a result, this rate is quite low. MOHCD tries to achieve a minimum of 5% mobility units (increasing now to 10% for projects supported by California Tax Credit Allocation Committee financing).

Table 9: Affordable Housing Pipeline (Rehabilitation): Accessible Units by Zip Code

Zip Code	Neighborhoods	Total Units*	Accessible Units	Percent Accessible
94102	Hayes Valley/Civic Center/ Tenderloin	393	0	0%
94103	South of Market	--	--	--
94104	Financial District	--	--	--
94105	Rincon Hill	--	--	--
94107	Potrero Hill/SOMA	106	4	4%
94108	Chinatown	--	--	--
94109	Polk/Russian Hill/Nob Hill	61	0	0%
94110	Mission District/Bernal Heights	181	0	0%
94111	Embarcadero	--	--	--
94112	Ingleside/Excelsior	12	0	0%
94114	Castro/Noe Valley	20	4	20%
94115	Western Addition/Japantown	111	2	2%
94116	Sunset/Parkside/Forest Hill	15	1	7%
94117	Haight-Ashbury	17	0	0%
94118	Inner Richmond	12	0	0%
94121	Outer Richmond	--	--	--
94122	Sunset	8	2	25%
94123	Marina/Cow Hollow	--	--	--
94124	Bayview/Hunters Point	--	--	--
94127	St. Francis Wood/Miraloma/ West Portal	--	--	--
94129	Presidio	--	--	--
94130	Treasure Island	--	--	--
94131	Twin Peaks/Glen Park	--	--	--
94132	Lake Merced/Lakeside	15	0	0%
94133	North Beach	--	--	--
94134	Visitacion Valley	--	--	--
94158	Mission Bay	--	--	--
Total		**452**	**9**	**2%**

Source: MOHCD Housing Pipeline as of April 22, 2023

Housing Type

Out of 166 projects in the affordable housing pipeline over the next three years, there are 14 sites that have designated units for older adults and people with disabilities.

Most of the senior-designated units will be in **ten dedicated senior housing sites**, offering a total of 790 units (105, or 11%, of which are PSH units). An additional 44 senior-designated units will be provided through **one new permanent supportive housing site** in development, and 103 units will be provided through **three new multifamily rental sites** in development.

The 33 units designated for adults with disabilities are reserved for **individuals with disabilities**. Six of these units will be at a new multifamily building at 160 Freelon in the South of Market neighborhood, and the remaining seven are included in plans for an 100% affordable LGBTQ+ senior housing development at 1939 Market St. The largest share (27 units) is designated for occupancy by **individuals with developmental disabilities** at the Kelsey Civic Center, a multifamily rental project. These units will represent about a quarter of the building's units. While this is a general multifamily building that will offer homes to people of all abilities, this project has a stated goal of promoting inclusion of adults with disabilities and commitment to universal design.

Table 10: Affordable Housing Pipeline: Project Building Types

Type	Sites	Total Affordable Housing Units	Senior-Designated~	Disability-Designated
100% Affordable	**10**	**937**	**937**	**33**
Senior-Specific Building~	6	790	790	7
Permanent supportive housing	1	44	44	0
Multifamily Rental	3	103	103	33

Source: MOHCD Housing Pipeline as of April 2023
~There are 105 (11%) PSH units in senior-designated buildings in this pipeline.

Appendix A. Definitions and Terms

Occupancy

Occupant characteristics are generally reported at the household level without personally identifying occupants. In this report, occupancy data pertaining to aging and disability is characterized using the following terms:

Term	Definition
Senior Occupancy	These are units housing senior residents (age 62+). Residents may or may not report disabilities. Seniors living in permanent supportive housing may be eligible for senior status at age 55+.
Disability Occupancy	These are units that report adult occupants with disabilities of any type, but no senior residents. In this report, disability status is likely undercounted because this data field is only captured for HSH records.
Senior and/or Disability Occupancy	This is an unduplicated count of all units that house seniors and adults with disabilities. This is the sum of two fields above: Senior Occupancy + Disability Occupancy. This tells us the total distinct number of housing units currently supporting seniors and adults with disabilities without double-counting households that have both senior and disability occupancy.
Senior and Disability Occupancy	These are units that report both senior and disabled occupants. This may be the same person (that is, an older person with disabilities) or different people (such as a two-person household consisting of an older person and an adult under age 62 with disabilities).

