Appendix A:
Housing Needs Assessment and Assessment of Fair Housing

ADOPTED – January 2023

Prepared as Part of the San Francisco Planning Department's

Housing Element Update 2022

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Introduction to the Housing Needs Assessment and Assessment of Fair Housing

This section includes a comprehensive assessment of housing needs in San Francisco and the context and factors that influence them. This section also includes an assessment of fair housing issues, which together with the other analyses documented in the appendices inform Housing Element 2022 Update's contributing factors to fair, its goals, and the Implementation Program.

In compliance with Section 65583(a) of the California state Housing Element law, sections I-IV cover San Francisco's projected housing needs; detailed data and analysis of the city's demographic and employment trends; existing housing characteristics and condition; housing cost burdens and overcrowding; an assessment of fair housing based on segregation and integration patterns, access to opportunities, disproportionate housing needs by race and ethnicity, and for extremely low income households and special needs groups; and fair housing enforcement and outreach capacity. Section V identifies the contributing factors to fair housing issues in San Francisco as informed by findings in the first four sections, the three phases of outreach and engagement for the 2022 Update, and the Sites Inventory analysis

Data presented in this report cover the most recent data available at the time of preparation. When available and relevant, information is presented on trends covering longer periods, extending back to 1990 in the case of demographic and employment trends. Primary data sources include the U.S. Census Bureau, projections published by the Association of Bay Area Governments (ABAG), independent analysis by the San Francisco Planning Department (SF Planning), and other city agency-provided data (MOHCD, HSH, etc.). The data used are the most reliable and available for assessing existing conditions. These standard sources provide a basis for consistent comparison with older data and form the basis for the best possible forecasts and future assessment and evaluation of this Housing Element.

Given the San Francisco's Planning Commission Resolution No. 201738, Centering Planning on Racial and Social Equity, this report disaggregates data by race and ethnicity whenever possible and provides historical context to socio-economic disparities between American Indian or Native Alaskan, Black or African American, and other communities of color, and non-Hispanic or Latino(a,e) white populations. When using Census Bureau data to describe different racial and ethnic groups, this section includes only race (regardless of ethnicity) for American Indian or Alaska Native, Black or African American, Asian, Native Hawaiian or Pacific Islander, other races, and two or more races (referenced as multiracial in this section); only ethnicity (regardless of race) for Hispanic or Latino(a,e); and race and ethnicity for non-Hispanic or Latino(a,e) white (referenced as white throughout this report). As such, percentages and subtotals may not add up to total sums.

I. Projected Housing Needs

As the economy and population of San Francisco and region continues to grow and the housing crisis becomes more pronounced, so have the housing needs of the city, especially for groups that continue to face barriers to housing. This section provides a description of San Francisco's Regional Housing Needs Allocation (RHNA) from 2023 to 2031 to mitigate these issues.

Projected Housing Needs: Regional Housing Needs Allocation

The Regional Housing Needs Allocation (RHNA) provides housing targets for cities to plan for in their housing elements and to permit over the 8-year RHNA period. The RHNA process is required by State law to encourage all cities to help meet local and regional housing needs. Housing Elements must show that cities have sufficient sites to realistically accommodate the targeted number of units. Cities must analyze constraints to meeting the RHNA targets and propose policies to address those constraints (see Appendix B: Sites Inventory Analysis and Rezoning Program and Appendix C: Analysis of Governmental and Non-Governmental Constraints on Housing). After adoption of the Housing Element, cities must also report the number of units permitted each year relative to their RHNA targets to the California Department of Housing and Community Development (HCD).

RHNA Development and Allocation Methodology

HCD is responsible for determining the regional housing need for each Council of Governments, which is the Association of Bay Area Governments (ABAG) in the San Francisco Bay Area. The regional housing need is based on a forecast of population, households, and jobs developed by the California Department of Finance with input from regional agencies. New for the 2023-2031 RHNA cycle, the targets also address existing needs such as housing cost burdens, overcrowding, and vacancy, which has increased the RHNA for the Bay Area and other regions.

The total housing need determination for the Bay Area from HCD for the 2023-2031 period is 441,176 units, a 135% increase from the 2015-2022 period, further divided into income groups (Table 1).

Table 1. Bay Area 2023–2031 RHNA by Income Group

	Units	*Percent of Total*
Very Low Income (<50% AMI)	114,442	25.9%
Low Income (50-80% AMI)	65,892	14.9%
Moderate Income (80-120% AMI)	72,712	16.5%
Above Moderate Income (>120% AMI)	188,130	42.6%
Total RHNA	**441,176**	**100%**

ABAG created an advisory Housing Methodology Committee (HMC) made up of elected officials, local staff, and advocates to study how to distribute the regional allocation to the 108 jurisdictions in the Bay Area. The methodology for distributing RHNA to cities must meet the following statutory objectives:

1. Increasing the housing supply and mix of housing types, tenure, and affordability

2. Promoting infill development and socioeconomic equity, protecting environmental and agricultural resources, and encouraging efficient development patterns

3. Promoting an improved intraregional relationship between jobs and housing

4. Balancing disproportionate household income distributions

5. Affirmatively furthering fair housing

The HMC recommended a methodology that was adopted by the ABAG Executive Board in January of 2021. The adopted methodology includes the following key components:

- **The RHNA distribution to cities is based on the projected household distribution in 2050 from Plan Bay Area (PBA 2050)**. PBA 2050 is the 30-year plan for transportation, jobs, and housing for the 9 county Bay Area and includes a forecast of where households will live in 2050. Thirty-four percent (34%) of future households will be new growth while 66% of future households will be in the same places as today. As a result, the majority of the projected PBA household distribution is based on cities' current household populations. According to state law, RHNA must be consistent with PBA, meaning the eight-year RHNA for a city cannot exceed PBA 30-year growth. Using PBA projected households as a baseline for RHNA ensures consistency with PBA while also ensuring that all cities contribute to meeting regional housing needs, not only those with higher 30-year growth.

- **RHNA units by income level assigned to each city are adjusted based on various factors.** While the bulk of the distribution for all income groups is determined by the PBA 2050 household distribution, adjustments are applied based on the characteristics of each city to ensure more equitable distribution of units by income group. Based on these adjustments a city could receive more or less of the lower-income, moderate-income, and above moderate-income units.

  o **The Very Low- and Low-Income RHNA units allocated to cities are adjusted based on:**

    ▪ **Access to High Opportunity Areas (70%)**: the percentage of households in a city living in higher resource census tracts according to the state Opportunity Map (described in the Affirmatively Furthering Fair Housing section).

    ▪ **Job Proximity - Auto (15%)**: the share of region's total jobs that can be accessed within in a 30-minute commute auto via during the morning commute.

- **Job Proximity - Transit (15%)**: the share of region's total jobs that can be accessed within in a 45-minute transit commute during the morning commute.

  o The Moderate- and Above Moderate-Income RHNA units allocated to cities are adjusted based on:

  - **Access to High Opportunity Areas (40%)**: see definition above.

  - **Job Proximity-Auto (60%)**: see definition above.

- **An Equity Adjustment was applied to ensure exclusionary cities receive low-income units proportional to their share of all households**. Exclusionary cities are classified based on a composite score of (1) whether they have a higher percentage of above moderate-income households compared to the region and (2) based on how their racial demographics differ from the region. Cities classified as exclusionary may receive additional very low- and low-income units to ensure that their share of the low-income RHNA is proportional to their share of all households in the RHNA.

RHNA for San Francisco

Based on the RHNA methodology described above, San Francisco's portion of the RHNA has been set at 82,067 for the 2023-2031 period with a distribution by income group very similar to the region (Table 2). The total RHNA for San Francisco increased 184% compared to the 2015-2023 period, whose targets were largely unmet for low- and moderate-income groups (Table 3). While the bulk of the increase is attributable to the overall increase in the total RHNA for the region, the higher RHNA is also attributable to higher forecasted growth in San Francisco in PBA as well as relatively high scores for job proximity and access to higher opportunity areas compared to the region.

The higher RHNA targets mean that San Francisco will need to do more to produce and preserve housing across all income groups. The 10,258-unit annual target is twice the highest year of housing production in the last forty years. Given this, San Francisco will need to employ a variety of strategies to achieve RHNA targets. Identifying additional funding for affordable housing production and preservation will be crucial to meet targets for lower income units. Zoning changes will be important to not only meet RHNA targets but also to ensure housing opportunities are more widely distributed throughout the city, particularly in higher resource areas. Lowering development costs will be critical to support housing production across income groups. This could be achieved through innovative construction methods such as modular and mass timber, examining fees and other government-imposed costs, and providing simpler, more consistent, and/or streamlined permitting processes. The policies and actions of the draft San Francisco Housing Element 2022 Update and the accompanying Sites Inventory and Analysis of Governmental and Non-Governmental Constraints describe how San Francisco can do more to meet housing needs.

Table 2. San Francisco 2023–2031 RHNA by Income Group

	Units	Annual Target	Percent of Total
Extremely Low Income [1]	13,981	1,748	17%
Very Low Income	6,886	861	8%
Low Income	12,014	1,502	15%
Moderate Income	13,717	1,715	17%
Above Moderate Income	35,471	4,434	43%
Total RHNA	**82,069**	**10,258**	**100%**

Source: Bay Area Metro. SF Planning.

Table 3. San Francisco 2015–2023 RHNA and RHNA Progress by Income Group

	Units Produced (2015–2021)	RHNA Target	Percentage of RHNA Produced
Very Low Income	2,688	6,234	43%
Low Income	2,500	4,639	54%
Moderate Income	2,847	5,460	52%
Above Moderate	18,826	12,536	150%
Total Units	**26,861**	**28,869**	**71%**

Source: SF Planning

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1   The "very low income" allocation for San Francisco was divided into 67% for extremely low-income households and 33% for very low-income households given the share for each type of household for the "very low income" group. To learn more, visit the ELI and VLI Households Needs section below.

II. Population, Households, and Employment Trends

This section describes trends in population, demographics, households, and employment that affect San Francisco's residents and workers. This section is supplemented by Section IV which includes housing issues facing communities of color and special needs groups. Data is taken from a variety of sources but is primarily based on Census and American Community Survey data (including Public Use Microdata Sample, PUMS data analyzed by SF Planning and accessed from the Minnesota Population Center's IPUMS-USA data page). In addition, this section pulls from the Bureau of Labor Statistics employment and wage data, future projections compiled by regional agencies such as ABAG, and other local sources.

Population and Age Groups

Population Change

From 2010 to 2018, San Francisco grew at the fastest rate that it had in decades – 10% growth over the period, totaling 78,070 more residents. Yet within the same period, the rate of growth for number of households remained at 5%, with 17,016 households added (Table 4). Despite a slowing of population growth in 2020, likely due to the COVID-19 pandemic, projections from regional agencies estimate that San Francisco's population will grow 32%, adding an additional 286,180 residents, between 2018 and 2040. Household growth rates are projected to grow at a faster rate than previously observed, increasing by 33%, or 120,868 households, by 2040. This rapid population growth will require substantial new housing production in order to meet the increasing and currently unmet housing needs.

Table 4. San Francisco Population Trends and Projections, 1990–2040

	1990	2000	2010	2018	2030 (estimate)	2040 (estimate)
Total Population	723,959	776,733	805,235	883,305	1,034,175	1,169,485
Population Change	-	52,774	28,502	78,070	150,870	135,310
% Change Population	-	7%	4%	10%	17%	13%
Households	305,584	329,700	345,811	362,827	437,505	483,695
Households Change	-	24,116	16,111	17,016	74,678	46,190
% Change Households	-	8%	5%	5%	21%	11%
Average Household Size	2.29	2.30	2.26	2.38	2.30	2.35

Source: 1990, 2000, and 2010 Census, 2018 1 Year ACS, 2030-2040 Projections by ABAG/MTC

Despite growing at a faster rate than much of the Bay Area since 2010, San Francisco's cumulative growth rate since 1990 is below average for the region. Between 1990 and 2018, San Francisco had a 18% cumulative growth in population. Other Bay Area counties experienced a 20-30% cumulative growth

in population during that same period. In addition, San Francisco's closest neighboring counties, San Mateo and Marin, were the slowest growing counties in the region from 1990 to 2018, at 11% and 16% cumulative growth respectively. The slower growth in these counties reflects the relatively fewer housing units added in these counties over the nearly 30-year period (Figure 1).

Figure 1. Bay Area Counties Population Growth Rates, 1990–2018
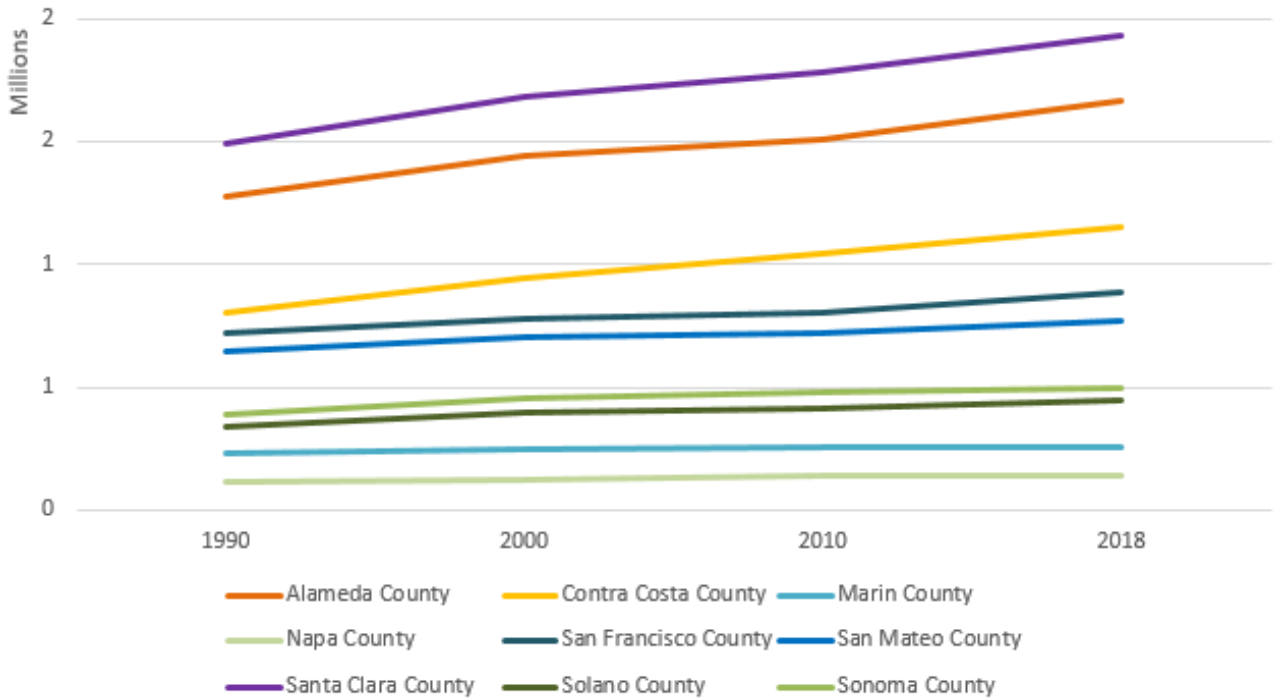
Source: 1990, 2000 and 2010 Census, ACS 2018 5-Year Estimates

Figure 2. San Francisco Population Shares by Race and Ethnicity, 2020
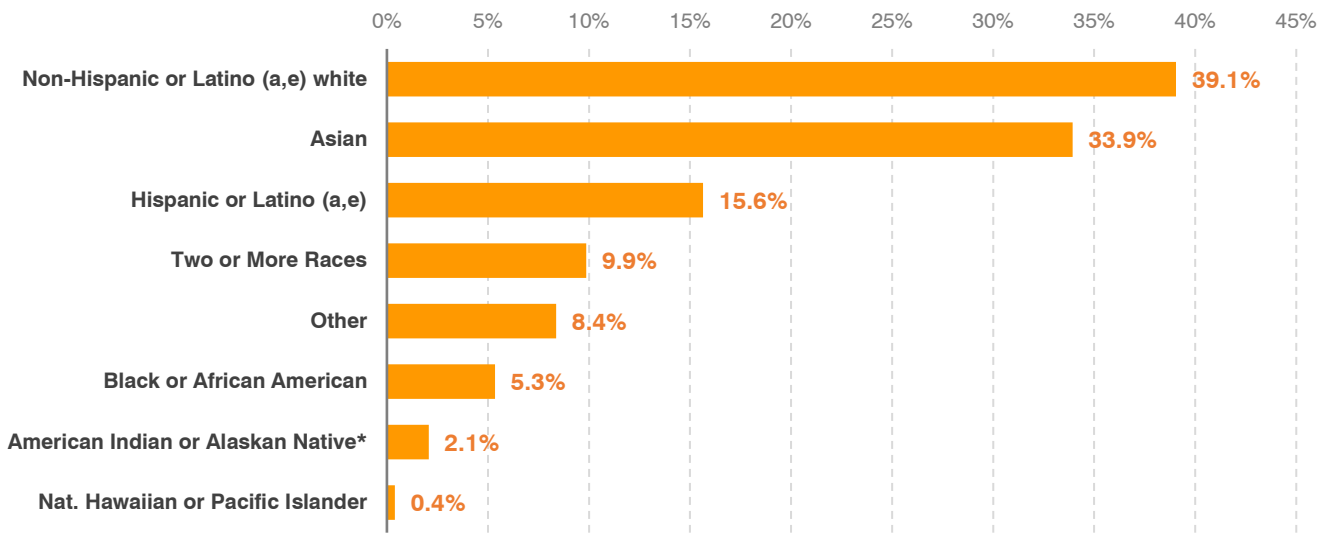
Source: 2020 Census.

This report considers American Indian or Alaska Native alone and in combination with other races as the main definition for population counts for the American Indian or Alaska Native community in San Francisco. The American Indian or Alaska Native population has not substantially grown over the last 30 years, despite the growth reflected in Table 7 and Table 8. Instead, this increase is attributed to more intentional tracking of American Indian or Alaska Native data and the growth in people identifying as multiracial. Historically, the Census has undercounted the American Indian or Alaska Native population.[2] However, community efforts and "improvements to the [Census] design of the two separate questions for race and ethnicity, data processing, and coding, which enabled a more thorough and accurate depiction of how people prefer to self-identify"[3] have enhanced the counts for multiracial people, including those that identify as American Indian or Alaska Native in combination with other races, and the counts for American Indian or Alaska Native alone. These improvements are reflected in the data: in 2020, there were 18,075 people in San Francisco that identified as American Indian or Alaska Native alone or in combination with other races (more than 66% than in 2010), and 86,233 people who identified as multiracial (Table 7) (more than 130% than in 2010). However, significant improvements to how multiracial people are counted means that decennial census counts for these two groups aren't comparable.

To understand population trends for the American Indian or Alaska Native and the multiracial populations, population counts were compared between 2014 and 2019 using American Community Survey (ACS) 5-year estimates.[4] Between 2014 and 2019 the population in San Francisco grew by 5.8% and the multiracial population grew by 36.4%, meanwhile the population counts for American Indian or Alaska Native alone or in combination with other races declined by 5 people (Table 5). Furthermore, the population for American Indian or Alaska Native alone declined by 572 people or 16.7%, meaning that the American Indian or Alaska Native population in San Francisco was actively being displaced.

The Black or African American population also experienced a significant decline both in their population counts and their share of the city's total population. The city's Black or African American population dropped by 41% between 1990 and 2020, from 11% to 5.3% of the city's total population (Table 7). This was a much bigger drop than in the region as a whole (Table 8). In fact, almost half of the total drop in the Bay Area's Black population was in San Francisco. Together with the American Indian or Alaska Native population, these are the only two racial and ethnic groups experiencing a decline in their population counts and in their shares of the total population in San Francisco. This means that both groups are in urgent need of prioritization for community stabilization programs.

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2   https://www.census.gov/newsroom/press-releases/2022/2020-census-estimates-of-undercount-and-overcount.html

3   https://www.census.gov/library/stories/2021/08/improved-race-ethnicity-measures-reveal-united-states-population-much-more-multiracial.html

4   Since data collection for these surveys was similar, it offers more stable data for comparison.

Meanwhile, over the same period, the city's white population remained stable, growing at about 1% to over 341,000 (Table 7). This is despite a large drop in the region's white population, falling 24% between 1990 and 2020 (Table 8). The white share of the city's total population, however, declined from 46.9% to 39.1%. Conversely, the population of residents that identify as Asian, Hispanic or Latino(a,e), Native Hawaiian or Pacific Islander, multiracial, or as other races have all increased in both counts and share of the total population (Table 6, Table 7, Table 8), but at a much slower pace compared to the Bay Area.

Table 5. San Francisco Population Trends for the American Indian or Alaska Native and Multiracial Populations, 2014–2019

	% Change 2014–2019	*% Change in Share of SF Population 2014–2019*
American Indian or Alaska Native (all)*	-0.1%	-5.5%
American Indian or Alaska Native (alone)	-16.7%	-21.3%
Two or More Races	36.4%	29.0%
Total Population	5.8%	4.7%

Source: ACS 2014 and 2019 5-Year Estimates.
*For the American Indian or Alaska Native population, this report includes race alone and in combination with other races; this representation for total population counts was done in consultation with the San Francisco American Indian community. All other races are race alone; except for Hispanic or Latino(a,e) (all races) and Non-Hispanic or Latino(a,e) white.

Table 6. San Francisco Population Shares by Race and Ethnicity, 1990–2020

	1990	*2000*	*2010*	*2020*
American Indian or Alaska Native (all)*	**	**	**	2.1%
American Indian or Alaska Native (alone)	0.4%	0.4%	0.5%	0.7%
Black or African American	11.0%	7.8%	6.1%	5.3%
Hispanic or Latino (a,e)	13.3%	14.1%	15.1%	15.6%
Nat. Hawaiian or Pacific Islander	0.4%	0.5%	0.4%	0.4%
Asian	28.6%	30.8%	33.3%	33.9%
Other	5.9%	6.5%	6.6%	8.4%
Two or More Races	**	**	**	9.9%
Non-Hispanic or Latino (a,e) white	46.9%	43.6%	41.9%	39.1%

Source: 1990, 2000, 2010 and 2020 Census; IPUMS-USA.
*For the American Indian or Alaska Native population, this report includes race alone and in combination with other races; this representation for total population counts was done in consultation with the San Francisco American Indian community. All other races are race alone; except for Hispanic or Latino(a,e) (all races) and Non-Hispanic or Latino(a,e) white.
** The 1990 Census doesn't have data for two or more races; significant improvements to how multiracial people are counted means that decennial census counts aren't comparable.

Table 7. San Francisco Population Counts by Race and Ethnicity, 1990–2020

	1990	2000	2010	2020	Change 1990–2020	% Change 1990–2020
American Indian or Alaska Native*	**	**	**	18,075	***	***
American Indian or Alaska Native (alone)	3,148	3,458	4,024	6,475	3,327	106%
Black or African American	79,604	60,515	48,870	46,725	(32,879)	-41%
Hispanic or Latino (a,e)	96,258	109,504	121,774	136,761	40,503	42%
Nat. Hawaiian or Pacific Islander	3,125	3,844	3,359	3,476	351	11%
Asian	206,622	239,565	267,915	296,505	89,883	44%
Other	42,668	50,368	53,021	73,169	30,501	71%
Two or More Races	**	**	**	86,233	***	***
Non-Hispanic or Latino (a,e) white	339,453	338,909	337,451	341,306	1,853	1%
Total	**723,626**	**776,733**	**805,235**	**873,965**	**150,339**	**21%**

Source: 1990, 2000, 2010 and 2020 Census; IPUMS-USA.
*For the American Indian or Alaska Native population, this report includes race alone and in combination with other races; this representation for total population counts was done in consultation with the San Francisco American Indian community. All other races are race alone; except for Hispanic or Latino(a,e) (all races) and Non-Hispanic or Latino(a,e) white.
** The 1990 Census doesn't have data for two or more races; significant improvements to how multiracial people are counted means that decennial census counts aren't comparable.

Table 8. Bay Area Population Counts by Race and Ethnicity, 1990–2020

	1990	2000	2010	2020	Change 1990–2020	% Change 1990–2020
American Indian or Alaska Native*	**	**	**	219,093	**	**
American Indian or Alaska Native (alone)	39,474	43,529	48,493	87,319	47,845	121%
Black or African American	530,902	511,084	481,361	452,316	(78,586)	-15%
Hispanic or Latino (a,e)	904,104	1,315,175	1,681,800	1,891,985	987,881	109%
Nat. Hawaiian or Pacific Islander	31,569	36,317	44,386	46,898	15,329	49%
Asian	885,456	1,289,849	1,664,384	2,171,656	1,286,200	145%
Other	381,484	627,004	770,820	1,042,585	661,101	173%
Two or More Races	**	**	**	917,159	**	**
Non-Hispanic or Latino (a,e) white	3,669,815	3,392,204	3,032,903	2,783,589	(886,226)	-24%
Total	**6,020,309**	**6,783,760**	**7,150,739**	**7,765,640**	**1,745,331**	**29%**

Source: 1990, 2000, 2010 and 2020 Census; IPUMS-USA.
*For the American Indian or Alaska Native population, this report includes race alone and in combination with other races; this representation for total population counts was done in consultation with the San Francisco American Indian community. All other races are race alone; except for Hispanic or Latino(a,e) (all races) and Non-Hispanic or Latino(a,e) white.
** The 1990 Census doesn't have data for two or more races; significant improvements to how multiracial people are counted means that

Age

The median age in San Francisco was 38.7 years in 2018. Between 2000 to 2018, the population of seniors as a share of the total population increased 2%, while the population of children decreased by 1%, indicating that the overall population in the city is aging (Table 9, Figure 3).

Table 9. San Francisco Population Trends and Projections by Age Group, 2000–2040

Age Group	2000	2010	2018	2030	2040
Under 5	31,633	35,203	39,618	44,660	46,200
5 to 19	95,711	89,367	94,643	115,035	121,435
20 to 44	370,276	362,420	393,917	415,500	443,750
45 to 64	173,002	208,403	216,999	263,205	283,365
65 and over	106,111	109,842	138,128	195,775	274,735
Total	**776,733**	**805,235**	**883,305**	**1,034,175**	**1,169,485**
Median Age	36.7	37.6	38.7	40.6	42.6

Source: 2000 and 2010 Census; ACS 2018 1-Year Estimate; 2020-2040 projections by ABAG/MTC.

Based on recent Census data and ABAG projections, there is an expected population growth in the 45-64 age group and particularly in 65 and over age group (Figure 3). Notably, seniors are more likely to be homeowners, which provides greater housing security, but are also more likely to be lower income and have higher rates of housing cost burden for both renters and owners (Table 73).

Figure 3. San Francisco Population Share and Projections by Age Group, 2000–2040
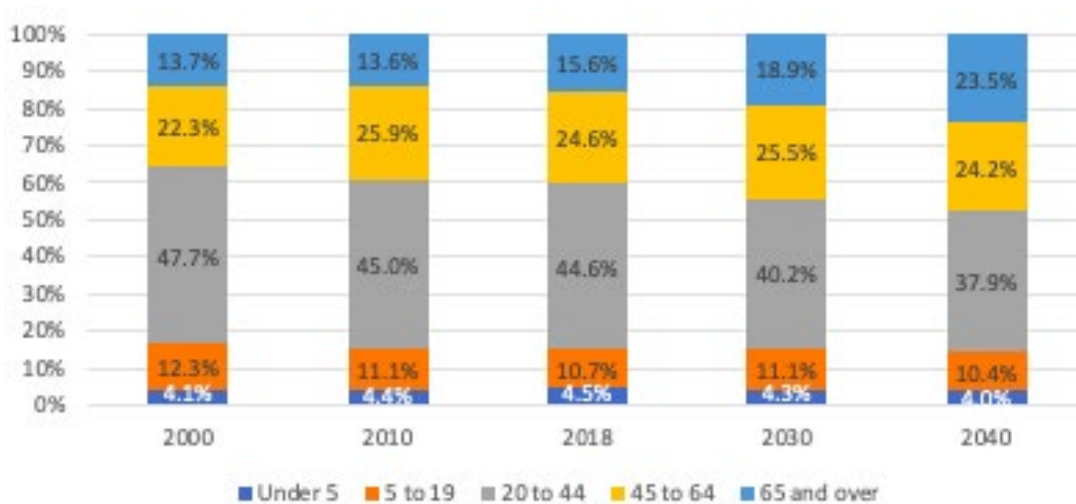
Source: 2000 and 2010 Census; ACS 2018 1-Year Estimate; 2020-2040 projections by ABAG/MTC.

Black or African American and Asian residents are disproportionately seniors (Figure 4). 20% of the Asian population and 17% of the Black or African population are over 65 compared to 15% for the city within

this age group. Native Hawaiian or Pacific Islander, Hispanic or Latino(a,e) and multiracial residents are also disproportionately children. 36% of the multiracial population and 21% of the Hispanic or Latino(a,e) and Native Hawaiian or Pacific Islander populations are within the under 18 age group compared to 14% of the overall city for this age group.

Figure 4. San Francisco Population Shares by Age Group and Race and Ethnicity, 2015–2019

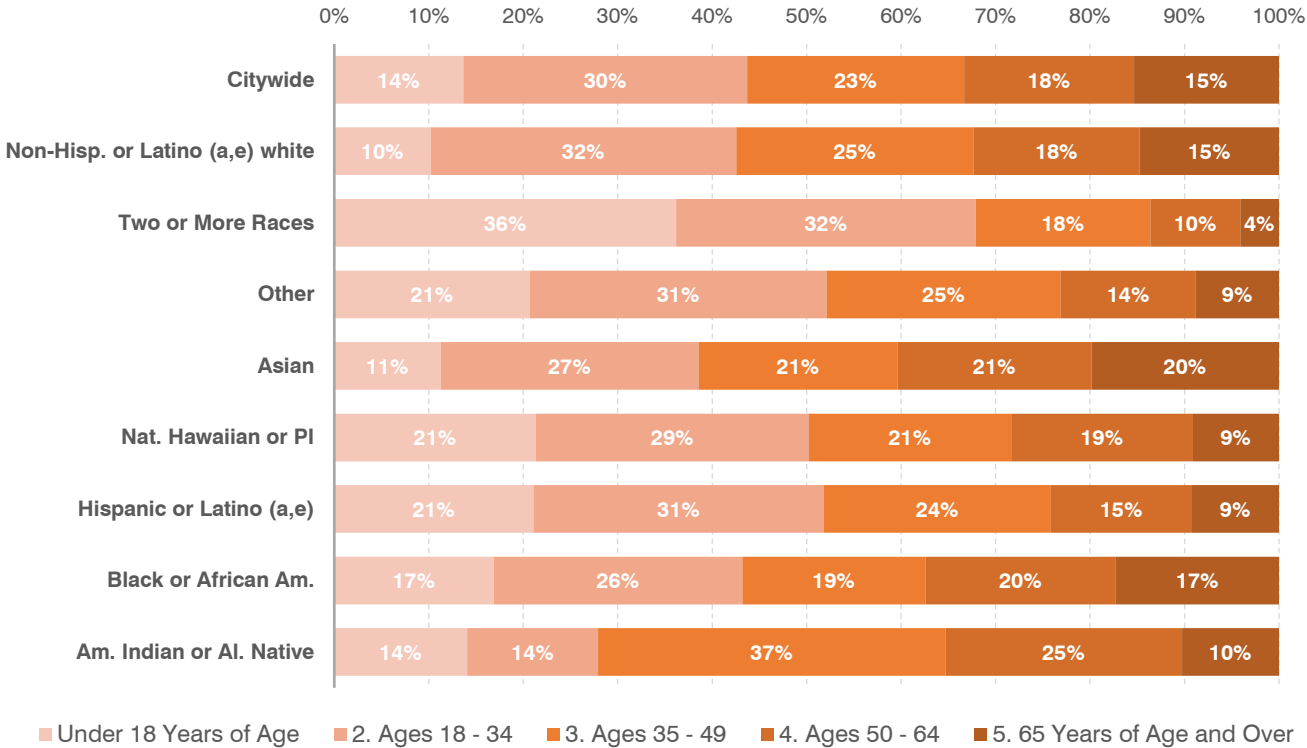|	Under 18 Years of Age	2. Ages 18 - 34	3. Ages 35 - 49	4. Ages 50 - 64	5. 65 Years of Age and Over
Citywide	14%	30%	23%	18%	15%
Non-Hisp. or Latino (a,e) white	10%	32%	25%	18%	15%
Two or More Races	36%	32%	18%	10%	4%
Other	21%	31%	25%	14%	9%
Asian	11%	27%	21%	21%	20%
Nat. Hawaiian or PI	21%	29%	21%	19%	9%
Hispanic or Latino (a,e)	21%	31%	24%	15%	9%
Black or African Am.	17%	26%	19%	20%	17%
Am. Indian or Al. Native	14%	14%	37%	25%	10%

Source: ACS 2019 5-Year Estimates; IPUMS USA.

Household Income

To analyze income in relation to housing programs and policies, SF Planning analyzed household income using the San Francisco Mayor's Office of Housing and Community Development (MOHCD) income limits that determine eligibility for the housing programs and services it administers. The basis of these income limits is the Area Median Income (AMI) developed by the US Department of Housing and Urban Development (HUD), for federal housing programs and services. AMI limits are based on Median Family Income estimates from the Census/ACS and Fair Market Rent area definitions for a given metropolitan area. AMI is adjusted for household size in recognition that larger households need more space and have higher costs. MOHCD makes additional adjustments to HUD AMI to ensure that local

AMI and income limits for local affordable housing investments and programs align more closely with income levels in the city.[5]

San Francisco's median income has risen dramatically. Adjusting for inflation, median household income increased forty one percent (41%) from $79,731 to $112,376 and median family income increased forty three percent (43%) from $91,751 to $131,253 from the years 2000-2018 (Table 10).

Table 10. Median Household and Median Family Income (Adjusted for Inflation), 2000–2018

2018 Inflation–Adjusted Dollars	2000	2010	2018
Median Household Income	$79,731	$81,732	$112,376
Median Family Income	$91,751	$98,323	$131,253

Source: 2000 and 2010 Census; ACS 2018 1-Year Estimate.

A quarter (25%) of households in San Francisco earn above 200% of AMI (Table 11). Eighteen percent (18%) of households earn up to 30% of AMI. These two AMI groups are the highest and lowest AMI groups respectively and are the two largest AMI groups in the city, indicating high income inequality within the city. San Francisco has considerably more high-income and lowest-income households than the Bay Area as a whole. Correspondingly, the city has fewer households in the middle of the income spectrum from 50% to 150% of AMI than the region.

From 1990 to 2018, San Francisco added more than 85,000 households earning above 120% AMI (Table 11). The rate of increase in higher income households has exceeded the rate of increase in the region (Table 12).

Over the same period of 1990 to 2018, very-low, low- and moderate-income households declined by over 39,000 (Table 11). Low-income households earning between 50% and 80% of AMI have seen the greatest declines along with very low-income (VLI) households earning 30% to 50% of AMI. Moderate-income households earning between 80% and 120% of AMI have also declined. The declines in these income groups in San Francisco were far greater than in the region as a whole (Table 12). Extremely low-income (ELI) households earning less than 30% of AMI, however, increased by fifteen percent (15%) over the same time period.

Low- and moderate-income households who have left the city or been displaced may have found cheaper housing options outside of San Francisco. ELI households, however, may find few housing options elsewhere and may attempt to stay in the city despite high costs. Housing stock serving extremely low-income households, such as single room occupancy (SRO), public housing, and other affordable housing programs in San Francisco, may be part of the reason why the number of ELI

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5   SF Planning applied MOHCD's 2018 income limits to the 2014-2018 IPUMS-USA. The 2018 income limits can be found here https://sfmohcd.org/sites/default/files/Documents/MOH/Asset%20Management/2018%20AMI-IncomeLimits-HMFA_04-06-18.pdf. General online information on MOHCD's Income Limits, Rent Limits, and Price Levels can be found here https://sfmohcd.org/ami-levels

households has been stable or grown. In addition, college students (74,000 residents) may have contributed to the increase in ELI households (nearly 50% live in lower income households).

Table 11. San Francisco Household Counts by Income Group, 1990–2018

	1990	2000	2010	2018	Change	Change [%]
Below 30% AMI	57,516	58,181	63,823	66,018	8,502	15%
30%-50% AMI	42,900	34,789	36,518	33,023	(9,877)	-23%
50%-80% AMI	64,720	56,244	49,976	44,172	(20,548)	-32%
80%-120% AMI	61,414	60,952	54,834	52,280	(9,134)	-15%
120%-150% AMI	28,754	32,158	32,364	33,566	4,812	17%
150%-200% AMI	25,657	33,484	36,754	41,612	15,955	62%
Above 200% AMI	24,561	54,981	61,685	89,004	64,443	262%
Total	**305,522**	**330,789**	**335,954**	**359,675**	**54,153**	**18%**

Source: 1990, 2000, and 2010 Census; 2018 5-Year ACS Estimates; IPUMS USA.

Table 12. Bay Area Household Counts by Income Group, 1990–2018

	1990	2000	2010	2018	Change	Change [%]
Below 30% AMI	299,505	309,341	372,718	410,938	111,433	37%
30%-50% AMI	265,332	262,395	294,813	304,458	39,126	15%
50%-80% AMI	448,988	433,486	431,605	430,072	(18,916)	-4%
80%-120% AMI	523,683	507,581	484,113	486,297	(37,386)	-7%
120%-150% AMI	254,346	272,064	268,293	274,252	19,906	8%
150%-200% AMI	237,373	276,564	295,043	310,927	73,554	31%
Above 200% AMI	213,327	404,234	416,789	497,909	284,582	133%
Total	**2,242,554**	**2,465,665**	**2,563,374**	**2,714,853**	**472,299**	**21%**

Source: 1990, 2000, and 2010 Census; ACS 2018 5-Year Estimates; IPUMS USA.

Income inequality has been increasing in the city and is particularly pronounced between white people and people of color. Households of color earned a fraction of white median household income. Black or African American households earned just 23% of the median white household income; American Indian or Alaska Native households earned 38%; Latino(a,e) households earned 53%, Native Hawaiian or Pacific Islander households earned 55%, and Asian households earned 65% of the white median household income (Table 13).

Table 13. San Francisco Median Household Income by Race and Ethnicity, 2015–2019

	Median Household Income
Citywide	$112,449
Non-Hispanic or Latino(a,e) white	$146,569
Two or More Races	$127,653
Asian	$95,057
Native Hawaiian or Pacific Islander	$80,172
Hispanic or Latino(a,e)	$77,074
Other	$60,863
American Indian or Alaska Native	$55,898
Black or African American	$34,237

Source: ACS 2019 5-Year Estimates.

While about 11% of white households are extremely low income (ELI or earning less than 30% of the Area Median Income), 48% of Black or African households, 31% of American Indian or Alaska Native households, 28% of Native Hawaiian or Pacific Islander households, 23% of Hispanic or Latino(a,e) households, and 22% of Asian households are ELI (Figure 5). Expounded in a later section, renters of color are particularly more likely to experience high rent burden and overcrowding.

**Figure 5.** San Francisco Household Shares by Income Group and Race and Ethnicity, 2015–2019
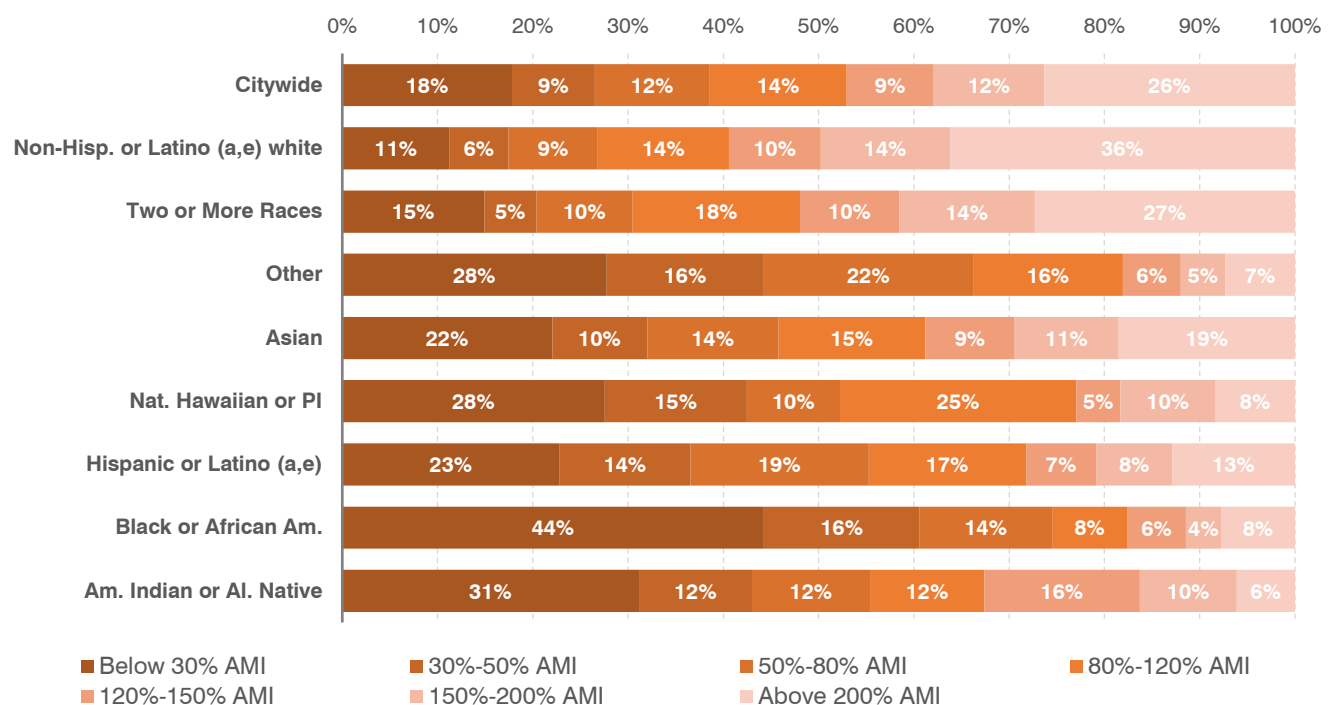
Source: ACS 2019 5-Year Estimates; IPUMS USA.

Tenure

San Francisco remains a majority renter city with 64% of households renting (over 246,900 in 2018) and 36% owning their homes (more than 138,881 in 2018) (Figure 6). Homeowner households tend to be larger, with an average of 2.7 people compared to 2.1 people for renters. This statistic has stayed stable over the past decade. In 2010, 63% of households reported renting their properties (over 212,000) and 37% reported owning their homes (more than 123,000). In contrast, most of the Bay Area region is owner-dominated with 56% of households owning their homes (over 1.5 million in 2018) and 44% of households renting (over 1.2 million in 2018).

All racial and ethnic groups in the city are majority renter. American Indian or Alaska Native, Black or African American, Hispanic or Latino(a,e), Native Hawaiian or Pacific Islander, multiracial and other race householders have the lowest rates of homeownership, while Asian and white householders have the highest rates of homeownership (Figure 6).

Figure 6. San Francisco Household Tenure by Race and Ethnicity, 2015–2019
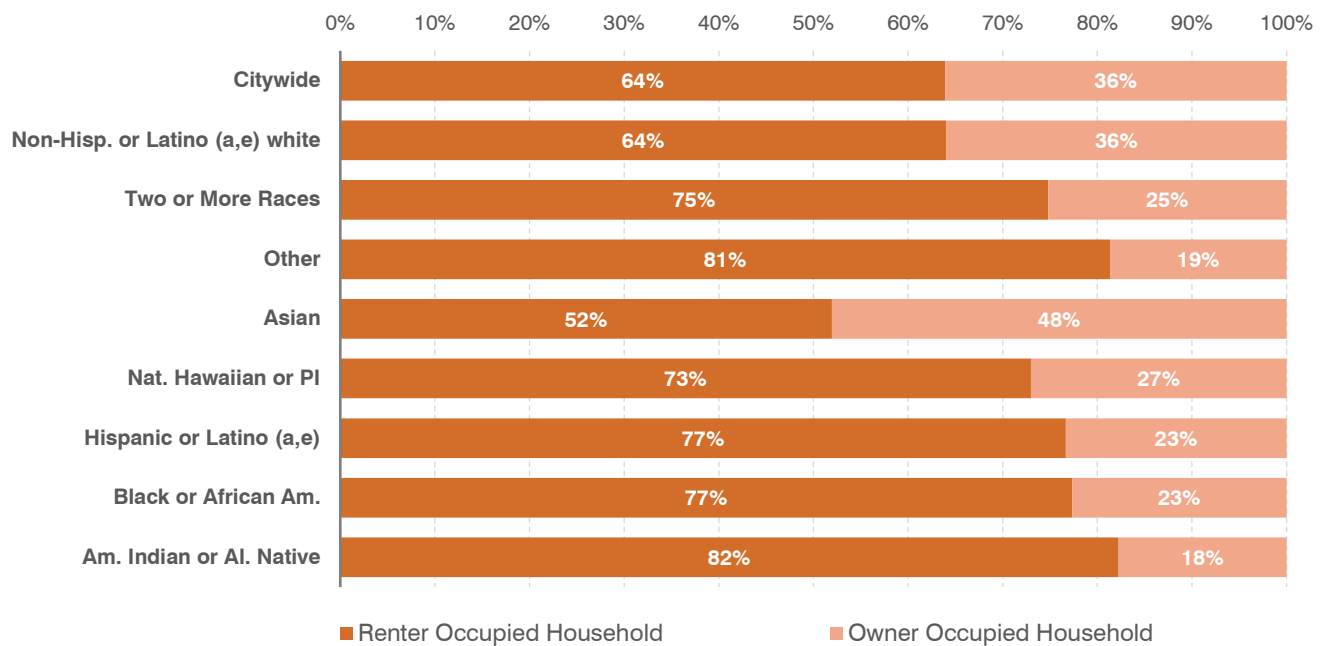
Source: ACS 2019 5-Year Estimates; IPUMS USA.

Renters are markedly lower income than owners in San Francisco. Renters report a median household income of $94,739 while homeowners reported a median household income of $145,860. About 16% of owners are very low income, including 9% ELI owners, while 34% of renters are very low income including 24% ELI renters. Owners are more likely to be moderate or high income than renters, though there are far more renter households overall. Likely due to lower incomes and unstable housing costs, renters tend to have higher rates of cost burden and crowding (Table 41).

Table 14. San Francisco Household Tenure by Income Group, 2014–2018

Household Income by Tenure

Income Groups	Owners	%	Renters	%	Total	%
Below 30% AMI	12,026	9%	53,992	24%	66,018	18%
30%-50% AMI	9,400	7%	23,623	10%	33,023	9%
50%-80% AMI	17,038	13%	27,134	12%	44,172	12%
80%-120% AMI	22,018	16%	30,262	13%	52,280	15%
120%-150% AMI	13,025	10%	20,541	9%	33,566	9%
150%-200% AMI	17,380	13%	24,232	11%	41,612	12%
Above 200% AMI	42,755	32%	46,249	20%	89,004	25%
Total	**133,642**	**100%**	**226,033**	**100%**	**359,675**	**100%**
Median Income		$145,860		$94,739		

Source: ACS 2018 5-Year Estimates; IPUMS USA.

Housing Tenure by Census Tract

The highest rates of homeownership are within the southern and western parts of the city. These areas align with areas with the highest rates of single-family homes (Figure 7).

Figure 7. Map of Ownership Rate by Census Tract, 2014–2018
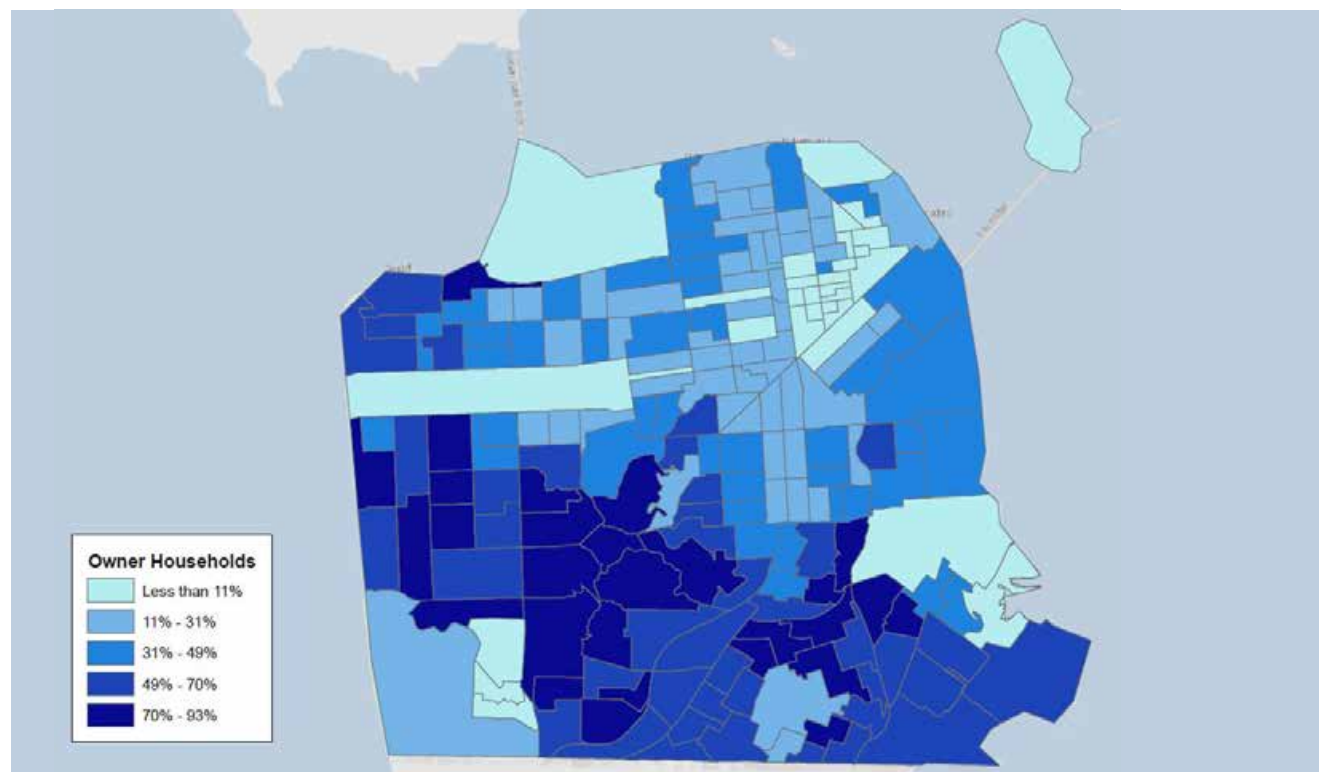
Source: ACS 2018 5-Year Estimates.

Figure 8. Map of Renter Rate by Census Tract, 2014–2018
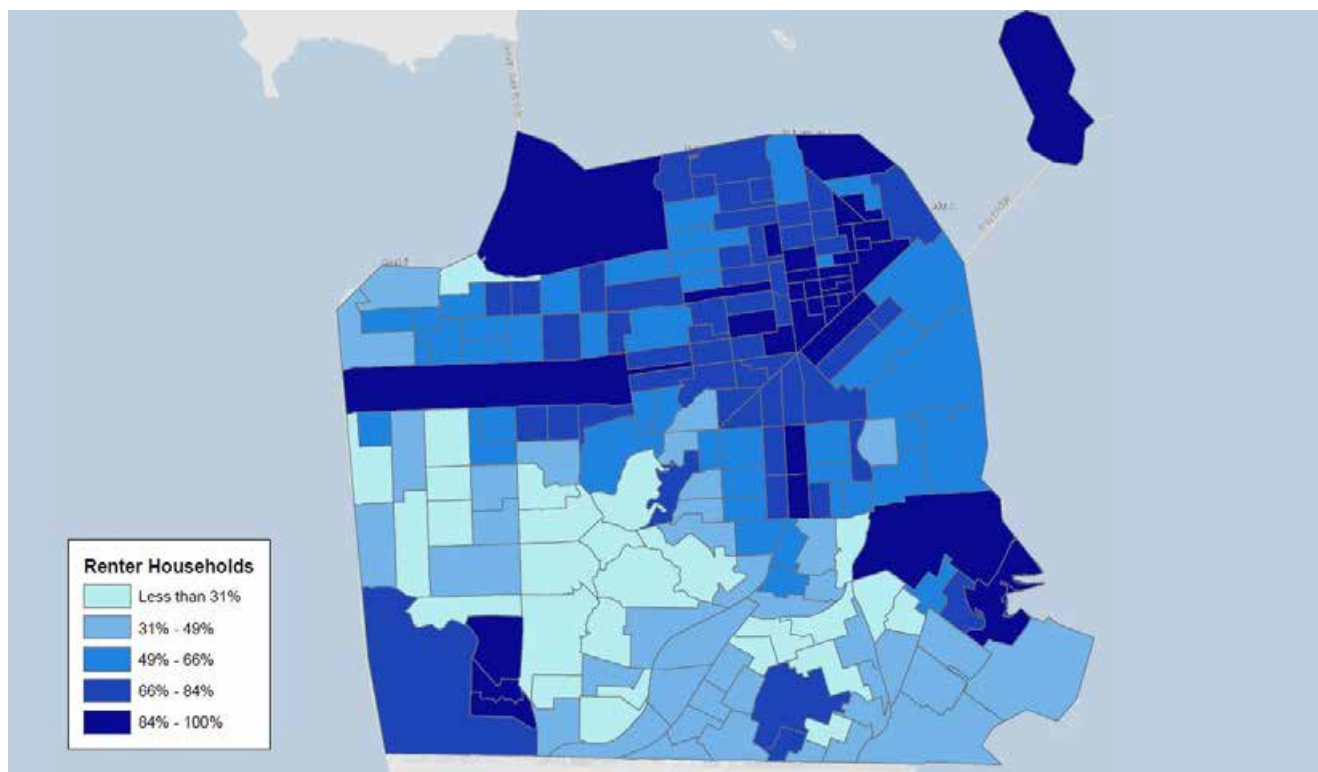
Source: ACS 2018 5-Year Estimates.