Accessibility

In the context of residential dwelling units, the term "accessible" is a catchall term for unit types with varying accessibility features; in this report, "accessible units" are best understood as representing **a spectrum of accessibility for people with disabilities**. There are three types of accessibility features required in publicly-funded or affordable housing under California Building Code[14] requirements and when California Tax Credit Allocation Committee regulations apply:

Term	Definition
Mobility features	An accessible dwelling unit constructed for a person using a wheelchair which provides a higher level of accessibility than an adaptable unit.
Communication features	An accessible dwelling unit constructed with audible and visual elements such as visual doorbell alarms, visual fire alarm pre-wiring, and TTY features.

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[14] California Code of Regulations Title 24, Part 2, 2019 California Building Code

Adaptable units	An accessible dwelling unit within a covered multifamily building as designed with elements and spaces allowing the dwelling unit to be adapted or adjusted to accommodate the user.

California Building Code requirements for publicly funded housing are based on a percentage of the total unit count:

- In facilities with residential dwelling units, at least **5 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **mobility** features.
- In publicly funded housing facilities with residential dwelling units, at least **2 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **communication** features.

With some exceptions, the **balance of the units is required to be adaptable** if those units are served by an elevator. Multistory units, those with stairs at the interior of the unit, also referred to as "visitable", require adaptable features on the accessible levels.

If California Tax Credit Allocation Committee low-income housing tax credits are utilized the percentages are increased but not added to the California Building Code minimum. These requirements were increased effective December 21, 2020.

Prior to December 21, 2020	- In facilities with residential dwelling units, at least **10 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **mobility** features. - In publicly funded housing facilities with residential dwelling units, at least **4 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **communication** features. **Example:** New building with 100 units = 10 mobility, 4 communication, 86 adaptable
On or after December 21, 2020	- In facilities with residential dwelling units, at least **15 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **mobility** features. - In facilities with residential dwelling units, at least **10 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **communication** features. **Example:** New building with 100 units = 15 mobility, 10 communication, 75 adaptable

Accessibility requirements apply to both new buildings being constructed and existing buildings undergoing alterations. For existing buildings, there are numerous factors that determine to what extent accessible units are installed. For example, in older or small buildings, certain modifications may not be feasible.

It is important to note that **accessible units are not equivalent to units designated for people with disabilities,** including both adults with disabilities ages 18-61 and older adults ages 62 and older with disabilities. Accessible units may or may not be occupied by people

with disabilities. While efforts are made to prioritize these units for people with disabilities, these units are not restricted for occupancy only by people with disabilities. Units can only be set aside for disabled occupants if there is a dedicated funding source, such as HUD's Section 811 program for people with developmental disabilities.[15]

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[15] As noted by MOHCD, the California Building Code requires a certain percentage of units to be designated for persons with disabilities. While the units are constructed in a way to satisfy both ADA and State requirements, if the project sponsor cannot find a qualifying disabled tenant/applicant to fill the unit, the project sponsor is allowed to rent to the general public. Individual units can only be restricted as "senior" or "disabled" if there is specific authorization under the HUD Section 202 program for older people or Section 811 program for people with developmental disabilities, respectively. Otherwise, the City can designate an entire building as "senior" or "disabled" to comply with Fair Housing Laws.