The northeastern part of the city along with parts of the southwestern and southeastern areas of the city have the highest rates of renter households (Figure 8). These parts of the city have buildings with five or more units. This is especially true in the northeastern part of the city, which has some of the highest rates of buildings with 20+ units (Figure 19).

Household Type and Size

Most of San Francisco's household types are smaller, comprised of 36% individuals (1-person household) and 24% couples (Figure 9). This is compared to 25% individuals and 23% couples among households in the Bay Area as a whole (Figure 10). The percentage of households with children in San Francisco is significantly lower than the overall Bay Area (18% versus 32%).

Figure 9. San Francisco Household Shares by Type, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

- 1 Person - Couple - Household w/ Children - Related Adults - Roommates
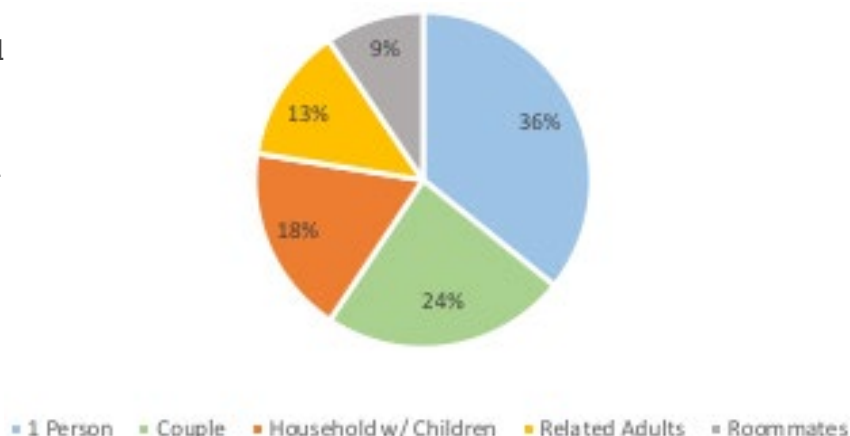
Figure 10. Bay Area Household Shares by Type, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

- 1 Person - Couple - Household w/ Children - Related Adults - Roommates
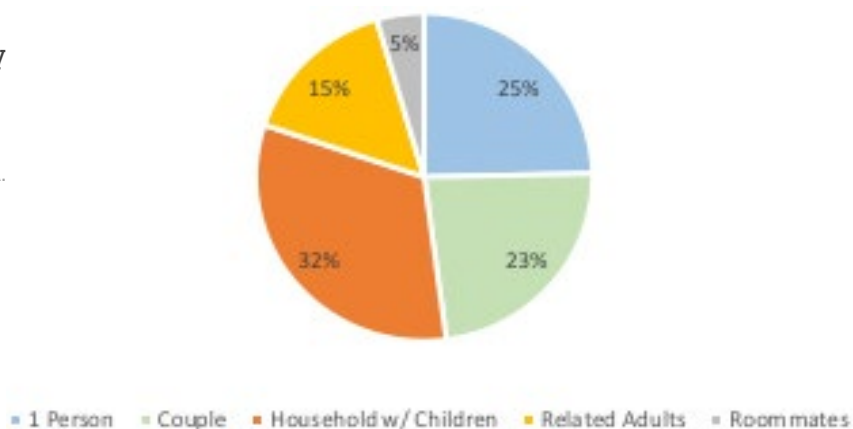
The number of couples in the city has increased in counts by over 50%, since 1990, far more than total household growth in the city (18%) or the growth in couples in the Bay Area overall (15%) (Table 15). Related adults living together (excluding couples and families with children) and roommates have grown at a similar rate as overall household growth. The number of families with children has remained largely the same even as the city's population has grown, suggesting fewer families with children are able to keep up with rising costs.

Table 15. San Francisco vs Bay Area Household Counts by Type, 1990–2018

	San Francisco		Bay Area		Change 1990 – 2018 (%)	
	1990	*2018*	*1990*	*2018*	*San Francisco*	*Bay Area*
1 Person	118,888	128,739	583,060	669,908	8%	15%
Couple	56,211	84,771	508,881	630,517	51%	24%
Household w/ Children	64,849	65,339	750,897	875,423	1%	17%
Related Adults	38,605	46,811	287,154	415,680	21%	45%
Roommates	26,969	34,015	112,562	123,325	26%	10%
Total	**305,522**	**359,675**	**2,242,554**	**2,714,853**	**18%**	**21%**

Source: ACS 2018 5-Year Estimates; IPUMS USA.

Couples are more likely to be high-income households, with nearly 40% of couples earning more than 200% AMI compared to about a quarter of all households (Table 16). Roommates are also more likely to be higher income. Couples and roommates are both more likely to have multiple workers in the household that contribute to total household income in contrast with other households, such as families with children. The income distribution of families with children is extremely polarized. Nearly 23,000 families with children live at 0%-80% AMI, while 26,000 families with children earn more than 150% AMI. Related adults living together are less likely to be high income than the city as a whole and more likely to be moderate or low income. Of all households, one person households are the most disproportionately low income. There are 40,000 one-person households living under 30% AMI, and they comprise 61% of all households making under 30% AMI.

Table 16. San Francisco Household Counts by Type and Income Group, 2014–2018

	1 Person	*Couple*	*Household w/ Children*	*Related Adults*	*Roommates*	*Citywide*
Below 30% AMI	40,513	8,006	8,537	5,930	3,032	66,018
30%-50% AMI	13,884	5,005	5,813	6,229	2,092	33,023
50%-80% AMI	16,678	7,660	9,234	7,824	2,776	44,172
80%-120% AMI	17,819	11,040	10,391	9,085	3,945	52,280
120%-150% AMI	10,944	7,740	5,316	4,958	4,608	33,566
150%-200% AMI	12,435	12,077	7,075	5,240	4,785	41,612
Above 200% AMI	16,421	33,243	19,018	7,545	12,777	89,004
Grand Total	**128,694**	**84,771**	**65,384**	**46,811**	**34,015**	**359,675**

Source: ACS 2018 5-Year Estimates; IPUMS USA.

Renters are more likely to be individuals and roommates (42% and 13% respectively) relative to their share of households overall, while owners are more likely to be households with children or of related adults (Table 17). Couples make up a slightly larger percentage of owners than renters (27% compared

to 22%, respectively) and are the most common household type to be owners. Related adults also make up a disproportionate percentage of owners relative to their share of households overall.

Table 17. San Francisco Household Shares by Type and Tenure, 2014–2018

Household Type	% of Owners	% of Renters	% of Households
1 Person	25%	42%	36%
Couple	27%	22%	24%
Household w/ Children	26%	14%	18%
Related Adults	19%	9%	13%
Roommates	3%	13%	9%
Total	**133,642**	**226,033**	**359,675**

Source: ACS 2018 5-Year Estimates; IPUMS USA.

People of color are more likely than white people to live in family households (Figure 11) and larger households (Figure 12), particularly Latino(a,e), Native Hawaiian or Pacific Islander, and Asian households.

Figure 11. San Francisco Household Shares by Type and Race and Ethnicity, 2015–2019
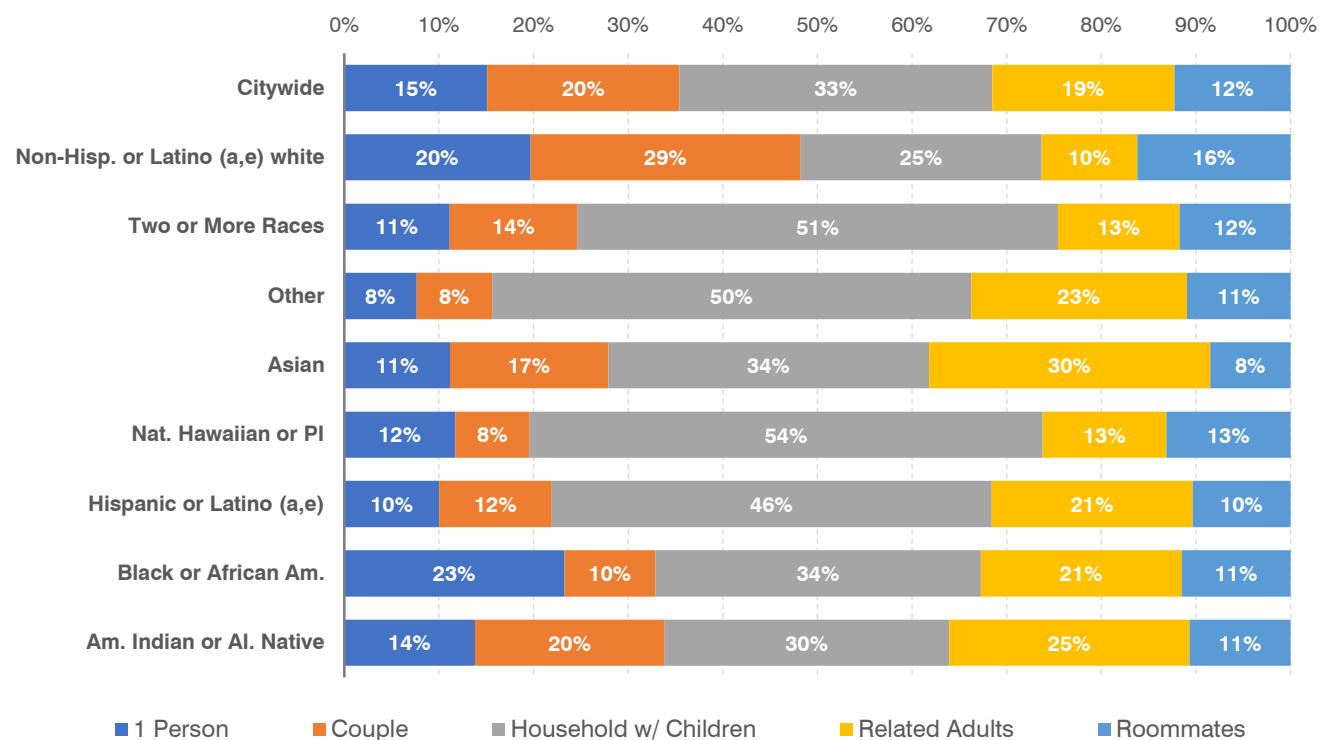
Source: ACS 2019 5-Year Estimates; IPUMS USA.

Figure 12. San Francisco Household Share by Size and Race and Ethnicity, 2015–2019.

Source: ACS 2019 5-Year Estimates; IPUMS USA.

Employment and Working Residents

Jobs

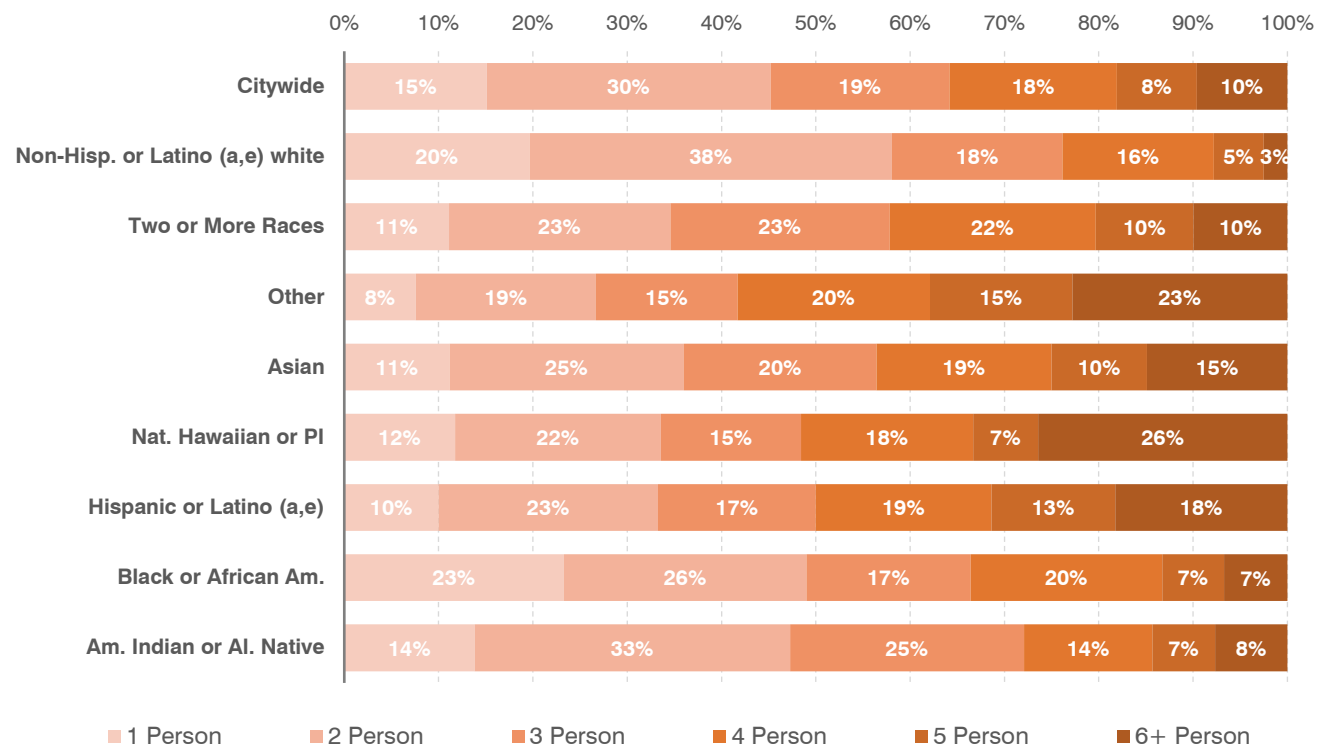As of 2019, there were 539,135 working residents in San Francisco, up 92,687 since 2010 (Table 18). During the same period, the average workers per household also increased. The number of employed residents is projected to increase between now and 2040.

Table 18. Employed San Francisco Residents, 2000–2040

Year	Employed Residents	Average Workers per Household	Employed Residents Change	Employed Residents % Change
2000	427,823	1.30	-	-
2010	446,448	1.29	18,625	4%
2019	539,135	1.47	92,687	21%
2030 (est.)	576,950	1.32	37,815	7%
2040 (est.)	620,260	1.28	43,310	8%

Source: 2000 and 2010 Census; ACS 2019 5-Year Estimates; 2030 and 2040 Plan Bay Area 2040/ABAG Projections 2040.

From 2010 to 2019, the number of workers in San Francisco grew by 215,054, from 545,721 to 760,775 (Table 19). While some of the rise was due to economic recovery from the Great Recession, the city reached a new peak with 149,099 more jobs than reported during the peak of the Dot Com boom in 2000. The increase in jobs in the city from 2010 to 2019 was part of a regional surge of nearly 900,000 jobs added. The growth in jobs in San Francisco stopped or reversed over the course of the COVID-19 pandemic. However, job growth is expected to resume and continue in coming decades.

Table 19. San Francisco Employment Trends and Projections, 2000–2040

Year	San Francisco Total Jobs	Bay Area Total Jobs	San Francisco Growth (Loss)	San Francisco % Change	San Francisco as % of Bay Area
2000	611,676	3,545,274	-	-	17.3%
2010	545,721	3,113,584	(65,955)	-10.8%	17.5%
2019	760,775	4,009,153	215,054	39.4%	19.0%
2030 (est.)	840,270	4,405,125	79,495	10.4%	19.1%
2040 (est.)	872,510	4,698,375	32,240	3.8%	18.6%

Source: 2000, 2010 and 2019 BLS QCEW; 2030, 2040 Plan Bay Area 2040/ABAG Projections 2040

Average wages, defined as money earned as part of a salary for a job and excluding other forms of income such as pensions, Social Security, and public benefits, increased significantly during the boom since 2010, growing to $129,888 in 2019, up 31% in inflation adjusted dollars (Figure 13).

Figure 13. Inflation Adjusted Average Annual Wage, 1990–2019
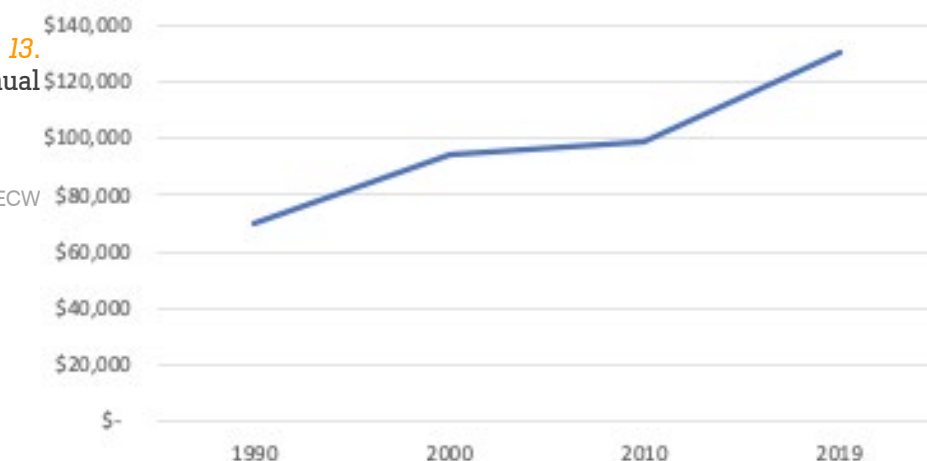
Source: 2000, 2010 and 2019 BLS QECW data.

The city has high job concentrations relative to the rest of the country in the information, professional services and management, financial activities, and leisure and hospitality industries (Table 20). The information industry has the highest employment location quotient of any industry within San Francisco at 3.50, meaning the city has a concentration of jobs within this industry 3.5 times higher than the rest of the country. Jobs in the information and financial activities sectors have the highest wages of any other industry in the city, both reporting nearly double the average overall wage of the city (approx. $244,000 vs. $129,888). In contrast, jobs in the education and health services, and leisure and hospitality

industries reported the lowest wages in the city at $58,211 and $48,103, respectively – below half of the city's average (Table 20).

Table 20. San Francisco Average Annual Wage and Employment by Sector, 2019

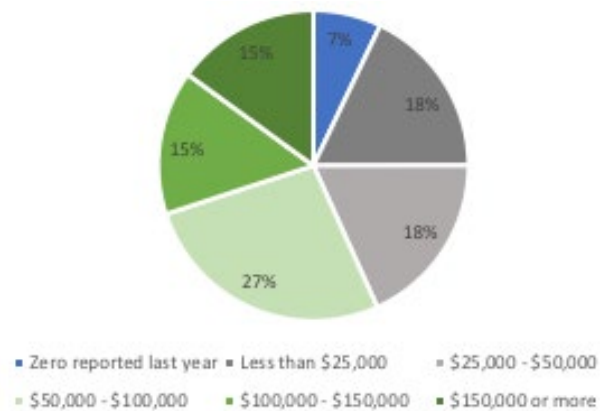| Industry	Average Annual Wages	Jobs	Employment Location Quotient Relative to U.S.
PRIVATE INDUSTRY	**$133,626**	**659,150**	**1.02**
Goods-producing	$115,469	37,854	0.33
Natural resources and mining	$69,874	216	0.02
Construction	$110,431	24,045	0.63
Manufacturing	$125,105	13,593	0.21
Service-providing	$134,732	621,296	1.16
Trade, transportation, and utilities	$123,507	83,506	0.59
Information	$244,559	51,239	3.50
Financial activities	$244,010	61,713	1.44
Professional and business services	$167,869	201,150	1.84
Education and health services	$58,211	92,131	0.78
Leisure and hospitality	$48,103	101,588	1.20
Other services	$59,696	29,967	1.28
GOVERNMENT	**$105,092**	**101,625**	-
Federal Government	$108,702	13,062	0.90
State Government	$113,994	40,233	1.68
Local Government	$96,706	48,330	0.66
OVERALL	**$129,888**	**760,775**	-

Source: 2019 BLS QCEW.
Note: Government Average Annual Wages is a weighted average.

Employment Trends and Income

The increase in average wages helped drive the increase in higher income households in the city. However, increases in wages were not distributed evenly. More than 60% of workers living in San Francisco earned less than $100,000, including 18% who earn less than $25,000 and 18% who earn between $25,000 and $50,000 (Figure 14).

Figure   14.
Share of Employed San Francisco Residents
by Wages, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

- Zero reported last year ■ Less than $25,000   ■ $25,000 - $50,000
- $50,000 - $100,000   ■ $100,000 - $150,000   ■ $150,000 or more

This income inequality is present across racial and ethnic groups: white workers are more likely than any other racial group in San Francisco to make more than $50,000 (Figure 15).

Figure 15. Wages of San Francisco Residents by Race & Ethnicity, 2015–2019

■ Zero reported last year   ■ Less than $25,000   ■ $25,000 - $50,000
■ $50,000 - $100,000   ■ $100,000 - $150,000   ■ $150,000 or more
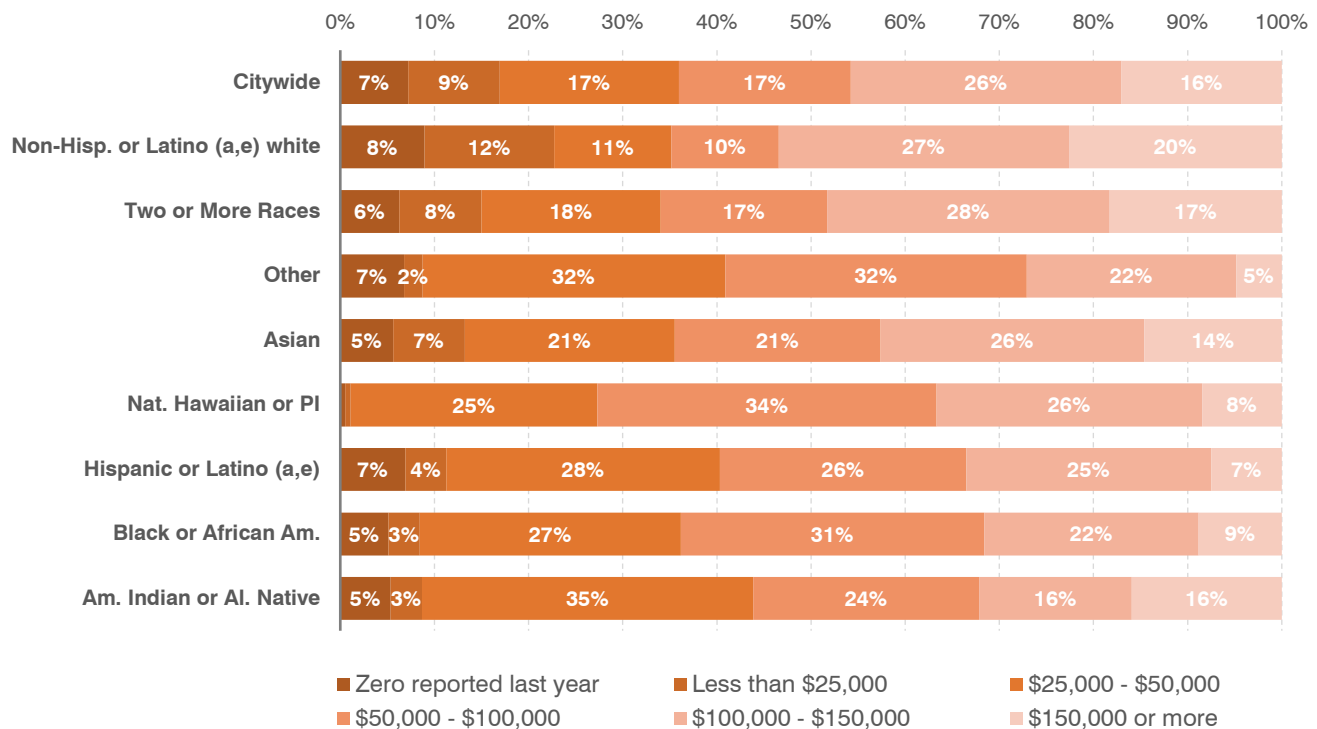
Source: ACS 2019 5-Year Estimates; IPUMS USA.

Not only are white residents more likely to be employed in high wage jobs but they are also more like to be employed in industries that allow work from home, such as professional services, management, finance, and information (Table 21). People of color are more likely to work in lower paid and essential work sectors like health services and retail. American Indian or Alaska Native, Black or African American, Hispanic or Latino(a,e), and Asian residents in particular are more likely to work in accommodation, food service, retail, industries which suffered considerable job losses and posed health risks during the COVID-19 pandemic.

Table 21. Workers by Race & Ethnicity and Industry, 2015–2019

Workers by Race by Industry

Industry	Am. Indian or Al. Native	Black or African Am.	Hispanic or Latino (a,e)	Nat. Hawaiian or PI	Asian	Other	Two or More Races	Non-Hisp. or Latino (a,e) white	Citywide
Professional, scientific, and management, and administrative, and waste management services	10%	17%	18%	20%	22%	14%	28%	31%	25%
Educational services, and health care and social assistance	16%	22%	17%	19%	20%	16%	17%	16%	18%
Arts, entertainment, and recreation, and accommodation and food services	17%	13%	19%	15%	11%	25%	11%	8%	11%
Retail	1%	12%	9%	8%	10%	10%	12%	7%	9%
Finance and insurance, and real estate, and rental and leasing	3%	7%	5%	11%	8%	4%	7%	10%	9%
Information	2%	3%	4%	0%	5%	3%	6%	8%	6%
Manufacturing	4%	2%	5%	10%	6%	5%	4%	5%	5%
Other services, except public administration	14%	5%	6%	4%	5%	6%	3%	3%	4%
Transportation and warehousing, and utilities	6%	11%	4%	3%	5%	4%	3%	3%	4%
Construction	13%	2%	7%	5%	3%	8%	3%	3%	3%
Public administration	9%	5%	4%	5%	4%	3%	4%	3%	3%
Wholesale trade	1%	1%	2%	0%	2%	1%	2%	2%	2%
Agriculture, forestry, fishing and hunting, and mining	2%	1%	0%	0%	0%	0%	1%	0%	0%
Military	3%	0%	0%	0%	0%	0%	0%	0%	0%

Source: ACS 2019 5-Year Estimates; IPUMS USA.

The unemployment rate generally aligns with economic contractions. Higher rates of unemployment followed economic downturns after the 2001 Dot Com Crash, the 2008 Great Recession, and the beginning of the COVID-19 pandemic in 2020 (Figure 16). The closure of businesses and reduction of operations in response to the COVID-19 pandemic has at least temporarily shrunk employment in San Francisco, particularly in leisure and hospitality such as hotels, restaurants, bars, and event spaces. The long-term effects of business closures, out-migration, and remote work opportunities on local employment rates are still yet to be fully understood.

Figure 16. San Francisco Unemployment Rate, 2000–2020
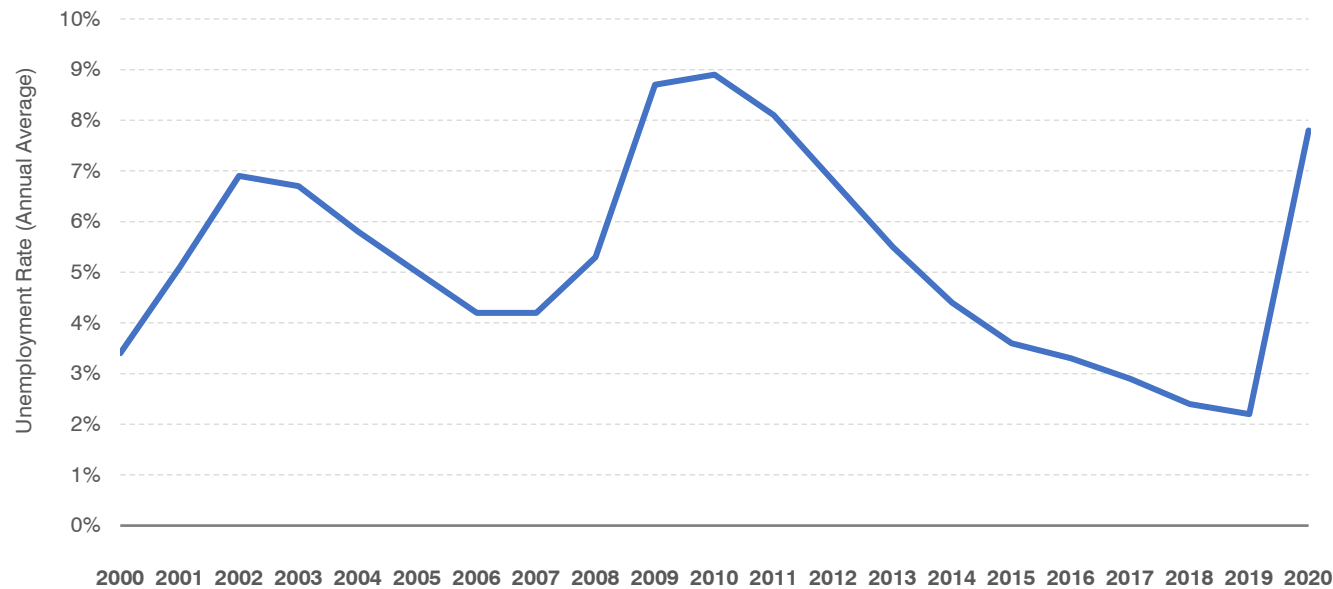
Source: 2000 to 2020 BLS; not seasonally adjusted.

Unemployment rates in the city are the highest among American Indian or Alaska Native (10.7%), Black or African American (10%), and Native Hawaiian or Pacific Islander residents (7.4%), while white residents are the only racial group to report an unemployment rate lower than the overall rate (3.3% vs. 4.2%) (Table 22). These conditions contribute to wealth and social disparities experienced between white residents and people of color.

Table 22.
San Francisco Unemployment Rate by Race and Ethnicity, 2015–2019

Source: ACS 2019 5-Year Estimates.

Unemployment Rate	
Citywide (16 Years and Over)	**4.2%**
Am. Indian or Al. Native	10.7%
Black or African Am.	10.0%
Hispanic or Latino(a,e)	4.9%
Nat. Hawaiian or PI	7.4%
Asian	4.2%
Other	4.7%
Two or More Races	5.0%
Non-Hisp. or Latino(a,e) white	3.3%

San Francisco is a major employment hub, attracting employees from across the region. While San Francisco is home to thousands of residents who work in other cities, in 2018 about 250,000 net in-commuters commute to the city each day, the most of any Bay Area county (Table 23).

Table 23. Workers Commuting Daily into San Francisco, 2018

	SF Workers by Home County		*SF Residents by Work County*		*Net Flow*
	Count	*Share*	*Count*	*Share*	
San Francisco County	284,417	39.3%	284,417	61.1%	0
Alameda County	107,505	14.9%	33,583	7.2%	73,922
San Mateo County	86,374	11.9%	50,913	10.9%	35,461
Contra Costa County	63,424	8.8%	9,893	2.1%	53,531
Santa Clara County	36,516	5.0%	35,765	7.7%	751
Marin County	26,988	3.7%	9,552	2.1%	17,436
Los Angeles County	20,702	2.9%	10,591	2.3%	10,111
Sacramento County	13,165	1.8%	4,494	1.0%	8,671
All Other Counties	84,816	11.7%	26,465	5.7%	58,351
Total	**723,907**	**100.0%**	**465,673**	**100.0%**	**258,234**

Source: 2018 LEHD on the Map Data.
Note: Data does not include self-employed people.

III. Housing Characteristics and Trends

This section provides background information on the physical and qualitative characteristics of San Francisco's housing stock, and it examines the demographics associated with different housing and unit types. It defines regulated housing types, such as rent controlled housing, single-room occupancy housing, and subsidized affordable housing. It includes information on substandard housing and housing complaints and violations. The analysis then examines rent and prices trends. This informs the housing cost burden analysis. Finally, this section covers overcrowding. The information included in this section is based on various data sources including Census, ACS, IPUMS-USA, as well as local data.

Housing Characteristics by Tenure

Age of Housing

There are about 400,000 housing units in San Francisco. Nearly half of these homes were built before 1940 while another 34% were built between 1940 and 1980 (Table 24). In contrast, less than 15% of the Bay Area region's housing was built before 1940. Most were built between 1940 and 1980. During the 1960s and 1970s, little net housing was added in the city because new construction was offset by the demolition of thousands of homes due to Urban Renewal in the Western Addition/Fillmore, SoMa, and other neighborhoods. In the 1980s and 1990s, little housing was added - just 8% of the city's total housing. Since 2000, new construction added about 11% of the city's housing, an increase in production from the 1990s but far less than the early 20th century. Housing built since 2010 is more likely to be rental, while owners disproportionately live in homes built before 1940 (Table 24). However, the majority of all housing in the city, including older housing, are rental units.

Table 24. San Francisco Housing Units by Year Structure Built and Tenure, 2018

Year Structure Built	All Units		Occupied		Owner		Renter	
2010 or Later	21,490	5%	17,102	5%	5,203	4%	11,899	5%
2000 to 2009	23,694	6%	20,424	6%	8,672	6%	11,752	5%
1990 to 1999	16,884	4%	15,658	4%	4,325	3%	11,333	5%
1980 to 1989	17,654	4%	16,805	5%	5,845	4%	10,960	5%
1970 to 1979	30,845	8%	29,364	8%	5,352	4%	24,012	11%
1960 to 1969	30,242	8%	28,064	8%	7,451	5%	20,613	9%
1950 to 1959	34,259	9%	32,520	9%	12,593	9%	19,927	9%
1939 to 1949	35,423	9%	33,887	9%	17,996	13%	15,891	7%
1939 or earlier	190,987	48%	169,003	47%	68,805	51%	100,198	44%
Total	**401,478**	**100%**	**362,827**	**100%**	**136,242**	**100%**	**226,585**	**100%**

Source: ACS 2018 1-Year Estimates.

Neighborhoods with buildings built mostly before 1940 cluster close to downtown such as Chinatown, North Beach, Tenderloin, and Nob Hill. These contain much of the city's stock of buildings with 20+ units. Older housing is also common in neighborhoods developed along early transit lines, such as the Mission, Castro, Noe Valley, Marina, Haight, Western Addition, Inner Sunset, Inner Richmond, and Glen Park. These neighborhoods often have a mix of single-family homes and smaller multifamily buildings, as well as a few buildings over 20 units (Figure 19). Much of the city's multifamily rental housing pre-dates modern zoning codes and could not be built under today's density rules. After 1940, single-family, auto-oriented neighborhoods were built in areas like the Outer Sunset, Outer Mission, Portola, Bayview, Diamond Heights, and West of Twin Peaks. Most construction in the last 20 years has been concentrated in the east side of the city, often on former railyards, warehouses, or industrial land. New buildings are typically multifamily, including towers in SoMa and Mission Bay and mid-rise buildings of five to eight stories in the Mission, Hayes Valley, and Dogpatch.

Housing by Building and Unit Size and Tenure
San Francisco's housing is diverse in terms of size of buildings and units. About a third of the city's housing units are single-family homes and another 21% are in buildings of 2 to 4 units. Small multifamily buildings of 5 to 9 units contain about 9% homes and buildings of 10 to 19 units provide another 9%. Larger multifamily buildings of 20 units or more contain about 28% of the city's housing.

Two-thirds of homeowners live in single-family homes, although these homes make up only a third of all housing. In contrast, renters are far more likely to live in larger buildings, with 36% living in buildings of 20 units or more (Table 25).

Table 25. San Francisco Housing Units by Structure Type and Tenure, 2018

Structure Type	All Occupied Units		Owner		Renter	
Single-family	118,028	33%	90,565	66%	27,463	12%
2-4 Units	77,439	21%	23,848	18%	53,591	24%
5-9 Units	33,884	9%	3,824	3%	30,060	13%
10-19 Units	31,728	9%	2,726	2%	29,002	13%
20 to 49 Unit	37,134	10%	4,407	3%	32,727	14%
50+ Units	64,135	18%	10,721	8%	53,414	24%
Other	479	0%	151	0%	328	0%

Source: ACS 2018 1-Year Estimates.

Between 2010 and 2018, San Francisco saw the largest increase in 50+ housing units (34%) (*Table 26*). However, housing unit construction has been slow - overall housing units increased by only 8% during this period.

Table 26. San Francisco Households by Housing Units, 2010–2018

	2010	2018	2018 % of Housing Units	SF 2010–2018 % Change
Single-family	109,014	118,028	33%	8%
2 to 4 units	77,098	77,439	21%	0.4%
5 to 19 units	69,539	65,612	18%	-6%
20 to 49 units	32,007	37,134	10%	16%
50+ more	47,856	64,135	18%	34%
Mobile homes	498	479	0.1%	-4%
Total Occupied Housing Units	**336,012**	**362,827**	**-**	**8%**

Source: ACS 2018 1-Year Estimates. Note: Percentages may not add to 100% due to rounding

The majority of housing units in San Francisco (30%) are homes that have 2 bedrooms, with 1-bedrooms and 3-bedrooms following (Table 27). Renters and owners report disparities in the size of the housing they occupy. The majority of renters (84%) live in units with 2 bedrooms or fewer. Owners, in contrast, are more likely to live in larger units of 3 or more bedrooms.

Table 27. Housing Units by Number of Bedrooms

| Bedrooms	All Occupied Units		Owner		Renter	
Studio	51,743	14%	2,430	2%	49,313	22%
1 Bedroom	90,624	25%	10,407	8%	80,217	35%
2 Bedrooms	107,771	30%	47,478	35%	60,293	27%
3 Bedrooms	76,207	21%	50,307	37%	25,900	11%
4 Bedrooms	27,066	7%	19,320	14%	7,746	3%
5+ Bedrooms	9,416	3%	6,300	5%	3,116	1%

Source: ACS 2018 1-Year Estimates.

The northeastern and southwestern areas of the city have the lowest median number of rooms (0 to 2.5 rooms) (Figure 17). These areas correspond to the Tenderloin, Chinatown, and Park Merced neighborhoods. The Tenderloin and Chinatown have a large number of SROs and residential hotels. Parkmerced is entirely rental housing, including tower and garden apartments, many of which serve students. The western areas of the city have the highest median number of bedrooms (5.4 to 7.6) corresponding to areas known for larger, single-family homes (Figure 18).

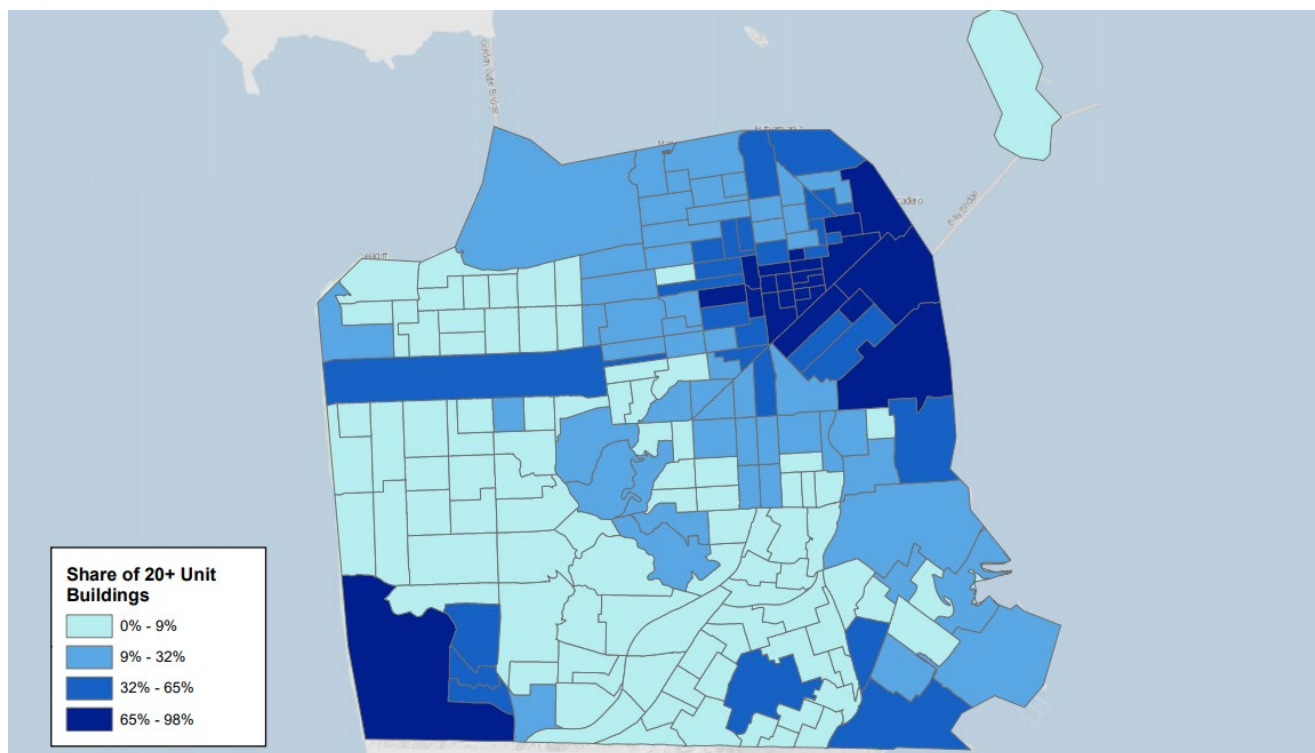*Figure 17.* Map of Median Room Count by Census Tract, 2014–2018
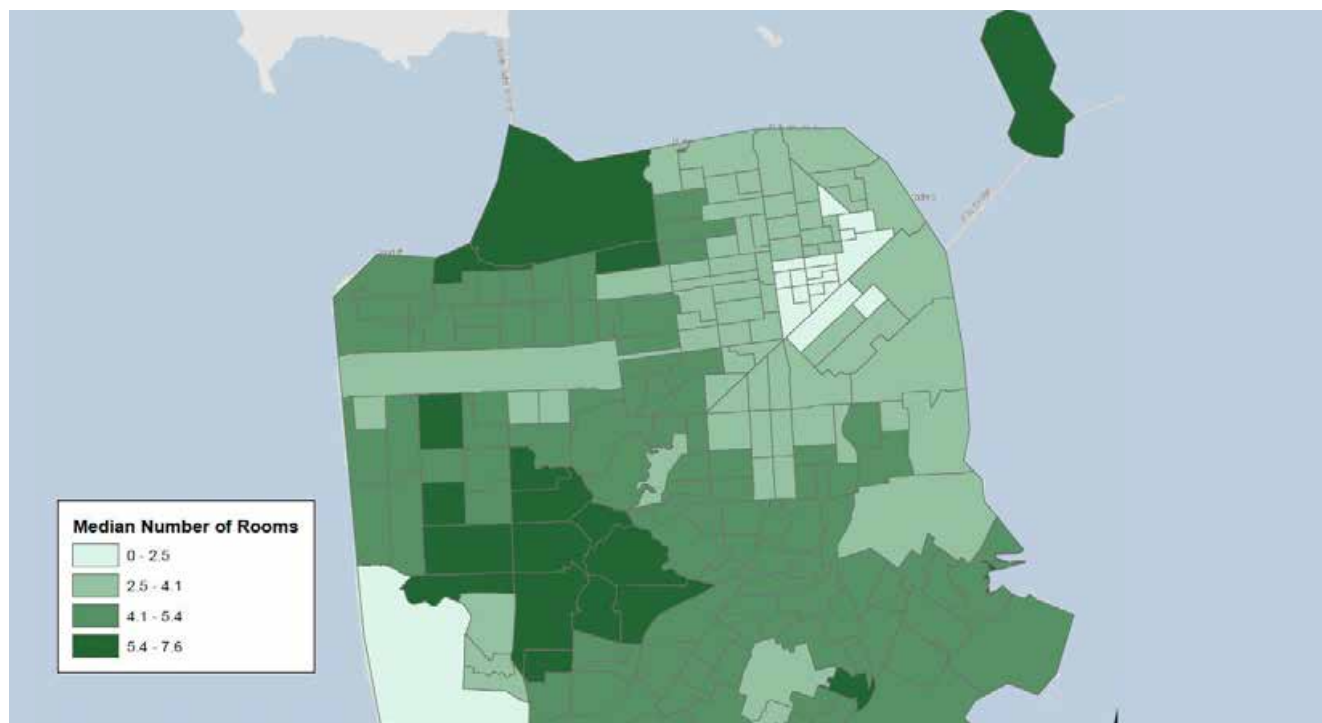
Source: ACS 2018 5-Year Estimates.

Figure 18. Map of Share of Single-Family Homes by Census Tract, 2014–2018
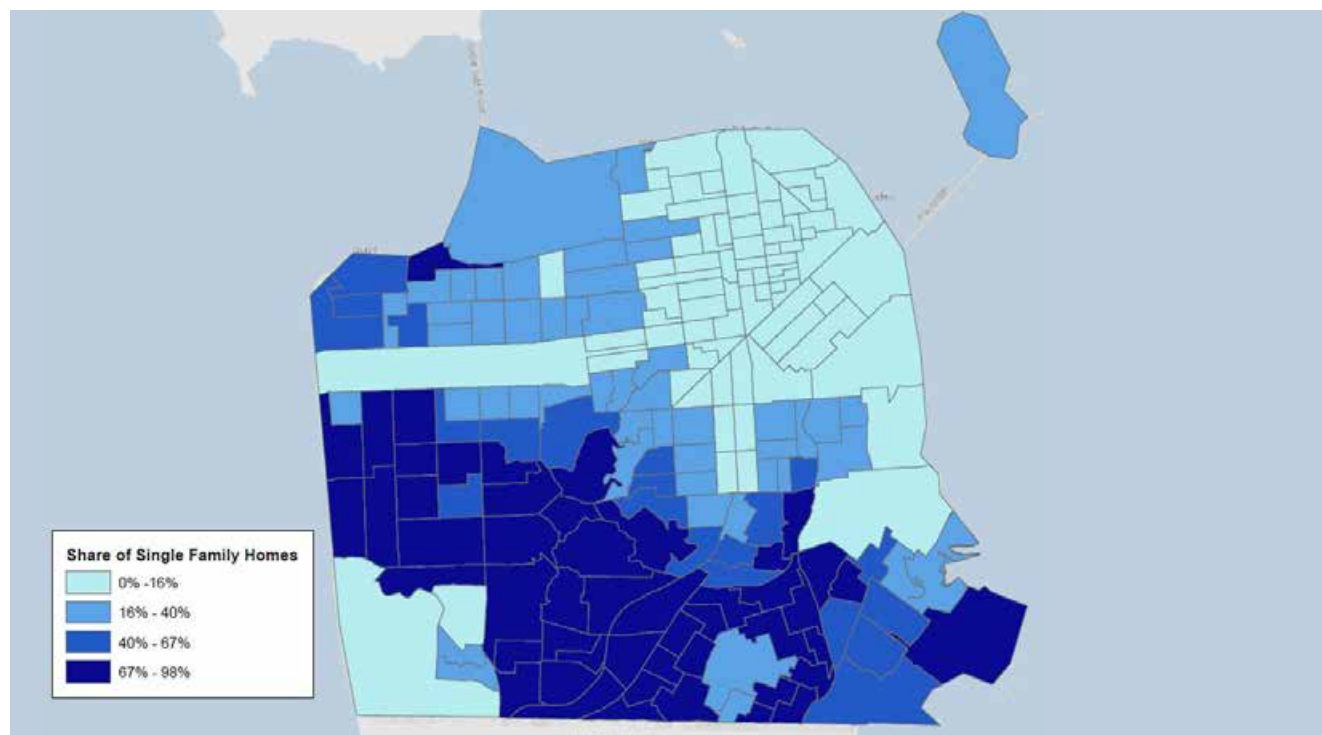
Source: ACS 2018 5-Year Estimates.

Source: ACS 2018 5-Year Estimates.

The northeastern part of the city and Park Merced have the highest share (65-98%) of 20+ unit buildings. These are extremely dense neighborhoods with a variety of residents, including the extremes of low- and high-income households and students.

Vacancy

About 7,400 units, or nearly 2% of all homes, are estimated to be used for seasonal, recreational, or occasional use, which could include second homes, short-term rentals, or intermediate length stays (Table 28). Vacant homes available for rent or for sale or recently rented or sold number 16,700, or 4% of all homes. Regulation of short-term rentals has removed thousands of units from short-term rental websites and restricted the rental of full units to no more than 90 days a year. The majority of vacant units (37.4%) are classified as "other" vacant, which could include homes under renovation or repair or homes where the owner is recently deceased or that are in probate. Census data appears to show that vacancy is most concentrated in older buildings built before 1940, which includes older apartment buildings as well as single-family homes. Total vacant units were estimated at more than 38,000 units in 2018, or 9.6% of all units.

Table 28. San Francisco Housing Vacancy Types, 2018

|	Units	Percentage
Occupied Housing Units	362,827	90.4%
Vacant Housing Units	38,651	9.6%
For Rent	7,509	19.4%
Rented, not occupied	2,780	7.2%
For Sale only	411	1.1%
Sold, not occupied	6,043	15.6%
For seasonal, recreational, or occasional use	7,451	19.3%
For migrant workers	0	0.0%
Other Vacant	14,457	37.4%
Total Housing Units	**401,478**	

Source: 2018 1-Year ACS.

Demographics by Housing Characteristics

Lower income renters are much more likely to live in smaller homes and in multifamily buildings than those with higher incomes. ELI and VLI renters occupy 54% of studios although they comprise only 34% of renters (Figure 21). This is in part because both ELI and VLI households are more likely to be one-person households (Table 16). ELI and VLI renters are also more likely to live in buildings with more than 20 units (Figure 20). In contrast, those with higher incomes tend to occupy larger units, have larger households, and are more likely to own their home. Buildings of two to four units are most likely of all housing types to be occupied by higher income households. This could be because many of these buildings are found in more expensive and exclusionary areas of the city.

Despite high home prices, 50% of single-family homes are owned by moderate- or low-income owners. Single-family homes have much lower turnover than multifamily ownership units or rental units. Forty-six (46%) of single-family homes are occupied for 20 years or more and 70% are occupied for 10 years or more. Length of ownership may explain why such a large number of single-family homes have owners with low- and moderate-incomes. These households may have bought a home when prices were lower, inherited a home, or their income may have been higher when they bought the home, such as retirees.