Appendix B. Data and Methodology

Quantitative Data Source Details

- **MOHCD Annual Monitoring Report (2020):** Data on the existing affordable housing portfolio, based on data collection and reporting by community-based housing property managers. 2020 data is the most recent available for this analysis; MOHCD is currently processing 2021 monitoring data, including quality review. Occupancy data is reported by housing property managers at the unit level. Some elements of this data, including accessibility and affordable units at each AMI level, were aggregated at the site level by MOHCD analysts and provided to DAS for analysis.

- **MOHCD Affordable Housing Pipeline Report (2023):** Data on future affordable housing units in the development pipeline, including information on new construction, rehabilitation projects, and inclusionary units. Unit counts and designations are subject to change during the predevelopment period. If a site appears in both the existing and pipeline data (such as a future rehabilitation project), this report privileges the existing housing dataset, and duplicate sites have been excluded from the pipeline analysis to avoid double counting.

- **HSH permanent supportive housing Inventory & Residents (2023):** Data on HSH permanent supportive housing sites and units designated for formerly homeless individuals, including de-identified information on residents. The data includes both permanent supportive housing reflected in the primary affordable housing system tracked by MOHCD (and the MOHCD data on existing affordable housing), as well as HSH-only units outside the MOHCD portfolio. This data was extracted from the HSH Online Navigation and Entry (ONE) System database, which serves as the Department's HUD-compliant Homeless Management Information System (HMIS).

- **2021 American Community Survey, 5-Year Estimates:** This report draws on 2021 American Community Survey 5-Year estimates for the section on median rent and rental rate analysis. This data was accessed via IPUMS USA database managed by the University of Minnesota. This analysis focused on single person households who rent their homes and live in the community (not group quarters).

Notes on Accessible Unit Analysis

Existing Affordable Housing

MOHCD datasets describing ***existing*** affordable housing include building-level aggregate counts of accessible and adaptable units. HSH datasets also describe the number of accessible units among dedicated PSH units in a given building, which in some cases excludes the number of accessible affordable units that are not filled via Coordinated Entry system. To estimate the number of accessible units in the affordable housing system, we first look to report accessible units reported by MOHCD because reporting captures all units in a

given affordable building, including general affordable and PSH units. For buildings not tracked by MOHCD, we use building data provided by HSH.

DESCRIPTION OF DATA STRUCTURE

- **MOHCD Data**: Data on existing affordable housing includes the total number of accessible or adaptable units in a given building as reported by housing property managers. This metric represents a count of units that are accessible-mobility units, accessible-communications units, or adaptable units.
- **HSH Data**: Data on existing affordable permanent supportive housing buildings include the total number of accessible units in a given building. This metric represents a count of units that are accessible-mobility units, accessible-communications units, or adaptable units.

Future Affordable Housing

Data on future affordable housing includes a building-level count of the total (1) units with mobility accessibility features and (2) units with communications accessibility features. We added values together across these two distinct data fields to calculate the number of total accessible units in each project. Notably, the number of adaptable units was not available for this year's report.

Notes on Affordable Housing Program Type

We developed a method to describe housing program types, based on the reported "Program Area" and other building characteristics like the occupancy rates of certain populations. Specifically, we identified the following program types:

- **Permanent supportive housing:** Dedicated homeless units represent 90% or more of a building's affordable units.
- **Senior-Dedicated Building:** Designated senior units represent 90% or more of a building's affordable units.
- **Developmental Disability Building:** Designated disability units for people with developmental disabilities represent 90% or more of a building's affordable units.
- Remaining program type categories are drawn directly from the reported "Program Area" (e.g., Multifamily Rental, Housing Preservation Program, etc.)