Figure 20. San Francisco Household Share by Building Size and Income Group, 2014–2018
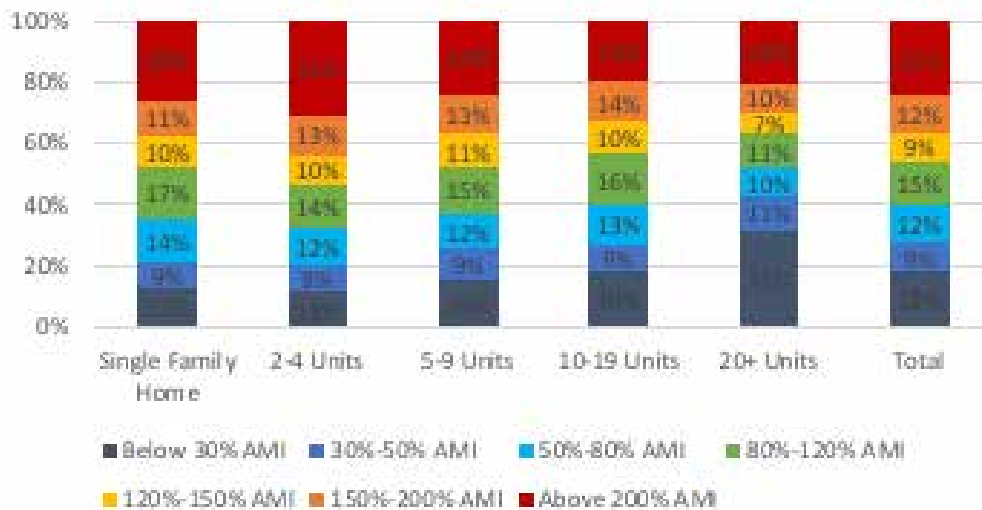
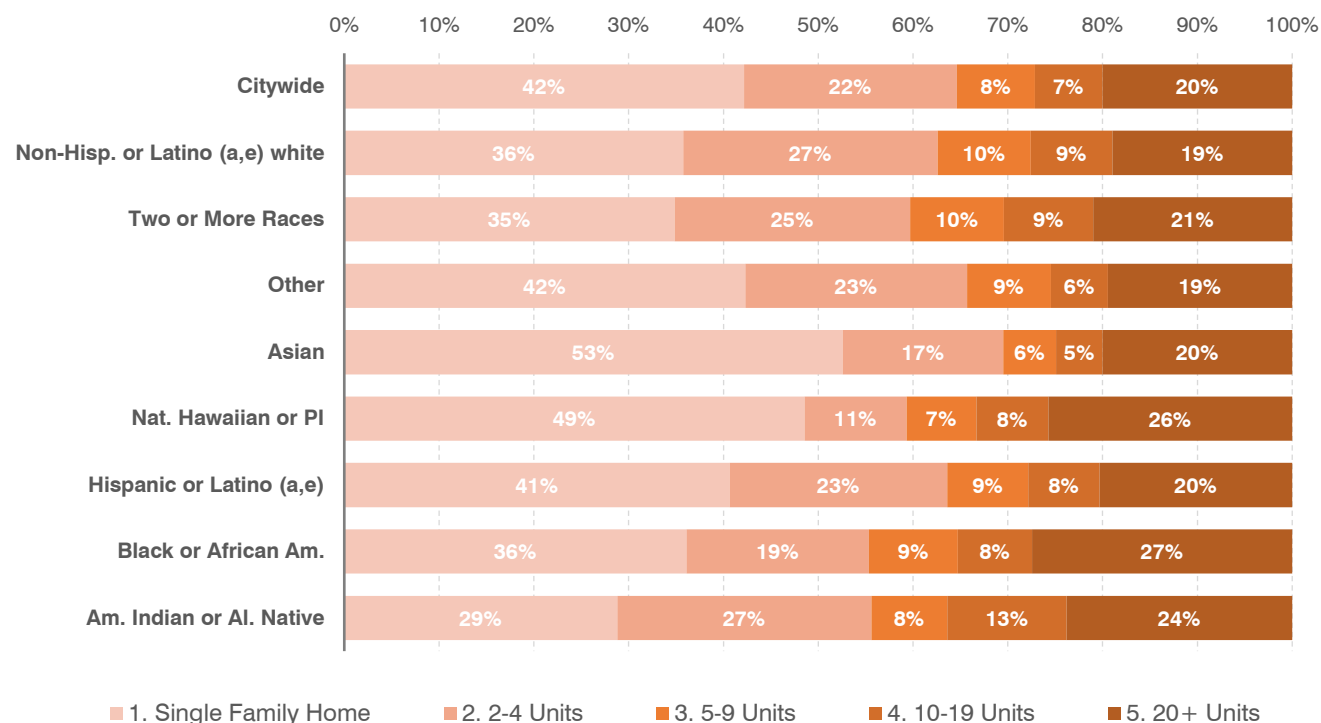Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Figure 21. San Francisco Household Share by Number of Bedrooms and Income Group, 2014–2018
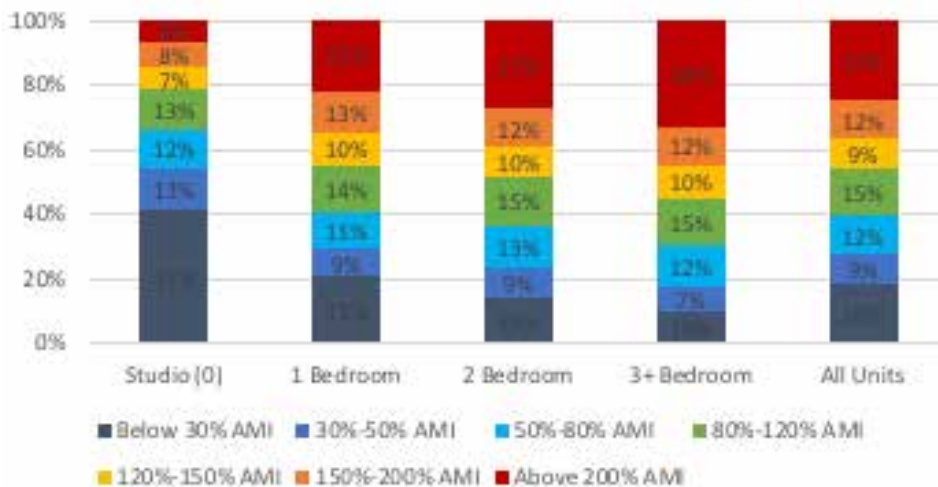
Source: ACS 2018 5-Year Estimates; IPUMS-USA.

White households are somewhat more likely to live in small or medium-sized multifamily buildings of 2 to 19 units (Figure 22). American Indian or Alaska Native, Black or African American, and Native Hawaiian or Pacific Islander households are more likely than the overall city to live in buildings of 20+ units; Native Hawaiian or Pacific Islander and Asian households are more likely to live in single-family homes.

Figure 22. San Francisco Household Share by Building Size and Race and Ethnicity, 2015–2019

	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Citywide: Single Family Home 42%, 2-4 Units 22%, 5-9 Units 8%, 10-19 Units 7%, 20+ Units 20%
Non-Hisp. or Latino (a,e) white: 36%, 27%, 10%, 9%, 19%
Two or More Races: 35%, 25%, 10%, 9%, 21%
Other: 42%, 23%, 9%, 6%, 19%
Asian: 53%, 17%, 6%, 5%, 20%
Nat. Hawaiian or PI: 49%, 11%, 7%, 8%, 26%
Hispanic or Latino (a,e): 41%, 23%, 9%, 8%, 20%
Black or African Am.: 36%, 19%, 9%, 8%, 27%
Am. Indian or Al. Native: 29%, 27%, 8%, 13%, 24%

Legend: 1. Single Family Home | 2. 2-4 Units | 3. 5-9 Units | 4. 10-19 Units | 5. 20+ Units
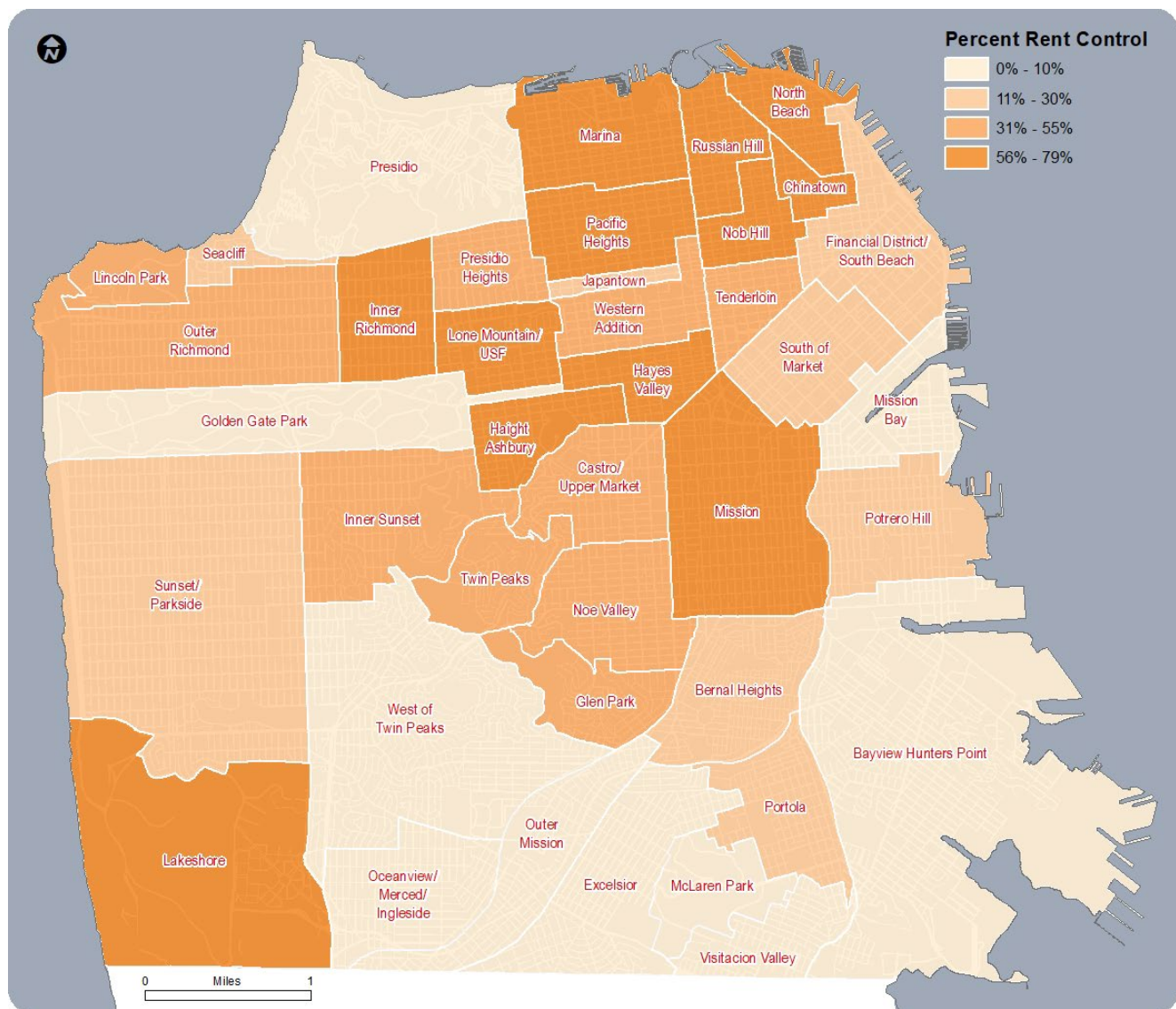
Source: ACS 2019 5-Year Estimates; IPUMS-USA.

Rent Controlled Housing

Rent control is shaped by both local and state law, but in San Francisco it generally applies to multifamily rental buildings of two or more units that were certified for occupancy before June 13, 1979. Vacant units subject to rent control can be rented at market rate, also called "vacancy decontrol," but subsequent rent increases are generally limited to once a year and to a percentage of inflation. Rent control is not tied to income and renters of all income levels live in rent-controlled units. Rent control can provide stability for long-term tenants and, in general, longer-term tenants tend to have lower incomes than other tenants.

There are approximately 166,000 housing units subject to rent control in San Francisco based on recent estimates, comprising about 42% of the city's total housing stock. Approximately 70% of all renters are estimated to live in rent-controlled housing. More definitive information on rent-controlled housing, as well as rents and vacancy, will be available in 2023 or 2024 as a result of a 2020 ordinance that requires landlords to report rental data. Rent-controlled housing is particularly concentrated in neighborhoods with more multifamily housing.

Rent-controlled housing is concentrated in the city's northeastern neighborhoods (Figure 23). Additionally, the Lakeshore neighborhood in the southwestern part of the city has a high concentration of rent-controlled housing. The neighborhoods in these parts of the city contain some of the oldest housing structures and where denser multifamily housing is located.

Source: ACS 2018 5-Year Estimates.

Rent-controlled units are typically smaller. Studios and one-bedrooms make up 64% of all rent-controlled units compared to 39% of the city's housing stock as a whole (Figure 24). While 31% of the city's housing stock has three or more bedrooms, just 11% of rent-controlled housing is likely to have three or more bedrooms. This suggests a shortage of large rent-controlled units.

Figure 24.
Estimated Rent–Controlled Units by Number of Bedrooms, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
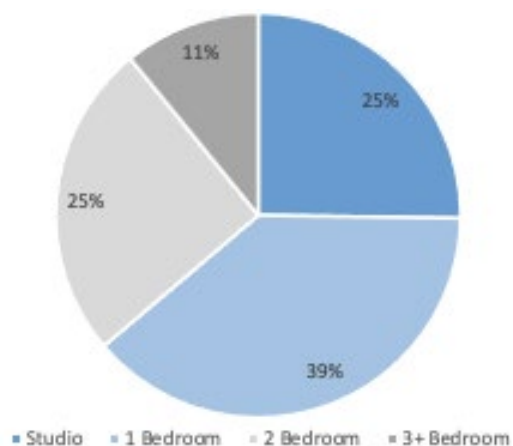
Neighborhoods where a high percentage of the total housing stock is estimated to be rent controlled include Chinatown (79%), Nob Hill (76%), Marina (72%), Lakeshore (72%), and Russian Hill (70%) (Table 29). The Mission contains the largest estimated number of rent control units in the city, with 15,684 units or 9% of the city's rent-controlled units. Nob Hill, Tenderloin, Marina, Outer Richmond, Pacific Heights, and Russian Hill each contain 5-8% of the city's rent-controlled housing. Together these seven neighborhoods account for nearly half (47%) of all estimated rent-controlled housing in the city.

*Table 29.* Estimated Rent–Controlled Units by Neighborhood, 2014–2018

Neighborhood	Estimated Rent-Controlled Units	Estimated Total units	Percent of Neighborhood Rent-Controlled	Percent of All Rent Control Units
Mission	15,684	26,179	60%	9%
Nob Hill	13,259	17,456	76%	8%
Tenderloin	10,910	20,075	54%	7%
Marina	10,597	14,786	72%	6%
Outer Richmond	10,447	20,290	51%	6%
Pacific Heights	9,362	14,774	63%	6%
Russian Hill	7,808	11,145	70%	5%
Hayes Valley	6,745	10,641	63%	4%
Inner Sunset	6,697	12,949	52%	4%
Castro/Upper Market	6,567	12,443	53%	4%
Inner Richmond	6,418	9,876	65%	4%
Haight Ashbury	6,055	9,068	67%	4%
Chinatown	6,054	7,628	79%	4%
Noe Valley	5,543	11,638	48%	3%
Sunset/Parkside	5,263	29,612	18%	3%
Western Addition	4,988	13,117	38%	3%

North Beach	4,765	7,360	65%	3%
Lone Mountain/USF	4,123	6,900	60%	2%
Lakeshore	3,818	5,281	72%	2%
Presidio Heights	2,867	5,238	55%	2%
South of Market	2,761	14,487	19%	2%
Bernal Heights	2,719	9,877	28%	2%
Other Neighborhoods	13,142	106,992	12%	8%
Total	**166,592**	**397,812**	**42%**	-

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Rent-controlled housing serves all income levels. Residents who have been living in rent-controlled units for more than four years are primarily low- or moderate-income, including more than 40% of which are VLI and ELI households, illustrating the stabilizing impact of rent-controlled housing (Figure 25). Due to limits of the data, this estimate may include some residents of older 100% affordable housing that are subject to affordability restrictions other than rent control. More than 50% of newer tenants of rent-controlled housing are above moderate income, illustrating that rent-controlled housing may be shifting in occupancy along with the city overall due to displacement pressures and gentrification.

Figure 25. Renter Households by Income Group, Rent Control Status and Length of Occupancy, 2014–2018
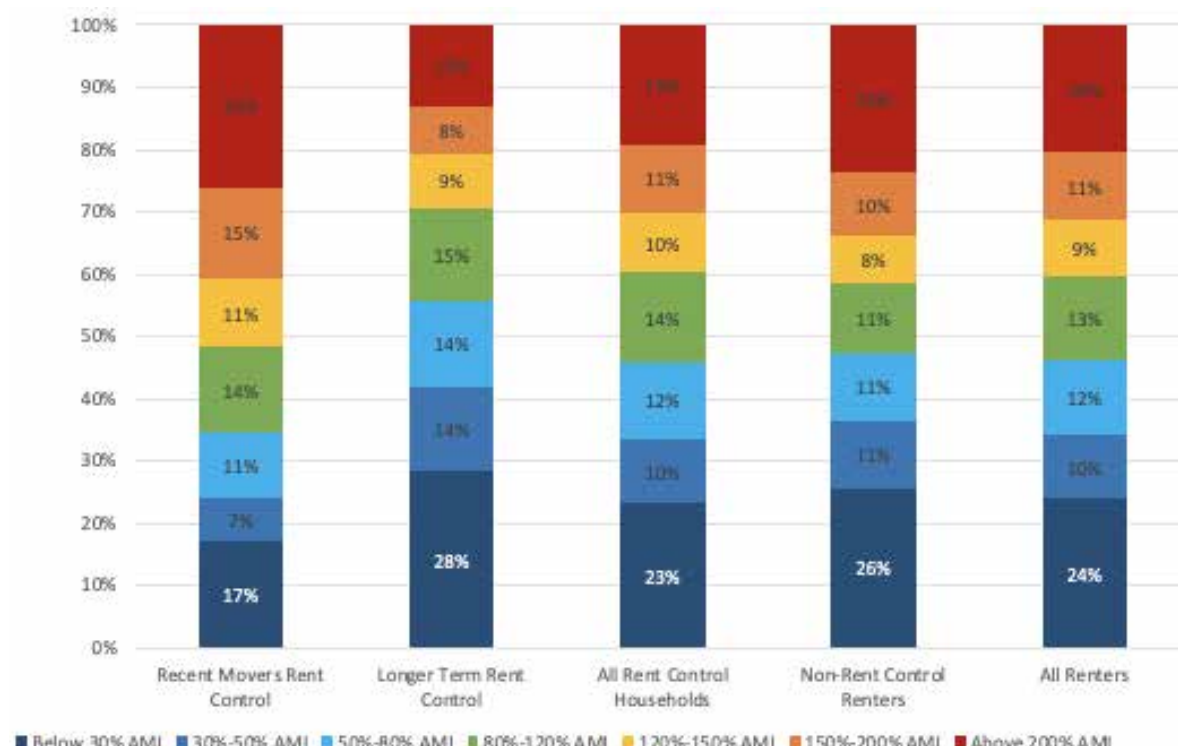
Source: ACS 2018 5-Year Estimates; IPUMS-USA. Recent movers are within 4 years.

People living alone are more likely to live in rent-controlled housing than other types of households, making up 51% of long-term rent control renters and 47% of all renters in rent-controlled housing (Figure 26). Households with children are more likely to be renters in non-rent-controlled units. This is likely because 64% of rent-controlled units are studios or one-bedrooms (Figure 25), and, therefore, are less likely to accommodate families with children. In addition, rent-controlled units are more likely to be located in more central neighborhoods where rents are likely to be higher and with limited access to open space or other amenities that families may look for (Table 29).

Figure 26. **Renter Households by Household Type, Rent Control Status and Length of Occupancy, 2014–2018**
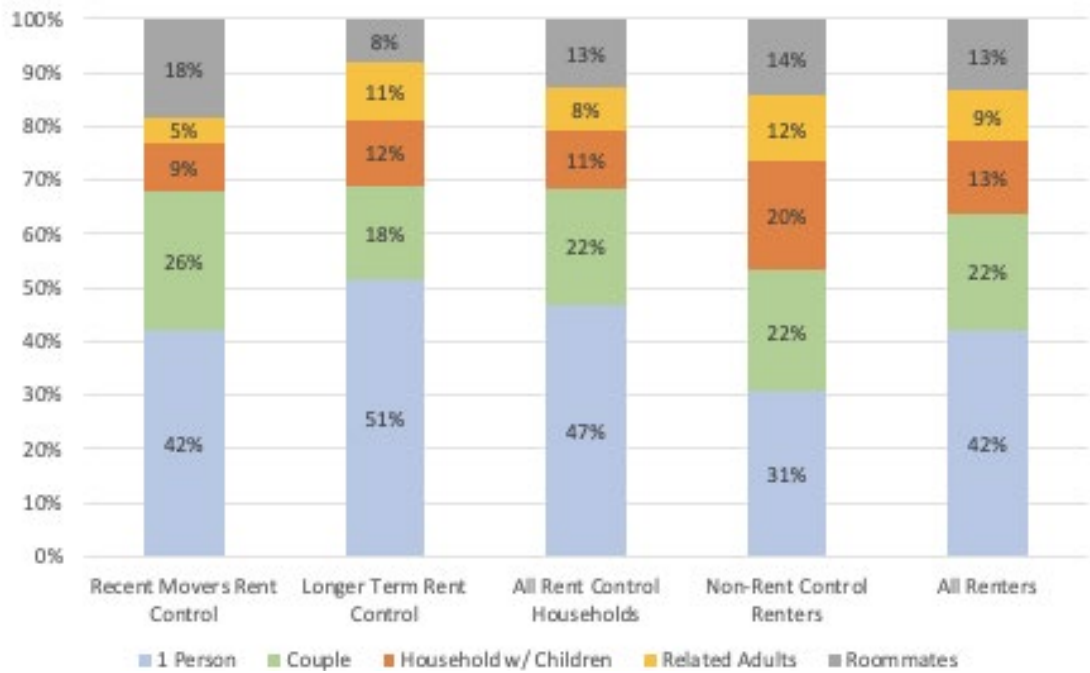
Source: ACS 2018 5-Year Estimates; IPUMS-USA. Recent movers are within 4 years.

Single Room Occupancy Hotels

There are over 19,000 single room occupancy (SRO) residential units in San Francisco, often called residential hotels, that are legally protected from demolition or conversion to tourist use. These units consist of one room, often with limited or shared kitchens and/or bathrooms. They are often more affordable for low-income people who have few other options.

The number of SROs or residential hotels varies between years. As of 2020, there are more for-profit residential hotels than nonprofit residential hotels (*Table 30*). For-profit residential hotels report a consistent year-over-year decrease in rooms targeted towards residents.

Table 30. Number of Resident Hotel Rooms, 2000–2020

Year	For Profit Residential Hotels			Nonprofit Residential Hotels		Total	
	Buildings	Resid. Rooms	Tourist Rooms	Buildings	Resid. Rooms	Buildings	Resid. Rooms
2000	457	16,331	3,781	61	3,314	518	19,645
2005	435	15,106	3,345	71	4,217	506	19,323
2010	412	13,790	2,883	87	5,163	499	18,953
2015	412	13,742	2,922	90	5,424	502	19,166
2020	389	12,424	2,509	114	6,645	503	19,069

Source: SF Department of Building Inspection, 2019 Housing Inventory, 2020 Housing Inventory.

SRO housing is overwhelmingly concentrated in older, central neighborhoods close to Downtown, most prominently the Tenderloin, along with Chinatown, North Beach, Nob Hill, SoMa, and the Mission (Figure 27). About 30% of SROs units are nonprofit owned.

Figure 27. Map of SROs by Non-Profit and For-Profit Status, 2020
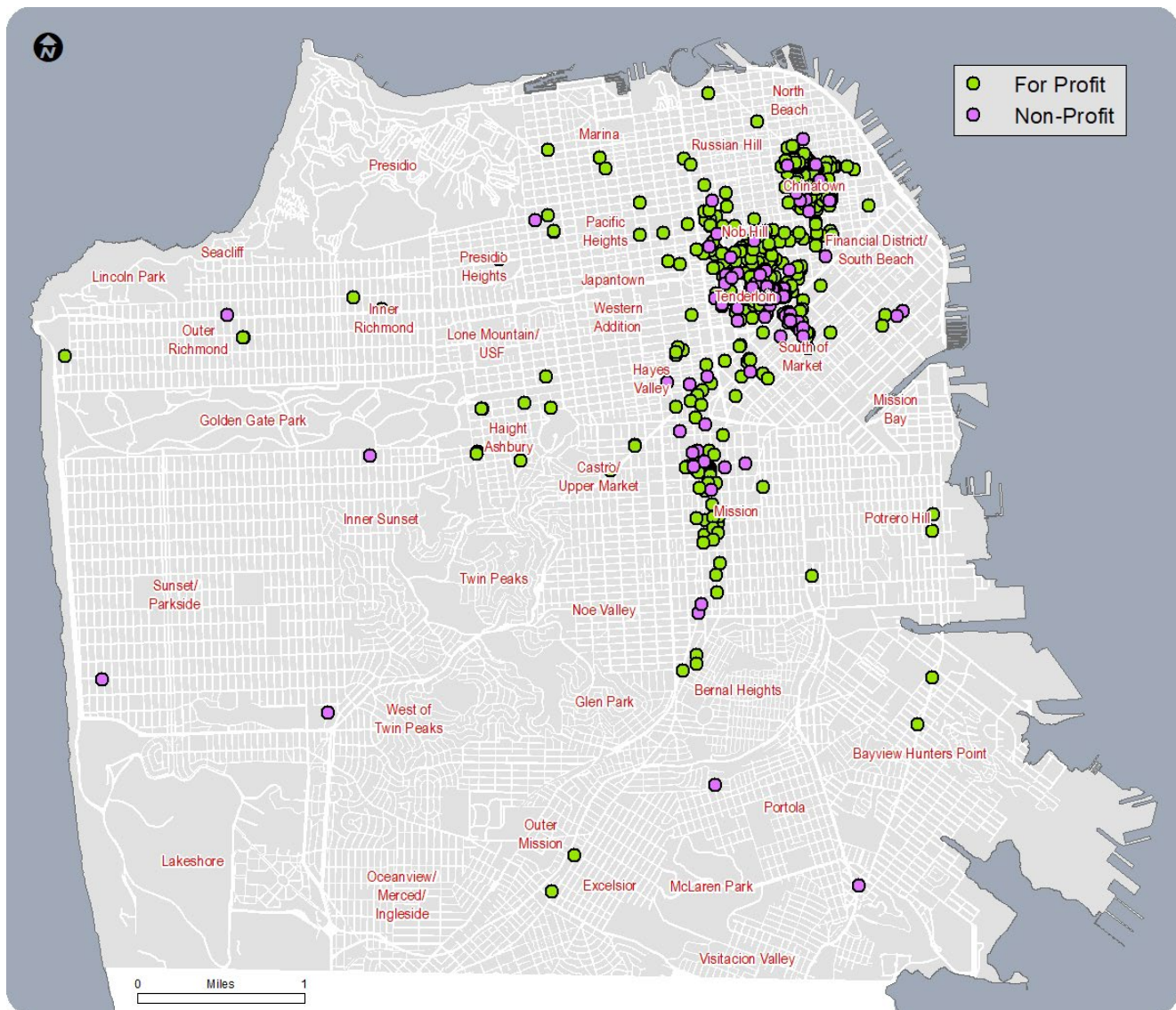
Source: SF Planning Map of Department of Public Health and Department of Building Inspection Data.

## Federally Assisted & Other Subsidized Affordable Housing and Services

The city has an estimated 35,600 units of income-targeted affordable housing for low- and moderate-income people across 703 buildings, making up nearly 9% of all housing. These homes have been built or acquired over decades using federal, state, and local funding programs that often must be combined. The Mayor's Office of Housing and Community Development (MOHCD) has a portfolio of 23,536 affordable units funded at least in part with local dollars. Of this portfolio, 16,909 units were built or preserved for low-income renters with Low Income Housing Tax Credits (LIHTC), the largest federal and state capital funding source that is usually paired with local dollars. This represents only a portion of the

21,593 total units built or preserved with LIHTC funds. Finally, 4,700 older units were built with US Department of Housing and Urban Development (HUD) funding and/or project-based rent assistance. Another 5,800 units have LIHTC and HUD funding.

There are also 2,872 affordable units in San Francisco included in market-rate buildings. The inclusionary program was formally codified in 2002, so most inclusionary units have been constructed in the past 20 years. 1,328 of these inclusionary units are for ownership, typically for moderate-income households. Market rate projects have also paid in lieu fees providing millions for affordable housing.

Most of the affordable housing in the city is nonprofit owned and operated. However, the city often owns the land and funding stipulates long-term affordability covenants. The city's affordable housing is mostly located in lower income areas and communities of color: Tenderloin, SoMa, Chinatown, Western Addition, Mission, and Bayview-Hunters Point (Figure 28). Public housing is the oldest federally funded affordable housing. Recently, San Francisco has rebuilt and rehabilitated public housing using the federal Rental Assistance Demonstration (RAD) Program and local HOPE SF program for large sites with about 600 units still in the public housing program.

Figure 28. Affordable Housing Units in San Francisco
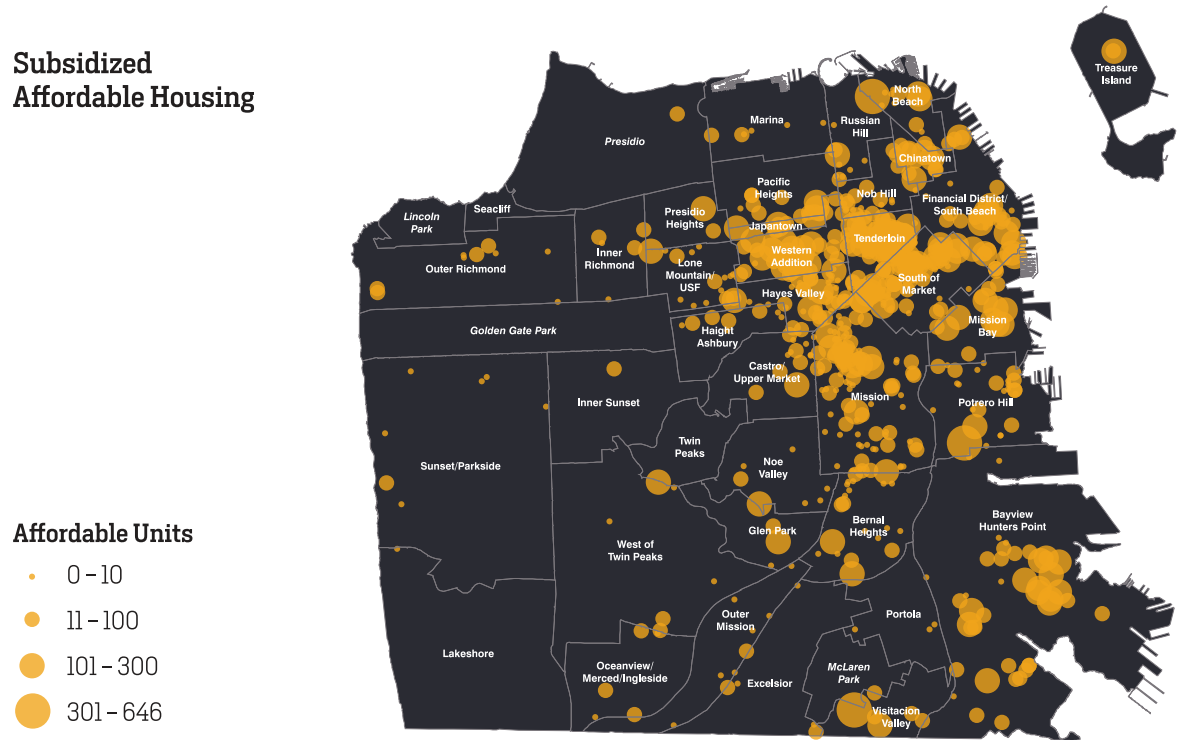
Source: California Housing Partnership, Mayor's Office of Housing and Community Development, US Dept. of Housing and Urban Development (HUD).

Sixty percent (60%) of San Francisco's affordable units are in five neighborhoods on the eastern side of the city: the Tenderloin, South of Market, Western Addition, Mission, and Bayview-Hunters Point (Table

31). Twenty-five percent (25%) or more of all units in these neighborhoods are affordable, except for the Mission with 14% affordable units. The concentration of affordable housing in neighborhoods that are historically lower income and predominantly communities of color has helped stabilize vulnerable communities. However, it has also meant that affordable housing has been concentrated in neighborhoods that may lack access to good environmental quality, schools, job opportunities or transportation, as well as other services and amenities.

Other neighborhoods clustered around Downtown where significant new housing development has occurred also have substantial percentages of affordable housing including Financial District/South Beach, Mission Bay, and Hayes Valley, illustrating the effects of legislation that has required affordable housing construction to be linked to market-rate development. There is a lack of affordable housing on the central, south, and west side of the city due to exclusionary zoning that prohibits the construction of multifamily buildings and, thus, affordable housing, as well as neighborhood opposition to larger scale, affordable developments. In fact, 27 of these neighborhoods (66% of the neighborhoods in the city) only have 11% of the city's total affordable housing units, with only 2% of the housing units in these areas being affordable.

Table 31. Affordable Housing Units by Neighborhood

Neighborhood	Affordable Units	Total units	% of Units in Neighborhood Affordable	% of City's Affordable Units
Tenderloin	6,163	20,075	31%	17%
South of Market	4,719	14,487	33%	13%
Western Addition	3,816	13,117	29%	11%
Mission	3,575	26,179	14%	10%
Bayview Hunters Point	3,213	12,701	25%	9%
Financial District/South Beach	2,359	14,459	16%	7%
Mission Bay	1,678	7,244	23%	5%
Hayes Valley	1,370	10,641	13%	4%
Chinatown	1,178	7,628	15%	3%
Visitacion Valley	940	5,308	18%	3%
Potrero Hill	825	7,310	11%	2%
North Beach	734	7,360	10%	2%
Japantown	635	2,535	25%	2%
Pacific Heights	573	14,774	4%	2%
All other 27 neighborhoods	4,098	233,994	2%	11%
Total	**35,876**	**397,812**	**9%**	**100%**

Source: Planning analysis of affordable housing data and unit totals from ACS 2015-2019 data.

Until 2012, the San Francisco Redevelopment Agency (RDA) managed a large portion of the local affordable housing funds. Since its dissolution in 2012, San Francisco has created new funding sources that have grown to hundreds of millions annually. Some sources are ongoing, like the Housing Trust fund, but some of the largest sources are time limited and must be renewed, for example affordable housing bonds approved by voters in 2015 and 2019. Most affordable housing funding comes from property taxes or fees from new development. Expanded funding has increased affordable housing production, which reached a peak of over 1,495 units in 2021, and preservation, including the rehabilitation of over 3,500 public housing units and purchase of hundreds of rent-controlled units through the Small Sites Program. Growing obstacles to affordable housing production include high construction costs and a federal cap on private activity bonds that limits access to LIHTC funds at 4% statewide.

MOHCD Affordable Housing Portfolio Resident Demographics

The Mayor's Office of Housing and Community Development (MOHCD) collects data on residents living in their affordable housing portfolio in order to better understand who is being served. Demographic data reported by MOHCD was for the head of the household. Asians are among the highest racial groups represented in their properties (30% of residents), followed by Black or African American (20%), white (18%), and Hispanic or Latino(a,e) (14%) residents (Figure 29).

Figure 29. MOHCD Affordable Housing Residents by Race and Ethnicity (Head of Household)

Source: MOHCD; Total Households= 22,787.
Note: "Other/Multiracial" category includes those who identified as Other, Multiracial, or More than 1 Race; "American Indian or Native Alaskan" category includes anyone who identified as having American Indian or Native Alaskan heritage
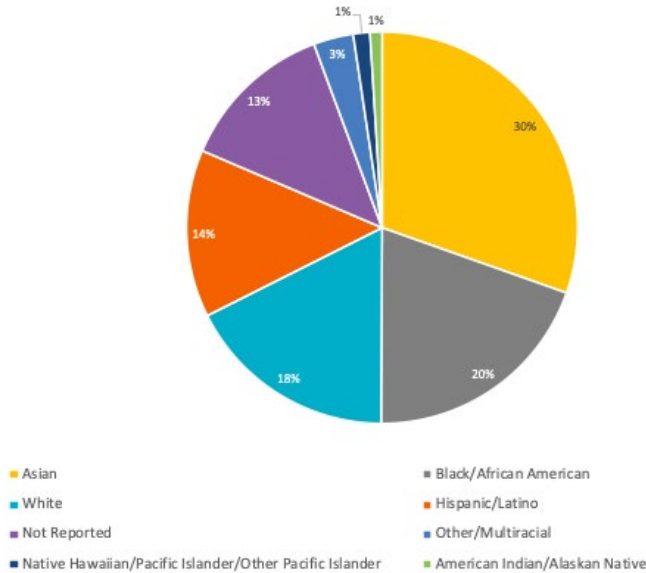
MOHCD affordable housing units primarily serve the lowest income households, although many moderate-income households also report being rent-burdened (Table 42). The majority of heads of household have deeply-low-incomes (earning less than 15% of AMI) or extremely-low-incomes (less than 30% of AMI) relative to federal income standards (Figure 30).

Figure 30. MOHCD Affordable Housing Residents by Income (Head of Household)
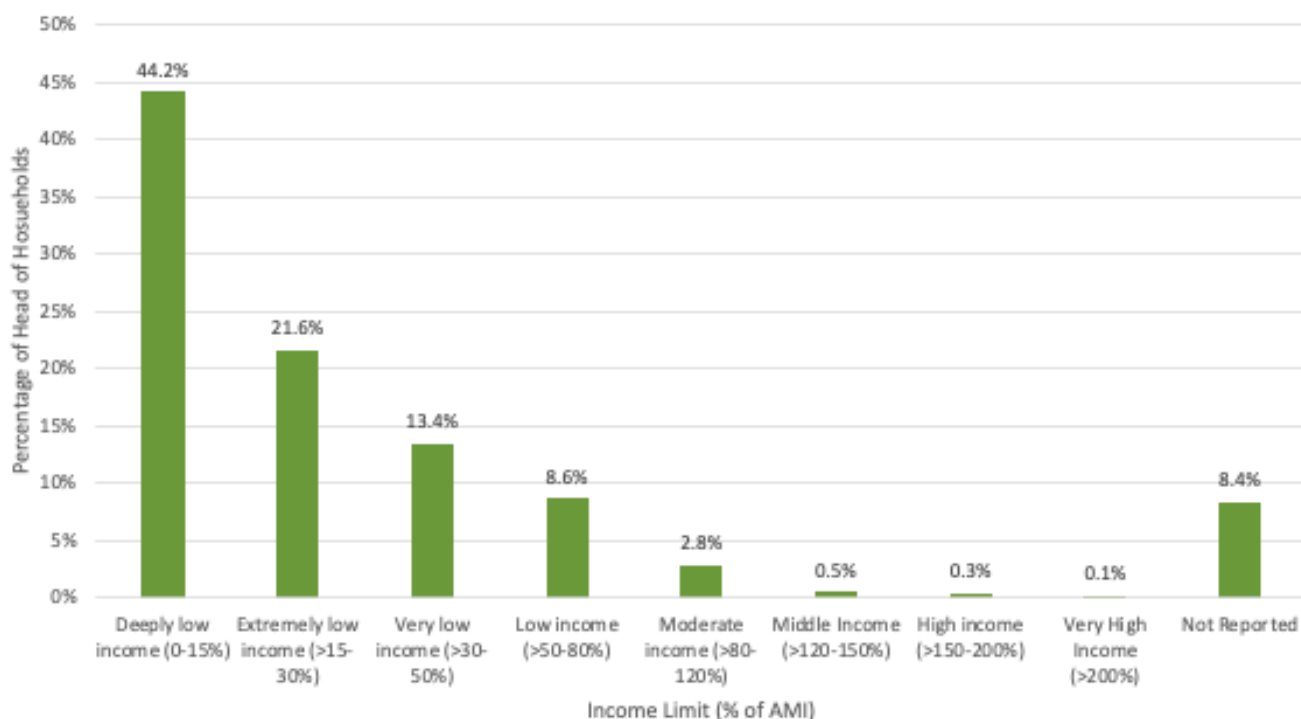

Source: MOHCD; Total Households = 22,787

Forty-seven percent (47%) of households living in MOHCD's affordable housing have a senior (Figure 31). However, the need for affordable housing among seniors in the city may be much higher. For the overall city, nearly 70% of senior renters are ELI or VLI (Table 73), which suggests a significant need for senior affordable housing.
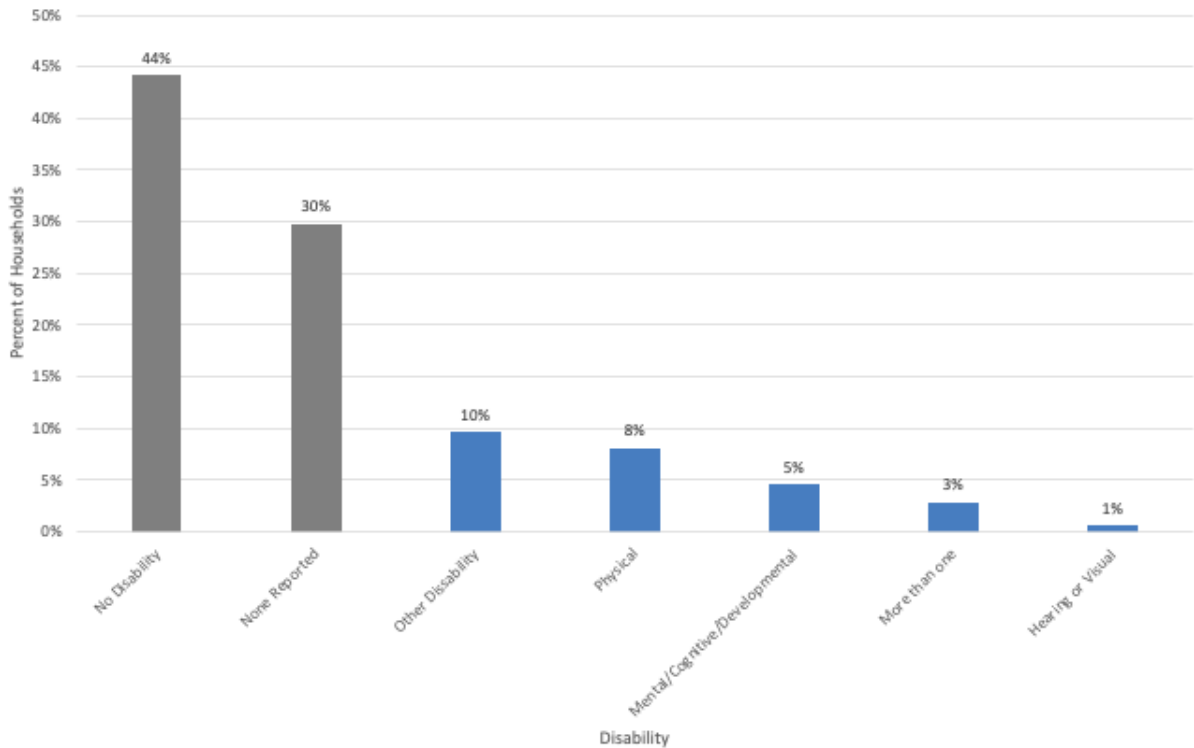
Figure 31. MOHCD Affordable Housing Households with Seniors

Source: MOHCD; Total Households= 22,787
Note: 42 clients did not report any data
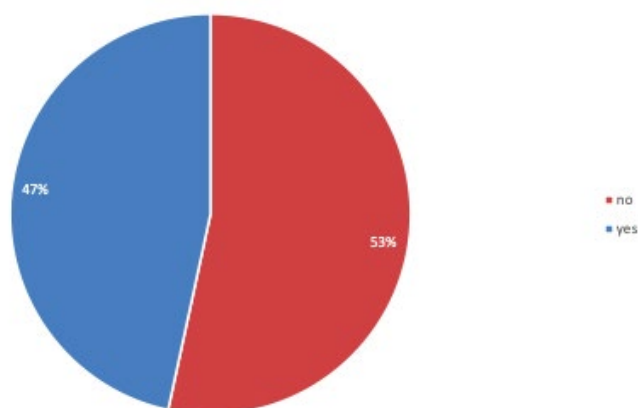
Among affordable housing households at MOHCD properties, 27% of households reported having a household member with a disability (Figure 32). The most common disabilities were physical, mental/cognitive/developmental, and multiple disabilities.

Figure 32. MOHCD Affordable Housing Households with a Member with a Disability

MOHCD Affordable Housing DAHLIA Placement

MOHCD has created an online portal for affordable housing applications called DAHLIA. Data collected from DAHLIA provides information on applicants and placement in affordable housing. In FY 2019-2020, MOHCD received over 120,000 applications for affordable housing for a limited number of available units. Individuals or households can submit more than one application for units available in different buildings at different times, thus the total number of applications includes duplicate applicants. Supportive housing placements for those who have been living with homelessness are administered through the Department of Homelessness and Supportive Housing (HSH) and are managed and recorded in a separate system.

MOHCD's affordable housing applicants are primarily Asian (30%) and Hispanic or Latino(a,e) (24%). Females accounted for just a little more than half (51%) of applicants. One-person households and two-person households were the most common applications. However, among applicants ultimately assigned a unit, Asian residents were disproportionately represented at 36% (Figure 33).

Figure 33. MOHCD Affordable Housing Application Assigned Unit by Race & Ethnicity

Source: MOHCD; Total Applicants = 677
Note: Data includes persons or households who submitted more than 1 applicant, data does not include supportive housing units as these placements are administered by HSH
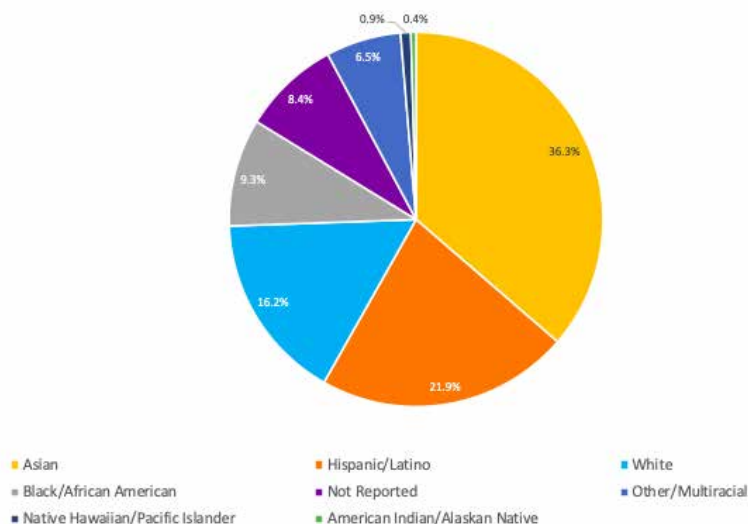

San Francisco uses three preference programs to address current or past displacement, including displacement that occurred as a result of RDA-led urban renewal projects. The Certificate of Preference (COP) program provides a lottery preference for affordable housing units for people who were living in households that lost housing due to urban renewal actions including eminent domain, demolition, and eviction. The Displaced Tenants Housing Preference helps tenants displaced by one of three causes: (1) a non-fault eviction due to Ellis Act or Owner Move in, (2) displacement due to severe fire damage in a unit, and (3) an unaffordable rent increase due to expiring affordability restrictions. Among applicants assigned a unit, 10% used DTHP and 3% used COP (Figure 34). The Neighborhood Resident Housing Preference is for San Francisco residents living in the same Supervisor district as, or half-mile from, the property being applied to.

Figure 34. MOHCD Affordable Housing Applicants Assigned Units

Source: MOHCD; Total applicants assigned a unit = 677
*Note: Non-COP/DTHP may include persons or households who submitted more than one application.
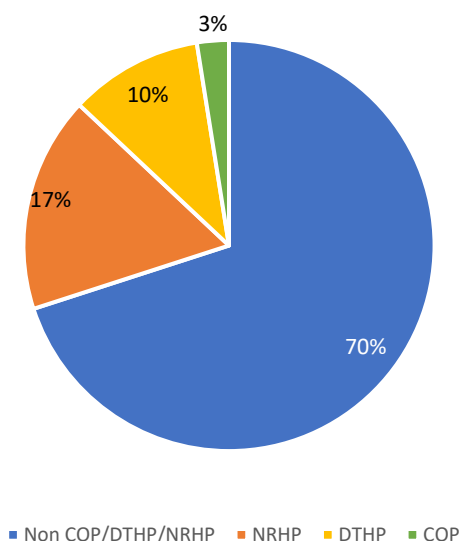
MOHCD Access to Housing & Services Demographics

MOHCD funds three types of housing services: assistance with applications for affordable rental units, counseling, and financial counseling and education. All services focus on accessing and placing clients in affordable rental housing. Between the FY 2018-2019 and FY 2019-2020, there were a total of 12,371 Access to Housing clients. Clients are predominantly females (63%) and identify as straight/heterosexual (71%). The majority of clients are one-person households (40%), followed by three-or-more-person households (34%), and two-person households (26%). Hispanics/Latinos (45%) represent the majority of clients, followed by Asians (23%), and Black or African Americans (12%). Clients 65 years and older account for 25% of clients, representing the plurality of clients, and 10% of clients are 17-24 years old. Of the 12,371 clients served, 488 are between the ages of 17-24.

Assisted Housing Developments at Risk of Conversion

There are 1,734 affordable units in 27 properties at-risk of conversion to market rate prices by 2032 due to expiring affordability covenants (Table 32); 977 of these at-risk units serve seniors. Across these properties, 280 units are at very-high risk, 816 are at high risk and 638 units are at moderate risk of conversion. At-risk homes are those with "high" and "very high" risk levels or 1,096 units in San Francisco which are at risk of becoming market-rate within the next five years. Risk levels are assessed as follows.

- **Very High Risk:** Affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a stable nonprofit, mission-driven developer/owner.

- **High Risk:** Affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a stable nonprofit, mission-driven developer/owner.

- **Moderate Risk:** Affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a stable nonprofit, mission-driven developer/owner.

- **Low Risk:** Affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a stable mission-driven nonprofit developer/owner.

Table 32. Affordable Units At–Risk of Conversion (2022–2032)

Name	Address	Affordable Units	Total Units	Assistance Type	Estimated Affordability End Date	Risk Level	Population Served
Fair Oaks Apartments	799 Oak St	20	20	HFDA/8 SR	12/31/2022	Very High	Family
La Playa	770 La Playa Street	13	14	PRAC/811	12/31/2022	Very High	Disabled
Octavia Court	261 Octavia St	14	15	PRAC/811	12/31/2022	Very High	Disabled
San Lorenzo Ruiz Center	50 Rizal St	145	147	202/8 NC	01/31/2023	Very High	Elderly
St. Peter's Place	420-430 29th Avenue	19	20	PRAC/811	02/28/2023	Very High	Disabled
Bill Sorro Community	200 Sixth Street	14	67	PRAC/811	03/31/2023	Very High	Family/Disabled
Eddy Street Apartments	1096 Eddy St	20	22	PRAC/811	03/31/2023	Very High	Disabled
Winsor Hotel	20 6th St	4	51	Local	4/14/2023	Very High	Homeless
Hunter Hotel	100 6th St	6	14	Local	6/17/2023	Very High	Homeless
525 O'Farrell Street	525 O'Farrell Street	25	26	HCD & Local	12/3/2023	Very High	Family
Friendship Village One	40 Friendship Way	68	68	LMSA	5/31/2024	High	Family
Friendship Village Two	40 Friendship Way	90	90	LMSA	5/31/2024	High	Family
Ammel Park Coop	656 Grove St	95	120	LMSA	6/30/2024	High	Family
Mission Plaza Apartments	2027 Mission St	132	132	Sec 8 NC	8/31/2025	High	Elderly
Diamond View Apts	296 Addison St	43	58	Preservation	03/31/2026	High	Family
Loren Miller Homes	950 Buchanan St	26	105	LMSA	9/30/2026	High	Family
Wharf Plaza II	155 Francisco Street	114	114	Sec 8 NC	6/30/2027	High	Elderly
Alexis Apartments	390 Clementina St	132	206	LMSA	8/31/2027	High	Elderly
Wharf Plaza I	150 Francisco St	116	116	Sec 8 SR	12/31/2027	High	Elderly
Northridge Coop Homes	1 Ardath Ct	300	300	Sec 8 NC	3/31/2029	Moderate	Family
All Hallows Community	1711 Oakdale Ave	45	45	202/8 NC	06/30/2029	Moderate	Elderly
Monsignor Lyne Community	118 Diamond St	19	20	202/8 NC	03/31/2030	Moderate	Elderly
Namiki Apts	1776 Sutter St	33	34	Sec 8 NC	12/31/2030	Moderate	Elderly
YWCA Apartments, Inc.	940 Powell St	97	98	202/8 SR	12/31/2030	Moderate	Elderly
Jones Memorial Homes I	1640 Steiner St	32	32	LMSA	6/30/2031	Moderate	Elderly
Jones Memorial Homes II	1950 Post St	101	103	LMSA	6/30/2031	Moderate	Elderly
Progress Apartments	1272 S Van Ness Ave	11	12	202/8 NC	07/31/2032	Moderate	Elderly

Source: MOHCD, California Housing Partnership

Costs of Preservation

San Francisco's cost for new construction of affordable housing units (the replacement cost were the city to lose these at-risk units) is approximately $1,019,000 in 2022 ($918,000 for unit construction and $101,000 per unit for land acquisition). The average rehabilitation cost per unit was $664,200 for 2019-2022 (Table 33). This includes an average MOHCD commitment of 26% per unit for replacement and 4% per unit for rehabilitation.

Previously, rehabilitations of existing affordable housing were funded largely using 4% Low Income Housing Tax Credits (LIHTC). However, since 2020, this resource has been largely unavailable due to overall scarcity of tax-exempt bonds and the California Debt Limit Allocation Committee's (CDLAC) prioritization of new construction. While some new sources of funding have emerged from the state level, such as the Portfolio Reinvestment Program (PRP), the funds available are not able to meet the demand for rehabilitation projects. At this time, any substantial rehabilitation not qualifying for PRP would require a larger percentage of costs be paid by MOHCD.

Table 33. Costs by Type of Preservation

Preservation Method	Cost	MOHCD Commitment
Replacement of At-risk Units (New Construction)	$ 1,019,000.00	$ 264,940.00
Rehabilitation	$ 664,200.00	$ 26,568.00

Source: MOHCD.

Table 34 shows the cost breakdown by preservation method based on previous projects undertaken by MOHCD. Given the high costs of construction and land in San Francisco (see Analysis of Governmental and Non-Governmental Constraints section), it is no surprise that 72% of the new construction cost and 39% of the rehabilitation cost is construction costs and 38% of the rehabilitation costs is the cost of acquisition.

Table 34. Breakdown of Costs by Type of Preservation

Preservation Method	Hard Costs	Soft Costs	Cost of Issuance (Bonds)	Developer Fee	Acquisition
Replacement of at-risk units (New Construction)	72%	17%	1%	5%	4%
Rehabilitation	39%	17%	1%	6%	38%
All	52%	17%	1%	6%	24%

Source: MOHCD.

Given the costs described in Table 33, it would cost $1.1 billion to replace all the units that are at-risk of expiring between 2022 and 2027 and $728 million to rehabilitate them (Table 35). For the units at-risk of expiring from 2028 to 2032, it would cost $650 million to replace them and $424 million to rehabilitate them (not accounting for inflation).

Table 35. Cost of Replacing or Rehabilitating At–Risk Units

Preservation Method	Cost to Preserve Units Expiring 2022-2027	Cost to Preserve Units Expiring 2028-2032
Replacement of at-risk units (New Construction)	$ 1,116,824,000.00	$ 650,122,000.00
Rehabilitation	$ 727,963,200.00	$ 423,759,600.00

Source: MOHCD.

Table 36 shows a list of local entities with legal and managerial capacity to acquire and manage the replacement or rehabilitation of these at-risk housing developments.

Table 36. List of Entities Qualified to Preserve At–Risk Units

Organization	Address	City	Zip
Affordable Housing Foundation	P.O. Box 26516	San Francisco	94126
Bernal Heights Housing Corporation	515 Cortland Avenue	San Francisco	94110
BUILD Leadership Development Inc.	1280 Bison, Ste. B9-200	Newport Beach	92660
Chinatown Community Development Center	1525 Grant Avenue	San Francisco	94133
Episcopal Community Services	165 8th Street	San Francisco	94103
HomeRise	20 Jones Street	San Francisco	94102
Housing Corporation of America	31423 Coast Highway, Ste. 7100	Laguna Beach	92677
L + M Fund Management LLC	1871 Palmer Ave	Westchester	10544
Mercy Housing California	1256 Market Street	San Francisco	94102
Mission Economic Development Agency	2301 Mission Street Ste 301	San Francisco	94110
Mission Housing Development Corp	474 Valencia St, Ste. 280	San Francisco	94103
Northern California Land Trust, Inc.	3122 Shattuck Avenue	Berkeley	94705
ROEM Development Corporation	1650 Lafayette Circle	Santa Clara	65050
San Francisco Community Land Trust	44 Page Street Suite 401	San Francisco	94102
San Francisco Housing Development Corporation	4439 Third Street	San Francisco	94124
Satellite Housing Inc.	2526 Martin Luther King., Jr Way	Berkeley	94704
Tabernacle Community Development Corporation	950 Gilman Avenue	San Francisco	94124
Tenderloin Neighborhood Development Corporation	201 Eddy Street	San Francisco	94102

Source: MOHCD; HUD.

Assisted Housing Developments in Need of Rehabilitation

MOHCD has currently 377 units on hold or in planning stages of major rehabilitation across four projects: Jackie Robinson Apartments, Coleridge Park Homes, Derek Silva, and Ocean Beach Apartments. However, MOHCD has identified 97 projects with 6,204 units for which capital needs are greater than existing reserves, at a median of $6,702 needed per unit, the funding needed to rehabilitate these units is more than $71 million.

Using HUD's Rental Assistance Demonstration (RAD) and Section 18 Demolition and Disposition programs, thousands of units have also converted from public housing to the Housing Choice Voucher (HCV) /Section 8 program since 2015. These programs use the HCV subsidy to leverage the costs of substantial rehabilitation of dilapidated units (in the case of RAD) or reconstruction (in the case of HOPE SF). By the end of 2022, the only public housing remaining in San Francisco will be in two HOPE VI projects, Plaza East and North Beach Place, which are expected to be recapitalized or converted through the RAD program by 2024.

Alternatives for Replacement and Rehabilitation of Units

According to an analysis performed by MOHCD using 2020 Census data, there are 71,741 households with 119,387 people in San Francisco that would qualify for a rent voucher under the HUD definitions for Section 8. There are currently 16,004 households covered by HUD programs such as Section 8 and Public Housing as well as 1,600 Local Operating Subsidy Program (LOSP) vouchers. This leaves around 54,000 households not covered at this time. Based on MOHCD's average operating expense for multi-family properties, providing rental subsidies for non-covered households would cost a minimum of $519 million annually at minimum if using the vouchers in otherwise subsidized properties. A more conservative approach would be to assume operating costs were at 50% of AMI rents, which would place this cost at $610 million annually. If rents were set at HUD Fair Market Rent, as they are for Section 8 Housing Choice Vouchers, rental subsidies would cost $1.5 billion annually. These totals were pro-rated to reduce proportionally by the number of households already receiving a voucher.

Financing and Subsidy Resources for Preservation

HCD programs designed for at-risk / rehabilitation

- Portfolio Reinvestment Program (PRP): Provides $200,000 per unit up to $10 million per project for rehabilitation of projects with expiring HCD restrictions. Has initial funding of $300,000,000.

- Foreclosure Intervention Housing Preservation Program (FIHPP): Provides $500 million through June 2026 in loans and grants to nonprofits purchasing and rehabilitating buildings at foreclosure auction, in the foreclosure process, or at risk of foreclosure.

- Preservation projects are eligible for other HCD sources but do not score competitively for them and thus they are not a realistic option.

TCAC/CDLAC: bonds + 4% LIHTC

- $312,157,604 in tax-exempt bonds are allocated for at-risk preservation in 2022. This is roughly $156,000,000 in tax credit equity that will be used for projects that are at risk of conversion to

market. Only $22,296,972 in tax-exempt bonds is available for rehabilitation projects that do not meet the definition of at-risk of conversion to market.

MOHCD Funding (see Table 37*)*

- Community Development Block Grant: Federal grant funds that will provide San Francisco $20,650,000 for the 2022-2023 fiscal year for the rehabilitation of existing nonprofit-owned affordable housing to ensure continued viability.

- General Fund – Existing Nonprofit Rehab: $10,000,000 from the local general fund for the 2022-2023 fiscal year for the rehabilitation of existing nonprofit-owned affordable housing to ensure continued viability.

- General Fund – Small Sites: $73,600,000 in anticipated funds from the local general fund for 2022 to 2030 for the Small Sites program for the acquisition and rehabilitation of at-risk housing units.

- Housing Trust Fund: A $33,700,000 set-aside from the local general fund for 2022 to 2030 for the Small Sites program for the acquisition and rehabilitation of at-risk housing units.

- Inclusionary In-Lieu Fees: $33,400,000 anticipated inclusionary in-lieu fees for 2022 to 2030 for the Small Sites program for the acquisition and rehabilitation of at-risk housing units.

- Jobs-Housing Linkage Fees: $38,000,000 anticipated jobs-housing linkage fees for 2022 to 2030 for the Small Sites program for the acquisition and rehabilitation of at-risk housing units.

- State of California: HHC Article 2 funding of $6,800,000 for the 2022-2023 fiscal year for site-specific substantial rehabilitation.

- SOMA Stabilization: Local SOMA-area specific development impact fees of $5,000,000 for 2022 to 2024 for the Small Sites program for the acquisition and rehabilitation of at-risk housing units.

- Academy of Art University Development Agreement: A negotiated development agreement with $45,000,000 in anticipated funds for 2022 to 2025 for the Small Sites program for the acquisition and rehabilitation of at-risk housing units.

- 2016 General Obligation Bond (PASS): Funding for performing permanent loans which will provide $185,000,000 in anticipated funds for 2022 to 2030 for the Small Sites program for the acquisition and rehabilitation of at-risk housing units.

- 2019 General Obligation Bond: $34,000,000 set aside for the Small Sites program for 2022 to 2024 for the Small Sites program for the acquisition and rehabilitation of at-risk housing units.

- Other various funds: $3,000,000 for the 2022-2030 fiscal year for the rehabilitation of existing nonprofit-owned housing to ensure continued viability.

Table 37. Anticipated Preservation Funding Available, 2022–2030 (MOHCD)

|	FY22-23	FY23-24	FY24-25	FY25-26	FY26-27	FY27-28	FY28-29	FY29-30
Community Development Block Grant	$ 7,000,000	$ -	$ -	$ -	$ 7,650,000	$ -	$ -	$ 6,000,000
General Fund - Existing Nonprofit Rehab	$ 10,000,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -
General Fund - Small Sites	$ 19,600,000	$ 18,000,000	$ 18,000,000	$ 18,000,000	$ -	$ -	$ -	$ -
Housing Trust Fund	$ 5,500,000	$ 7,200,000	$ 6,000,000	$ 3,000,000	$ 3,000,000	$ 3,000,000	$ 3,000,000	$ 3,000,000
Inclusionary In-Lieu Fees	$ 3,400,000	$ -	$ 5,000,000	$ 5,000,000	$ 5,000,000	$ 5,000,000	$ 5,000,000	$ 5,000,000
Jobs-Housing Linkage Fees	$ 1,000,000	$ -	$ 16,800,000	$ 2,500,000	$ 10,000,000	$ 3,800,000	$ 3,900,000	$ -
State (HHC Article 2)	$ 6,800,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -
SOMA Stabilization	$ 3,000,000	$ 2,000,000	$ -	$ -	$ -	$ -	$ -	$ -
Academy of Art University Development Agreement	$ 20,000,000	$ 20,000,000	$ 5,000,000	$ -	$ -	$ -	$ -	$ -
2016 General Obligation Bond (PASS)	$ 30,000,000	$ 25,000,000	$ 20,000,000	$ 20,000,000	$ 30,000,000	$ 30,000,000	$ 15,000,000	$ 15,000,000
2019 General Obligation Bond	$ 30,000,000	$ 4,000,000	$ -	$ -	$ -	$ -	$ -	$ -
Other	$ 3,000,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -
TOTAL	**$ 139,300,000**	**$ 76,200,000**	**$ 70,800,000**	**$ 48,500,000**	**$ 55,650,000**	**$41,800,000**	**$26,900,000**	**$29,000,000**

Source: MOHCD.

Coastal Zone Analysis

California state regulations require that the Housing Element details new construction, demolition, and alteration activity occurring within California Coastal Zone areas, particularly affordable housing, since 1982. SF Planning's housing production dataset is only stable back to 2005, so this report only cites data from 2005 to today. The city's entire western shoreline is within California's coastal zone area. The coastal zone boundary includes about 30 residential blocks that front the Pacific Ocean (Figure 35).

In the coastal zone in San Francisco, 72 new units were produced from 2005 to 2022, with 2020 being the year with the largest unit gain (48). Of these new units, 21 were affordable units. During the same time period, alterations produced a gain of 24 units (including six were affordable units) and a loss of 2 units, which created a net gain of 22 units. Since demolitions in San Francisco are included in the

construction permit, are rarely permitted, and are only permitted when at the very least the demolished unit is replaced, demolitions were likely recorded as alterations. Thus, there was a total net gain of 94 housing units in the Coastal Area from 2005 to 2022, with 27 of them being affordable housing units.

Figure 35. Coastal Zone Area Map, 2022
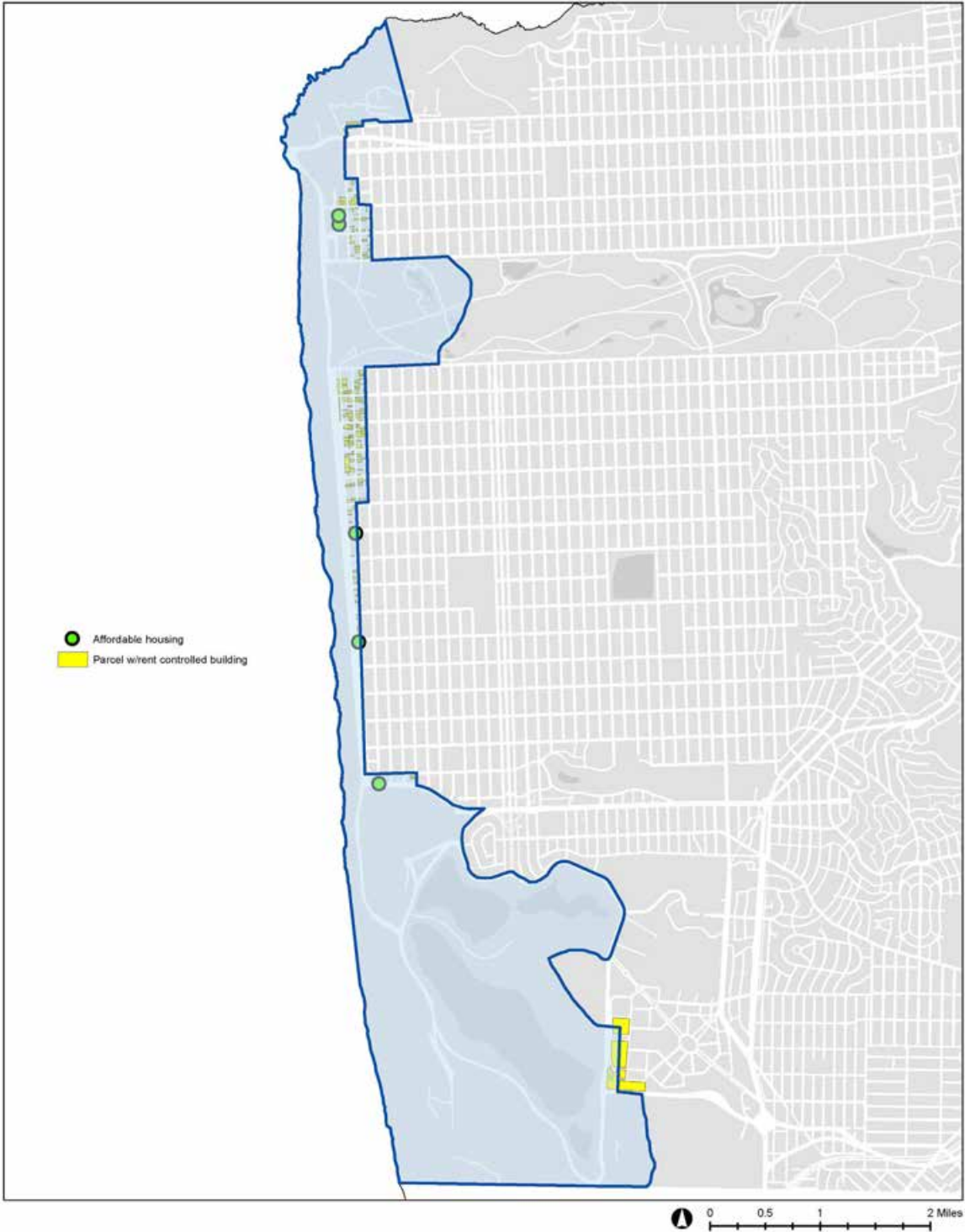
Source: SF Planning Department

Table 38. New Construction, Demolition and Alteration Activity in the Coastal Area, 2005-2022

| Year | Gain | | Loss | | |
	New Construction	Alteration	Demolition*	Alteration	Net Total
2005	14	0	NA	0	14
2007	4	1	NA	-1	4
2008	4	0	NA	0	4
2009	0	1	NA	0	1
2012	1	0	NA	0	1
2014	1	0	NA	0	1
2015	0	3	NA	0	3
2016	0	1	NA	-1	0
2017	0	2	NA	0	2
2018	0	4	NA	0	4
2019	0	1	NA	0	1
2020	48	6	NA	0	54
2021	0	2	NA	0	2
2022	0	3	NA	0	3
Total	**72**	**24**	**NA**	**-2**	**94**

Source: SF Planning Analysis of Department of Building Inspection Data.
*San Francisco has very limiting demolition regulations; in certain circumstances projects can only demolish a unit if the new project at the very least will replace the unit. When this happens, the demolition is part of the construction permit.

Table 39. Affordable Housing New Construction, Demolition and Alteration Activity in the Coastal Area, 2005–2022

| Year | Gain | | Loss | | |
	New Construction	Alteration	Demolition	Alteration	Net Total
2005	14	0	NA	0	14
2007	0	0	NA	0	0
2008	0	0	NA	0	0
2009	0	1	NA	0	1
2012	0	0	NA	0	0
2014	0	0	NA	0	0
2015	0	1	NA	0	1
2016	0	0	NA	0	0
2017	0	0	NA	0	0
2018	0	0	NA	0	0
2019	0	0	NA	0	0
2020	7	4	NA	0	11
2021	0	0	NA	0	0
2022	0	0	NA	0	0
Total	**21**	**6**	**NA**	**0**	**27**

Source: SF Planning Analysis of Department of Building Inspection Data.
*San Francisco has very limiting demolition regulations; in certain circumstances projects can only demolish a unit if the new project at the very least will replace the unit. When this happens, the demolition is part of the construction permit.

As of 2022, in the coastal zone there were four 100% affordable housing buildings and one market rate building with inclusionary units; all five buildings include a total of 127 affordable units. Figure 35 shows the location of these five buildings, as well as the estimated 1,476 rent-controlled units in San Francisco.

Substandard Housing

San Francisco has an aging housing stock with nearly half of its housing units built before 1940 while another 34% were built between 1940 and 1980 (Table 24). In contrast, less than 15% of the Bay Area region's housing was built before 1940. An aging housing stock requires significant maintenance and it's more prone to habitability issues. Older housing tends to have higher susceptibility to electrical and plumbing facilities issues, lead, mold, and structural issues. Older housing stock may also not be retrofitted to withstand stronger seismic activity, which makes it vulnerable to earthquakes. Additionally, San Francisco is home to 19,000 SRO units, which serve lower-income residents and usually lack kitchen facilities and are located in older buildings. Thus, it isn't surprising that 6.4% of the occupied-renter housing lack kitchen facilities in San Francisco, a share two and a half times higher than the 2.6% for the

Bay Area region (Table 40). Additionally, 3.9% of renter-occupied housing units lack plumbing facilities, compared to 0.4% for the Bay Area region. Significantly less owner-occupied units in San Francisco lack kitchen or plumbing facilities (0.6% and 0.4% respectively) as these units tend to be occupied by higher-income residents. However, there are still 861 owner-occupied units that lack kitchen facilities and 514 units that lack plumbing facilities.

Table 40. San Francisco vs Bay Are Housing Units with Incomplete Facilities by Tenure, 2015–2019

| | San Francisco | | | | Bay Area | | | |
| | Renter-Occupied | | Owner-Occupied | | Renter-Occupied | | Owner-Occupied | |
	Units	Percentage	Units	Percentage	Units	Percentage	Units	Percentage
Lacking kitchen facilities	13,688	6.4%	861	0.6%	30,785	2.6%	5718	0.4%
Lacking plumbing facilities	8,461	3.9%	514	0.4%	11,375	1.0%	4,554	0.3%

Source: 2019 5-Year ACS.

Housing Complaints and Violations

As of August 24th, 2022, the Department of Building Inspections (DBI) had a registry of 974 buildings with unabated code enforcement violations flagged as unsafe buildings. DBI can also issue orders to vacate housing buildings in emergency cases such as fires; as of the publication of this report there were only 4 open emergency orders. It is important to mention that the "unsafe building" flag is used somewhat inconsistently by staff. Since there isn't a reliable way to determine which violations make a building substandard or uninhabitable, this report looks at housing complaints and violations for patterns of substandard conditions in San Francisco. Also note that this data mostly captures rental unit information and may not capture all tenant housing, as some tenants may not feel comfortable filing code enforcement violations.

Complaint cases resulting in a violation are concentrated mainly on the east side of the city in areas with a great deal of older multifamily housing. The Mission, South of Market, Tenderloin, and Chinatown neighborhoods had the highest number of complaint cases with 12 to 20 violation cases for every 100 units over the 10-year period from 2010 to 2020 (Figure 36). These neighborhoods tend to have higher concentrations of low-income renters and people of color. Data suggests that this rate of violations is not related solely to the age of the building since neighborhoods such as Russian Hill, the Marina, or Pacific Heights that also have higher amounts of older, multifamily housing but that tend to be higher income do not have elevated rates of violations.

Complaint cases which result in a violation fell during the years of economic recession (2010 to 2013) and rose during periods of economic growth (2014 to 2019) (Figure 37).

Maintenance and repairs, fire safety related issues, and water and plumbing related issues were the most common types of violations cited. Note that more than one violation could have been cited in a given complaint case, meaning totals in Figure 38 will not add up to total violations.

Figure 36. Total Complaint Cases per 100 Units Resulting in a Violation by Neighborhood
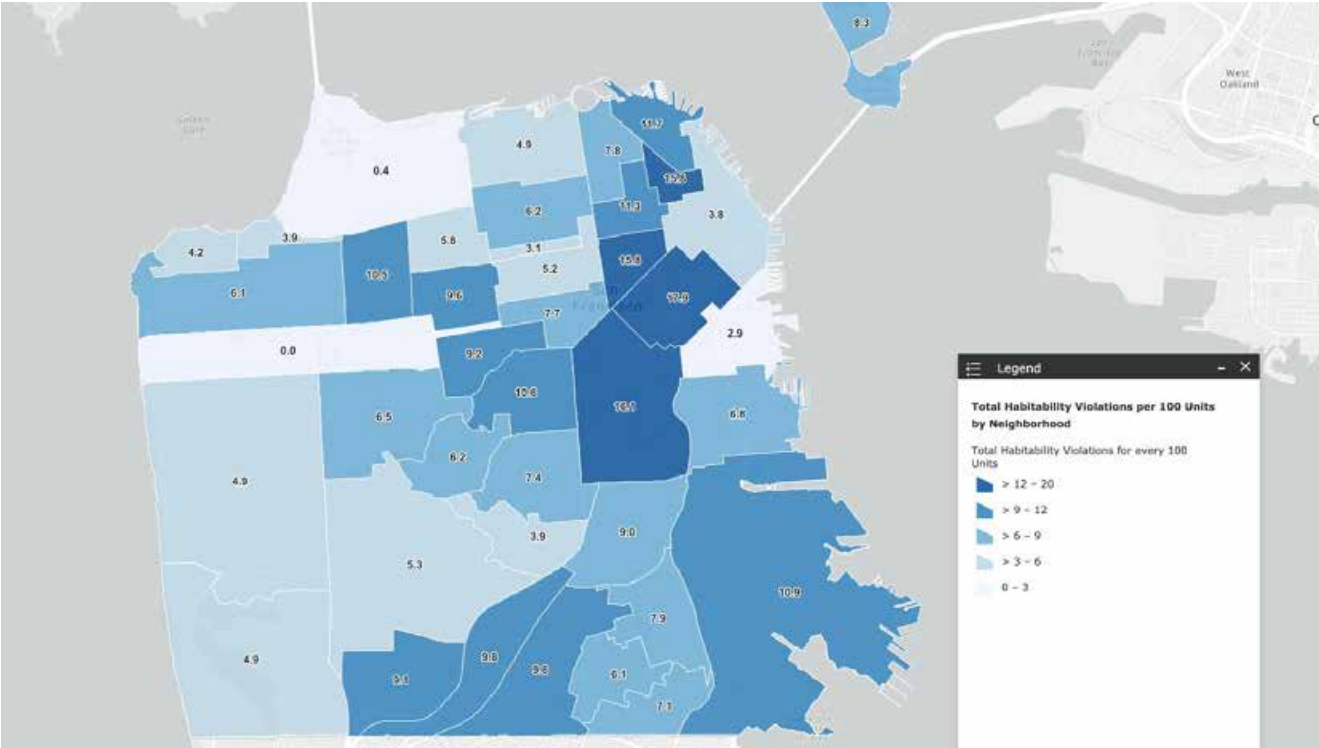
Source: SF Planning Department Analysis of Open Data SF DBI Violations data

Figure 37. Complaints Resulting in Violations, 2010–2020

Source: SF Planning Department Analysis of Open Data SF DBI Violations data; Total Violation Complaint Cases = 32, 347
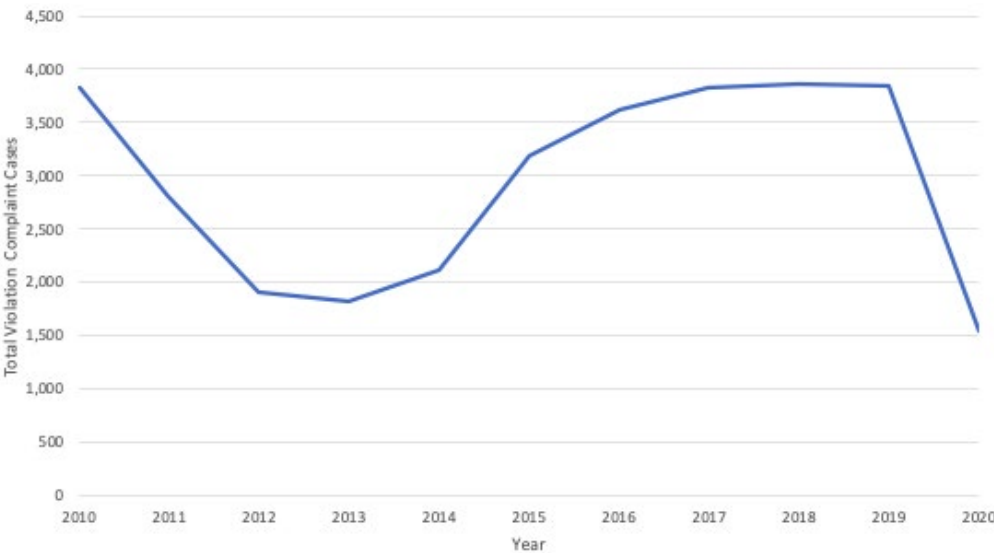
Figure 38. Violation Recordings by Category, 2010–2020

Category	Total Violation Recordings
maintenance and repairs	54,874
fire safety/equipment	30,349
water and plumbing (piping, sinks, bathroom)	29,596
access (handrails, elevators, etc.)	28,383
electricity	16,464
air flow and ventilation	16,121
lead paint (require removal, hazard, warning)	11,370
gas	10,082
heat (heater, stoves/kitchens)	9,057
egress obstruction/obstruction	7,829
structural issues	7,120
signage and security	6,317
vermin	4,906
mold/mildew	4,891
garbage	4,794
illegalities (illegal unit/occupancy, conversions)	656

Source: SF Planning Department Analysis of Open Data SF DBI Violations data; Total Violation Recordings = 242,809; *Note: More than one violation recording can pertain to one complaint case, violation recordings may fall into more than one of the categories established

Housing Costs and Overcrowding

In the last decade, home values have generally continued to increase with single-family homes having a higher median home value compared to condominiums and co-ops and the median of all homes. Despite the economic instability around the COVID-19 pandemic, home values in San Francisco rose or remained stable in 2020, reporting a median of over $1.4 million (Figure 39). Home prices have doubled in a span of 10 years and tripled over the last 20 years. The median value for single-family homes was close to $1.5 million while condos and co-ops were $1.2 million. To afford the median home, a household would need to make about $290,000 per year and would need at least 10% of the value as a down payment, making homeownership affordable to only high-income households or those with existing wealth.

Prices

Home values have consistently been on the rise in San Francisco, except during a nationwide fall in home prices during the Great Recession from 2008-2012. While median home prices in San Francisco have always been higher than the median price in the United States and California at large, San Francisco home prices have increased far faster than the rest of the state and county.

By 2020, the median home value had quadrupled since their price in 1996, speaking to an acute home affordability crisis in the city. The fastest increase in values occurred after the Great Recession, from 2012-2018. The median value of single-family homes roughly matched overall median home values until 2016, when single-family home values remained consistently higher than the overall median.
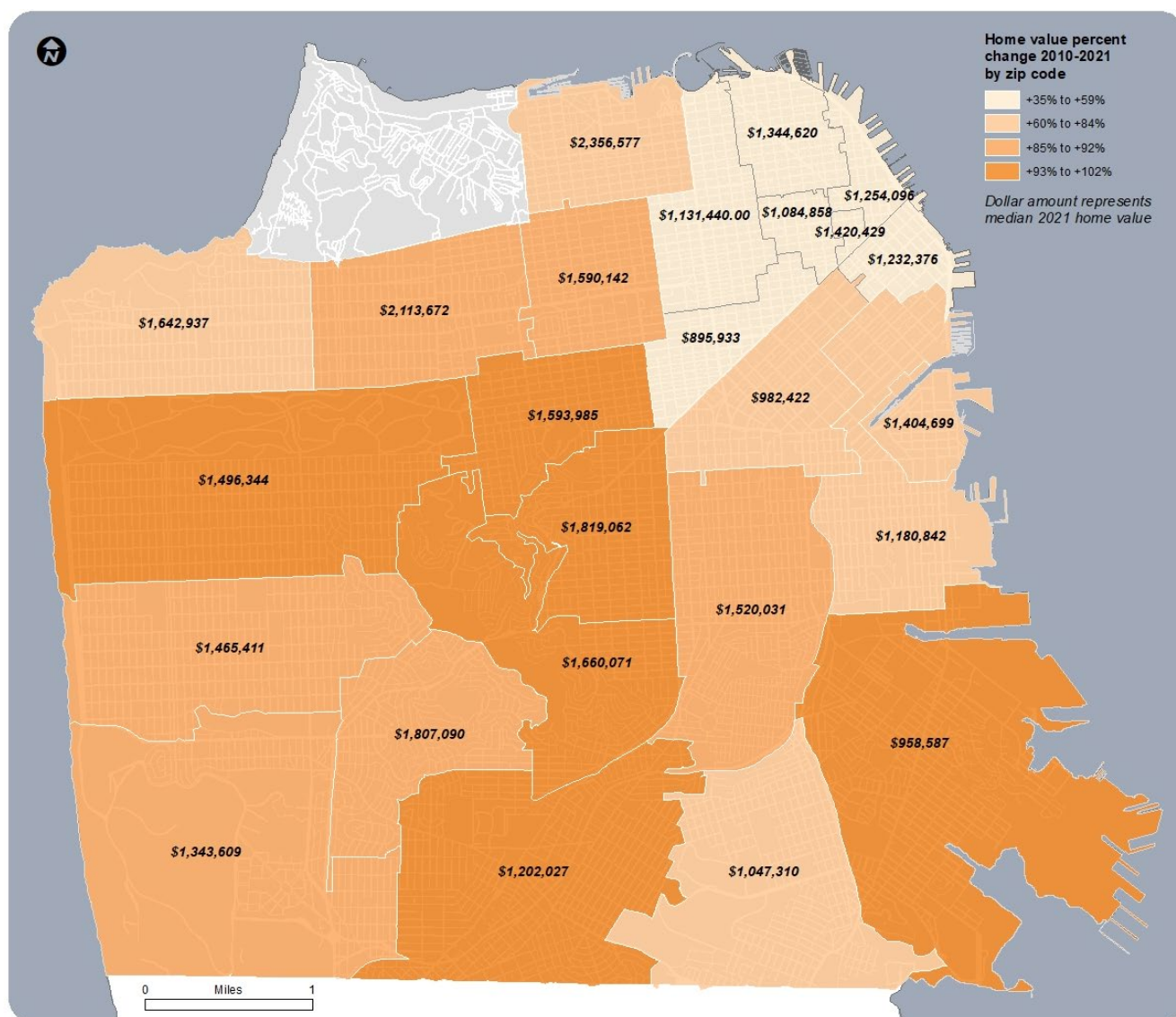
Figure 39. Median Home Values, San Francisco 1996–2020
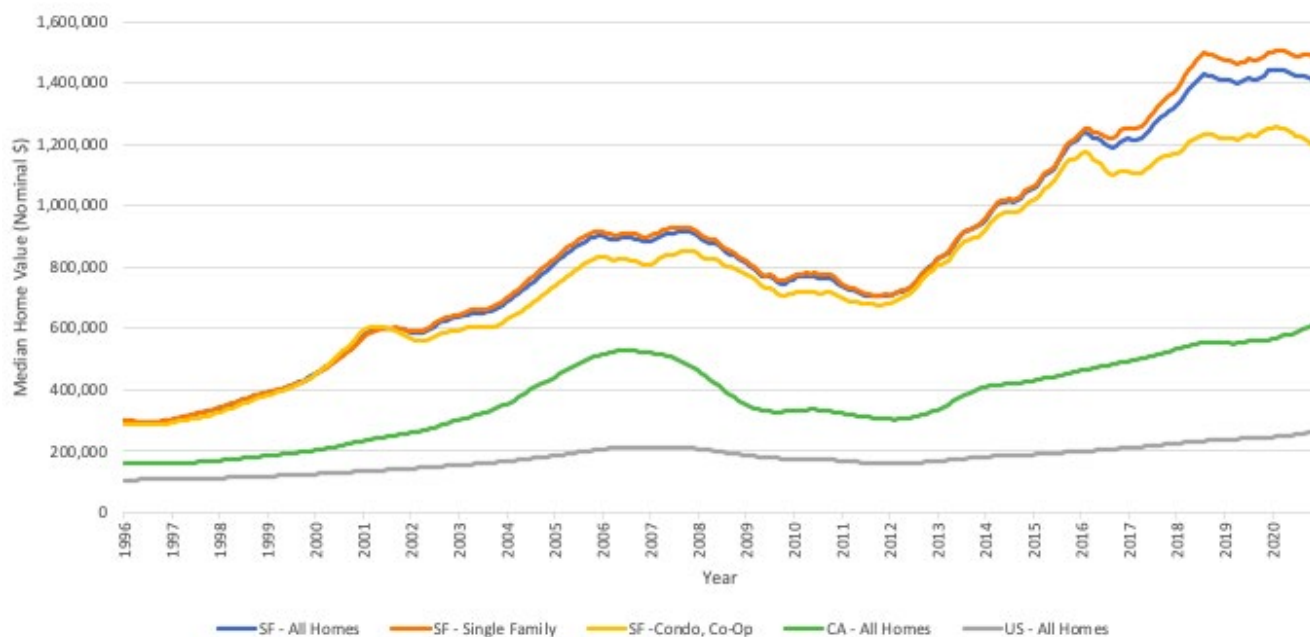
Source: Zillow Home Value Index (All Homes, Single-family, Condo, Co-Op, Smoothed, Seasonally Adjusted) - City, State, Metro & U.S. Levels

Home values have not increased equally across the city. While the Marina and Inner Richmond report the highest median home values in 2021, both at over $2 million, they report a 60-92% change in home values from 2010-2021. While these are steep changes, the Inner Sunset, Haight-Ashbury, Castro/Upper Market, Noe Valley, Glen Park, Twin Peaks, Excelsior, Outer Mission, and Bayview-Hunters Point report the highest change in home values during this time (Figure 40).

**Figure 40.** Percent Change in Home Values by Zip Code, 2010–2021

Home value percent change 2010-2021 by zip code
- +35% to +59%
- +60% to +84%
- +85% to +92%
- +93% to +102%

Dollar amount represents median 2021 home value

$2,356,577
$1,344,620
$1,254,096
$1,131,440.00
$1,084,858
$1,420,429
$1,590,142
$1,232,376
$1,642,937
$2,113,672
$895,933
$982,422
$1,404,699
$1,593,985
$1,496,344
$1,819,062
$1,180,842
$1,520,031
$1,465,411
$1,660,071
$1,807,090
$958,587
$1,343,609
$1,202,027
$1,047,310

Source: Zillow Home Value Index; *Note: Percent change was calculated based on January 2010 and January 2021, with January 2010 being the first month/year with complete data

Rents

Rental data and rental listing sites, such as Zumper, report median rents over $2,500 for a 1-bedroom rental and $3,500 for a 2-bedroom apartment as of 2021 (Figure 41). The ACS reports median rents in San Francisco over $1,500 in 2014 and rising to almost $2,000 in 2019 (Figure 42). The ACS reported median rents are considerably lower than reported median rents from rental listing sites because Zumper and other rental listing sites list and report on current apartment rentals, while the ACS reports median rent for all renters including long-time, rent-controlled and affordable housing residents.

With the pandemic, turn to remote work, and increased residential vacancy in the city, 1-bedroom median rents on Zumper declined to $2,668 at the end of 2020, 22% below the 6-year average, and appeared to be holding steady. Two-bedroom rents declined from an average of $4,550 to about $3,500 from 2019 to the end of 2020. Given those rates, a two-person household would need to earn $107,000, about 105% of AMI, to afford the median 1-bedroom rent. A three-person household would need to earn about $140,000 annually, about 120% of AMI, to afford the median 2-bedroom rent. Should rents return to pre-pandemic highs, the rental market would become considerably more unaffordable to moderate-income households. Regardless, rents remain out of reach for low-income households, the majority of whom find housing in the market rather than income targeted affordable homes.

Figure 41. Median Rents by Number of Bedrooms, 2014–2020
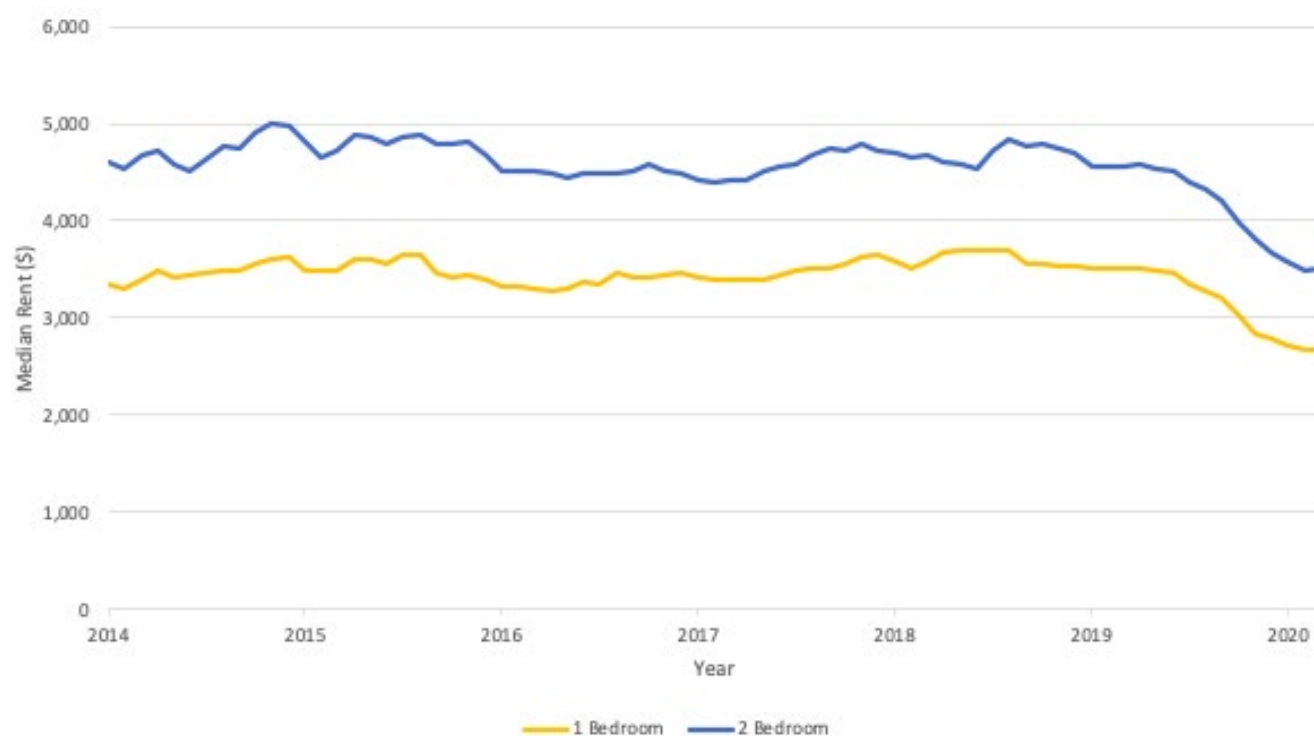
Source: Zumper San Francisco, CA Rent Prices (1-Bedroom and 2-Bedroom); *Note: data was taken from Zumper instead of Zillow, because Zillow did not have rent data by bedroom type

Figure 42. Median Rent in San Francisco and California, 2005–2019
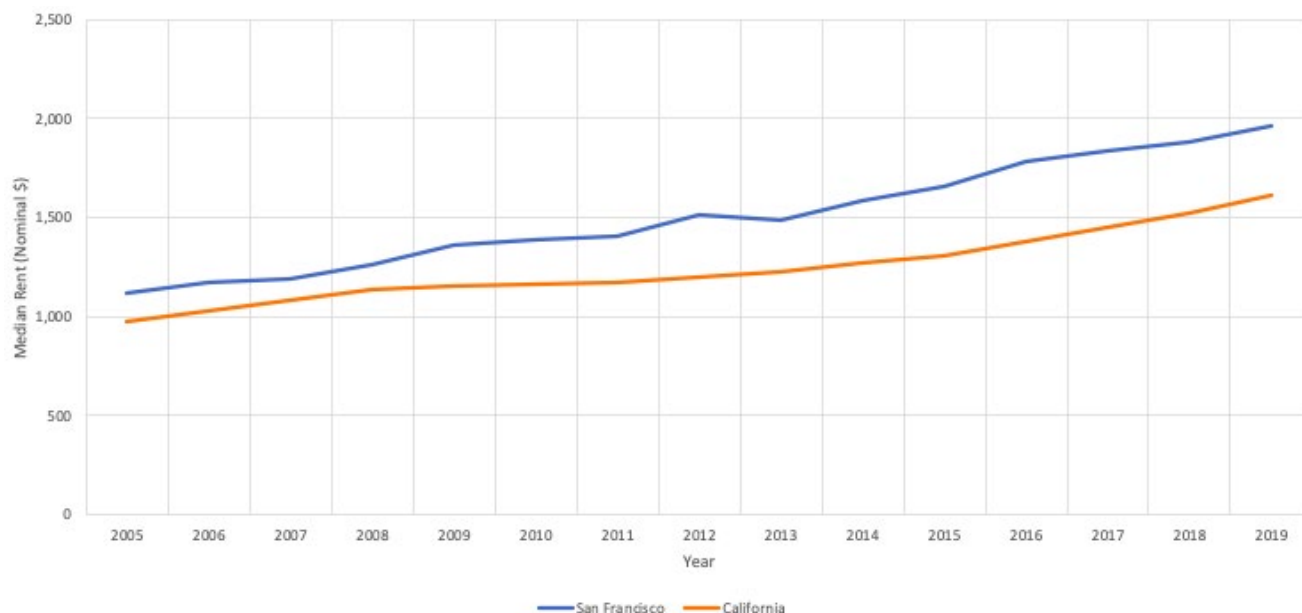
Source: ACS 2005-2019, Table B25064

Housing Cost Burden

There are over 85,000 renter households and 39,000 owner households in San Francisco who are considered cost burdened, defined as spending over 30% of household income on rent. Cost burden is considered a leading indicator of housing insecurity should a health emergency or loss of income occur. Cost-burdened households are less likely to have savings to help in times of emergency and also have less money for food, health care, transportation, and other essential needs because so much of their income is going toward housing. About 38% of renters and 30% of owners in San Francisco are cost burdened. As discussed more below, the vast majority of burdened renters are low income, especially ELI households. Similarly, most cost-burdened owners are among low-income groups. However, owner cost burden affects a broader range of incomes than rent burden.

More than half of burdened renters experience severe rent burden, paying more than 50% of income in rent (over 44,000 renter households). Of these severely burdened renters, over 28,000 are extremely burdened, meaning they pay over 70% of income on rent. Severely burdened renters are considered to be particularly vulnerable to displacement as their limited remaining income after paying rent makes it difficult to save or to cover expenses when work is lost or emergencies arise. Severely burdened renters are overwhelming low income, particularly ELI and VLI households. There are also 19,000 severely cost burdened owners, the majority of whom are also low income.

Table 41. Cost and Rent Burden by Tenure and Income, 2014–2018

Cost and Rent Burden by Tenure and Income

	All Renters	*Burdened Renters*	*Renters % Burdened*	*All Owners*	*Burdened Owners*	*Owners % Burdened*
Below 30% AMI	53,992	42,214	78%	12,026	9,350	78%
30%-50% AMI	23,623	16,157	68%	9,400	5,231	56%
50%-80% AMI	27,134	13,789	51%	17,038	8,181	48%
80%-120% AMI	30,262	8,950	30%	22,018	8,131	37%
120%-150% AMI	20,541	3,256	16%	13,025	3,033	23%
150%-200% AMI	24,232	808	3%	17,380	3,313	19%
Above 200% AMI	46,249	-	0%	42,755	2,285	5%
All Households	**226,033**	**85,174**	**38%**	**133,642**	**39,524**	**30%**

Source: ACS 2018 5-Year Estimates; IPUMS USA.

Potential rent burden is concentrated in areas of the city with more low-income renters, including Chinatown, Tenderloin, Western Addition, South of Market, Bayview Hunters Point, Visitacion Valley, Portola, Excelsior, and Oceanview, and Lakeshore (Figure 43). The Lakeshore area surrounds San Francisco State University and has a substantial number of student renters.

Figure 43. Median Rent as a Percentage of Income by Census Tract, 2014–2018
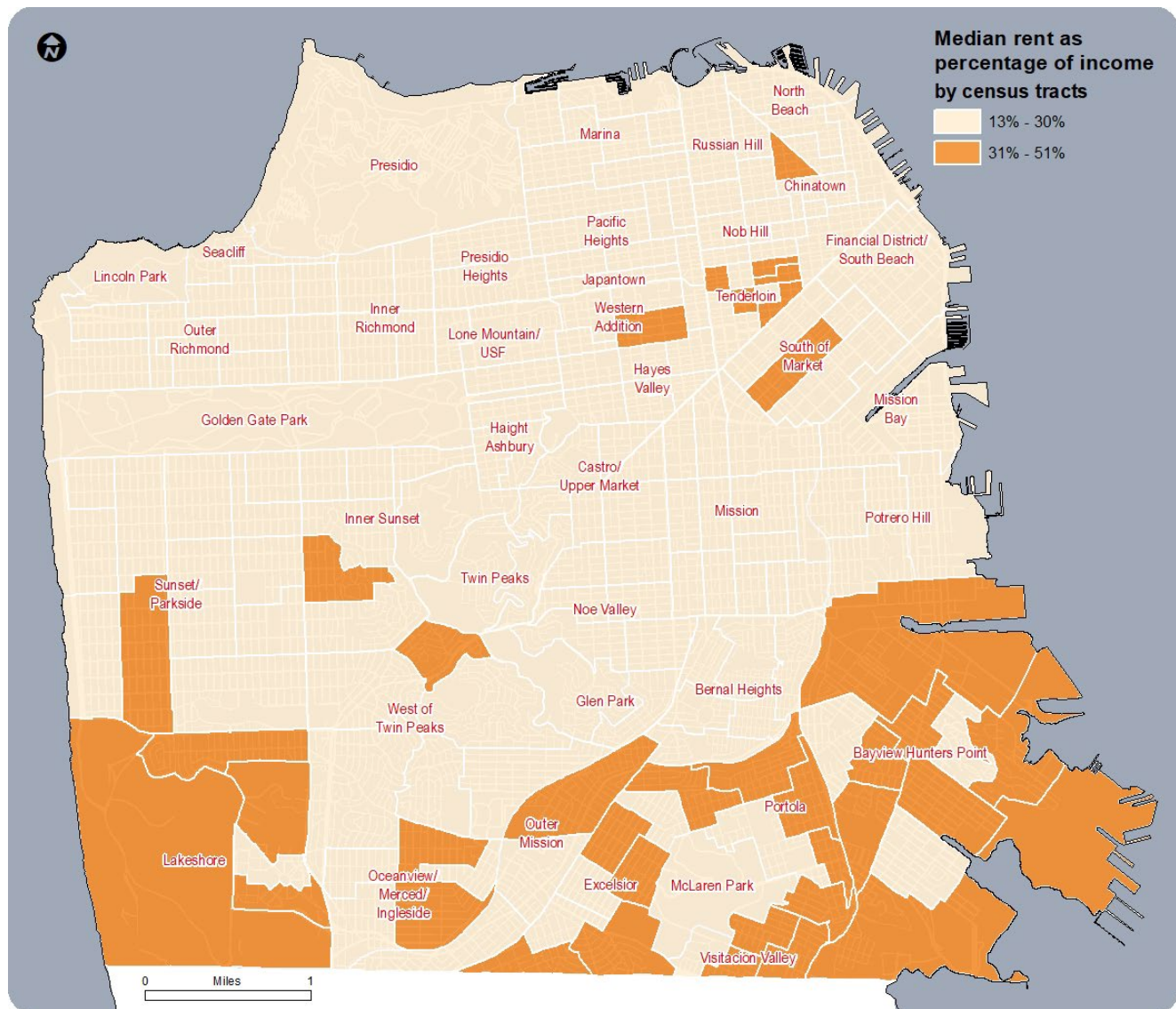
Source: ACS 2018 5-Year Estimates.

Eighty-five percent (85%) of all rent-burdened residents are low-income, equating to 72,160 households, and 50% of all cost-burdened renters are ELI, another 19% are VLI, and 16% are low-income. The vast majority of ELI renters (79%) are rent-burdened, as are majorities of VLI (68%) and low-income (51%) renters. Moderate-income renters and even some above-moderate-income renters also experience rent burden. However, severe rent burden is overwhelmingly concentrated among the lowest income renters.

Table 42. Rent Burden by Income and Severity, 2014–2018

	No Rent Burden	Rent Burden 30–50% of Income	Severe Rent Burden 50–70% of Income	Extreme Rent Burden Over 70% of Income	Total Renters	Total Burdened Renters	%
Below 30% AMI	11,778	10,289	7,618	24,307	53,992	42,214	79%
30%-50% AMI	7,466	8,289	4,497	3,371	23,623	16,157	68%
50%-80% AMI	13,345	9,760	3,456	573	27,134	13,789	51%
80%-120% AMI	21,312	8,239	688	23	30,262	8,950	30%
120%-150% AMI	17,285	3,256			20,541	3,256	16%
150%-200% AMI	23,424	808			24,232	808	3%
Above 200% AMI	46,249				46,249	-	0%
Total	**140,859**	**40,641**	**16,259**	**28,274**	**226,033**	**85,174**	**38%**

Source: ACS 2018 5-Year Estimates; IPUMS USA.

Rent Burden and Household Type

One-person households are the most severely impacted by rent burden (Figure 44). Nearly half of one-person households experience rent burden and the majority of those experiencing rent burden are individuals living alone. Households with children also have elevated rates of rent burden and are the next largest group of cost-burdened households. Related adults experience a similar rate of rent burden as the city as a whole. Couples also report rent burden at a lower rate than most other groups.