Appendix C. San Francisco Zip Codes and Associated Neighborhoods
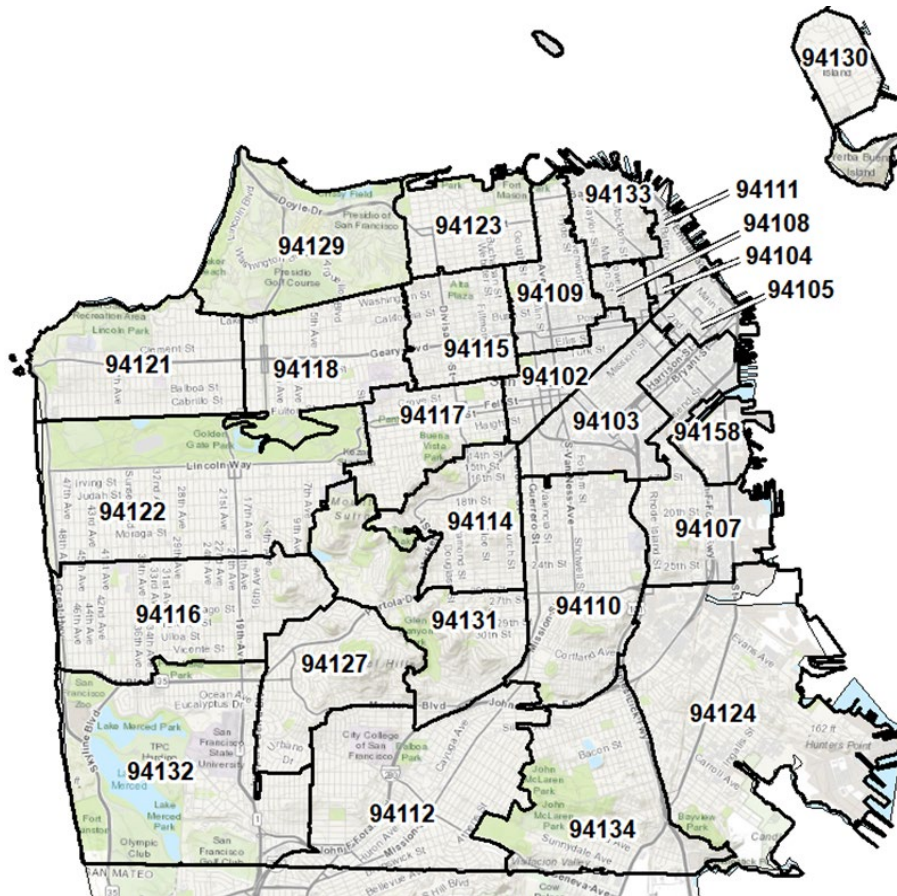
Zip Code	San Francisco Neighborhood	Zip Code	San Francisco Neighborhood
94102	Hayes Valley/Civic Center/ Tenderloin	94118	Inner Richmond
94103	South of Market	94121	Outer Richmond
94104	Financial District	94122	Sunset
94105	Rincon Hill	94123	Marina/Cow Hollow
94107	Potrero Hill/SOMA	94124	Bayview/Hunters Point
94108	Chinatown	94127	St. Francis Wood/Miraloma/ West Portal
94109	Polk/Russian Hill/Nob Hill	94129	Presidio
94110	Mission/Bernal Heights	94130	Treasure Island
94111	Embarcadero	94131	Twin Peaks/Glen Park
94112	Ingleside/Excelsior	94132	Lake Merced/Lakeside
94114	Castro/Noe Valley	94133	North Beach
94115	Western Addition/Japantown	94134	Visitacion Valley
94116	Sunset/Parkside/Forest Hill	94158	Mission Bay

94117	Haight-Ashbury	

Appendix D. Affordable Housing by Designated AMI Level in San Francisco.

Affordable Housing by AMI Affordability Level in San Francisco

Income Group	AMI Category	Annual Income for a Single Person Household
Acutely low-income	<20% AMI	$20,150 and below
Extremely low-income	<30% AMI	$20,151 to $30,250
Very low-income	<50% AMI	$30,251 to $50,450
Low-income	<80% AMI	50,451 to $80,700
Moderate-income	<120% AMI	80,701 to $121.000
Above moderate-income	>120% AMI	$121,000 and up

*Based on limits for a one-person household

For more information on income and rent limits, please visit:
https://sfmohcd.org/income-limits-and-rent-limits-below-market-rate-rental-units