Figure 44. Rent Burden by Household Type, 2014–2018
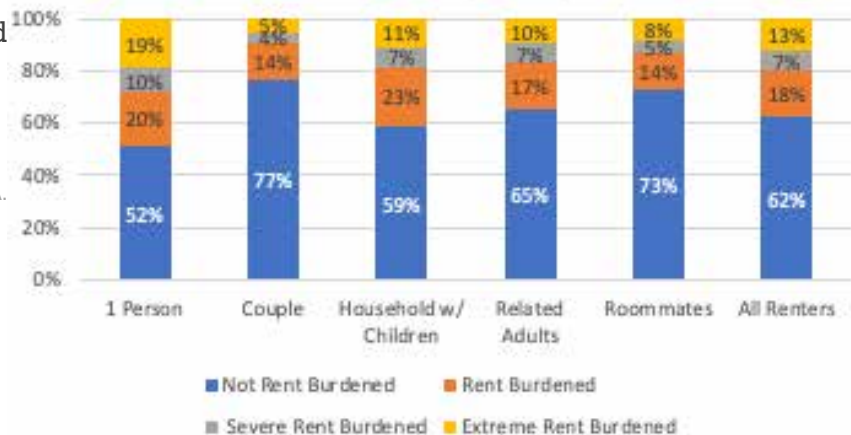
Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Seniors represent a disproportionate share of cost-burdened renters: senior renters are 16% of all renters but are 23% of burdened renters and 24% of both severely burdened and extremely burdened renters. Renters 50-64 years old are also disproportionately cost-burdened, making up 19% of all renters but 22% of burdened renters, 24% of severely burdened renters, and 23% of extremely burdened renters. Half of rent-burdened seniors also have a disability and about half of burdened renters with a disability are seniors, illustrating the significant overlap between these groups.

Rent Burden and Race & Ethnicity

People of color in San Francisco experience significantly higher rates of rent burden than white renters. In particular, Black or African American, Hispanic or Latino(a,e), Native Hawaiian or Pacific Islander, and Asian renters have higher rates of extreme rent burden (Figure 45). Native Hawaiian or Pacific Islander renters have the highest rates of rent burden overall and Black or African American households also have particularly elevated rates of rent burden, including severe rent burden. Asian renters also show higher rates of rent burden, including severe cost burden, when compared to the citywide average. People of color are more likely to be lower income, which strongly correlates with greater cost burden.

Table 43. Housing Cost Burdens by Race & Ethnicity, 2015–2019

Housing Cost Burdens by Race and Ethnicity									
	Am. Indian or Al. Native	Black or African Am.	Hispanic or Latino(a,e)	Nat. Hawaiian or PI	Asian	Other	Two or More Races	Non-Hisp. or Latino(a,e) white	All Owners
Cost Burdened	27%	43%	41%	45%	32%	46%	26%	23%	29%
Renters	29%	46%	44%	47%	35%	48%	29%	24%	32%
Owners	19%	34%	32%	35%	29%	38%	21%	21%	26%

Source: ACS 2019 5-Year Estimates; IPUMS USA.

Figure 45. Rent Burden by Race & Ethnicity, 2015–2019
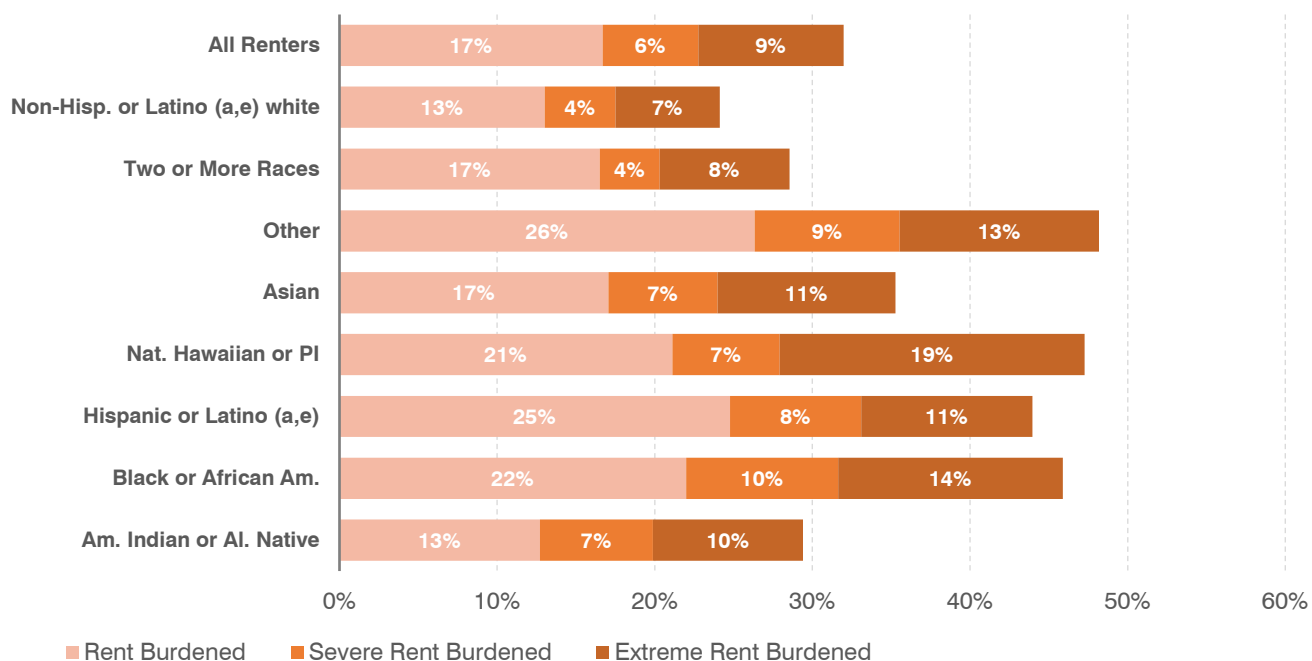
Source: ACS 2019 5-Year Estimates; IPUMS USA.

Foreign-born renters are disproportionately impacted by rent burden. Foreign born renters are 36% of all renters but are 43% of renters who are burdened and severely burdened. Linguistically isolated renters make up a significant percentage of those foreign- born renters experiencing rent burden, 41%, and a similar share of severely rent burdened foreign-born renters.

Owner Cost Burden

The percentage of cost-burdened households in San Francisco a has fluctuated over time, with the percentage of cost-burdened households decreasing between 2010 and 2018 to 30%. However, this may be attributed to the increase in higher income households to San Francisco who are able to afford the cost of homes. While much has improved since the height of the Great Recession, the overall cost burden has worsened over 30 years. Extreme cost burden increased between 1990 to 2018, potentially increasing for a range of household types, which could indicate more at-risk owners (as seen in Table 44 below).

Table 44. San Francisco Cost Burden Over Time, 1990–2018

	1990	2000	2010	2018	1990–2018 Change	1990–2018 % Change
Not Cost Burdened	80,602	78,003	77,412	94,118	13,516	17%
Cost Burdened	14,398	20,210	24,976	20,376	5,978	42%
Severe Cost Burdened	4,239	6,524	9,436	6,284	2,045	48%
Extreme Cost Burdened	7,066	10,118	14,947	12,936	5,870	83%
Total Cost Burdened	25,703	36,852	49,359	39,596	13,893	54%
% Cost Burdened	24%	32%	39%	30%	-	5%
Total Owner Households	106,305	114,855	126,771	133,714	27,409	26%

Source: ACS 2018 5-Year Estimates; IPUMS USA.

There are less than half the number of burdened owners as there are renters. However, over 39,000 owners report facing cost burdens, comprising about 30% of all owners (Table 44). A little less than half of burdened owners experience severe burdens, paying more than 50% of income in housing costs (over 19,000 owners). Of these severely burdened owners, nearly 13,000 are extremely burdened, meaning they spend over 70% of income on housing costs. Severely burdened owners may be particularly vulnerable to loss of a home to foreclosure or tax liens should a financial emergency or major repair arise.

Owner cost burden disproportionately affects lower income owners but affects more high-income households than rent burden does. In fact, 21% of burdened owners are moderate income and another 22% of burdened owners earn above 120% of AMI (Table 45). Severe cost burden, however, primarily affects lower income owners.

Over 78% of ELI owners and 56% of VLI owners are burdened as well as large percentages of low- and moderate-income owners. Over 60% of ELI owners experience severe cost burden and the majority of ELI owners are actually extremely cost burdened. Extreme owner cost burden is even more concentrated

among ELI, VLI, and low-income households. 56% of extremely burdened owners being ELI and with VLI and low-income owners making up 29% and 13% of extremely cost burdened owners, respectively.

*Table 45.* Owner Cost Burden by Income and Severity, 2014–2018

Owner Cost Burden by Income and Severity							
	No Cost Burden	Cost Burden 30–50% of Income	Severe Cost Burden 50–70% of Income	Extreme Cost Burden Over 70% of Income	All Owners	Total Burdened Owners	% of all owners cost burden
Below 30% AMI	2,676	1,923	748	6,679	12,098	9,422	78%
30%-50% AMI	4,169	1,474	1,057	2,700	9,400	5,231	56%
50%-80% AMI	8,857	3,846	2,042	2,293	17,038	8,181	48%
80%-120% AMI	13,887	5,637	1,514	980	22,018	8,131	37%
120%-150% AMI	9,992	2,434	464	135	13,025	3,033	23%
150%-200% AMI	14,067	2,966	347		17,380	3,313	19%
Above 200% AMI	40,470	2,096	112	77	42,755	2,285	5%
Total	**94,118**	**20,376**	**6,284**	**12,936**	**133,714**	**39,596**	**30%**

Source: ACS 2018 5-Year Estimates; IPUMS USA.

Owner Cost Burden by Household Type

Owner cost burdens disproportionately affect households with one person living alone, similar to rent burden (Figure 46). Over 14,000 one-person households experience owner cost burdens as well as over 9,000 families with children, over 7,000 couples, and over 6,000 related adults living together. A majority of cost burdened couples and over 40% of cost burdened owners living alone are senior households

*Figure 46.* Owner Cost Burden by Household Type, 2014–2018
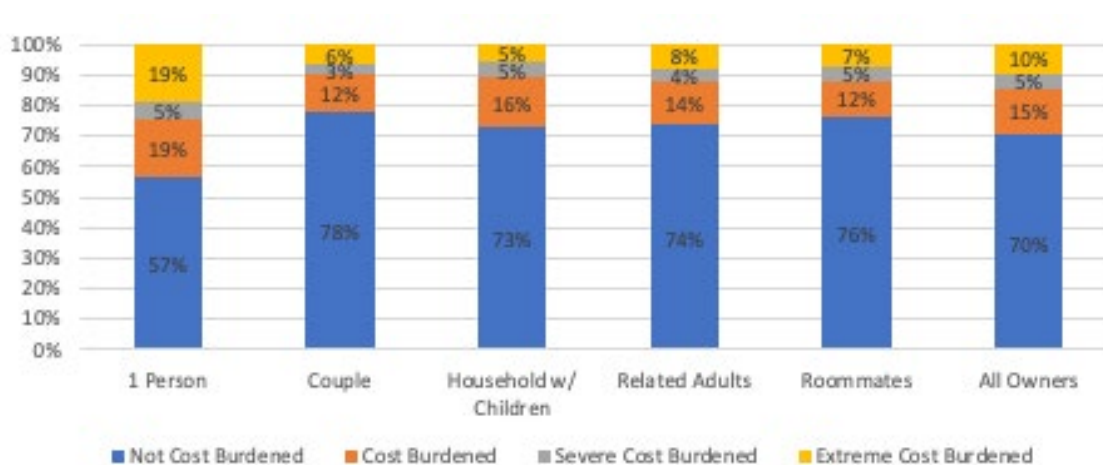
Source: ACS 2018 5-Year Estimates; IPUMS USA.

Extreme cost burden and severe cost burden affect one-person households even more disproportionately, making up 43% of owner cost-burden households. Over 8,000 one-person owners are severely cost burdened along with over 3,000 each for couples, households with children, and related adults living together (Figure 47).

Figure 47. Severe Owner Cost Burden by Household Type, 2014–2018
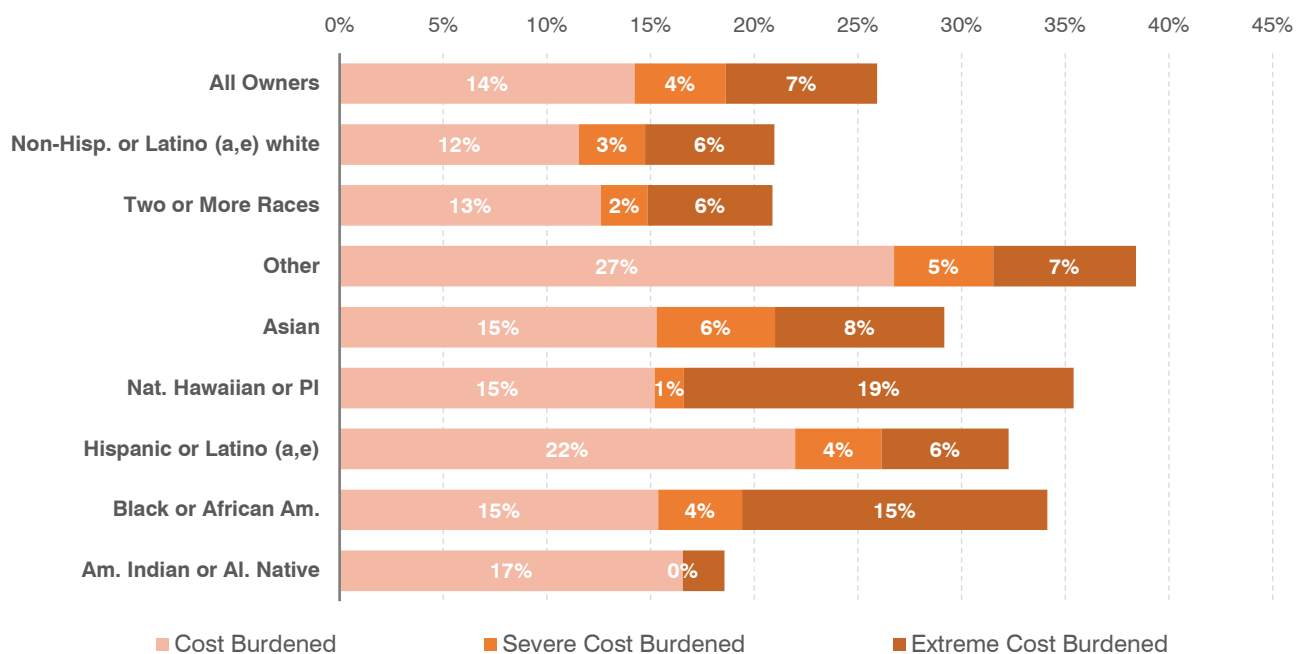
Source: ACS 2018 5-Year Estimates; IPUMS-USA.
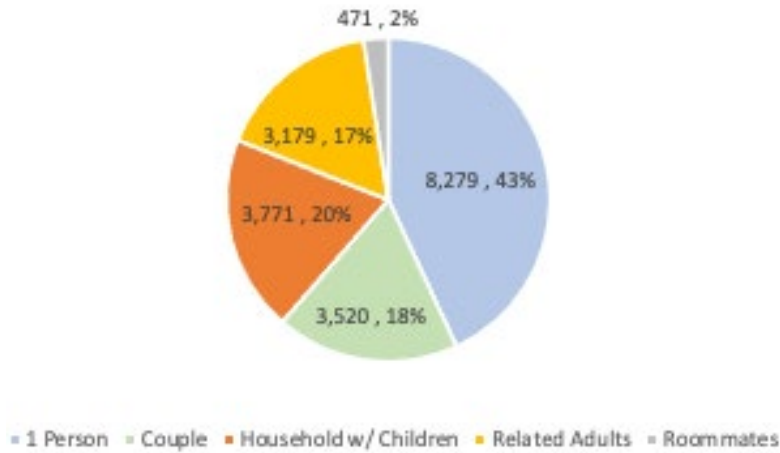
The majority of senior householders and seniors in general live in owner households. Cost burdens among senior owners are similar to other owners, but senior owners are more likely to have extreme cost burdens above 70% of their income. Seniors comprise 37% of severely burdened owner households, higher than their 31% of share of all owners. Senior households make up a majority of couple households and well over 40% of cost burdened one person households and related adults.

Disabled owner households have higher proportions of cost burden and specifically extreme cost burden than other owners. Non-senior, disabled owners make up 3% of owner households but 7% of owners with extreme burdens.

Owner Cost Burden and Race and Ethnicity

People of color are disproportionately impacted by owner cost burden, likely due to disproportionately lower incomes. Black or African American owners, as well as Hispanic or Latino(a,e), Native Hawaiian or Pacific Islander, and Asian owners, experience elevated rates of owner cost burden (Figure 48).

Figure 48. Owner Cost Burden by Race & Ethnicity, 2014–2019

Legend: ■ Cost Burdened ■ Severe Cost Burdened ■ Extreme Cost Burdened

Source: ACS 2019 5-Year Estimates; IPUMS USA.

Potential Resources and Programs to Address Housing Cost Burdens

Increased housing production and, specifically, continued and expanded development of subsidized affordable housing can help households experiencing rent burden. Expansion of other housing types that are likely to be more affordable such as ADUs, group housing, efficiency units, and other smaller, cheaper units that are "affordable by design" can also help provide more affordable options for burdened renters. The city can also look to expand rent assistance and income support that can help the lowest income households better afford their rent. For cost-burdened owners, financial counseling and emergency assistance could help low-income, cost-burdened owners find strategies and resources to keep their homes. Programs like Home Match can also connect senior owners with people looking for affordable rental options and help address both housing needs.

Housing Overcrowding

Crowding by Household Type

About 6% of San Francisco households are considered overcrowded, meaning that they have more than one person per room living in the household. The majority of these crowded households are severely crowded, meaning that they have more than 1.5 people per room. The rate of overcrowding is substantially higher among households with children (17%) and related adults (9%) (Figure 49).

Figure 49. Overcrowding by Household Type, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
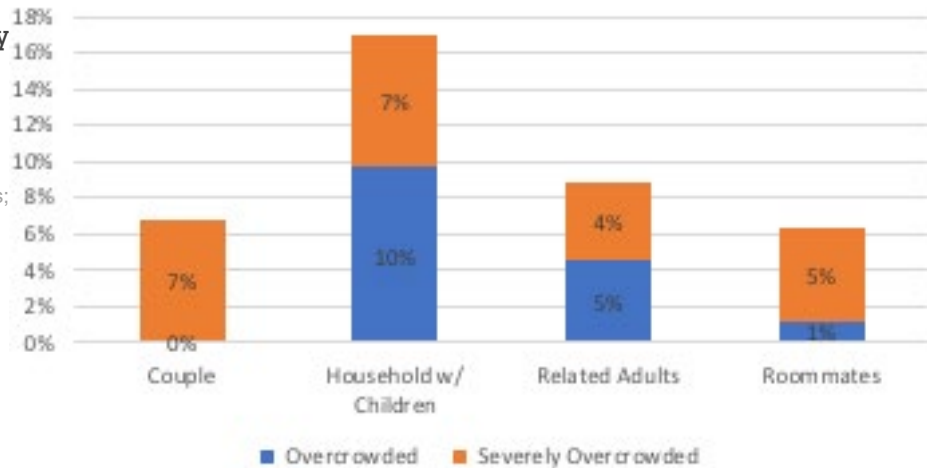
Overcrowding by Tenure and Income

Crowding is concentrated among lower income households. Unlike cost burden, however, which is most concentrated among the lowest income households, overcrowding is more concentrated slightly up the income range among very low-income and low-income groups (Figure 50). ELI and VLI households have the highest rate of severe overcrowding.

Figure 50. Overcrowded Households by AMI, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
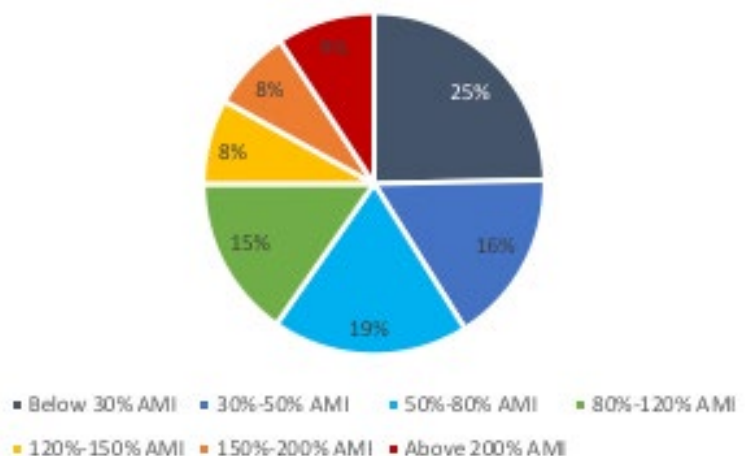
Lower income renters earning below 80% of AMI are disproportionately affected by overcrowding (Figure 51). For owners, crowding is more pronounced among low-, moderate-, and middle- income renters earning between 50% and 150% of AMI.

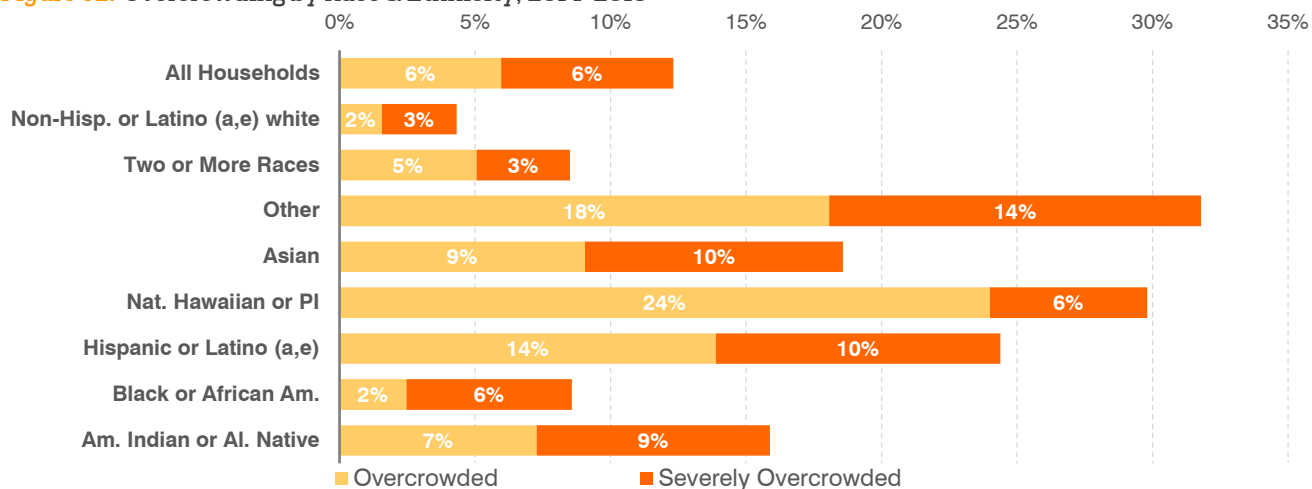*Figure 51.* Overcrowding by Tenure and Income, 2014–2018
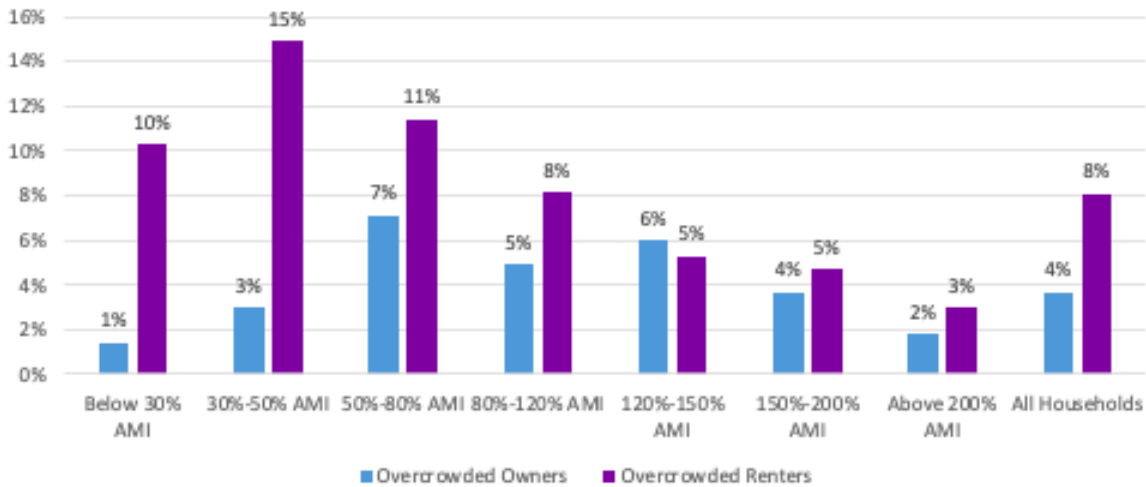
Source: ACS 2018 5-Year Estimates; IPUMS USA.

Overcrowding and Race and Ethnicity

Overcrowding more heavily impacts Native Hawaiian or Pacific Islander, Hispanic or Latino(a,e), Asian and American Indian or Alaska Native households. Asian and Hispanic or Latino(a,e) households are more likely to live in family households, and both Asian and Hispanic or Latino(a,e)-headed households also have disproportionate rates of severe overcrowding. While overcrowding among Black-headed households is not higher than the city's average rate of crowding, it is nearly double the rate of white householders (Figure 52).

Households headed by a foreign-born person are particularly likely to be overcrowded. In fact, foreign-born households make up about 75% of all crowded households, double their prevalence among all households.

*Figure 52.* Overcrowding by Race & Ethnicity, 2014–2018

Race/Ethnicity	Overcrowded	Severely Overcrowded
All Households	6%	6%
Non-Hisp. or Latino (a,e) white	2%	3%
Two or More Races	5%	3%
Other	18%	14%
Asian	9%	10%
Nat. Hawaiian or PI	24%	6%
Hispanic or Latino (a,e)	14%	10%
Black or African Am.	2%	6%
Am. Indian or Al. Native	7%	9%

Source: ACS 2018 5-Year Estimates; IPUMS USA.

Crowding is particularly concentrated in communities on the east and south of the city that tend to be lower income and are more likely to be home to people of color (Figure 53).

Potential Resources and Programs to Address Overcrowding

Ongoing investment in affordable housing, particularly units that can accommodate families with children, is important to address overcrowding especially for lower income renters with children. Rent assistance could also help lower income renters with children or dependent adults afford units that better meet their needs. Greater flexibility to add units or bedrooms to a home could allow existing owners to create additional living space for large families and multigenerational families.

Figure 53. Rates of Overcrowded Housing by Census Tract, 2014–2018
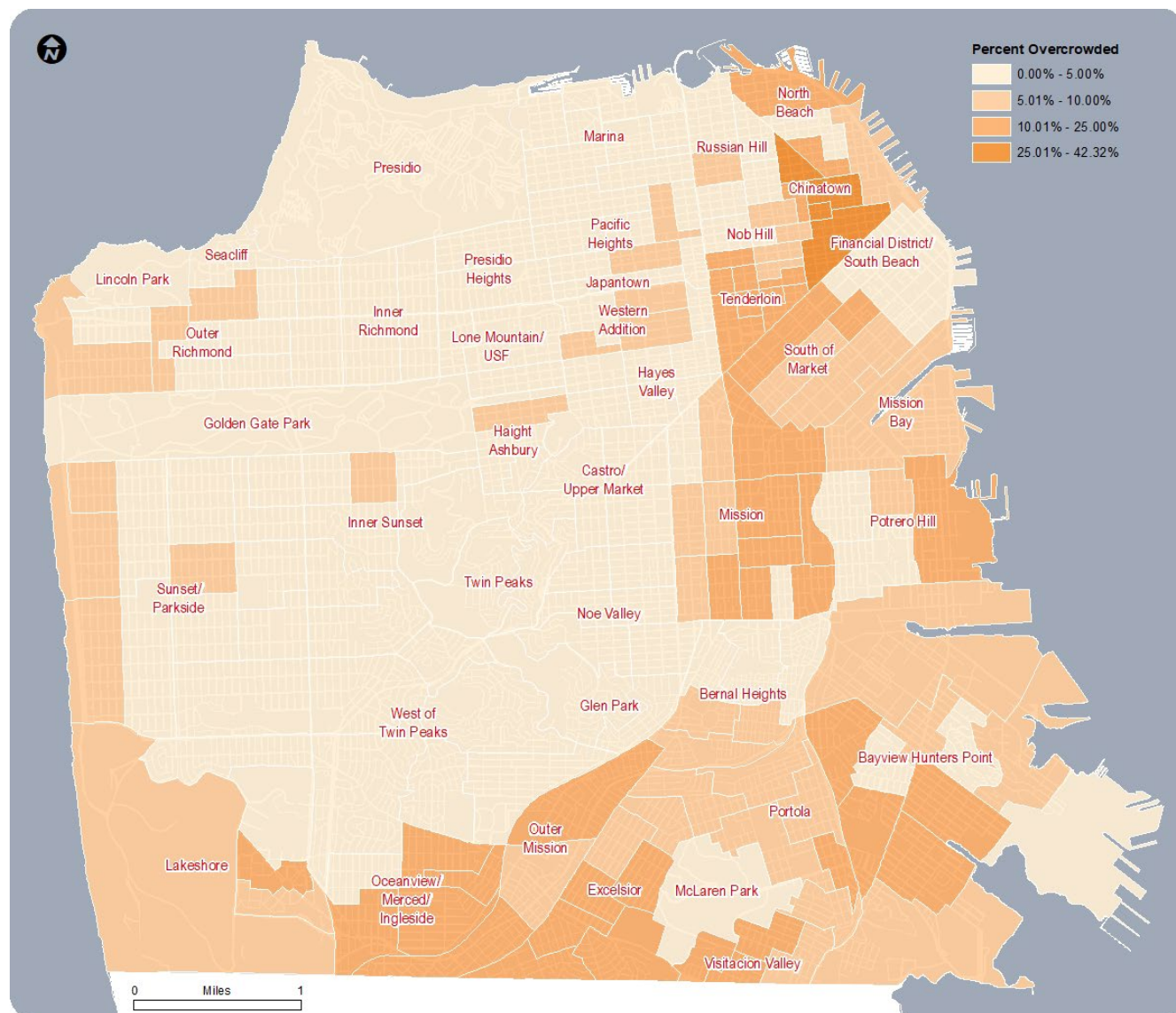
Source: ACS 2018 5-Year Estimates.

IV. Assessment of Fair Housing

State law and federal policy require all jurisdictions to affirmatively further fair housing (AFFH) to address historic and present housing discrimination and inequalities in housing access, including patterns of segregation by race, ethnicity, and income, and access to opportunities.

According to state law:

"Affirmatively furthering fair housing" means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity ... Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. - (California Gov. Code, § 8899.50, subd. (a)(1).)

People of color have lower median income compared to white households. Low-income households, people of color and special needs groups (people with disabilities, people experiencing homelessness, large families, female-headed households, and seniors) are far more likely to live in areas with greater environmental burdens and health challenges. Low-income households, people of color and special needs groups are also much more likely to face housing insecurity and vulnerability, including higher rates of housing cost burden, overcrowding, and homelessness as discussed before and as summarized below. These outcomes are not a coincidence: they reflect past discriminatory planning and housing policies as well as discriminatory private regulations and practices. The Needs Assessment of the Housing Element provides information and analysis to shape policies, investments, and planning that affirmatively further fair housing to reverse discrimination in housing and planning.

This section performs an assessment of geographic disparities related to segregation, poverty concentration, and disparities in access to educational, employment, transportation, and healthy environment opportunities for low-income households, people of color and special needs groups. Using the data and findings from other parts of the Needs Assessment coupled with this assessment of geographic disparities, this section summarizes disproportionate housing needs for all three groups. This section also provides an overview of San Francisco's compliance with fair housing laws and outreach and enforcement capacity on fair housing issues. Finally, this section identifies and prioritizes contributing factors to fair housing issues based on all the analyses related to AFFH, which included outreach and engagement, this assessment of fair housing, and the site inventory analysis.

Background on Racial and Economic Discrimination in Planning and Housing Policy

Neighborhood inequities by race and income are the result of a long history of institutional racism and discrimination. The outcomes we see today are the result of discriminatory action on the part of an array of institutions ranging from private individuals to banks and other private businesses to government policies regulating private and public actions at every level. The City of San Francisco played a key role in inflicting and perpetuating discriminatory harm. In some cases, the City took direct actions with the clear intention of undermining the rights of residents of color and protecting the rights and wealth of white residents. In other cases, the City acted in ways that furthered racial segregation and disinvestment in communities of color without explicitly tying these actions to racial goals. Even where the City took actions with a clear intent of providing help or support to communities of color, these actions were often planned and executed with no meaningful input from the intended beneficiaries and the results were, at times, just as harmful. Even as it often affirmed an obligation to protect all of its citizens, the City, acting in concert with others, regularly and systematically prioritized the safety, comfort, and financial security of its white residents and failed to act to provide equal protection to non-white people and communities. Repairing this history of harm requires a more complete accounting of the actions, private and public, which have created today's racial inequities.

Racial exclusion has been a central feature of this City since its very founding. It began with the genocide, exploitation and dispossession of indigenous people who lived on this land before the arrival of Europeans. Later, in the 1800s, San Francisco's city leaders expressed concern about the growing Chinese population and enacted legislation segregating Chinese residents less desirable, eastern portions of the city in present-day Dogpatch and Bayview. When courts at the time struck down this law, the City adopted a set of measures including the Cubic Air Ordinance and the Laundry Ordinance, which were selectively enforced against Chinese residents with the clear intent to isolate the Chinese population.

Throughout most of the 20th century, Black and other non-white residents were formally or informally excluded from most housing opportunities in San Francisco, especially in the new "suburbs" of San Francisco in the west and southwest portions of the city. While this system of segregation was implemented by a wide variety of different institutions including private property owners, real estate industry organizations and banks, and the Federal and State governments, the city of San Francisco played a key role in this coordinated effort to deprive non-white residents of equal protection and access to housing and economic opportunity.

Beginning in the early 1900s, private developers of real estate in San Francisco and elsewhere in the country began the practice of recording covenants against the land under new developments prohibiting its sale or leasing to non-white residents – effectively implementing through private contracts what courts had prevented the city from implementing through ordinance. This practice was widely adopted and encouraged by leading institutions in San Francisco's real estate industry. It was only when the fight over racially explicit zoning laws was finally taken up by the US Supreme court that the idea of single family only zoning was born. The idea, first proposed in 1916 in Berkeley by San Francisco real estate

developer Duncan McDuffie, quickly spread to San Francisco and throughout the country. Some early advocates for the system were quite explicit about how single-family zoning could be used as a tool to prevent racial integration.

At the same time the City's "exclusionary zoning" policies were preventing the multi-family rental housing that most people of color would have lived in from being built in most of the City's neighborhoods, the federal government and private banks were coordinating to limit non-white access to homeownership in predominantly white areas. Redlining began as an informal practice in where banks refused to lend to minority buyers seeking to enter previously all-white neighborhoods. The accepted view in the white real estate industry at the time was that racial integration of a neighborhood would lead to declining property values. This view was enshrined in federal policy in the 1930s when the Homeowners Loan Corporation (a predecessor the Federal Housing Administration which guarantees home loans) created a set of maps (Figure 54) depicting the relative lending risk of different neighborhoods in most American cities. These federal maps treated changing racial composition in a neighborhood as a serious risk to property values and discouraged lenders to finance buyers in areas with even relatively small minority populations.

By the middle of the 20th century, this coordinated effort involving the City and private industry had succeeded in ensuring that large areas of San Francisco were reserved for whites only. World War II brought an influx of African American war workers, many of which lived in worker housing near the Hunter's Point Shipyard. Following the war, city leaders expressed concern over the rising racial diversity of the city. In 1966, the City commissioned a plan which suggested that the City take steps to curb the growth of the African American population, which was projected to increase to 17% by 1978. The plan suggested a target to reduce the Black population to 13% of the city.[6] The same year, a report by SPUR (then known as San Francisco Planning and Urban Renewal Association) urged the city to direct growth in a similar direction toward "standard white Anglo-Saxon Protestant characteristics."[7]

The City's Urban Renewal program, in fact, had exactly that effect. Between the mid-1950s and the late 1960s, San Francisco demolished thousands of homes in neighborhoods selected in part based on their racial composition. The San Francisco Redevelopment Agency exercised its power of eminent domain to take homes from primarily African American and Japanese families in the Western Addition and clear land for redevelopment (Figure 55). Some families were displaced multiple times during subsequent phases of redevelopment, which later expanded to include Yerba Buena, Mission Bay, and Hunter's Point Shipyard. At a time when one study found that 2/3 of all apartment owners in San Francisco were explicitly refusing to rent to non-white applicants, the City displaced 20,000 people, mostly people of color from the Western Addition.[8] Many received relocation assistance, but City leaders knew that these families had very limited options in San Francisco. While the goal of reducing the City's Black population

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6   Arthur D. Little, Inc. 1966. *Community Renewal Programming*. New York, NY: Frederick A. Praeger.

7   Quoted in Jordan Klein (2008) A Community Lost: Urban Renewal and Displacement in San Francisco's Western Addition District. http://www.jordanklein.us/files/WA_Paper.pdf

8   Moore, E., Montojo, N., & Mauri, N. (2019). Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area. University of California.

appears evident today, it was seldom stated explicitly. However, one former Redevelopment Agency Executive Director later acknowledged the City's intent:

"One of the purposes of renewal when it was called slum clearance was not only to get rid of the people and the structures but to make sure those blighting influences didn't come back. And so there was no intent to rebuild for the kind of people who were being displaced."[9]

San Francisco's public housing program was another tool to promote the racial segregation of the city and to limit the geography within which people of color could choose to live. In 1952, a federal investigation found that San Francisco's public housing authority was intentionally segregating housing developments. The Housing Authority was informally designating some buildings for Black tenants and others for white tenants. The units designated for Black residents were concentrated in a handful of neighborhoods and built to a lower standard of quality. The courts forced the city to integrate public housing in 1954.[10]

After the passage of the Federal Fair Housing Act in 1968, federal law began to provide some protection to people of color seeking to buy or rent housing. But, by this point, housing discrimination was firmly established in San Francisco. The City made only minimal efforts to overcome it during the following decades. Racially restrictive covenants continued to be in place in some San Francisco neighborhoods long after they were declared unenforceable, and it was HUD and not the City that took action to force the last developments to remove these restrictions in the late 1990s.[11]

More critically, after federal fair housing enforcement prevented the City from pursuing explicit policies of segregation and containment of communities of color, the combination of exclusionary land use policy and disinvestment and neglect in neighborhoods where residents of color were concentrated had the effect of driving communities out of the city. Where the planners of 1966 had targeted a reduction of the African American population to only 13%, today it is down to 5%. Other communities have seen significant declines as well.

The struggles with displacement and gentrification today are the outgrowth of this history of segregation and disinvestment. The City, actively at first and later more discreetly, encouraged communities of color to remain in a small set of east side neighborhoods in order to preserve the primarily white identity of other neighborhoods. Today, neighborhoods in the center, north, and west of the city that were not redlined tend to provide higher opportunity with higher incomes and educational attainment, more white residents, and report higher rates of homeownership. Meanwhile on the east side, decades of disinvestment in primarily non-white neighborhoods has contributed to set of conditions that make these areas vulnerable to gentrification. Wherever they live, many lower income residents of color are still dealing with the persistent effects of discrimination and lack of access to housing in higher opportunity

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9   Moore, E., Montojo, N., & Mauri, N. (2019). Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area. University of California.

10   Moore, E., Montojo, N., & Mauri, N. (2019). Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area. University of California,.

11   https://www.sfgate.com/realestate/article/HUD-tracking-whites-only-covenants-in-N-3062955.php

parts of the city. Options to add housing in most of the city, including its higher opportunity areas, have remained limited. Clear attention to this history is critical if we are going to redress the harms of the past and protect every San Francisco resident from displacement.

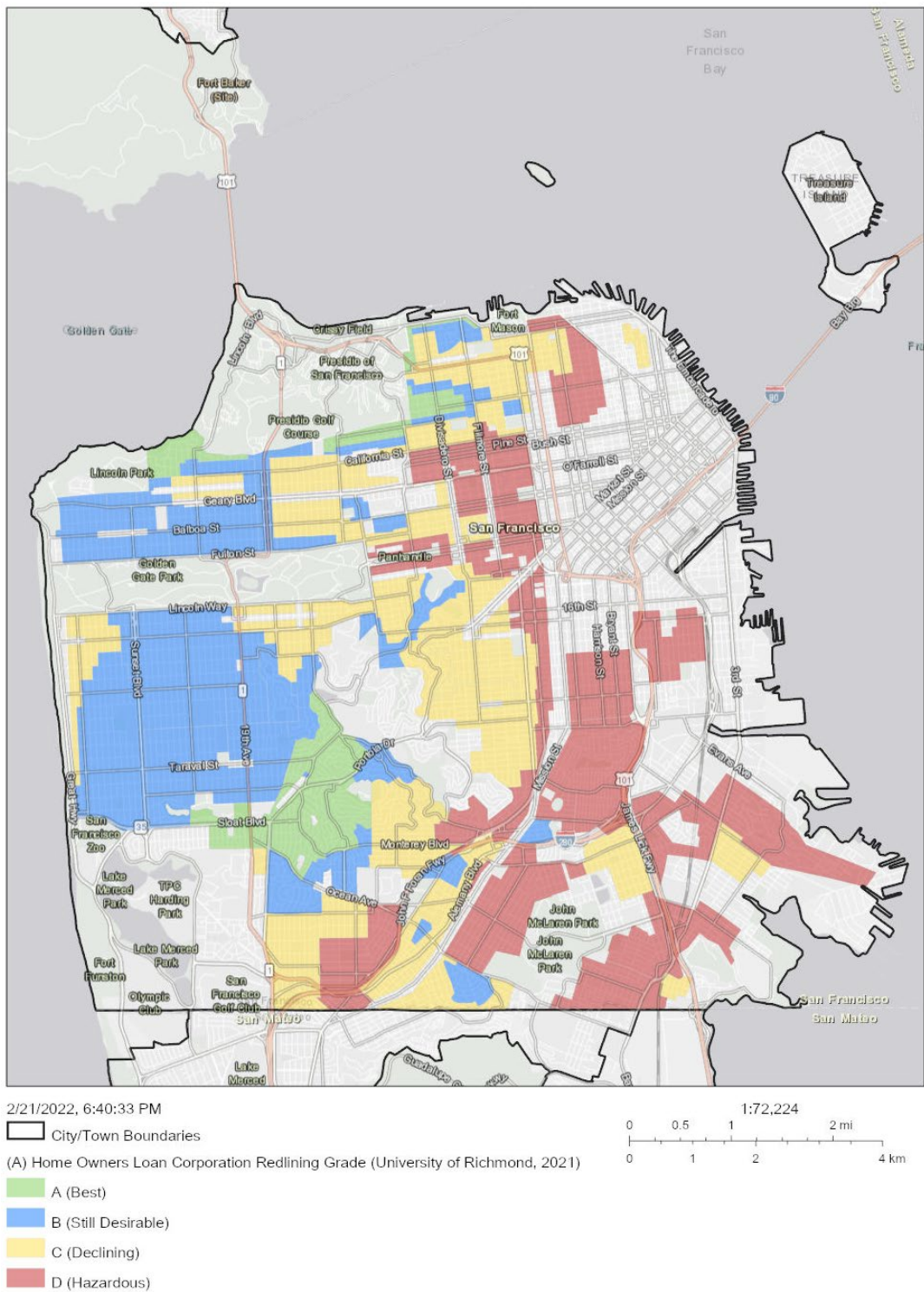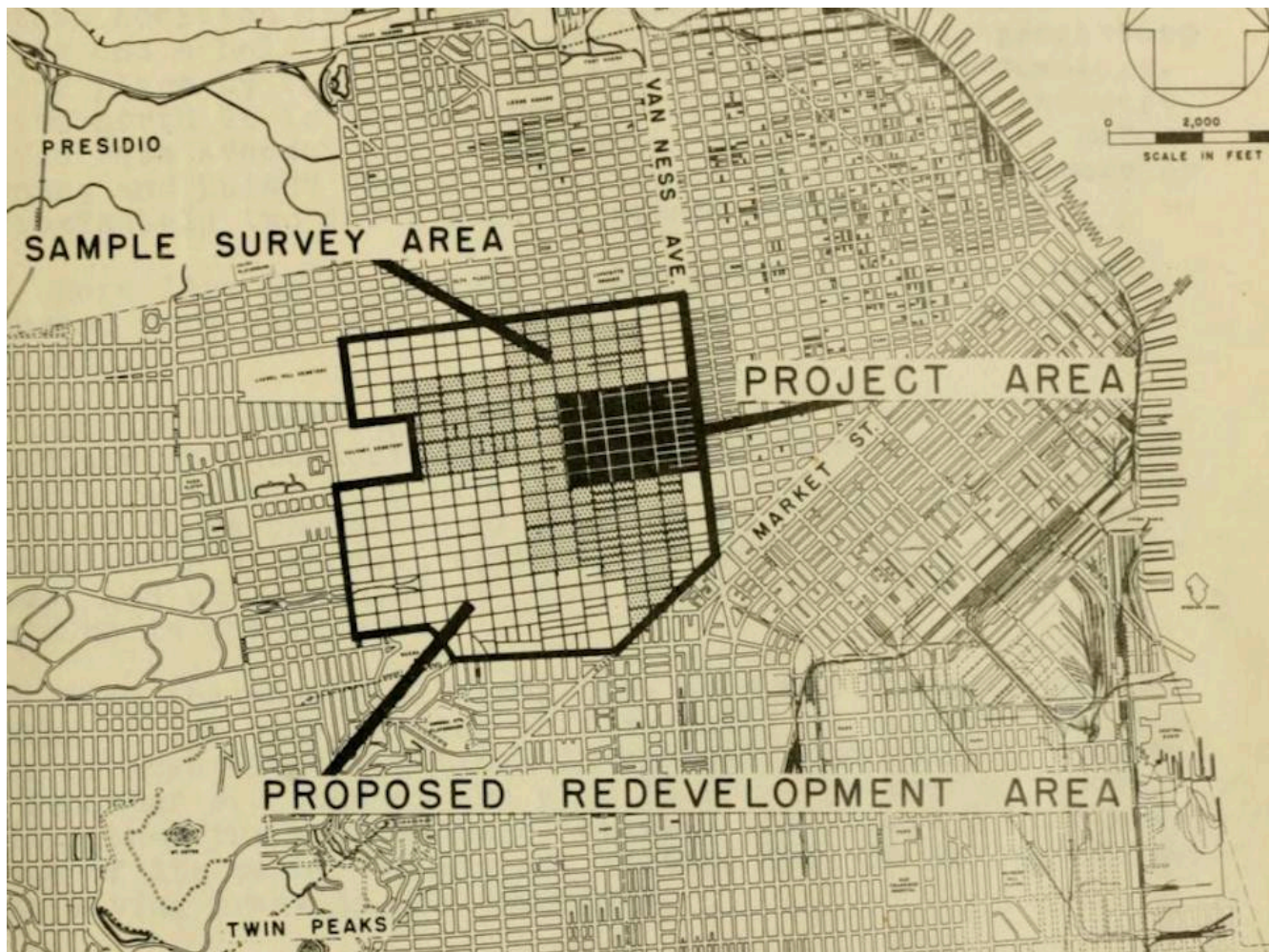*Figure 54.* Historic Map of Redlining in San Francisco

2/21/2022, 6:40:33 PM

☐ City/Town Boundaries

(A) Home Owners Loan Corporation Redlining Grade (University of Richmond, 2021)

🟩 A (Best)

🟦 B (Still Desirable)

🟨 C (Declining)

🟥 D (Hazardous)

Figure 55. Historic Map of Redevelopment Project Area.

American Indian Community

American Indian peoples have lived in the Bay Area for more than 10,000 years.[12] This includes the Ramaytush Ohlone peoples, tribes of people who lived in Yelamu, what is known today as the San Francisco Peninsula, at time of first contact with Spanish settlers. When Spanish colonizers arrived in the Bay Area in 1769, there were an estimated 15,000 American Indians living across multiple social groups and villages united by a shared linguistic family.[13] At the time, groups of Ramaytush Ohlone peoples had

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12 Monica Arellano, Alan Leventhal, Rosemary Cambra, Shelia Guzman Schmidt, and Gloria Arellano Gomez. An Ethnohistory of Santa Clara Valley and Adjacent Regions; Historic Ties of the Muwekma Ohlone Tribe of the San Francisco Bay Area and Tribal Stewardship Over the Tupiun Táareštak [Place of the Fox Man] Site: CA-SCL-894 (2014), http://www.muwekma.org/ethno-history.html.

13 Brian Byrd, Shannon Dearmond, and Laurel Engbring, "Re-Visualizing Indigenous Persistence during Colonization from the Perspective of Traditional Settlements in the San Francisco Bay-Delta Area," Journal of California and Great Basin Anthropology 38 (December 1, 2018): 163–90

settlements across San Francisco, such as at the Presidio, Mission Creek, Visitacion Valley, and Lake Merced.[14]

Despite their long-established stewardship of the land, Spanish, Mexican, and US governments and settlers enacted laws and committed violence to dispossess American Indian peoples of their land in what is referred to as the California Genocide.[15] Spanish missions implemented the forced conversion and extraction of labor from American Indian peoples.[16] Treatment as second-class citizens continued through the denial of the right to vote, the forced removal of American Indians to small reservations, the disregard of established treaties,[17] and other actions under the California government and later the US government when California was annexed.[18] Assaults and killings of American Indians, both implicitly and explicitly condoned by the US government, continued throughout the establishment of the current-day state of California. This, combined with newly introduced diseases, decimated the American Indian population. There are no living descendants of the Yelamu tribes,[19] but descendants of other Ramaytush Ohlone peoples survive and many continue to live in the Bay Area.

The majority of American Indians who live in San Francisco today are here due to government relocation policy of the 1950s. The Federal government, through policies such as the Indian Relocation Act of 1956, systematically relocated American Indian peoples from reservations to large cities.[20] The goal of these relocation programs was seemingly to remove American Indian peoples from concentrations of poverty and provide opportunities for upward social mobility. These relocations, however, operated under the assumption that American Indians would benefit from integration into mainstream white society and functionally served to isolate American Indians from their homes, culture, and communities.

San Francisco was one of many designated relocation centers. The relocation program promised vocational training, housing, and other support, but many relocated people did not receive these services.[21] Instead, American Indian residents organized to form their own support and cultural centers to serve one other. The first formal support network came together in the early 1950s as the American Indian Center (AIC), located in 16th Street, and later Valencia St, in the Mission.[22] The AIC later served as

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14 Randall Milliken at al. Ohlone/Costanoan Indians of the San Francisco Peninsula and Their Neighbors, Yesterday and Today. Oakland, CA: Archaeological and Historical Consultants, 2009.

15 Cowan, Jill (June 19, 2019). "'It's Called Genocide': Newsom Apologizes to the State's Native Americans". The New York Times.

16 Benjamin Madley, An American Genocide: The United States and the California Indian Catastrophe, 1846-1873 (New Haven: Yale University Press, 2016).

17 Madley, An American Genocide.

18 Elias Castillo, A Cross of Thorns: The Enslavement of California's Indians by the Spanish Missions. (Fresno, CA: Craven Street Books, 2015).

19 Jonathan Cordero. Who are the original peoples of San Francisco and of the San Francisco Peninsula? https://www.ramaytush.org/original-peoples.html

20 natoyiniinastumiik. "Discrimination by Omission: Issues of Concern for Native Americans in San Francisco". San Francisco Human Rights Commission Report (August 23, 2007).

21 Walls, Melissa L.; Whitbeck, Les B. (June 14, 2012). "The Intergenerational Effects of Relocation Policies on Indigenous Families". Journal of Family Issues. 33 (9): 1272–1293. doi:10.1177/0192513x12447178. PMC 3457652. PMID 23024447.

22   Kerri Young. The American Indian Center in San Francisco. https://www.sfheritage.org/cultural-districts/the-american-indian-center-in-san-francisco/

the launching space and organizing hub for the Indians of All Tribe's occupation of Alcatraz. While American Indian residents did not necessarily live in San Francisco in concentrated communities like Chinatown or the Fillmore, the Mission neighborhood served as a gathering space for many American Indians. The Mission later also hosted the Friendship House Association of American Indians and was included as part of the American Indian Cultural District.

Today, we can trace many of the challenges San Francisco's American Indian population experience today back role of the federal, state and city governments in removing American Indian peoples from their communities and then failing to deliver the support necessary to survive and obtain meaningful employment opportunities when they arrived. Today American Indian people make up 2.1% of the city's population (Table 6).

Black Community

Black residents largely first arrived in San Francisco as slaves accompanying Spanish and American settlers,[23] though some freed Black people also arrived pursuing opportunity during the Gold Rush and establishment of the state of California. Although California was a free state,[24] Black residents still faced violence and re-enslavement due to fugitive slave laws, vigilante lynching, and social exclusion.[25]

In the 1920s, wealthy, single-family home developments began adopting racial covenants across entire developments to exclude Black, Chinese, and other non-white residents.[26] The federal government and financial institutions continued to effectively lock Black residents out of homeownership by implementing redlining beginning in the in the 1930s, precluding Black homebuyers and those living in mixed neighborhoods from federally backed mortgages and other home-financing opportunities.[27] On top of racially discriminatory redlining practices, private developers and homeowner associations began to implement racially restrictive property covenants that barred Black, Asian, and other people of color from owning property beginning in the 1920s. One of the first neighborhoods in the country to adopt racial covenants was St. Francis Wood,[28] an exclusive and wealthy neighborhood near the Ingleside neighborhood today. The practice was quickly adopted in other new housing developments, including many properties in the Marina, Richmond, Sunset, and other westside neighborhoods.

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23 Rudolph M. Lapp, Blacks in Gold Rush California (New Haven, CT: Yale University Press, 1977), p. 2.

24 Lapp, Blacks in Gold Rush California, p. 130.

25 Martha C. Taylor, From Labor to Reward: Black Church Beginnings in San Francisco, Oakland, Berkeley, and Richmond, 1849–1972 (Searcy:Resource Publications, 2016)

26 Mary Brown, Doelger Building Landmark Designation Report (San Francisco: San Francisco Planning Department, 2013), p. 28. and Richard Rothstein, The Color of Law: A Forgotten History of How Our Government Segregated America (New York: Liveright, 2017), p. 77.

27 Rothstein, The Color of Law, p. 88-90.

28 St. Francis Homes Association. History. https://www.stfranciswood.org/history

Without meaningful pathways to homeownership and limited economic opportunities, Black residents were forced to sequester in overcrowded and deteriorating housing in the Western Addition.[29] During and after World War II, Black servicemen and their families also began living in high numbers in military-built housing around Hunters Point Naval Shipyard. As San Francisco grew during this period, Bayview-Hunters Point became the first neighborhood in which Black residents could own homes.

Black neighborhoods in the Western Addition and Bayview, that had up to this point been largely ignored and disinvested by the local and federal governments, were deemed blighted by the San Francisco Redevelopment Agency (SFRA) in the 1960s.[30] This was despite a thriving Black economic and arts district that Black Americans had established for themselves during this period. San Francisco Filmore was known as the "Harlem of the West," home to dozens of dance and music clubs throughout the decades.[31] Black residents had also established social clubs and businesses to serve Black Americans, who were otherwise excluded from participating in the rest of San Francisco life. In disregard of this thriving community, large swaths of the Western Addition and Bayview-Hunters Point were acquired by the SFRA through eminent domain, displacing thousands of residents and businesses in primarily Black neighborhoods, and then redeveloped.[32] As part of the redevelopment of the Western Addition, Geary Boulevard was expanded to facilitate the construction of an expressway,[33] creating a physical boundary between the Fillmore and Japantown and a hostile barrier for pedestrians to cross. Notably, the goal of the expressway was not to serve the Western Addition community, but to facilitate high-speed traffic between the middle-class developments of the Richmond and Sunset and downtown.

Witnessing the destruction of the Filmore, Black residents in the Bayview successfully organized and advocated against redevelopment plans slated for Bayview-Hunters Point, scaling down the scope and nature of the project.[34] Beginning in 1997, SFRA (now known as the Office of Community Investment and Infrastructure) initiated redevelopment programs in Hunters Point Shipyard and Candlestick Point and, later, in Bayview Hunters Point. These projects are still underway as of 2022 and include environmental hazard remediation, affordable housing development, and the creation of open space, among other efforts. Since the 1980s, San Francisco's Black population has been falling. In 1990, Black residents made up 11% of San Francisco's population. In 2020, they made up just 5.3% (Table 6).

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29   Rothstein, The Color of Law, p. 18.

30   Robert O. Self, American Babylon: Race and the Struggle for Postwar Oakland (Princeton: Princeton University Press, 2005), 114.

31   Pepin, Elizabeth., Watts, Lewis. Harlem of the West: the San Francisco Fillmore jazz era. San Francisco: Chronicle Books, 2006.

32   San Francisco Department of Public Works, Bureau of Building Inspection, Urban Renewal Division, Survey of Converted Residential Structures in Study Areas A-2, A-3, and A-4, Western Addition, San Francisco, California (San Francisco: November 1958).

33   John Wildermuth, "S.F.'s $50 million plan to fill Geary underpass at Fillmore," SF Gate. February 5, 2014. https://www.sfgate.com/bayarea/article/S-F-s-50-million-plan-to-fill-Geary-underpass-5209004.php

34   San Francisco Office of Community Investment and Infrastructure, "Hunters Point," http://sfocii.org/hunters-point; San Francisco Redevelopment Agency, Hunters Point Redevelopment Plan, January 20, 1969. and
S.F. News Call-Bulletin, July 23, 1962, S.F. Protests and Picketing–1962 folder at San Francisco Public Library; KPIX Eyewitness News report by Rollin Post, April 16, 1968, Bay Area Television Archives, San Francisco State University.

Latino(a,e) Community

Spanish colonizers arrived in the present-day Bay Area in the 18th century, establishing settlements as Catholic Missions across California. Missions forcefully converted the indigenous people already residing there and acted as settlements to legitimize Spain's claim to the land.[35] [36] In 1821, California and surrounding lands became the territory of the Mexican Empire when Mexico won independence from Spain.[37] Mexican citizens, who were typically of mixed Spanish, indigenous, and Black descent, continued to settle California and established the Yerba Buena Pueblo, in present-day San Francisco. Some development centered in the Mission Valley in the present-day Mission neighborhood, around the Mission Dolores established by the Spanish.[38]

When the US annexed California and the Gold Rush began, Mexicans as well as many other Latinos came to California to pursue opportunity. Many eventually settled in San Francisco, establishing an enclave in North Beach and Telegraph Hill[39] to build community and protect each other from violent discrimination. In the early 20th century, the Spanish-American War, Mexican Revolution, political unrest in Central America, and other events brought subsequent waves of Latino(a,e) immigrants to San Francisco. Latino(a,e) immigrants, like other people of color, faced social and economic discrimination, limiting their ability to own property in specific neighborhoods or hold certain jobs. Latino(a,e)s who searched for work were typically limited to working difficult and undervalued essential jobs such as farming, construction, or childcare.[40] Racial covenants and redlining similarly impacted Latinos and Latino(a,e) neighborhoods, excluding them from homeownership.

By the 1930s, many settled in the Mission after being priced out of North Beach and the neighborhood became the center of Latino(a,e) life in San Francisco.[41] Here, Latino(a,e) residents established a vibrant community of businesses, churches, cultural centers, and dance halls to serve Latino(a,e) Americans. The Mission also became famous for its stunning street art and murals that depicted Latino(a,e) life, notable figures, and imaginary scenes.[42] However, the Mission faced challenges posed by state actions multiple times in the 1960s and 70s. Mission Street was torn up for years during the construction of BART, impacting Latino(a,e) businesses along the corridor,[43] and the Mission was also considered for

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35 Arellano et al., An Ethnohistory of Santa Clara Valley and Adjacent Regions; p. 9-16.

36 Madley, An American Genocide, p. 27.

37 Manuel Gonzales, Mexicanos: A History of Mexicans in the United States, (Indiana University Press, 2009), 59.

38 San Francisco Planning Department, City within a City: Historic Context Statement for San Francisco's Mission District, (San Francisco: 2007), 18.

39 David E. Hayes-Bautista and Cynthia L. Chamberlin, "Cinco de Mayo's First Seventy-Five Years in Alta California: From Spontaneous Behavior to Sedimented Memory, 1862-1937," Southern California Quarterly, Vol. 90, No. 1 (Spring 2007), 36.

40 Cary Cordova, The Heart of the Mission: Latino Art and Identity in San Francisco, Doctoral Dissertation (University of Texas at Austin: 2005), 30.

41 Brian J. Godfrey, "Ethnic Identities and Ethnic Enclaves: The Morphogenesis of San Francisco's Hispanic 'Barrio'" Yearbook Conference of Latin American Geographers, Vol. 11 (1985), 49.

42 Cary Cordova, The Heart of the Mission: Latino Art and Politics in San Francisco, (Philadelphia: University of Pennsylvania Press, 2017), 67.

43 ¡Basta Ya!, April 1970, via FoundSF.org.

redevelopment before community advocates successfully organized against the plans.[44] Since then, Latinos(as,es) in the Mission have experienced several waves of displacement, in particular during the dot-com boom in the late 1990s, then again during the recovery from the 2008 Great Recession, and the continued economic growth after that. As a result, the Mission Action Plan 2020 (MAP2020) – a community-initiated endeavor – began in 2015 as a collaborative effort to identify solutions for the residents, arts organizations, nonprofits, and businesses being displaced by the rapid changes in the Mission and to track its implementation.

Today, the Latino(a,e) community is mostly concentrated in the Mission and Southeastern part of the city.

Chinese Community

Chinese immigrants first began arriving in the United States in the mid-19th century to pursue opportunities in the Gold Rush, agriculture, and the construction of the Transcontinental Railroad.[45] Like many other people of color, Chinese immigrants faced discrimination from white Americans who resented Chinese immigrants for supposedly taking jobs and driving down wages.[46] The City of San Francisco itself passed multiple ordinances targeted at limiting the rights of Chinese residents, such as the Cubic Air Ordinance of 1870, Laundry Ordinance of 1873, and Bingham Ordinance of 1890 (discussed further below). These and other laws limited the types of jobs Chinese residents could hold, barred non-citizens from owning land,[47] and eventually reached a peak in 1882, when Congress adopted the Chinese Exclusion Act and banned almost all immigration from China.[48] This ban stayed in place until 1943, when Chinese immigration was instead limited by a quota system.

For safety and to create community, most Chinese residents clustered into enclaves like Chinatowns in San Francisco and Oakland. In Chinatowns, residents established mutual aid networks, political advocacy groups, and cultural centers. These communities, however, continued to face challenges from the state, including a forced quarantine of only the Chinese residents from Chinatown after a suspected case of plague in 1900[49] and attempts to displace Chinatown from its original location after it burned down in the 1906 earthquake.[50] Despite these attempts, Chinatown residents rebuilt in the same location

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44 Manuel Castells, The City and the Grassroots: A Cross-Cultural Theory of Urban Social Movements (University of California Press, Berkeley, 1983).

45 Erika Lee, "Immigration, Exclusion, and Resistance: 1800-1940s," in Franklin Odo, Finding a Path Forward: Asian American Pacific Islander National Historic Landmarks Theme Study (National Park Service: 2019), 101

46 Beth Lew-Williams, The Chinese Must Go: Violence, Exclusion, and the Making of the Alien in America (Harvard University Press, 2018), 42, 32.

47 Nancy Wey, "Chinese Americans in California," in Five Views: An Ethnic Historic Site Survey for California (Sacramento, CA: California Office of Historic Preservation, California Department of Parks and Recreation, 1988), last modified 2004, https://www.nps.gov/parkhistory/online_books/5views/5views3.htm

48 Wey, "Chinese Americans in California."

49 Carl Abbott, "The 'Chinese Flu' is Part of a Long History of Racializing Disease," Bloomberg CityLab, March 17, 2020, https://www.bloomberg.com/news/articles/2020-03-17/when-racism-and-disease-spread-together); Wey, "Chinese in California."

50 Yong Chen, Chinese San Francisco 1850 – 1943 (Redwood City: Stanford University Press, 2000), 165-6.

around Portsmouth Square and adopted its distinctive architectural style to attract visitors and business.[51]

The City of San Francisco In the late 1800s and early 1900s adopted a series of ordinances clearly intended to isolate Chinese residents and limit their economic prosperity. One after another, these laws were found to violate the US constitution. These rulings, however, did not deter legislators from attempting to limit Chinese residents' rights again and again. The 1870 Cubic Air Ordinance targeted rooming houses serving Chinese men and let to thousands of arrests. The local "Anti-Coolie Association" suggested this ordinance could serve as a means to force Chinese workers to return to China.[52] The same year, the City banned the its municipal government from hiring of Chinese people, the transportation of goods using poles over one's shoulders, and the use of gongs in theatrical performances. In 1873, the Laundry Ordinance aimed to prevent the expansion of Chinese-owned laundry businesses. The US Supreme Court found this ordinance unconstitutional in 1886, citing the equal protection clause of the Constitution.[53] The City then adopted the Bingham Ordinance in 1890, explicitly limiting Chinese people to a small area of the city in the neighborhoods of Dogpatch and Bayview today. The law was quickly turned over by the courts and, in 1917, the US Supreme Court upheld the conclusion that this form of racial zoning was unconstitutional.[54]

Chinese residents of San Francisco were also targeted by redlining, racial covenants and other forms of segregation in the middle of the 20th century. Chinatown was redlined beginning in the 1930s and racially exclusive covenants prevented Chinese Americans from buying homes or living outside of Chinatown.

By the 1950s, some Chinese Americans found opportunities to buy homes in the Inner Richmond and, later, Sunset, establishing new Chinese businesses and enclaves in these neighborhoods. During the expansion of the Financial District in the 1970s, Chinatown advocates organized with neighboring Manilatown advocates during the eviction of the I-Hotel (discussed further below). This event ignited a community planning movement in Chinatown, which advocated for and participated in the creation of the Chinatown Area Plan adopted in 1995.[55]

Also in the 1950s, the first portion of the Embarcadero Freeway, also known as State Route 480, opened in San Francisco. The freeway aimed to connect the Bay Bridge to the Golden Gate Bridge, with plans to build several exits within the city. While much of the freeway was never constructed due to opposition from residents and the Board of Supervisors, a portion down the Embarcadero with two ramps onto Broadway and Clay/Washington Streets, in proximity to Chinatown, was in operation until 1989. That year, the Loma Prieta earthquake severely damaged the freeway. The damage and steep repair costs spurred

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51 Look Tin Eli, "Our New Oriental City – Veritable Fairy Palaces Filled with the Choicest Treasures of the Orient," in San Francisco: The Metropolis of the West, (San Francisco: Western Press Association, 1910), publication unpaginated.

52 https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2661442/

53 http://libraryweb.uchastings.edu/library/research/special-collections/wong-kim-ark/laws3.htm#:~:text=1890%3A%20Bingham%20Ordinance%3A%20Chinese%20people,359%20(1890)).

54 Moore, E., Montojo, N., & Mauri, N. (2019). Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area. University of California.

55 San Francisco General Plan – Chinatown Area Plan. https://generalplan.sfplanning.org/Chinatown.htm.

a renewed effort to tear down the Embarcadero Freeway. Despite organized opposition from Chinatown business interests, who had been negatively impacted by the closure of the freeway since the earthquake, the Board of Supervisors voted to demolish it in 1991.To compensate for the reduced traffic and access, Chinatown advocates negotiated several remediations, including a stop in the future Central Subway line and a shuttle program to connect drivers in nearby parking garages to Chinatown.

Today, San Francisco's Chinatown continues to stand as the oldest Chinese enclave outside of China and is home to a high population of foreign-born residents, seniors, families, and low-income households.

Japanese Community

Japanese immigrants first arrived in the United States in 1869, with immigration increasing from the 1880s to 1900s. They first settled in an enclave near Chinatown. After the 1906 earthquake, many resettled in the Western Addition, formerly home to a large Jewish community and the current-day location of Japantown. The first generation of Japanese immigrants were largely men who came to pursue agricultural and other physical labor jobs.[56] While Japanese immigration was severely restricted from 1907 to 1952, immigration laws did allow Japanese American men to send for their wives to join them.[57] This allowed for the Japanese American population to continue to grow during this period.

In the 1920s and 30s, Japantown flourished. Despite laws that targeted Japanese immigrants to prevent them from owning or leasing land, Japanese residents established community-serving businesses and Japantown grew to cover 40 blocks in San Francisco.[58] However, in 1942, President Roosevelt signed Executive Order 9066, forcefully dispossessing Japanese Americans of their land and removing them to distant internment camps. After three years of internment, Japanese Americans were finally allowed to leave the camps, and many returned to Japantown. Soon after, however, the San Francisco Redevelopment Agency began to acquire properties in Japantown in the Western Addition as part of redevelopment plans.[59] The plan was largely opposed by Japanese and Black residents, who organized to demand more affordable housing and more community control over the design and purpose of the new developments.[60]

WWII internment and redevelopment took their toll on Japantown and Japanese residents at large. Many Japanese Americans lost thousands of dollars in possessions and property due to internment and redevelopment, and many were displaced out of San Francisco during this process. Japantown today

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56   "A History of Japanese in California" by Isami Arifuku Waugh, Alex Yamamoto and Raymond Y. Okamura in California Office of Historic Preservation, Five Views: An Ethnic Historic Site Survey for California.

57   Yuji Ichioka, The Issei: The World of the First Generation Japanese Immigrants, 1885-1924 (New York: The Free Press, 1998) 1, 4-5.

58   Michel Laguerre, The Global Ethnopolis: Chinatown, Japantown and Manilatown in American Society (New York: St. Martin's Press, 2000), 64-65.

59   Alan Scott, The San Francisco Bay Area: A Metropolis in Perspective, second edition (Berkeley: University of California Press, 1985), 288.

60   Pepin, Elizabeth., Watts, Lewis. Harlem of the West: the San Francisco Fillmore jazz era. San Francisco: Chronicle Books, 2006.

has been reduced to four blocks, although community members are deeply and actively invested in maintaining it as a thriving economic and cultural center for the Japanese community and visitors.

Filipino Community

The first Filipino immigrants arrived in the United States in the early 1900s, following the annexation of the Philippines after the Spanish-American War and Philippine-American War.[61] While Filipinos were recruited to the United States to provide cheap agricultural labor, they were denied the ability to naturalize and were only considered American nationals. At first, most immigrated to Hawaii to pursue work on sugar plantations,[62] but many arrived in California by the 1920s to pursue agricultural and service work. Filipino immigrants in San Francisco, largely single men, established the enclave of Manilatown on the eastern border of Chinatown.[63] Many others settled in SoMa, adjacent to a small Japanese enclave. They primarily lived in single-occupancy residential hotels.[64] Excluded from many jobs by white Americans and limited in entrepreneurship by already established Chinese and Japanese business owners, Filipino Americans established fraternal societies, barbershops, and restaurants serving the Filipino community.

In the wake of WWII, new laws granted some Filipinos the opportunity to naturalize[65] and others to own property in the US, although employment opportunities remained largely limited to service and agricultural work. Additionally, the development and expansion of the Financial District in the 1950s and 60s, encouraged by the City, caused the displacement of Filipino Americans living in residential hotels in Manilatown. This displacement reached a peak in 1978, when residents from the last remaining residential hotel in Manilatown, the International Hotel, were finally evicted after a nearly decade-long fight from residents, Filipino Americans, and allied community members.[66] Today, the original location of Manilatown has been absorbed into the Financial District to the east and Chinatown to the west.

Displaced Filipino residents resettled in SoMa, Mission, Excelsior, or outside of San Francisco entirely. The growth of a Filipino community in SoMa in the 1960s and 70s, however, was also threatened due to the Yerba Buena Redevelopment in central city. Community activists, including Filipino SoMa residents, successfully organized and won concessions from the San Francisco Redevelopment Agency, including the right to replacement housing and relocation.[67] Despite these struggles, Filipino Americans

61 Bruno Lasker, Filipino Immigration, (Chicago: University of Chicago Press, 1931).

62 Lasker, Filipino Immigration.

63 Ronald Takaki, In the Heart of Filipino America, (New York: Chelsea House Publishers, 1994), 63-64.

64 Donna Graves and Page & Turnbull, Inc., Japantown Historic Context Statement, Prepared for the City & County of San Francisco Planning Department, Revised May 2011, 21.

65 Sonia Emily Wallovits, "The Filipinos in California," Thesis for the University of Southern California, June 1966; reprinted by R and E Research Associates, San Francisco, 1972, 10.

66 Estella Habal, San Francisco's International Hotel – Mobilizing the Filipino American Community in the Anti-Eviction Movement, (Philadelphia: Temple University Press, 2007), 35.

67 Bayanihan Community Center, "Pilipinos in SoMa," http://www.bayanihancc.org/pilipinos_southofmarket1.html retrieved 25 October 2012.

established businesses, cultural and art collectives, and organizations dedicated to advocating for housing and social justice across the city.

Assessment of Segregation and Integration Patterns and Trends

This section provides an analysis of racial integration and segregation in San Francisco, including patterns and trends, as well as for people with protected classes. HCD's defines these two terms as follows:

- **Integration** generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

- **Segregation** generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.

Dissimilarity Index by Race and Ethnicity

Definition

The dissimilarity index is a metric used for identifying patterns of geographic segregation between two groups. It reflects the distribution of these two groups across neighborhoods (defined census tracts in this case) in the city or in the metropolitan area (San Francisco-Oakland-San Jose). The dissimilarity index measures the relative segregation (high index) or integration (low index) across all neighborhoods in the city or metropolitan area between the two groups. It can go from 0 and 100 and it can be interpreted as the percentage of one group that would have to move across neighborhoods to be distributed the same way as the second group. According to HCD, an index score above 60 is considered high segregation (i.e. 60 percent of people would have to move to eliminate segregation), while 30 to 60 is considerate moderate, and below 30 considered low.

Analysis

In this analysis, the dissimilarity index for segregation for all racial groups was measured in comparison to the white population, due the greatest socio-economic disparities between people of color and the white population. The greatest dissimilarity index in San Francisco in 2020 was 58.1 between the Native Hawaiian or Pacific Islander population and white population, which means this group experienced moderate, but close to high segregation (Table 46). It was followed by the Black or African American population, whose dissimilarity index when compared to white people was 52.0. Overall, all non-white races and ethnicities experienced moderate levels of segregation when compared to the white population at different levels, with Asians experiencing the least segregation with a dissimilarity index of 37.3.

Table 46. Dissimilarity index by race and ethnicity in San Francisco vs the Bay Area, 2010–2020

	2020		2010	
	San Francisco	Bay Area	San Francisco	Bay Area
American Indian or Native Alaskan / Non-Hispanic or Latino(a,e) white	49.0	48.9	43.8	41.6
Black or African American / Non-Hispanic or Latino(a,e) white	52.0	57.5	55.5	59.8
Asian / Non-Hispanic or Latino(a,e) white	37.3	46.8	42.0	49.0
Native Hawaiian or Pacific Islander / Non-Hispanic or Latino(a,e) white	58.1	54.9	59.1	49.0
Hispanic or Latino (a, e) / Non-Hispanic or Latino(a,e) white	40.8	45.2	47.1	46.8

Source: SF Planning Department using Census and ACS data.

In comparison to the region, the dissimilarity indexes for American Indian or Native Alaskan and Native Hawaiian or Pacific Islander people are higher in San Francisco than in the Bay Area, with all other racial and ethnic groups experiencing slightly less segregation in San Francisco when compared to the Bay Area. Looking at historic trends, segregation in San Francisco (as measured by the dissimilarity index) for all racial and ethnic groups decreased from 2010 to 2020, except for the American Indian or Native Alaskan population, which experienced an increase in segregation. This same increase in segregation was evident at the regional level for the American Indian or Native Alaskan population, which went from 41.6 to 48.9, as well as for the Native Hawaiian or Pacific Islander population, which went from 49 to 54.9.

It is important to note that while the dissimilarity index for the Black or African American population decreased from 2010 to 2020 in San Francisco, the Black or African American population also decreased in absolute terms during that same period, going from 48,870 to 46,725. Smaller Black or African American population shares in neighborhoods with larger concentrations of the Black or African American population leads to smaller dissimilarity index; particularly, if white people were also increasing in the same census tracts that lost Black or African American population. The same was true at the regional level, which signals the ongoing displacement of the Black or African American population from a lot of cities in the Bay Area, such as Oakland and Berkeley.

Isolation Index by Race and Ethnicity

Definition
The isolation index is another metric used for identifying patterns of geographic segregation between two groups. It compares a group's share of the overall population of a city or metropolitan to the average share within a neighborhood. It represents the level of isolation for an average resident of a given race or ethnicity in any given neighborhood. The index can range from 0 to 100 and it represents by what average percentage does the presence of residents of a given race or ethnicity in any given

neighborhood exceeds the average percentage for the city or the region. An isolation index closer to 0 means members of a group live in a relatively integrated area while an isolation index closer to 100 means members of a group tend to live in segregated neighborhoods, where they are overrepresented compared to their total population share.

Analysis

The non-Hispanic or Latino white population had the highest isolation index both in San Francisco and in the Bay Area in 2020, with an isolation index of 48.4 and 48.3 respectively (see Table 47). That means that the non-Hispanic or Latino white population is the most isolated population in San Francisco with the average non-Hispanic or Latino white person living in a census tract where their share of the population is 48.4% greater than their share for the county as a whole. Tracking closely is the Asian population with an isolation index of 42.6 for San Francisco and a similar index for the region (43.0). This means that the Asian population also tends to live in highly segregated neighborhoods. They are followed by the Hispanic or Latino(a,e) population with an index of 22.3 and the Black or African American population with an index of 14.6 for San Francisco. The American Indian or Native Alaskan and the Native Hawaiian or Pacific Islander populations had the smallest indexes for San Francisco, with 1.5 and 3.3 respectively. The share of the San Francisco population for these two groups is small, so they aren't the most populous group in any census tract, thus showing small numbers for the isolation index. Except for the American Indian or Native Alaskan population, the indexes for all racial and ethnic groups decreased since 2010 (Table 47) as neighborhoods have become more integrated. However, this may also indicate that low-income communities of color have been displaced from neighborhoods that are gentrifying and that have had to move further away to neighborhoods with larger concentrations of low-income communities of color, thus making those neighborhoods more racially integrated, but economically segregated.

Table 47. Isolation index by race and ethnicity in San Francisco vs the Bay Area, 2010–2020

	2020		2010	
	San Francisco	Bay Area	San Francisco	Bay Area
American Indian or Native Alaskan	1.5	2.2	0.9	1.1
Black or African American	14.6	15.8	18.8	20.3
Asian	42.6	43.0	44.4	38.8
Native Hawaiian or Pacific Islander	3.3	1.9	3.9	2.1
Hispanic or Latino(a, e)	22.3	36.7	25.0	37.0
Non-Hispanic or Latino(a,e) white	48.4	48.3	53.2	55.7

Source: SF Planning Department using Census and ACS data.

Compared to the region, the isolation index in 2020 for all racial and ethnic groups was lower or close to the same in San Francisco as in the Bay Area, except for Native Hawaiians or Pacific Islanders. Looking at historic trends, the isolation index has decrease for all populations in San Francisco from 2010 to 2020. Like the dissimilarity index, the isolation index decreased for the Black or African American population both in San Francisco and in the Bay Area. This resulted from an influx of other races into

historically Black or African American neighborhoods, as well as considerable loss of the Black or African American population from San Francisco and the Bay Area.

Dissimilarity Index by Low- to Moderate-Income Households

Definition

Income segregation can also be measured using the dissimilarity index described above. For this analysis, this report uses income group designations consistent with the Regional Housing Needs Allocation and the Housing Element:

- Very low-income: individuals earning less than 50% of Area Median Income (AMI)

- Low-income: individuals earning 50%-80% of AMI

- Moderate-income: individuals earning 80%-120% of AMI

- Above moderate-income: individuals earning 120% or more of AMI

The income groups described above are based on U.S. Department of Housing and Urban Development (HUD) calculations for AMI.

Analysis

Table 48 provides the dissimilarity index values indicating the level of segregation in San Francisco between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% of AMI). Segregation in San Francisco between lower-income residents and residents who are not lower-income has not substantively changed between 2010 and 2015. Additionally, Table 48 shows dissimilarity index values for the level of segregation in San Francisco between residents who are very low-income (earning less than 50% of AMI) and those who are above moderate-income (earning above 120% of AMI). The data shows that the segregation between these two groups has not substantially changed between 2010 and 2015 in San Francisco. When comparing dissimilarity indexes between lower income/moderate income and very low-income/above moderate income, the data suggests that segregation increases as the gap between income increases. Additionally, compared to the Bay Area, lower income groups in San Francisco live in more segregated neighborhoods, reflected in the higher dissimilarity indexes for San Francisco.

Table 48. Dissimilarity index by income group in San Francisco vs the Bay Area, 2010–2015

	San Francisco		Bay Area Average
	2010	2015	2015
Below 80% AMI / Above 80% AMI	28.6	28.0	19.8
Below 50% AMI / Above 120% AMI	37.9	37.6	25.3

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011- 2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Population Concentration by Race and Ethnicity

While the dissimilarity and isolation indexes do show some trends in segregation for different racial and ethnic groups, they tell an incomplete story. This is evident by the low isolation indexes despite the existence of historically racial and ethnic enclaves in San Francisco. Thus, it is important to also examine the concentration of different racial and ethnic groups according to where they represent the largest share of the population. Figure 56 shows a map shows areas that are heavily dominated by one racial or ethnic group either by plurality (the largest share of the population) or majority (more than 50% of the population in the area). The map shows which race or ethnicity is more heavily present in each census tract and by how much. The strength of the color indicates the extent to which one group is more heavily present over the next most populous.

The white population is highly concentrated in the northern, central, southwestern and parts of the eastern coast. The Presidio, Cow Hollow, Marina District, Cole Valley, Ashbury Heights, Corona Heights, parts of Russian Hill, Eureka Valley, and Noe Valley have more than 70% white population. Meanwhile, parts of Lower Pacific Heights, Hayes Valley, Haight-Ashbury, Mission, Eureka Valley, Noe Valley, Twin Peaks, Bernal Heights, Potrero Hill, Inner Sunset, Golden Gate Heights, South Park, Seacliff, and the Castro also have a majority white population with a share between 50% and 70% of the population. Finally, areas in the Inner Richmond, Inner Sunset, Islais Creek, and the rest of the Mission have a larger share of white residents with a share between 30% and 50%. While representing 39.1% of the total population in San Francisco, the white population is more heavily present in 56% of the census tracts and it is overrepresented with at least a sizeable gap of 10% over the next populous group in 48% the census tracts in the city.

Similar to the white population, the Asian population has a strong presence in the city and is highly concentrated in certain areas of the city. Notably, the Asian population is the only one to have more than 90% of the share of the population anywhere in the city, in a large part of the Excelsior and in Chinatown. These high concentrations of Asian residents are followed by surrounding areas in Chinatown and in small sections in SOMA, Portola and the Excelsior, where they still hold a majority with 70% to 90% of the population. The Asian population also represents 50% to 70% of the population in most of the Sunset District, Parkside, Outer Mission, Croker-Amazon, Excelsior, Balboa Park, Visitacion Valley, Sunnydale, Portola, Ingleside, Oceanview, Outer Richmond, Tenderloin, SOMA and Mission Bay. Finally, the Asian population represents the largest share of the population in most of the Outer Richmond, the rest of Balboa Park, Japantown, Mission Bay, Tenderloin and SOMA. While representing 33.9% of the total population in San Francisco, the Asian population is more heavily present in 35% of the census tracts and it is overrepresented with at least a sizeable gap of 10% over the next populous group in 26% the census tracts in the city.
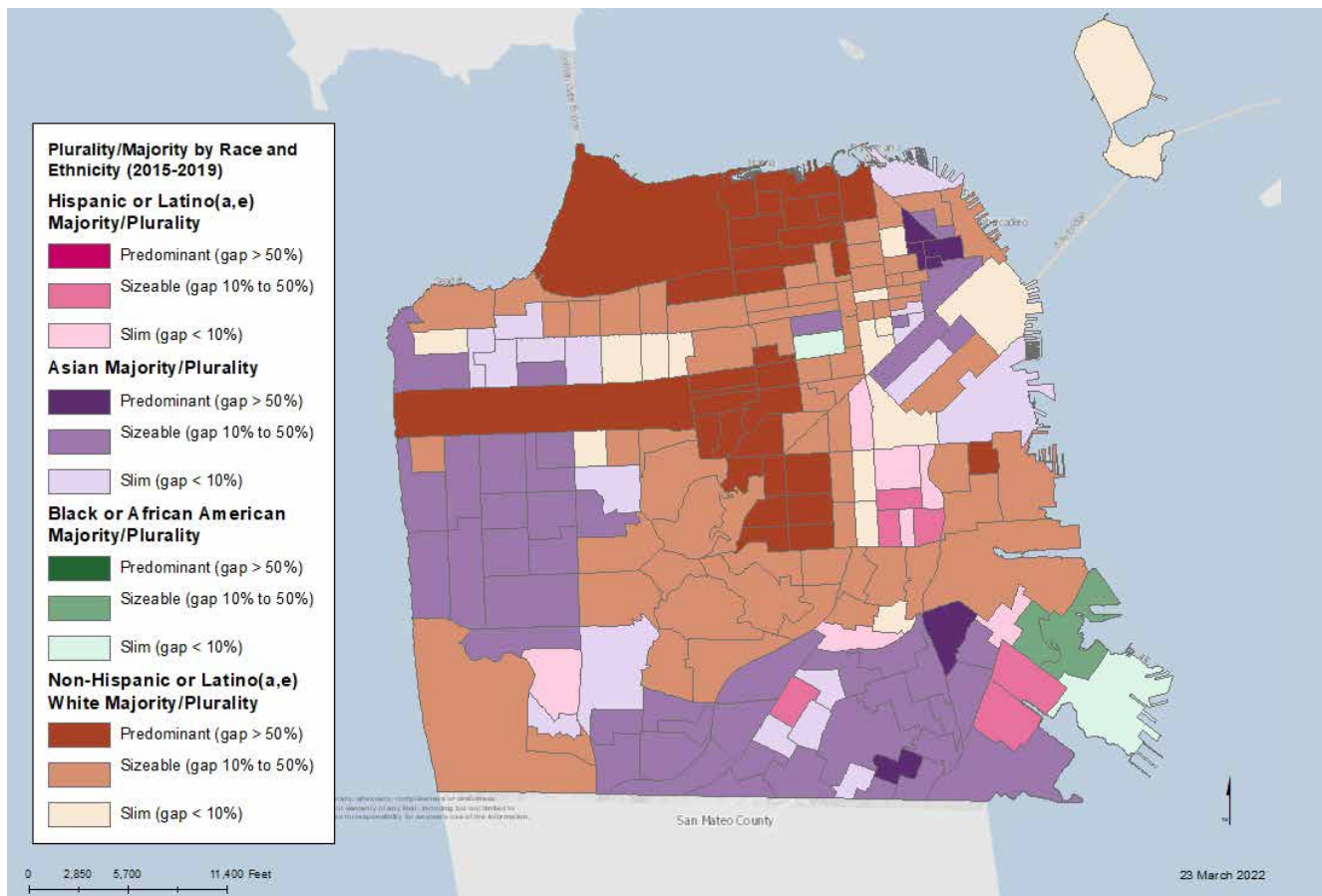
Source: ACS 2019 5-Year Estimates.

The Hispanic or Latino(a,e) population is only a majority in census block groups in the Tenderloin and two census blocks in the Mission district, where they represent above 50% of the population. However, the Hispanic or Latino(a,e) population does represent the largest share of the population in parts of the Mission, Portola Place, and some smaller areas in Bernal Heights, the Excelsior, Parkmerced and the Tenderloin. While representing 15.6% of the total population in San Francisco, the Hispanic or Latino(a,e) population is more heavily present in 7% of the census tracts and it is overrepresented with at least a sizeable gap of 10% over the next populous group in 3% the census tracts in the city.

The Black or African American population only holds the largest share of the population in Bayview Hunters Point, in Fillmore/Western Addition, the Tenderloin and parts of Crocker-Amazon and Lakeshore. While representing 15.6% of the total population in San Francisco, the Black or African American population is more heavily present in 4% of the census tracts and it is overrepresented with at least a sizeable gap of 10% over the next populous group in 1% the census tracts in the city.

The American Indian or Native Alaskan and Native Hawaiian or Pacific Islander populations represent very small shares of the overall population in San Francisco, thus there are not any areas where these

populations represent the largest shares. However, most American Indian or Native Alaskan and Native Hawaiian or Pacific Islander residents live in the eastside, especially in the Tenderloin and Mission.

Concentrations of people of color as reported in Figure 56 also align with historical settling and segregation patterns. Census tracts with a plurality of Black residents, namely in Bayview Hunters Point and the Fillmore, have roots as historically Black neighborhoods. The Fillmore, later the site of destructive redevelopment projects, was home to a dense concentration of Black residents in substandard housing. These residents settled the Fillmore for its inexpensive housing as redlining and racially exclusive covenants worked in coordination to deprive Black residents homeownership opportunities outside of the Fillmore. Hunter's Point later attracted many domestic Black migrants who arrived to San Francisco during World War II for jobs at the naval shipyard. Post-WWII and with the Fair Housing Act of 1965, Bayview-Hunters Point became the site of both public housing developments that largely served low-income Black households and homeownership opportunities accessible to Black residents.

For Asian American residents, the long-held neighborhoods of Japantown and Chinatown continue to show patterns of segregation today. As with Black Americans, redlining and racially exclusive covenants, as well as other racially targeted ordinances, long limited Japanese and Chinese residents to concentrated neighborhoods. Asian concentrations in the Outer Richmond, Outer Sunset, SoMa, and southeastern neighborhoods of San Francisco reflect 20th century settlement and segregation patterns. After the razing of Manilatown due to the expansion and redevelopment of the Financial District, many Filipino Americans resettled in the SoMa and Excelsior. The Outer Richmond, Outer Sunset, Ingleside, and Excelsior neighborhoods were among the first neighborhoods that Asian American residents could access homeownership opportunities. New housing developments, entrepreneurial community actors, and the eventual enforcement of fair housing practices facilitated homeownership for Asian Americans, especially for Chinese, Japanese, and Filipino residents.

Latino(a,e) concentration patterns in the Mission mirror settlement patterns that go as far back as the building of the Mission Dolores and settlements during Mexican rule. The concentration of Latino(a,e) residents in the Mission increased as Latinos(as,es) previously settled in North Beach were displaced due to rising housing prices by the 1930s. Similar to Black and Asian residents, Latino(a,e) residents found homeownership opportunities in the second half of the 20th century in new developments in the southeastern neighborhoods of San Francisco. These concentrations are reflected in some census tracts today, especially in the Outer Mission and Portola neighborhoods.

Figure 57. People of Color by Census Tract, 2015–2019
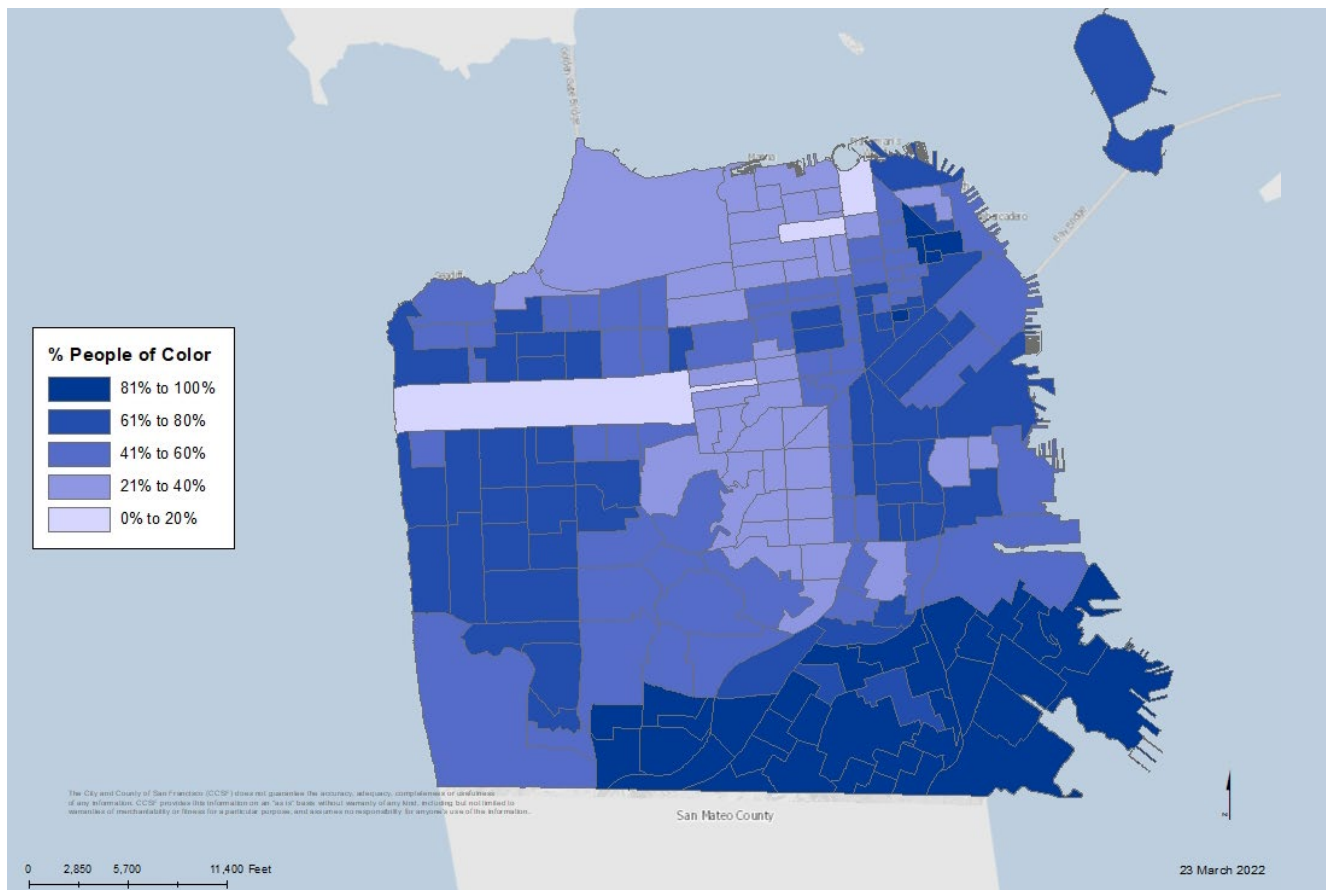
Source: ACS 2019 5-Year Estimates.

In general, people of color are heavily concentrated in the southern part of the city, particularly in the southeastern part (Figure 57). Notable concentrations are also seen in the far west and northeastern parts of the city. The location of communities in the northeast and south correlate with the historic redlining and discriminatory housing policies that have existed in the city, and they are also areas with lower incomes and relatively less expensive housing.

Concentration of Extremely Low- and Very-Low-Income Residents

HUD defines as extremely low-income households those with an income between 0% and 30% of the Area Median Income and very-low-income households those with an income between 30% and 50% of the Area Median Income. The Area Median Income is the midpoint of San Francisco's household income distribution. This means that 50% of the households in San Francisco earn less than the Area Median Income and 50% of the households earn more. For this Assessment of Fair Housing, extremely-low- and very-low-income San Francisco residents are defined as those living with an income that is three times the Census poverty threshold. People at this income level have similar incomes to the income limits for

extremely-low- and very-low-income households set by the San Francisco Mayor's Office of Housing and Community Development for permanently affordable housing.

Extremely-low- and very-low-income residents represent a majority of the population (above 50%) in the entire southern part of San Francisco, most of the northeastern corner, a considerable part of the Mission, several parts of the Richmond, and the western edge of the Sunset (Figure 58). The highest concentrations of low- to moderate-income residents – areas where they represent more than 75% of the population – are in the Tenderloin, SOMA, Chinatown, Fillmore/Western Addition, Treasure Island, Bayview Hunters Point, and Lakeshore (where a high percentage of students are present).

Patterns in the concentration of extremely-low- and very-low-income populations in San Francisco match patterns in the distribution of the people of color (Figure 57). With the largest shares of people of color being situated in similar areas as areas with large shares of extremely-low- and very-low-income populations in San Francisco, showing clear links between race and ethnicity, and income. 32% of San Francisco's population is extremely-low- and very-low-income, a similar share to the Bay Area (31%).

Figure 58. **Percent of Extremely Low- to Very-Low Income Population by Census Tract, 2015–2019**
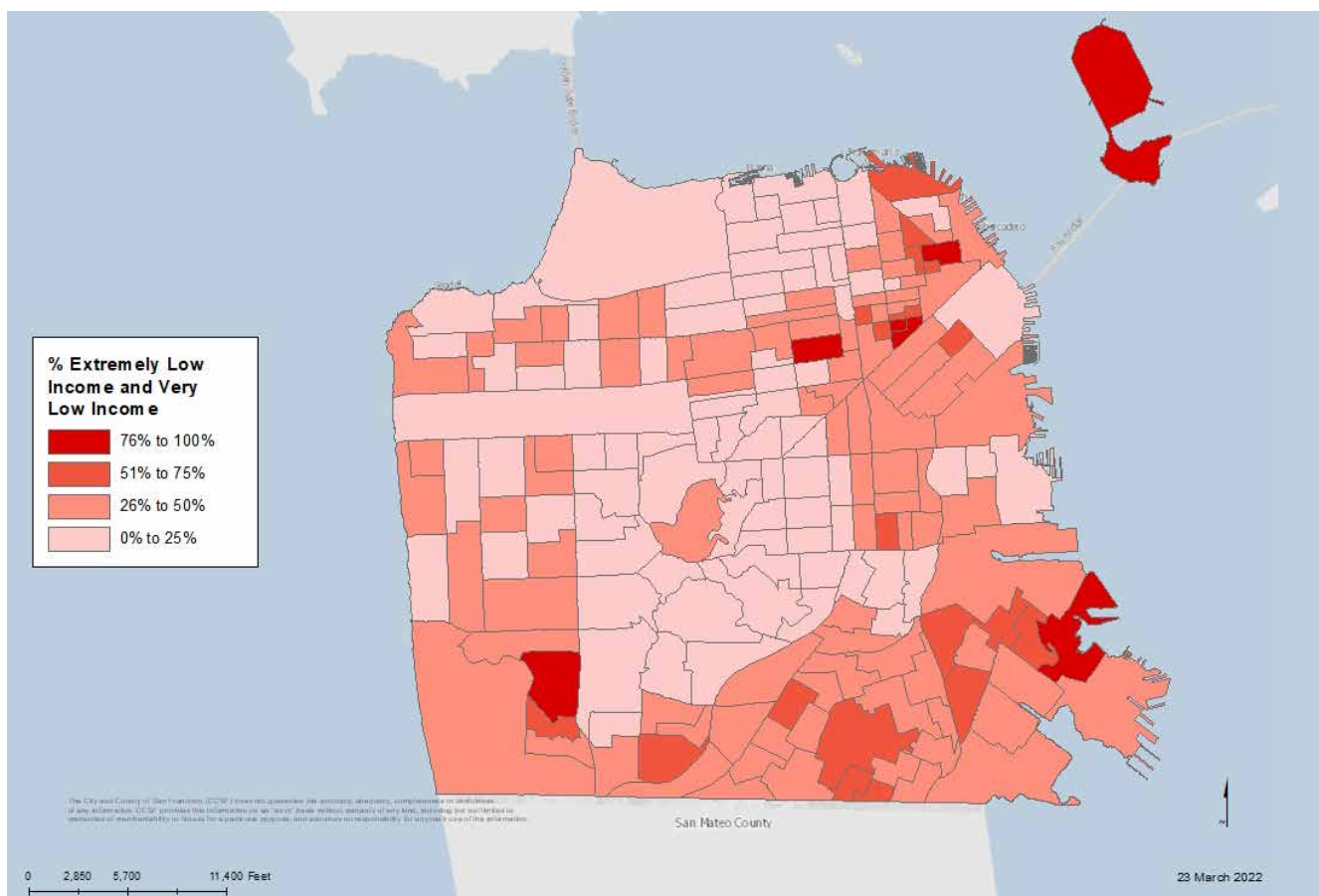
Source: ACS 2019 5-year Estimates.

Mapping Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) and Areas of High Segregation and Poverty

HUD identifies as Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) areas with a population that is 50% or more non-white and where 40% or more of the population lives below the federal poverty line, or those where the poverty rate is three times the average poverty rate in the metropolitan area, whichever is less. To aid jurisdictions in identifying R/ECAPs, HUD has created maps for R/ECAPs for 1990, 2000, 2010 and, most recently, 2017 (Figure 59, Figure 60, Figure 61, Figure 62). As the housing affordability crisis in California has worsened, R/ECAP areas have increased in San Francisco, as it is evident in these sequential maps. In 1990, R/ECAPs were mainly located in Bayview Hunters Point, Sunnydale, Visitation Valley and a small portion of Chinatown and Tenderloin. In 2000, R/ECAPs expanded in the Tenderloin and Chinatown and Visitation Valley disappear. In 2010, a larger area in Chinatown appears back again, as well as areas in SOMA and Lakeshore. Additionally, the Tenderloin and Bayview Hunters R/ECAPs expand. This expansion might have been the result of the Great Recession of 2008. By 2017, R/ECAPs expand to the Fillmore/Western Addition, Treasure Island and Visitation Valley appears again.

Figure 59. HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP), 1990
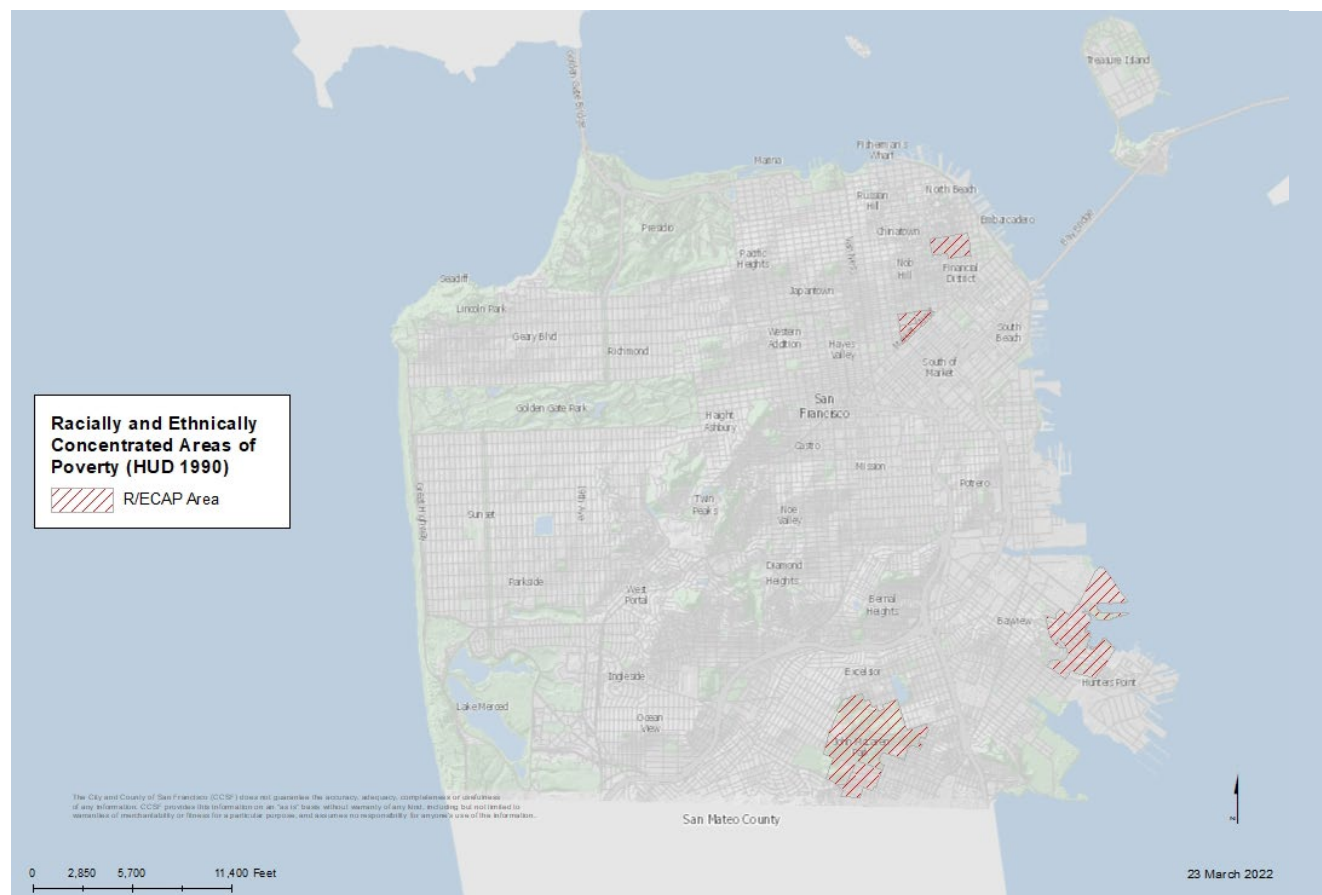
Source: HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP).

Figure 60. HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP), 2000
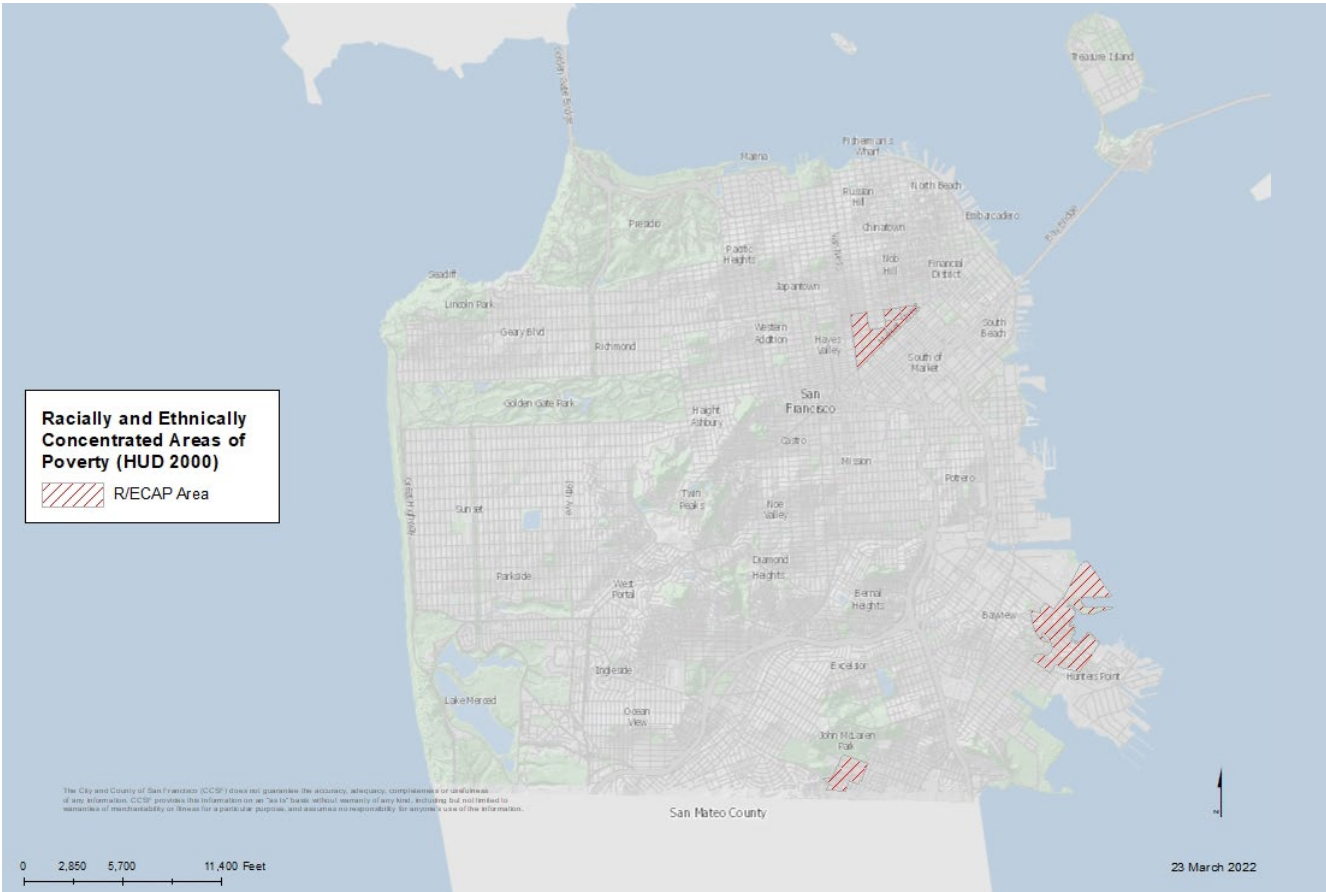
Source: HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP).
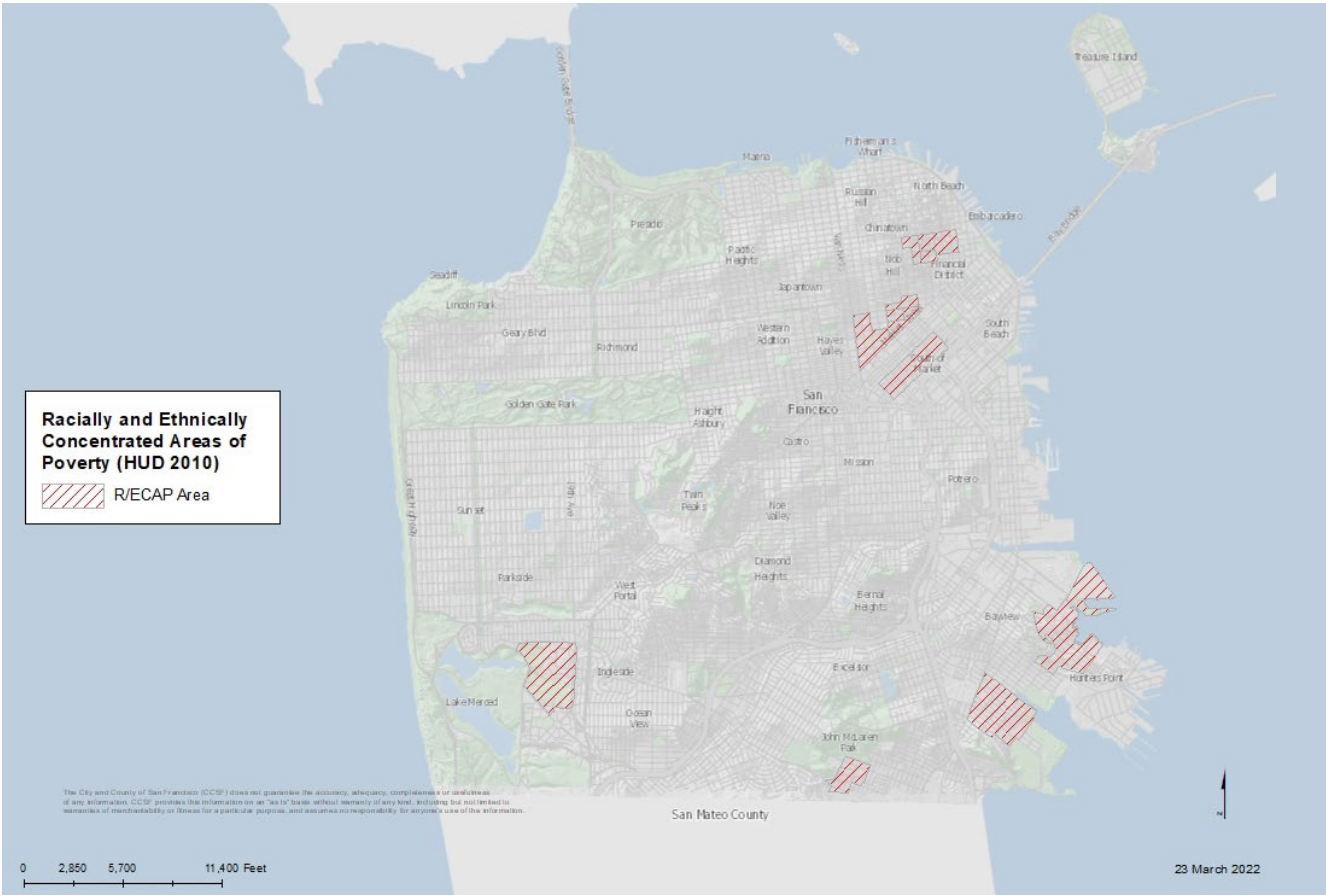
Source: HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP).

Figure 62. **HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP), Current**
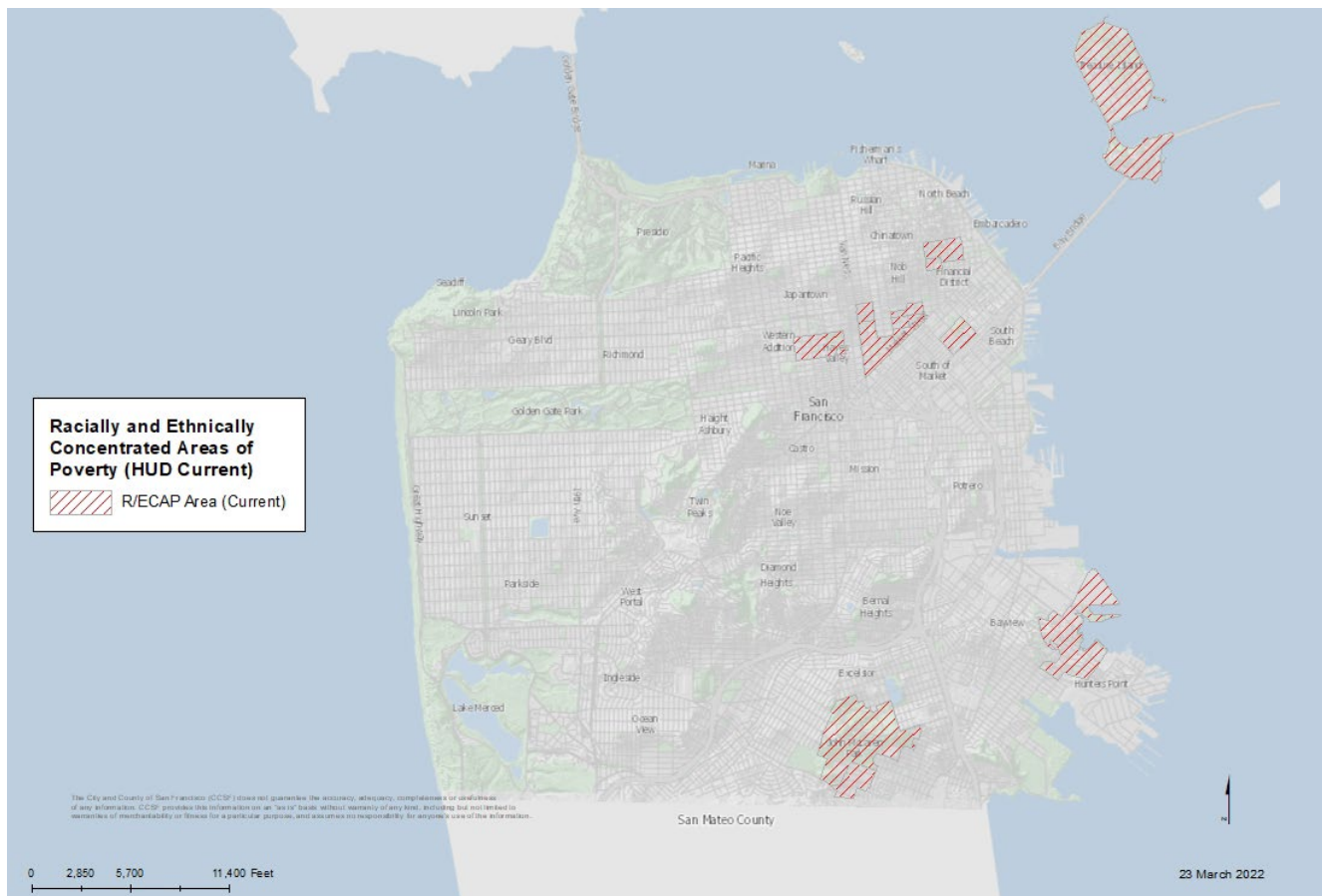
Source: HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP).

In addition to HUD's R/ECAP analysis, HCD also defined areas of High Segregation and Poverty as part of the TCAC Opportunity Maps.[68] HCD created another measure to better reflect the racial and ethnic diversity that exists in many parts of California. They first identified areas where at least 30% of the population was living below the poverty line based on research that "has found that the impact of area poverty rates in producing negative outcomes for individuals--including crime, school leaving, and duration of poverty spells--begin to appear after an area exceeds approximately 20 percent poverty, whereupon the externality effects grow rapidly until the neighborhood reaches approximately 40 percent poverty."[69] College and graduate students were removed from the calculations to prevent skewed data. Then, they looked at racial and ethnic concentrations. To do this, HCD relied on a location quotient, which measures the relative racial and ethnic segregation in an area compared to the larger area. Anything with a location quotient of more than 1.25 for different people of color was defined

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68   See TCAC 2021 Opportunity Map section for more on this.

69   https://www.treasurer.ca.gov/ctcac/opportunity/2022/2022-hcd-methodology.pdf

as racially segregated. If a place was flagged for both measures, it was identified as a "High Segregation and Poverty" area.

Figure 63 shows both HUD's R/ECAPs (in stripes) and HCD's High Segregation and Poverty areas (in thick red lines). Both classifications match almost entirely, except for an area in Bayview Hunters Point that appears in HCD's analysis, but not HUD's. By using both methods, the definition of R/ECAP is expanded and allows for a better look at segregation and its intersection with poverty.

These expanded R/ECAP & High Segregation and Poverty areas represent 7% of the census tracts in San Francisco and have 5% of the population. American Indian or Alaska Native, Black or African American, and Native Hawaiian or Pacific Islander populations are the most heavily overrepresented populations in these expanded areas with more than double their representation for the city as a whole (Table 49). While the American Indian or Alaska Native population represent 0.4% of San Francisco's population, they represent 0.9% in these expanded areas. The Black or African American population represent 20.5% of the population in these expanded areas; almost four times their representation for the city as a whole (5.2%). The most heavily overrepresented group, however, is the Native Hawaiian or Pacific Islander population with six times their representation for the city as whole; 2.3% in these expanded areas compared to 0.4% citywide. American Indian or Alaska Native, Black or African American, and Native Hawaiian or Pacific Islander populations are also more heavily segregated in these areas in San Francisco compared to the Bay Area (Figure 64). Hispanic or Latino(a,e) and Asians are also overrepresented in the expanded areas in San Francisco, with 17.5% and 37.1% respectively, compared to 15.1% and 37.1% for the broader San Francisco population. Meanwhile, the white population is heavily underrepresented, 18.6% for these expanded areas compared to 40.5% for the city as a whole.

Vulnerable populations and households are also overrepresented in the expanded R/ECAP & High Segregation and Poverty areas. While 32% of the population in the city are extremely low- and very low-income, they represent 70% of the population in these geographies (Table 50). People with disabilities and seniors are also overrepresented in the expanded areas in San Francisco, with 22% and 20% respectively, compared to 10% and 15% for the broader San Francisco population. For households, female-headed households with children represent 2% of the households citywide, but 6% of the households in these geographies.

Table 49. Population Share by Race and Ethnicity for R/ECAP & High Segregation and Poverty Areas, 2015–2019

	American Indian or Alaska Native	Black or African American	Hispanic or Latino(a,e)	Native Hawaiian or Pacific Islander	Asian	Other	Two or More Races	Non-Hispanic or Latino(a,e) white
All Other Areas	0.3%	4.3%	15.1%	0.3%	34.2%	7.5%	5.6%	41.8%
R/ECAP & High Segregation and Poverty Areas	0.9%	20.5%	17.5%	2.3%	37.1%	10.2%	4.7%	18.6%
Citywide	0.4%	5.2%	15.2%	0.4%	34.4%	7.7%	5.6%	40.5%

Source: ACS 2019 5-Year Estimates

*Figure 63.* HUD R/ECAPs (2017) and TCAC Areas of High Segregation and Poverty, 2021
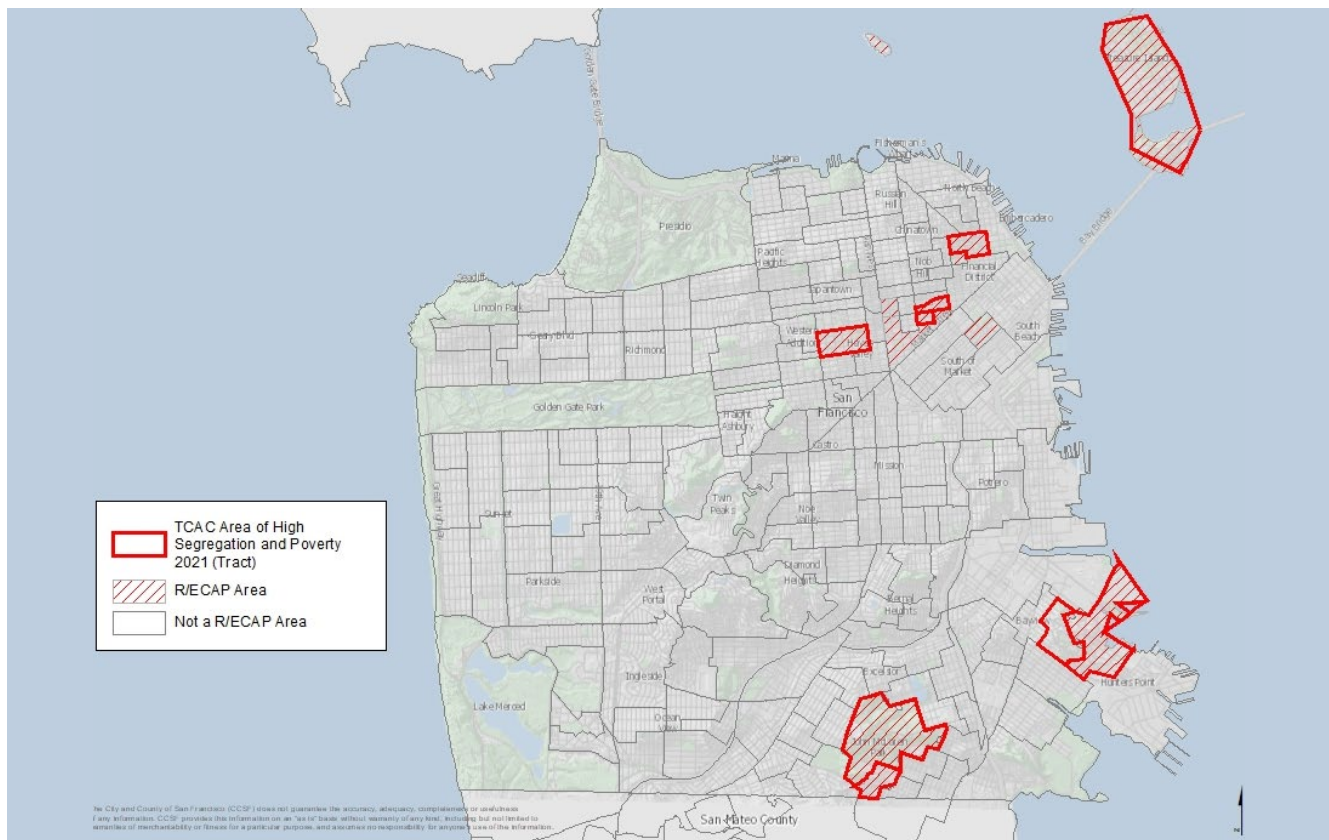
Source: HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) (2017); TCAC Areas of High Segregation and Poverty (2021).

Table 50. Share by Special Needs Groups for R/ECAP & High Segregation and Poverty Areas, 2015–2019

	ELI & VLI Population	People with Disabilities	Seniors	Female–Headed Households with Children	Single Senior Households
All Other Areas	30%	9%	15%	2%	10%
R/ECAP & High Segregation and Poverty Areas	70%	22%	20%	6%	21%
Citywide	32%	10%	15%	2%	11%

Source: ACS 2019 5-Year Estimates.

Figure 64. Population Distribution by Race and Ethnicity for R/ECAP & High Segregation and Poverty Areas Compared to the Region, 2015–2019
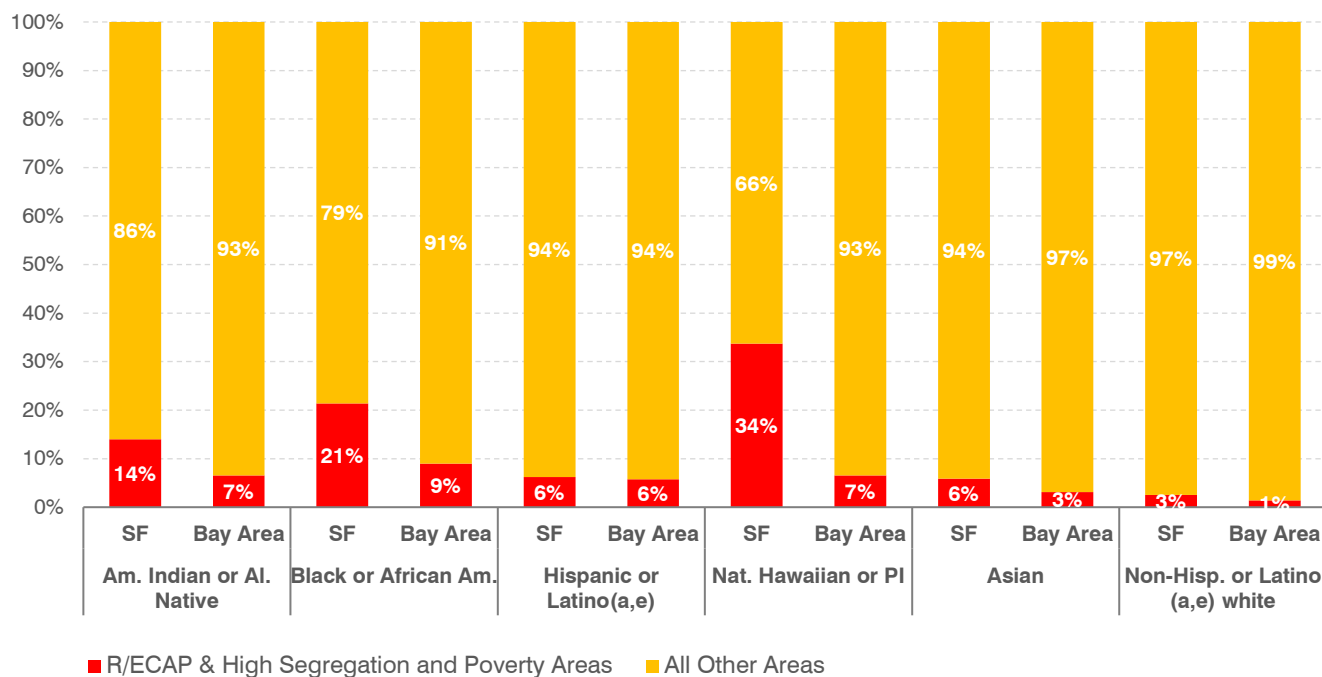
Source: ACS 2019 5-Year Estimates.

Mapping Racially Concentrated Areas of Affluence

In order to get a full picture of fair housing issues, it is necessary to look to the counterpart of R/ECAPs: Racially Concentrated Areas of Affluence or RCAAs. Redlining, racial covenants, exclusionary zoning, and other policies enforced discriminatory practices that determined who should have access to certain areas of the city and where the valuable real estate was located. By making distinctions between different areas in the city, these policies led to the segregation of people of color, divestment in these segregated areas, and ultimately the concentration of poverty due to a lack of access to economic, educational, and other wealth building opportunities. Segregation, then, worked to extract wealth from communities of color for the accumulation of wealth and resources in white areas. The legacy of these practices is still evident today in our zoning (single-family zoning means that multifamily buildings that are more affordable cannot easily be built), in geographic access to opportunity and resources, and in the distribution of wealth and race in San Francisco.

At the time of publication, HCD had not finalized how to define RCAA. Thus, in this report RCAAs are defined as census tracts with a median income greater than $125,000 and with more than a 50% share of white population. In the guidance for the Fair Housing Assessment, HCD references the RCAA definition by scholars at the University of Minnesota Humphrey School of Public Affairs: census tracts with an 80% or more white population share and a $125,000 or more median income. Given that San Francisco is a very diverse city, this analysis uses 50% share for the white population as the threshold instead. Figure 65 shows RCAAs for San Francisco. When looking at the racial and ethnic breakdown of

these racially concentrated areas of affluence we find that the white population represent 65.4% of the population living there (Table 51). These areas also significantly overlap with high and highest resourced areas (discussed in the Assessment of Disparities in Access to Opportunity section) and with areas zoned for low density housing or with restrictive density controls (areas in yellow in Figure 66).

Given the rich racial and ethnic diversity of San Francisco, it is important to not only look at RCAAs, but also at the distribution of median income and concentrations of white people separately. Figure 67 shows the median income for each census tract in San Francisco. Areas with the highest median incomes match substantially with areas that are predominantly white as seen in Figure 68. Despite San Francisco being a diverse city, it still has a lot of areas where racial segregation and concentration of affluence correlate.

Figure 65. **Racially Concentrated Areas of Affluence (RCAA), 2019**
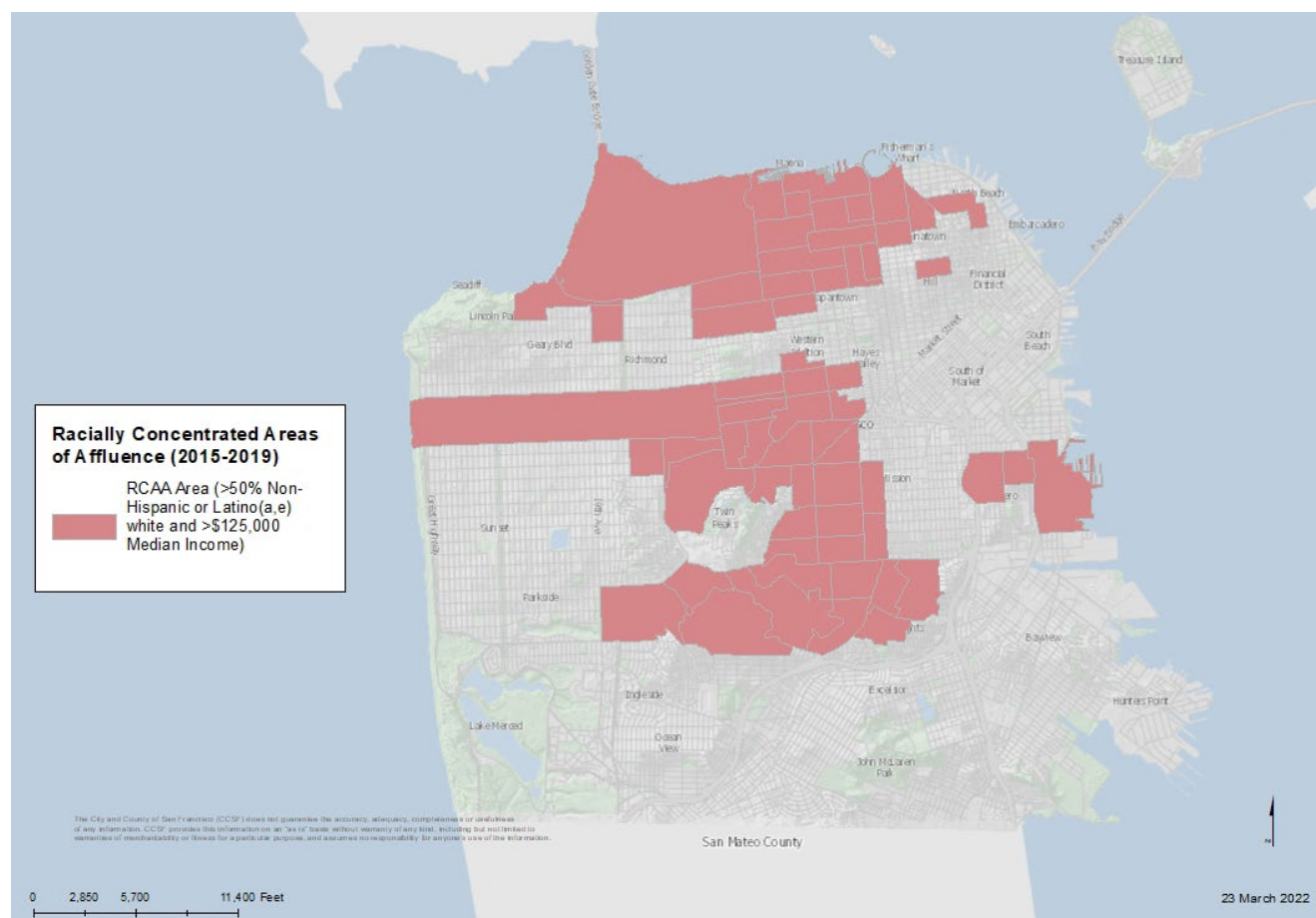
Source: ACS 2019 5-Year Estimates.

Figure 66. Simplified Zoning Map
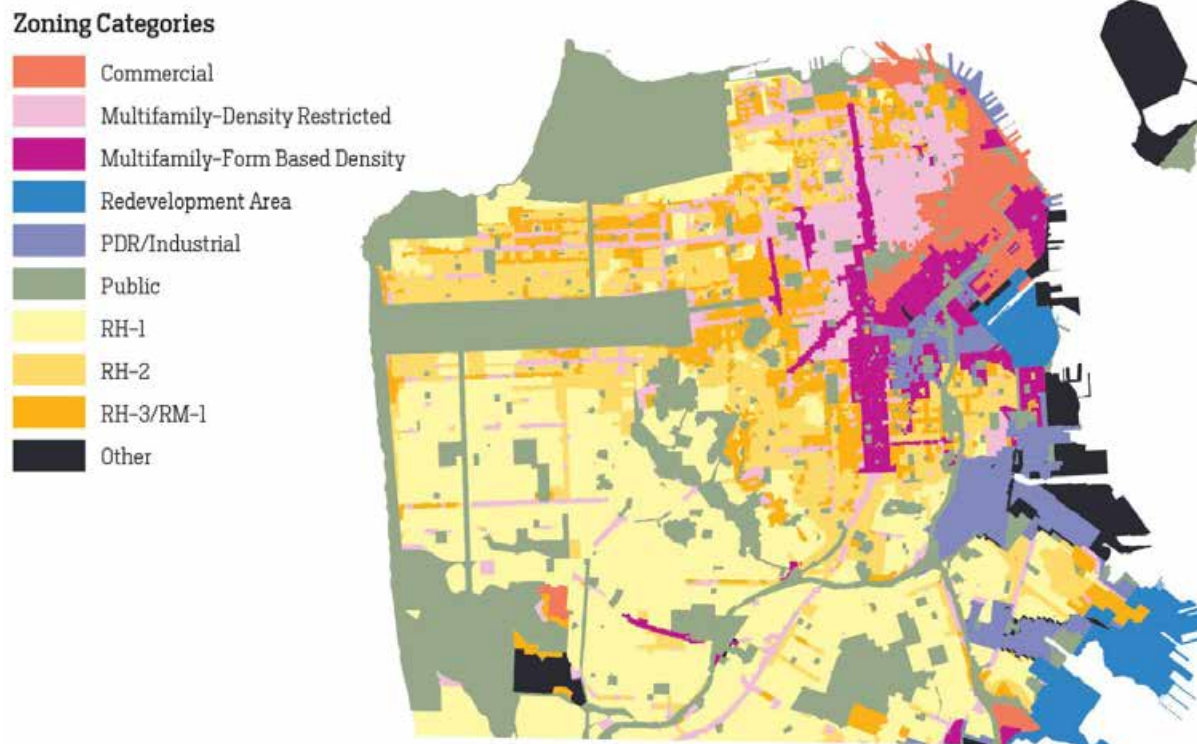
Source: SF Planning.

Table 51. RCAA Distribution of Race and Ethnicity, 2015–2019

	San Francisco	Bay Area
Non-Hispanic or Latino(a,e) white	66.7%	67.6%
Asian	15.3%	16.4%
Hispanic or Latino(a,e)	9.9%	9.1%
Two or More Races	5.7%	5.5%
Other	3.3%	2.1%
Black or African American	3.0%	1.9%
American Indian or Alaska Native	0.2%	0.3%
Native Hawaiian or Pacific Islander	0.1%	0.2%

Source: ACS 2019 5-Year Estimates.

Figure 67. Median Household Income by Census Block Groups, 2015–2019
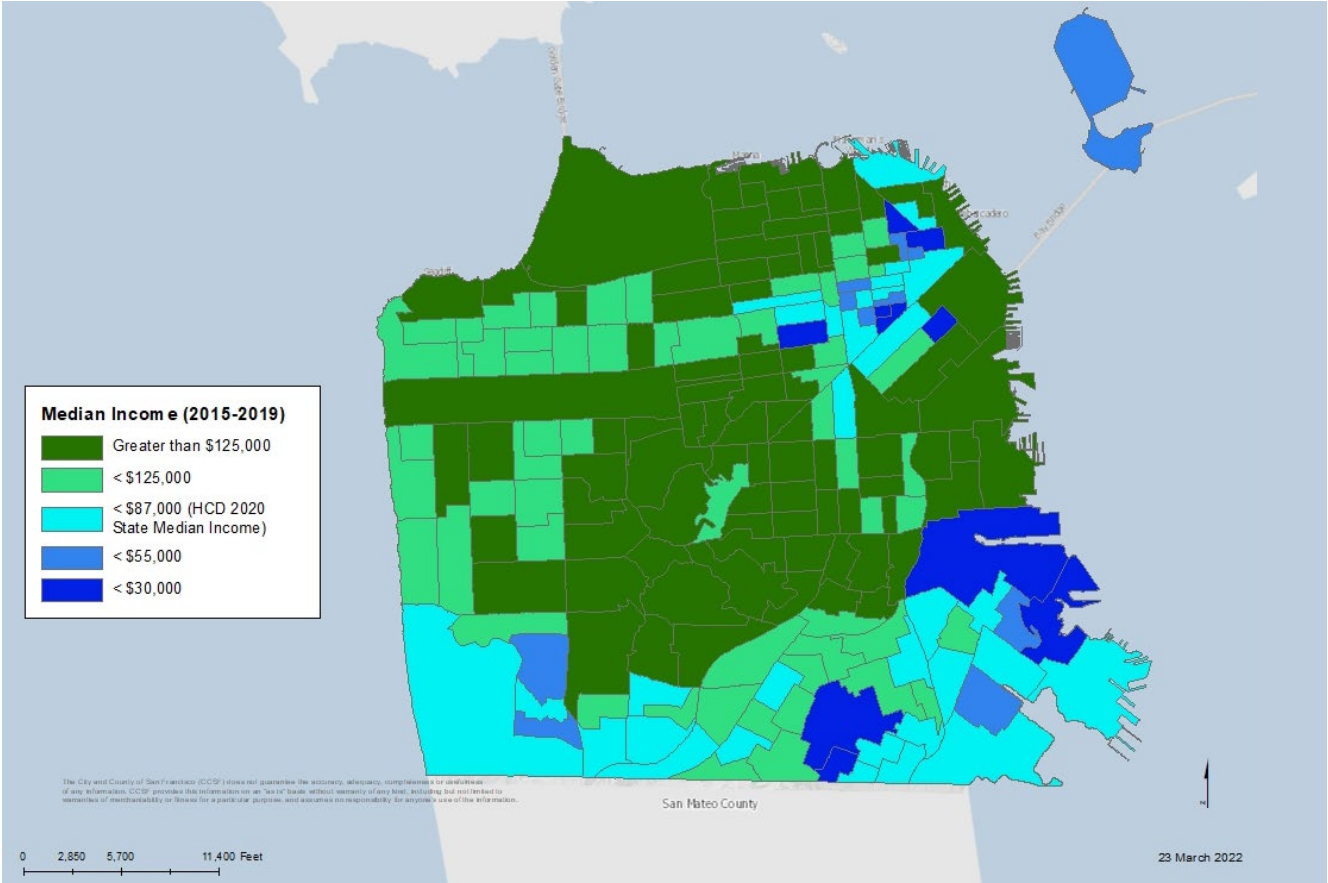
Source: ACS 2019 5-Year Estimates.
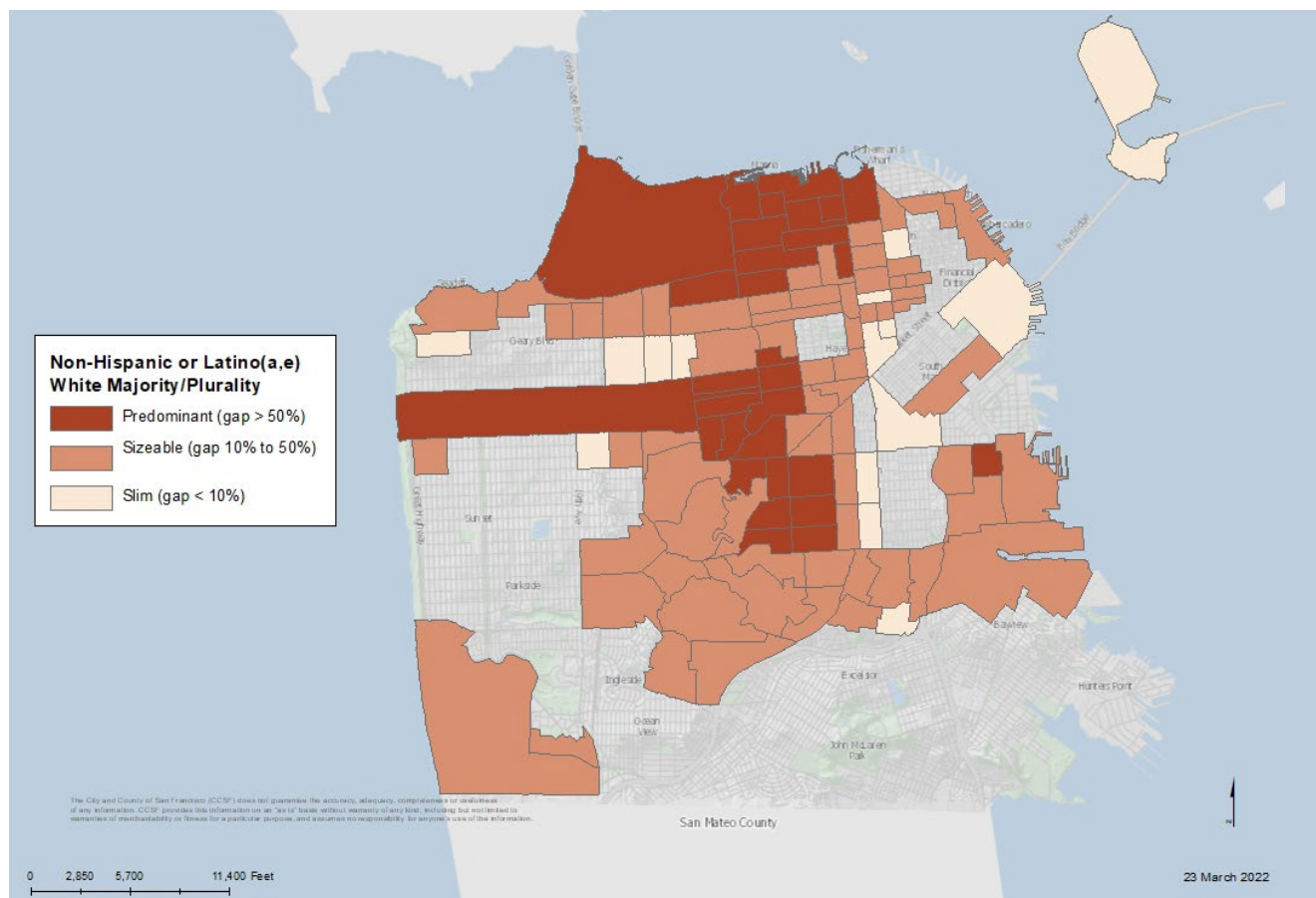
Source: ACS 2019 5-Year Estimates.

Geographies of Special Needs Groups

Figure 69 shows concentrations of people with disabilities in the city. This map overlaps with high concentrations of seniors (Figure 70) and also overlaps with the extended R/ECAP areas (Figure 63) and concentrations of extremely low- and very-low-income households (Figure 58), and low resource areas (Figure 76). Since discrimination also has serious consequences for people's health (see Access to Healthy Environment section), it is not surprising that large concentrations of people with disabilities on the east side of the city overlap with larger concentrations of people of color. Of note is the larger concentrations of people with disabilities in the Tenderloin, SOMA and Fillmore/Western Addition. This may be because of the presence of co-ops, permanent supportive housing, permanently affordable housing, and SROs.
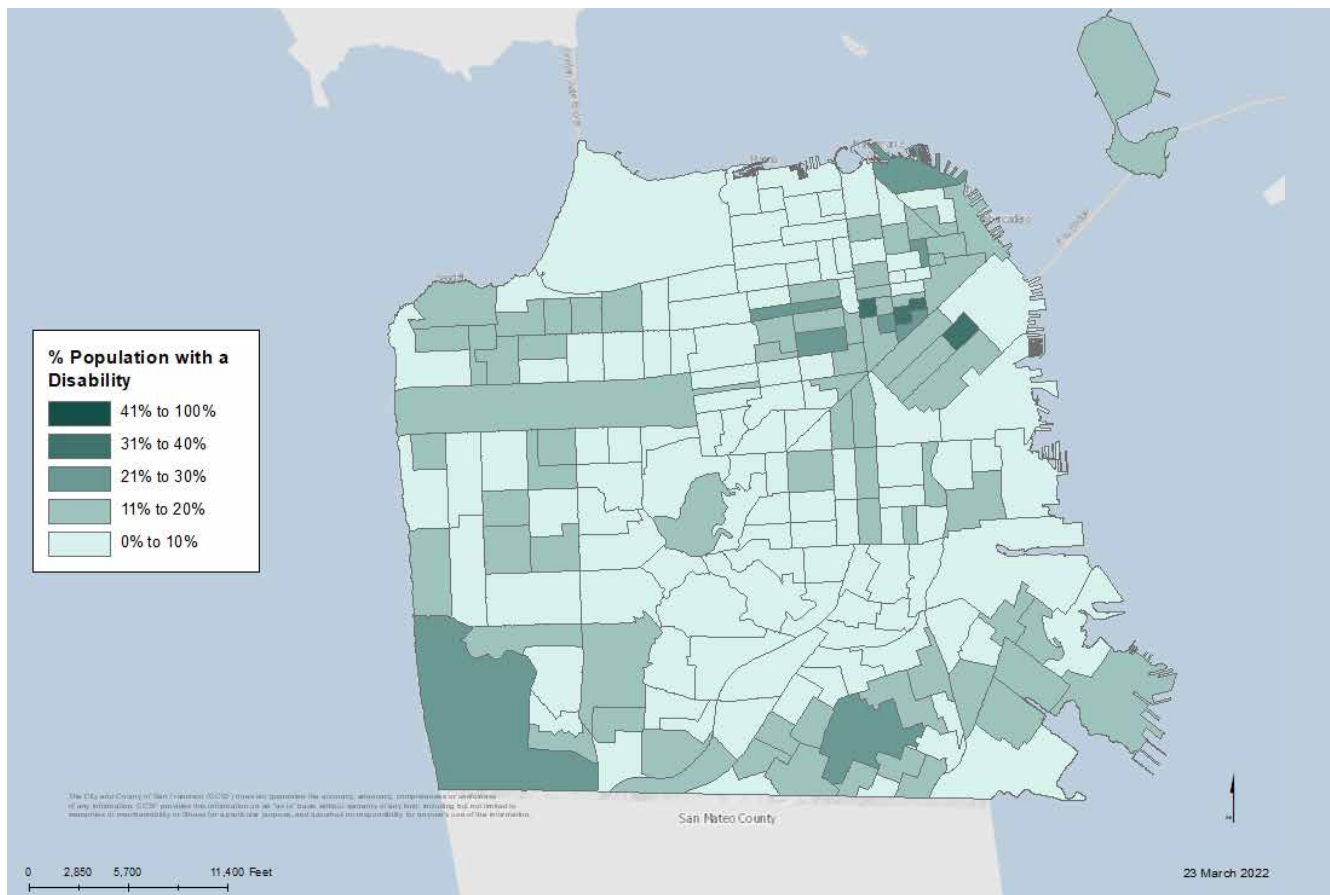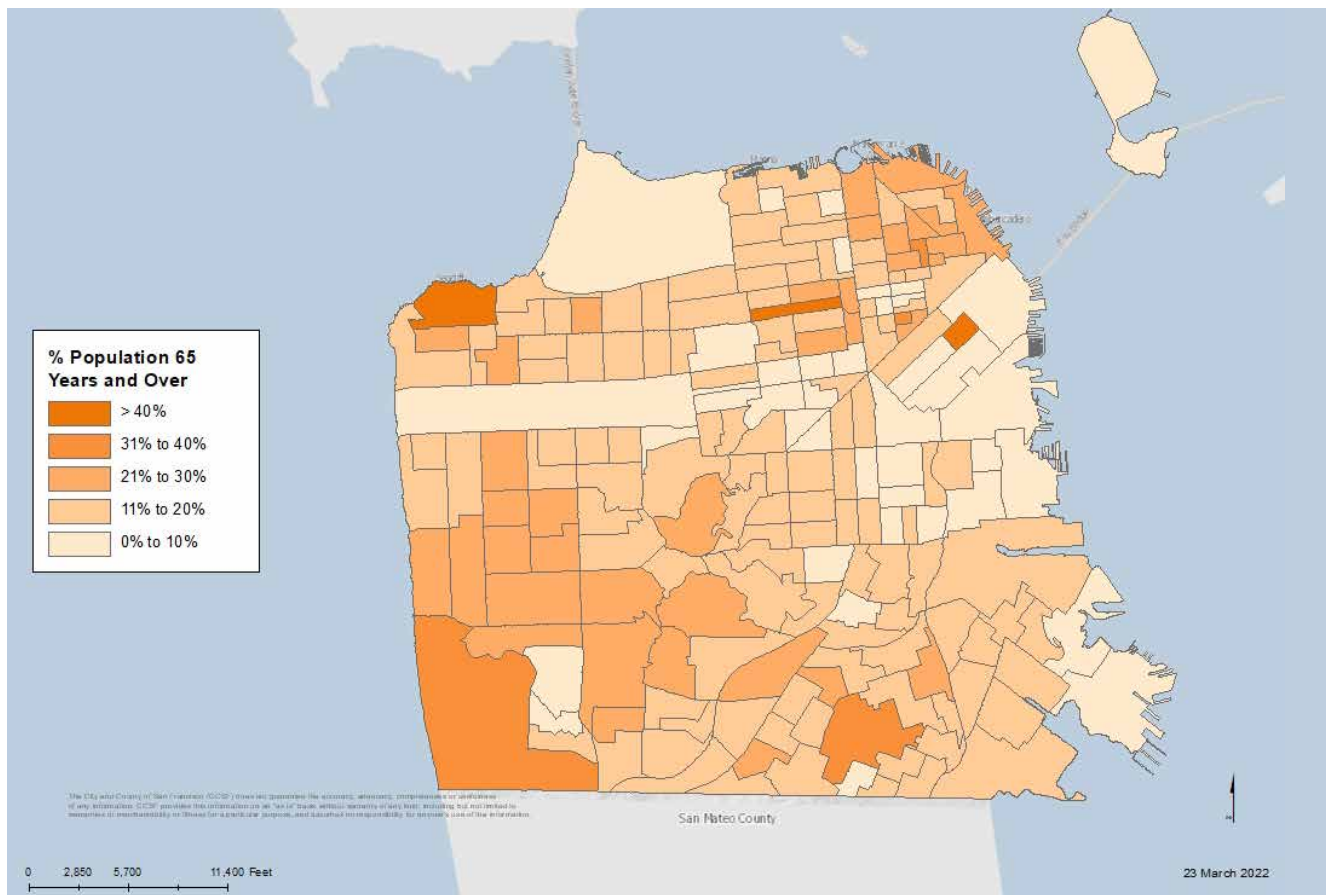
Source: ACS 2019 5-Year Estimates.

Figure 70 shows concentrations of seniors in different areas of the city. Like people with disabilities, seniors tend to live on fixed incomes and are disproportionately low-income (Table 73). Given this limitation it is only natural that some census tracts with larger senior populations overlap with R/ECAPs, concentrations of extremely low- and very-low-income households (Figure 58), and lower resourced neighborhoods. In addition, many seniors are concentrated in neighborhoods where federally supported senior housing was built during redevelopment, such as the Western Addition and SoMa. 10% of the households in San Francisco are also headed by single seniors. The distribution of these households also shows significant overlap with areas of concentrated poverty on the east side (Figure 73).

Figure 70. Share of Seniors by Census Tract, 2015–2019

Source: ACS 2019 5-Year Estimates.

Figure 71 shows the share of children in female-headed households per census tract. Some of the areas with the highest concentrations of female-headed households with children also overlap with the extended R/ECAP areas (Figure 63) and concentrations of extremely low- and very-low-income households (Figure 58), high concentrations of people of color (Figure 57), and low resource areas (Figure 76). Female-headed households with children tend to have lower incomes and higher living expenses. Thus, it is not surprising that in many cases, locations with higher concentrations of female-headed households with children have more affordable rents than the rest of city, in part because some of those locations are in denser areas where multifamily buildings are allowed. Despite cheaper rents, female-headed households still have higher rates of housing cost burden (Figure 131). Additionally, some of these locations expose children to negative environmental factors and provide less access to educational opportunities (Figure 92 and Figure 79). Concentrations of female-headed households also overlap with the locations of public housing developments, such as Sunnydale, Hunters View, Potrero Terrace/Annex, Bernal Dwellings and North Beach Place.

Figure 71. Share of Female-headed Households (no partner) with Children by Census Tract San Francisco, 2015–2019
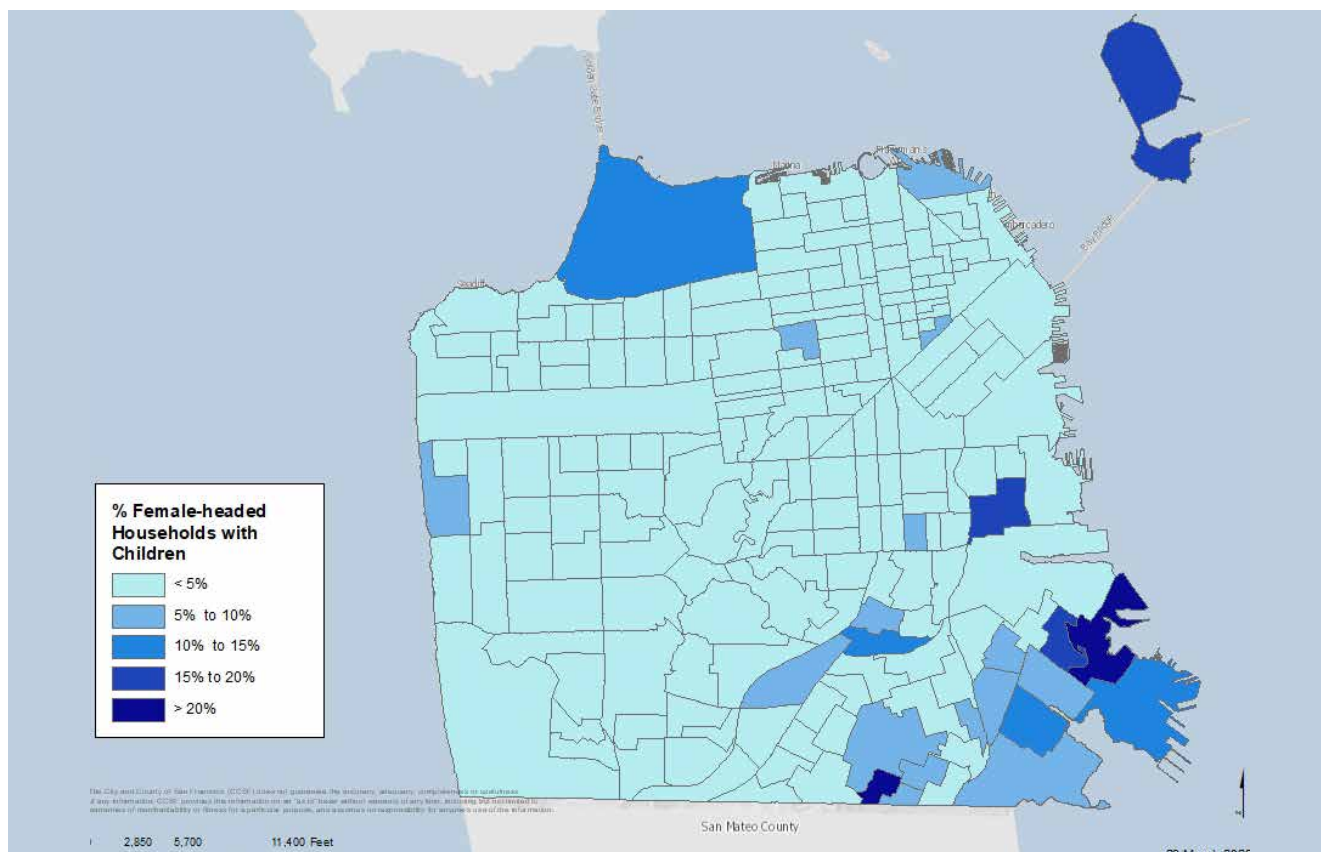
Source: ACS 2019 5-Year Estimates.

Families with children often struggle to find adequately sized housing at affordable prices. Those who can afford it, tend to live in less dense residential areas where units are larger, as evident by Figure 72. Households with children are most concentrated in the southern and western parts of the city, with the notable exception of the Mission. Concentration of families with children tend to be found in areas with more multibedroom units. However, lower income households with children live in denser areas (like those in the Mission), a lot of the times in overcrowded conditions (Figure 53) and in low resourced areas. Despite efforts to stay, the general cost of housing in San Francisco and the lack of affordable, adequately-sized housing with amenities geared towards households with children means that many families – from extremely-low to middle-income families – end up leaving the city altogether. As a result, San Francisco's share of children dropped from 16.4% is 2000 to 15.2% in 2018, a trend that has been ongoing as housing prices have skyrocketed.

Figure 72. **Share of Households with Children by Census Tract, 2015–2019**
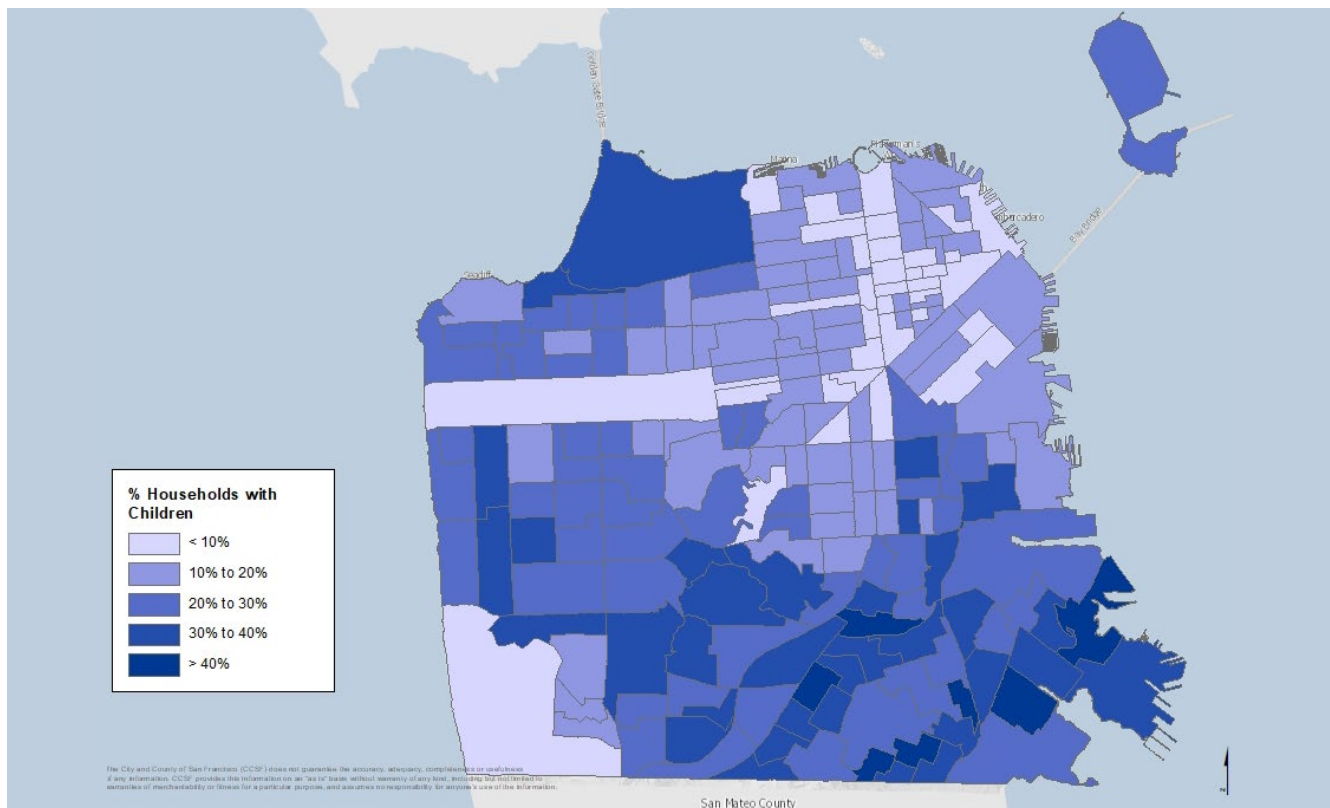
Source: ACS 2019 5-Year Estimates.

Large family households are another special needs group given the limited supply of affordable, adequately sized units that accommodate larger households. Figure 73 shows that there is a significant concentration of large family households particularly in the southern part of the city and in the Mission. These locations overlap with areas with large shares of extremely low- and very-low-income households (Figure 58) and high concentrations of people of color (Figure 57).
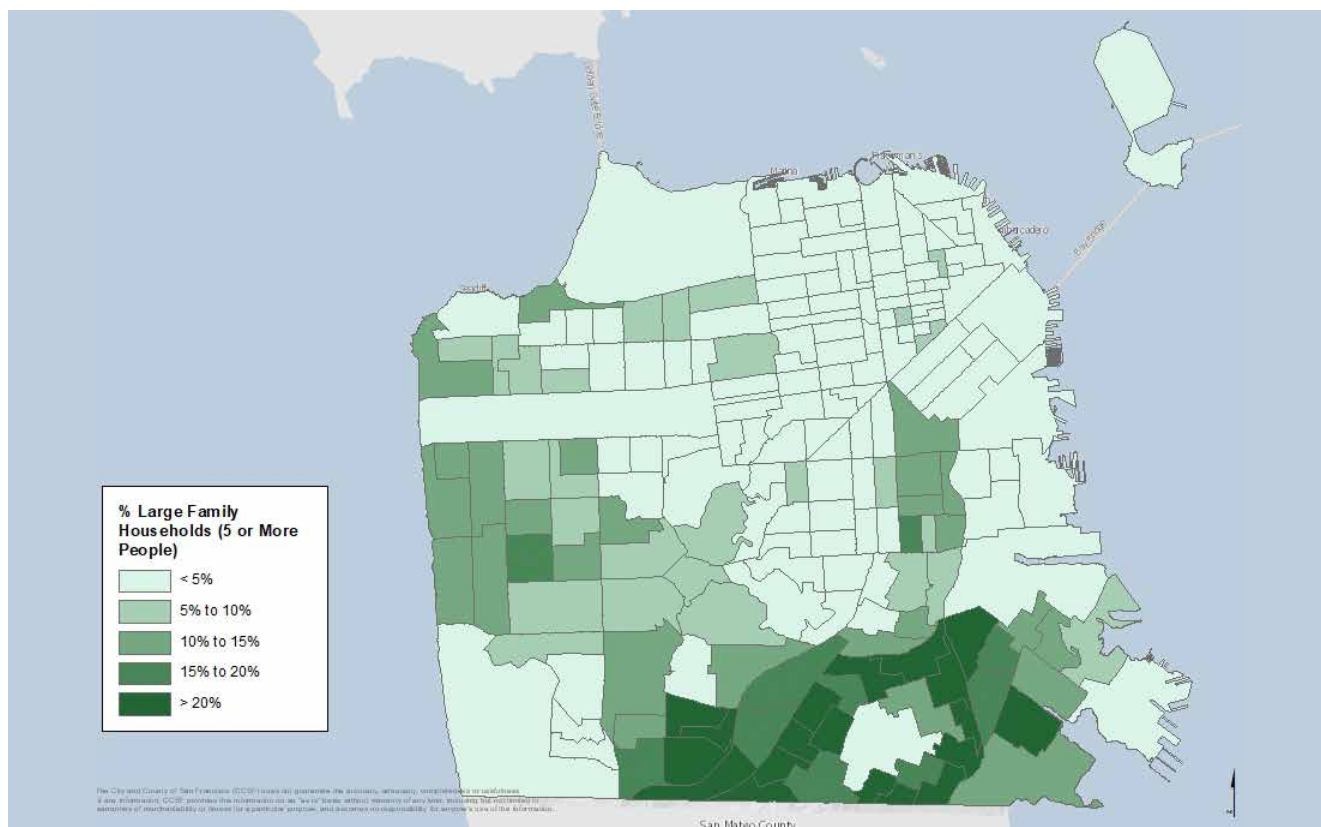
Source: ACS 2019 5-Year Estimates.

The highest share of people experiencing homelessness counted in the 2022 Point-in-Time Survey was found in District 6, followed by District 10 (Figure 74). The districts with the highest counts of individuals experiencing homelessness were all located on the east side of the city as are most of the shelters and housing resources services for people experiencing homelessness in San Francisco. While concentrating supportive services has its benefits, it also means that people experiencing homelessness may not benefit from access to opportunities that other areas of the city may offer once they are stabilized. It may also mean that those coming out of substance abuse treatment looking to maintain sobriety may be placed in supportive housing where they are more likely to be exposed to high levels of drug dealing and consumption, leaving them vulnerable to relapses.

While it is important to ensure there are services available in the districts with the majority of people experiencing homelessness, every neighborhood of San Francisco is impacted by homelessness and every neighborhood must be part of the solution. People exiting homelessness also need   choices and the City should not concentrate all services and housing in a few neighborhoods. All neighborhoods are different, and strategies effective in some areas might not be successful to meet the unique needs of another area. The Department of Homelessness and Supportive Housing (HSH) is working to increase geographic diversity and options for clients in their portfolio. Public transportation options are important in this work, as geographic equity in housing must be complemented with equity in transit options.

Figure 74. Unsheltered and Sheltered Homeless by District, 2022
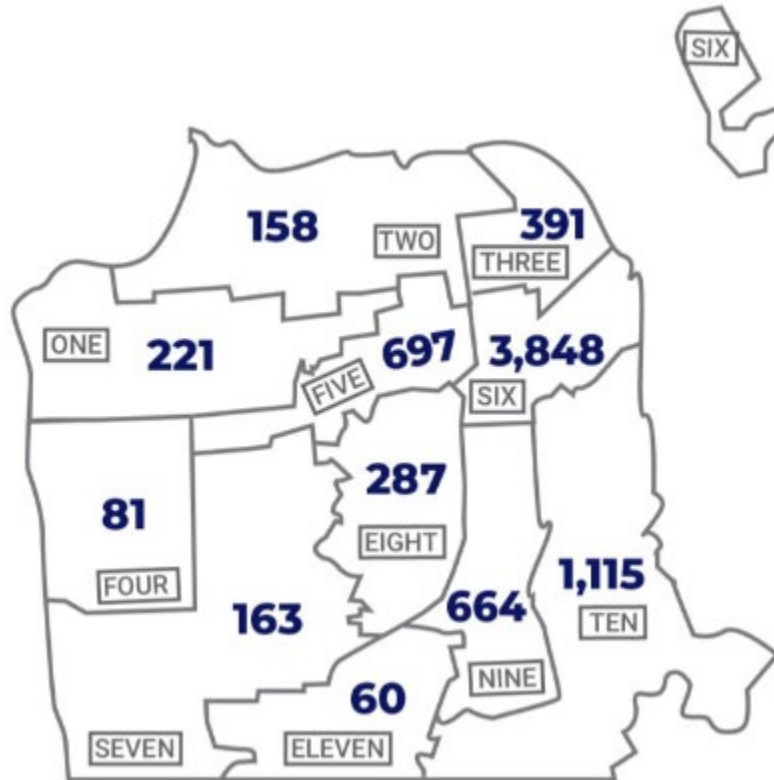
Source: 2022 San Francisco Point-In-Time Count Reports, Department of Homelessness and Supportive Housing.
Note: An additional 69 persons were residing in confidential or scattered site sheltered locations in San Francisco on the night of the Point-in-Time Count. The map displays data per 2012 Supervisorial District lines.

Priority Equity Geographies

Priority Equity Geographies are identified through the Department of Public Health's (DPH) Areas of Vulnerability developed in 2016 as part of their Community Health Needs Assessment (Figure 75).

This methodology designates a census tract as "vulnerable" if it has one of the city's highest rates of deep poverty and reports a high population of people of color, youth or seniors, people experiencing unemployment, people with an education level of high school or less, limited English proficient people, linguistically isolated households, or people with a disability. Specifically, a census tract must meet at least one of the following criteria:

- Top 1/3rd for < 200% poverty or < 400% poverty & top 1/3rd for persons of color **OR**

- Top 1/3rd for < 200% poverty or < 400% poverty & top 1/3rd for youth or seniors (65+) **OR**

- Top 1/3rd for < 200% poverty or < 400% poverty & top 1/3rd for 2 other categories (unemployment, high school or less, limited English proficiency persons, linguistically isolated households, or disability)

In addition to these criteria, SF Planning also considered the size of an area identified as vulnerable and its proximity to High Opportunity Areas (aka Well-resourced Neighborhoods).

The Priority Equity Geographies will be SF Planning's primary methodology for identifying where to target policies to counteract disinvestment. These geographies not only identify the location of vulnerable populations, but, by extension, identify neighborhoods that report high instances of inequal access to opportunities and life outcomes. In the following section, this report expands upon the social, racial and geographic variables that correlate with disparities in accessing resources and opportunity. In short, the Priority Equity Geographies also overlaps with geographies that report lower education outcomes, median home values, and job access, while reporting higher rates of traffic injury, and higher environmental justice burdens.

Priority Equity Geographies is a more accurate and precise analysis tool than other methodologies, such as HUD's R/ECAP areas and HCD's High Segregation and Poverty Areas, because it better contextualizes poverty and vulnerability in San Francisco. It is important to note, however, that the Priority Equity Geographies overlap with many of the geographies identified in R/ECAP and areas of High Segregation and Poverty. For example, other methodologies typically define poverty by the federal poverty line. The annual income threshold for the federal poverty level for a household of 2 people in 2021, however, was less than $17,420. In San Francisco, which has a much higher cost of living compared to many other geographies in the country, being at even two times the federal poverty level (less than $34,840 for a two-person household in 2021) can leave a household in extreme relative poverty.

In addition to considering poverty, the Priority Equity Geography methodology also identifies areas in the city that have high concentrations of other vulnerable demographics, including high rates of people of color, seniors, youth, unemployment rates, high school or less educational attainment, limited English proficiency, linguistically isolated households, or disability. This is unlike R/ECAP and the High Segregation and Poverty Areas, which only consider race/ethnicity in addition to income. These variables are important to consider because these represent residents at the intersection of multiple social and economic vulnerabilities. Among low-income San Franciscans, the residents in these geographies face multiple hurdles to economic and housing security.

The Priority Equity Geographies are the same geographies DPH uses in planning their policies and services. Using the same methodology is essential to ensuring coordinated action across city agencies and to address social and racial inequities than span across multiple dimensions of civic and social life. Given these realities, the Priority Equity Geographies is a necessary tool of analysis to identify priority neighborhoods for place-based interventions, support, and resources.

Figure 75. Priority Equity Geographies

Priority Equity Geographies: Department of Public Health Areas of Vulnerability
SAN FRANCISCO
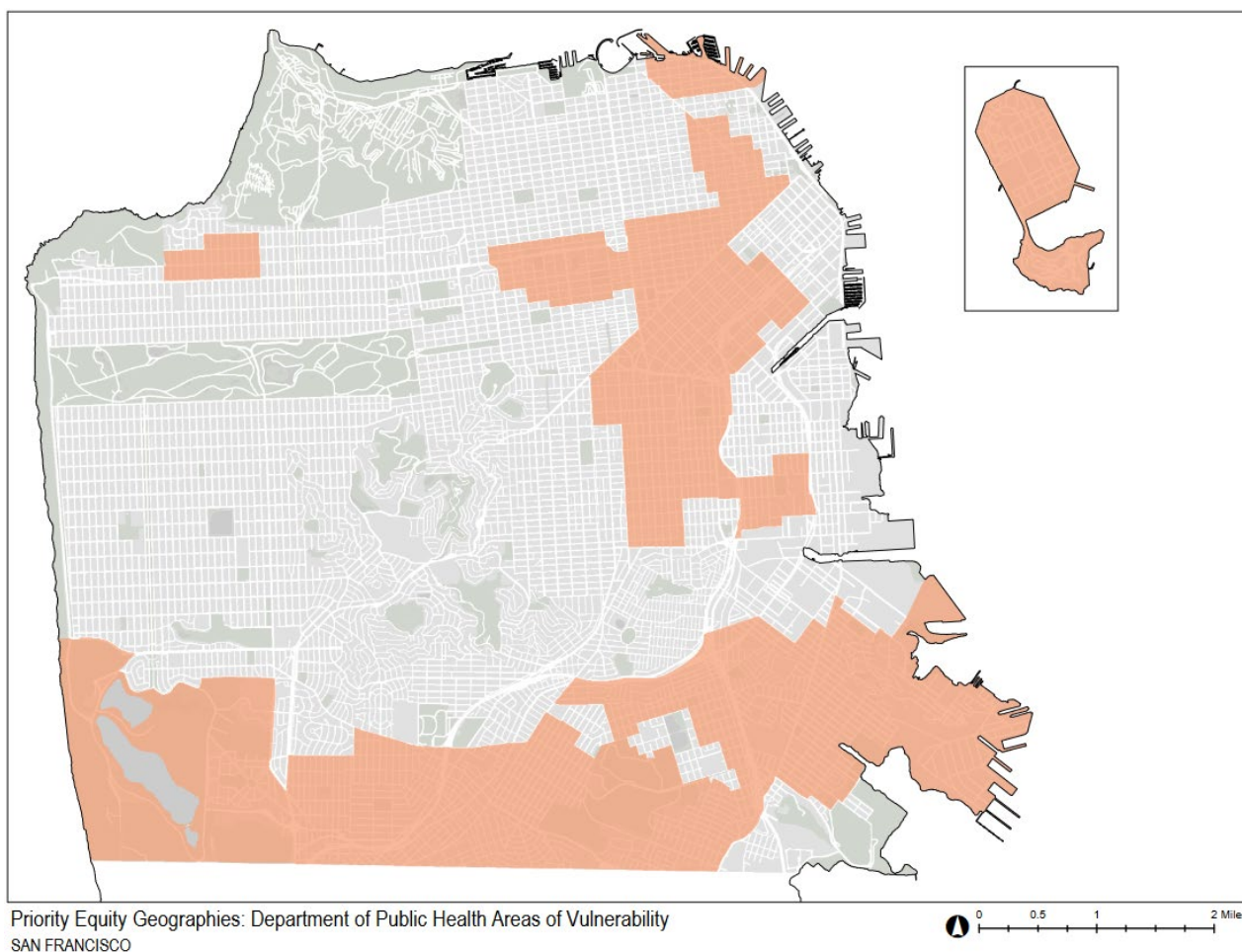
Assessment of Disparities in Access to Opportunity
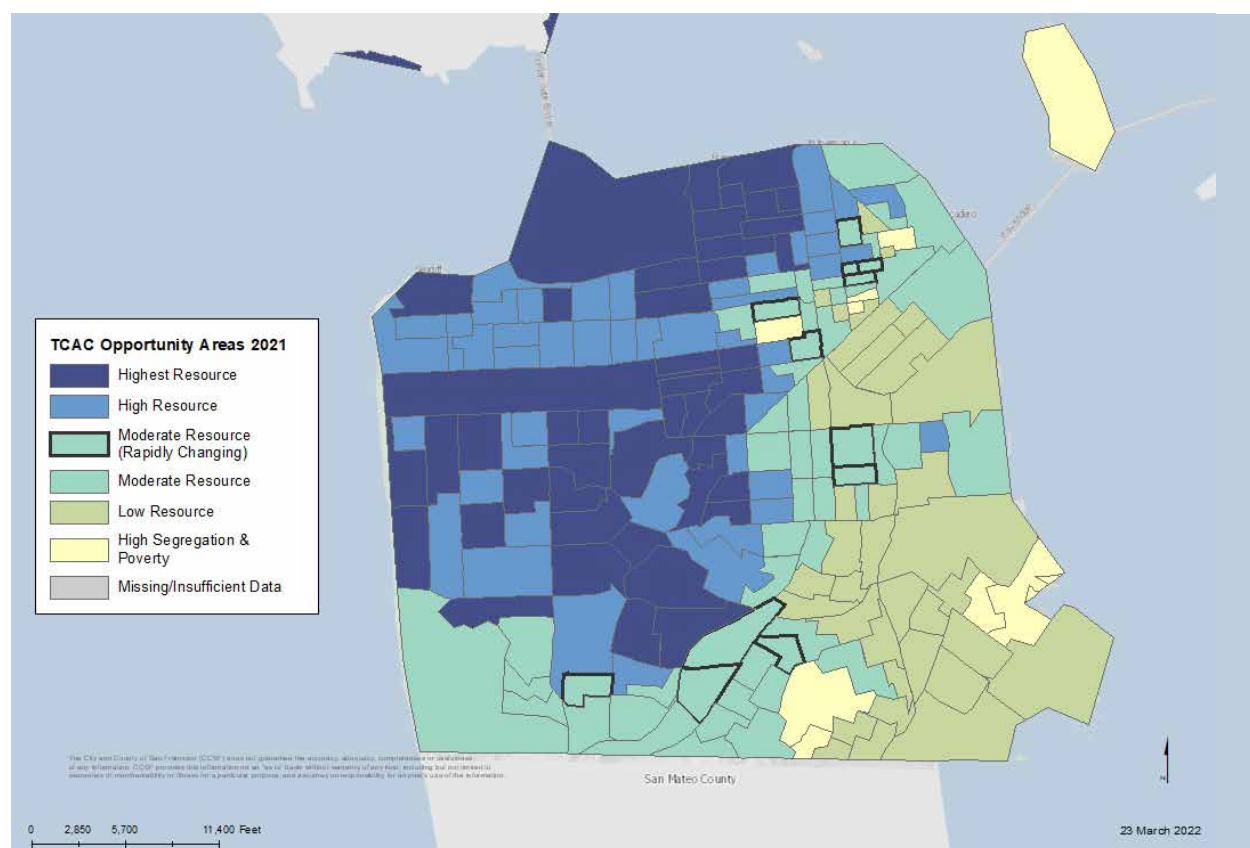
TCAC 2021 Opportunity Map

The State Tax Credit Allocation Committee (TCAC) from the Department of Housing and Community Development (HCD) and the Othering and Belonging Institute at UC Berkeley created the state's Opportunity Maps to evaluate disparities in access to opportunities and resources. The maps are meant to guide affordable housing programs and housing policy to address segregation and disinvestment. The Opportunity Maps calculate regional opportunity index scores for each census tract using twenty-one indicators grouped in four major categories: economic, environmental, education, and poverty and racial segregation. The individual indicators range from job proximity to high school graduation rates to drinking water contaminants. The criterion for the selected indicators is based on peer-reviewed research that found linkages between these indicators and improved outcomes for low-income families, particularly children.

Figure 76 shows the San Francisco's TCAC 2021 Opportunity Map. The map shows higher resource areas are located in the center, north, and west of San Francisco. These areas tend to have higher incomes, higher home ownership, and higher educational, employment, and health outcomes. As prior sections have shown, higher opportunity areas tend to concentrate higher income households and white households. Meanwhile, lower resource areas are located in the east and south and tend to be home to people of color and to areas of concentrated poverty.

Table 52 shows the racial and ethnic breakdown for each of the classifications in San Francisco's Opportunity Map. Table 53 compares the median household incomes for each of these classifications. These breakdowns show how disparate racial and economic demographics are in terms of access to resources and opportunities for wellbeing and wealth building.

Since 2005, just 10% of all new housing and 10% of all new affordable housing has been built in higher opportunity areas though these areas cover nearly 52% of the residential land in the city (Figure 78). Only 12% of existing affordable housing units in the city are in higher opportunity areas. In part, this is because 65% of land in higher opportunity areas is limited by zoning to one or two units and much of the remaining area also has fixed restrictions on units allowed, including near major commercial districts and transit lines. Increasing opportunity and equity in San Francisco will mean expanding housing opportunities for people of all incomes in higher opportunity areas of the city.

Figure 76. **TCAC/HCD Opportunity Map for San Francisco, 2021**

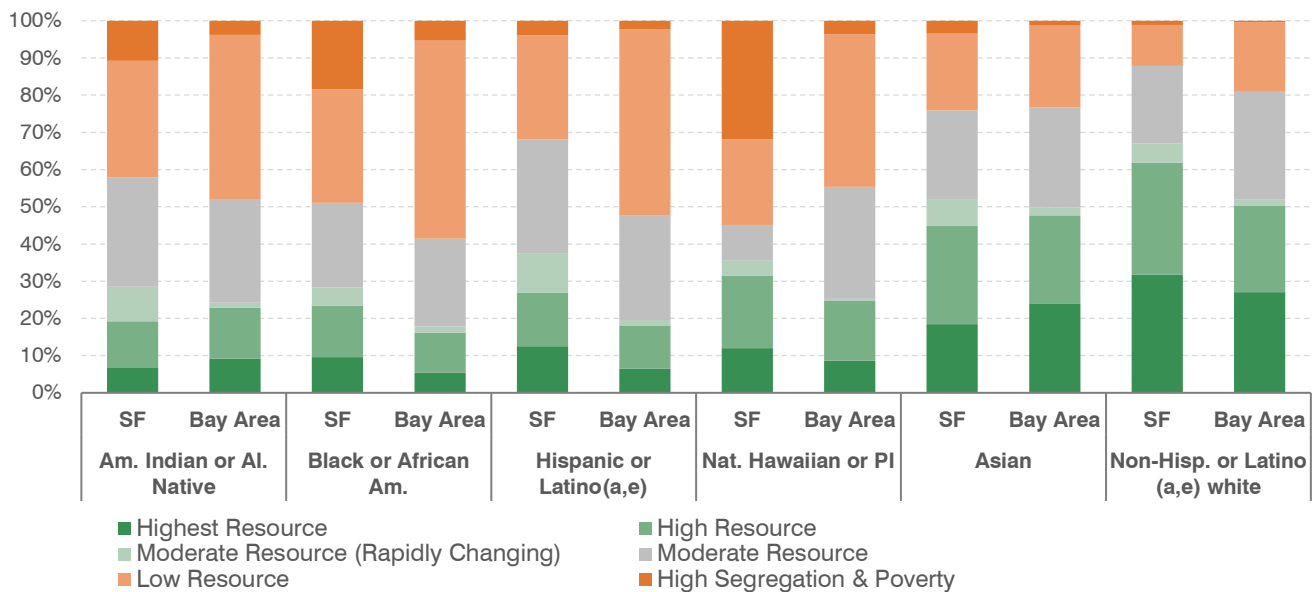Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley

Table 52. Share of population by race and ethnicity for each Opportunity Map classification for San Francisco, 2015–2019

	% SF Population	Highest Resource	High Resource	Moderate Resource (Rapidly Changing)	Moderate Resource	Low Resource	High Segregation & Poverty
American Indian or Alaska Native	0.4%	0.1%	0.2%	0.5%	0.5%	0.6%	1.2%
Black or African American	5.2%	2.2%	2.8%	3.8%	5.0%	8.8%	27.9%
Hispanic or Latino(a,e)	15.2%	8.3%	8.7%	23.7%	20.0%	23.6%	17.2%
Native Hawaiian or Pacific Islander	0.4%	0.2%	0.3%	0.2%	0.1%	0.5%	3.4%
Asian	34.4%	27.8%	35.7%	37.2%	34.8%	39.4%	34.7%
Other	7.7%	3.1%	2.9%	10.2%	11.1%	14.2%	10.8%
Two or More Races	5.6%	5.7%	5.9%	6.3%	5.7%	4.7%	4.5%
Non-Hispanic or Latino(a,e) white	40.5%	56.4%	47.8%	31.4%	35.8%	24.8%	12.9%

Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.
Notes: Light orange means that group is overrepresented for that area; dark orange means that group is overrepresented by twice or more their share of the SF population for that area.

*Figure 77.* Distribution by race and ethnicity for each Opportunity Map classification, 2015–2019

Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.

Table 53. Median incomes by Opportunity Map classification for San Francisco and the Bay Area, 2015–2019

Opportunity Map Classification	San Francisco	Bay Area
Highest Resource	$154,167	$161,448
High Resource	$126,081	$126,752
Moderate Resource (Rapidly Changing)	$108,667	$108,879
Moderate Resource	$93,438	$103,330
Low Resource	$80,500	$74,079
High Segregation & Poverty	$24,474	$31,860

Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.

Figure 78. New housing production in San Francisco.
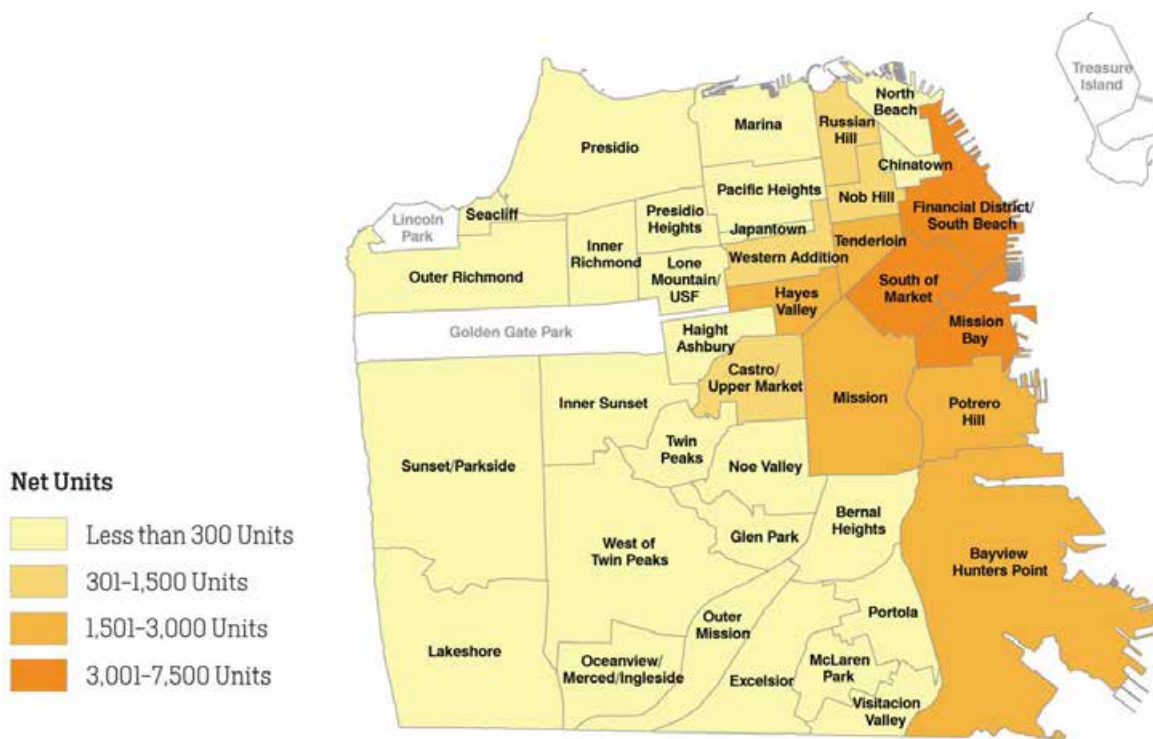
Source: SF Planning.

The Planning Department is preparing a racial and social equity impact analysis for the Housing Element (see Policy 21 of this Housing Element). The department will assess access to opportunity further in that analysis, including in future years with the Housing Element update.

Access to Educational Opportunity

The San Francisco Tax Credit Allocation Committee (TCAC) Opportunity Map includes an Education Score that has four components: math proficiency, reading proficiency, high school graduation rate, and

student poverty rate. It provides an overall measure of geographic access to educational opportunity. Calculations are based on the three schools closest to the centroid of a given census tract to create a tract level score. Data is primarily provided by the California Department of Education. The three components include the following data and reasons for their selection for the Education Score:

- Math and reading proficiency scores are determined by the percentage of fourth graders who meet or exceed literacy or math proficiency standards. HCD states these measurements correlate with upward mobility for low-income children.

- High school graduation rate is based on the percentage of high school cohorts who graduated on time, indicating how well a school is preparing students for the workforce.

- Student poverty rate is based on percent of students not receiving free or reduced-price lunch. HCD explains that racial disparities in school poverty rates experienced by Black and white students are the primary way in which racial segregation in schools leads to Black-white academic achievement gaps.

HCD acknowledges that components of the Education Score are a weighted average and thus may have some limitations in directly reflecting the educational circumstances of residents within a given census tract.

Figure 79 shows the San Francisco TCAC Education Score Map. Comparing this map with concentrations of higher income households (Figure 67) shows that higher education scores correlate with the areas within San Francisco, higher concentrations of white people (Figure 68), and overall higher resourced areas within the TCAC/HCD Opportunity Map (Figure 76). In contrast, lower education scores correlate with concentrations of lower income populations areas (Figure 58), with higher concentrations of people of color (Figure 57) and lower resourced or segregated areas of the Opportunity Map. Areas with lower education scores also align with areas of the city with higher concentrations of rent burden (Figure 44) and overcrowding (Figure 54), particularly in the southern and southwestern areas.

Table 54 provides race and ethnicity and income for the areas within the four education score ranges represented in the map, providing further proof of the intersection between racial and economic segregation and the systemic and structural factors that lead to lack of access to quality educational opportunities.

Generally speaking, educational outcomes are lower for San Francisco residents than for Bay Area residents as a whole (Figure 80), with people of color in San Francisco more segregated into areas of less positive educational outcomes. Given that so few areas of the city have a score of more than .75 (more positive outcomes) (Figure 79), median incomes for the different score ranges aren't as contrasting as those for different opportunity areas (Table 55, Figure 76).

Public schools mainly serve people of color (Table 56). Most students of color are overrepresented in public schools, while white students are greatly underrepresented. The negative compounding effects of segregation and discrimination on students of color are evident: when literacy and math scores at all

grade levels in San Francisco are disaggregated by race and ethnicity and economic advantage,[70] it is evident that economic advantage is a predictor for school achievement disparities for all races, but race and ethnicity is the biggest predictor of all (Figure 81 and Figure 82). Even controlling for economic advantage, Black students have the lowest literacy and math proficiency of all races. This is not a coincidence: racial segregation, poverty concentration and poor access to quality education substantially compound to lower educational opportunities, with Black students suffering the most educational disparities.

Figure 79. TCAC Opportunity Areas Education Score Map by Census Tract, 2021
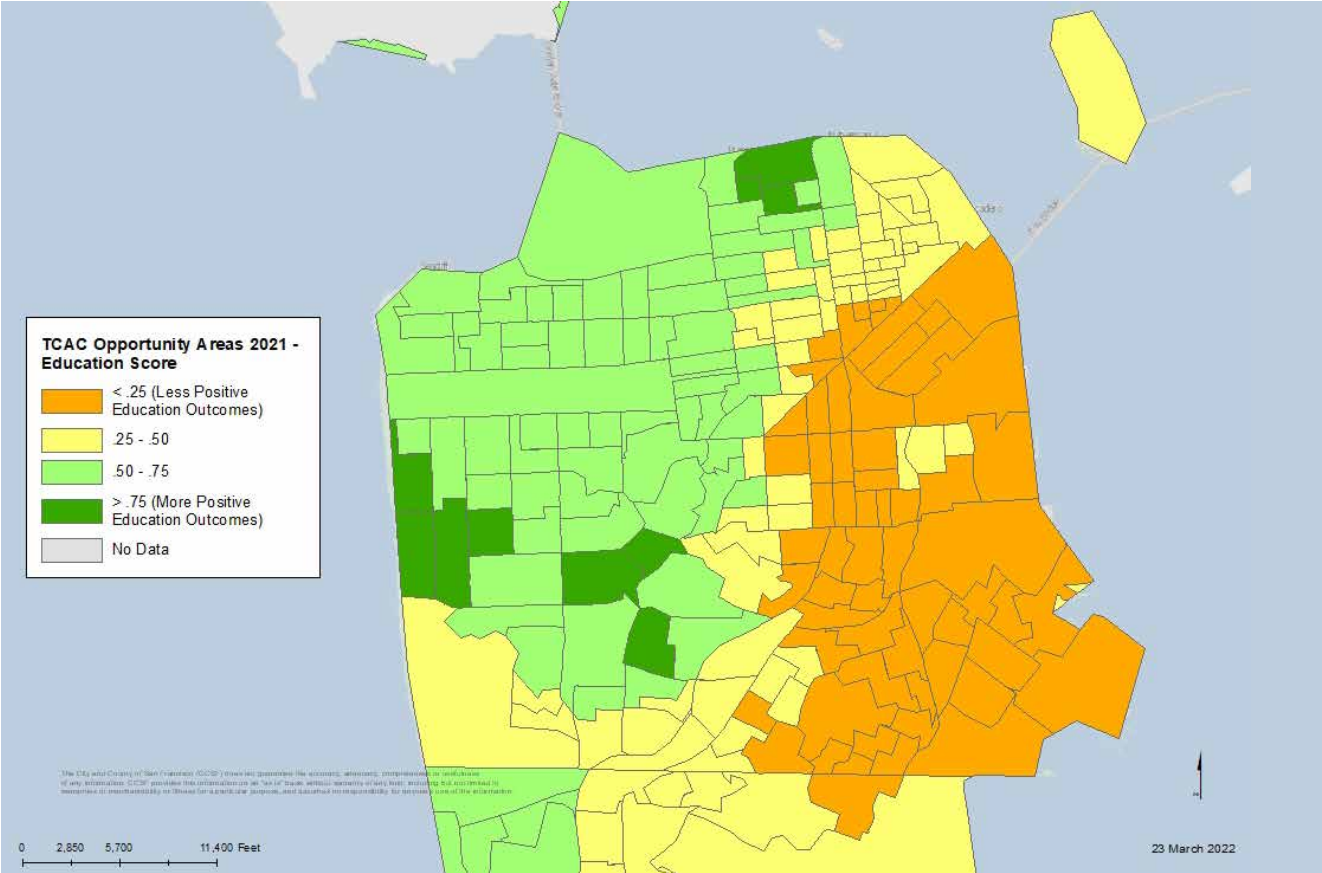
Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley

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70 The California Department of Education identifies economically disadvantaged students as those who are socioeconomically disadvantaged, come from poverty backgrounds or participate in programs such as free lunch programs.

Table 54. Population Share by Race and Ethnicity for Education Score for San Francisco, 2015–2019

	% SF Population	>0.75 (more positive education outcomes)	>0.5 <=0.75	>0.25 <=0.5	<=0.25 (less positive education outcomes)
American Indian or Alaska Native	0.4%	0.1%	0.1%	0.4%	0.7%
Black or African American	5.2%	1.7%	2.6%	5.6%	8.4%
Hispanic or Latino(a,e)	15.2%	7.4%	8.9%	16.0%	23.2%
Native Hawaiian or Pacific Islander	0.4%	0.1%	0.3%	0.2%	0.7%
Asian	34.4%	42.0%	33.0%	37.1%	32.4%
Other	7.7%	3.1%	3.3%	8.1%	13.1%
Two or More Races	5.6%	4.2%	6.2%	5.1%	5.5%
Non-Hispanic or Latino(a,e) white	40.5%	45.2%	50.1%	37.0%	31.8%

Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.
Notes: Light orange means that group is overrepresented for that area; dark orange means that group is overrepresented by twice or more their share of the SF population for that area.

Figure 80. Distribution by race and ethnicity for each Education Score, 2015–2019
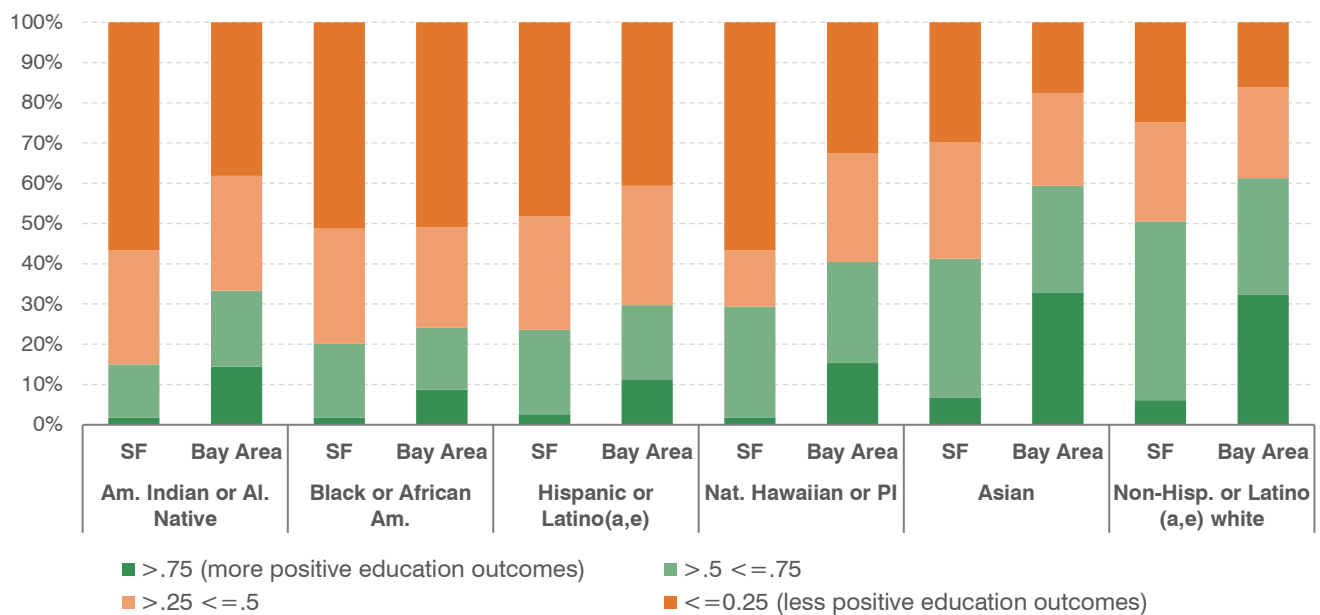
Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.

Table 55. Median incomes by Education Score for San Francisco and the Bay Area, 2015–2019

	San Francisco	Bay Area
>0.75 (more positive education outcomes)	$135,373	$149,485
>0.5 <=0.75	$139,203	$118,271
>0.25 <=0.5	$94,941	$95,813
<=0.25 (less positive education outcomes)	$93,542	$73,862

Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.

Table 56. Public School Enrollment by Race & Ethnicity, 2018–2019

	Public School Enrollment	Share of SF Population (5–17 years old)
Asian	30%	31%
Hispanic or Latino(a,e)	32%	24%
White	14%	27%
African American	8%	6%
Two or More Races	6%	15%
Not Reported	5%	
Pacific Islander	1%	1%
American Indian or Alaska Native	0.3%	0.6%

Source: California Department of Education's Dataquest. ACS 2019 1-year.

The San Francisco Unified School District is looking address school segregation by adopting a new zone-based student assignment policy for elementary schools, which will go into effect in the 2023-2024 school year. This policy was created to address the racial isolation the school system has not been able to reduce through its existing lottery system, and it is intended to diversify school enrollment and increase geographical accessibility to schools based on where families reside. Under the new policy, families choose an elementary school in the zone they live in, prioritizing the preferences of families in Federal public housing or historically underserved areas of San Francisco. As of fall 2022, the school zones have not been published.

Figure 81. Met or Exceeded Standard for English Language Arts/Literacy, SF public schools grades 3 to 8, 2018–2019
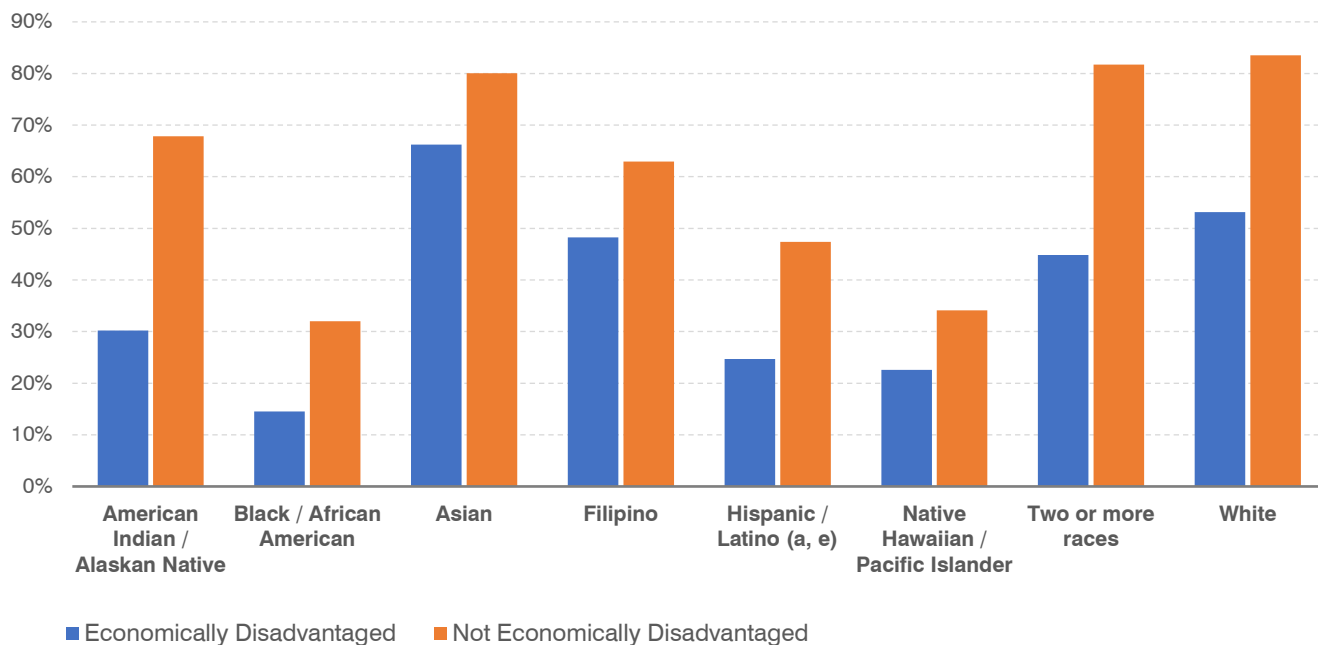
■ Economically Disadvantaged   ■ Not Economically Disadvantaged

Source: California Assessment of Student Performance and Progress, Test Results at a Glance, 2018-2019

Figure 82. Met or Exceeded Standard for Math, SF public schools grades 3 to 8, 2018–2019
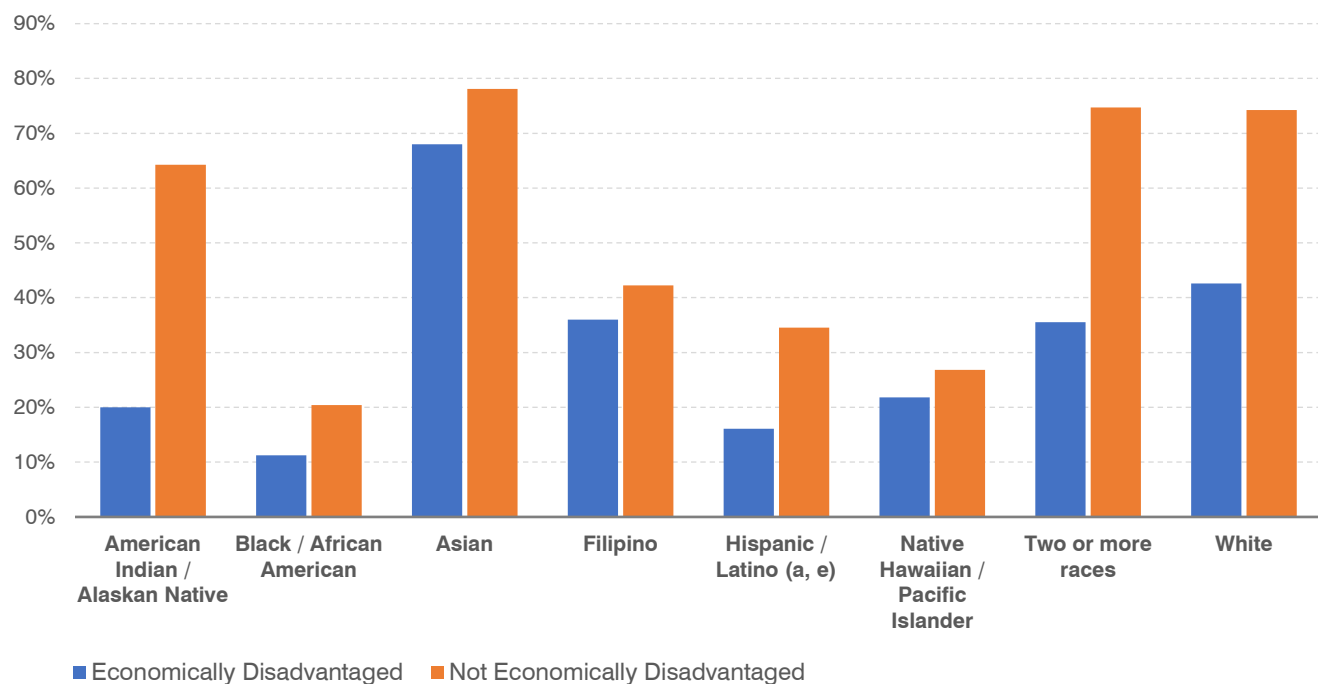
■ Economically Disadvantaged   ■ Not Economically Disadvantaged

Source: California Assessment of Student Performance and Progress, Test Results at a Glance, 2018-2019

Access to Employment Opportunities

The San Francisco TCAC Opportunity Map also includes an Economic Score that has five components: poverty, adult education, employment, job proximity and median home value. This score measures geographic access to economic opportunity. Calculations are based on census tract level data from the American Community Survey 5-year estimates. The five components are measured as follows:

- Poverty is measured as the percent of a tract's residents who live above 200 percent of the federal poverty line. HCD states that poverty rates at the census tract level are strong indicators of an area's level of resources, risks, and opportunities and a predictor for outcomes for children.

- Adult education is measured as the share of adults that have earned a bachelor's degree, as HCD states this measure has been shown to highly correlate with rates of upward mobility for low-income children.

- Employment is measured as the employment rate; it is also highly correlated with rates of upward economic mobility for low-income children. HCD states that areas with low levels of employment see outcomes like those with high poverty rates, including poor health outcomes, low birthweight babies, and violent crime.

- Proximity to jobs considers the distance traveled by workers earning $1,250 a month or less, as well as the number of jobs available.

- Finally, median home value is used as a proxy for neighborhood quality and community resources, as HCD states research suggests that neighborhood characteristics, such as school quality, public resources, crime rates, environmental quality and even perceived social benefits are all reflected in home values.

Research has also shown that "social and economic deprivation during childhood and adolescence can have a lasting effect on individuals, making it difficult for children who grow up in low-income families to escape poverty when they become adults."[71]

The Economic Score Map shows that areas with the lowest economic scores match areas with high racial segregation and poverty concentration (Figure 83). In fact, American Indian or Alaska Native, Black or African American, and Native Hawaiian or Pacific Islander populations are overrepresented in these areas by more than twice their share of the total San Francisco population (Table 54). The median income for the lowest economic score range is less than four and half time that of the areas with the highest economic score rage (Table 58); when compared to the Bay Area, it is also lower than the median income for the same economic care range. High racial segregation and poverty areas like Chinatown, Tenderloin, Fillmore/Western and Bayview Hunters Point even when they have high job proximity indexes (access to a large number of jobs at shorter distances) (Figure 85), they still have low scores for economic opportunity. This signals that current systems and programs have not connected

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71 https://www.nccp.org/publication/childhood-and-intergenerational-poverty/

residents in these areas to existing opportunities near their neighborhoods, due to structural and systemic inequities of these systems

The Economic Score Map correlates less directly with high opportunity maps, compared to the Education Score Map (Figure 79). As shown in the last section, higher education scores correlate more closely with areas with overall greater resources and higher concentration of higher income households and white households, and lower education scores with areas with higher concentrations of extremely low- to moderate-income households and people of color. However, the Economic Score map shows higher scores for many neighborhoods on the eastern side of the city with larger shares of people of color and extremely low- to moderate-income households (such as parts of SOMA, the Mission, Bernal Heights, Islais Creek and the northern part of Bayview Hunters Point). The higher economic scores in these neighborhoods are also in part due to changing neighborhood demographics and home values. In recent years, rising economic pressures from the housing affordability crisis and a shift towards a preference for city living has meant that these neighborhoods have experienced greater displacement and gentrification. As lower-income people and communities of color have been displaced or moved out (from the Mission, for example) higher income households have moved in, influencing these higher scores. Greater demand for limited housing options in these areas also increased home values, which also influenced these higher scores. San Francisco is a job-rich city and despite the segregation that low-income groups and certain racial groups experience in the lowest scored areas, residents have higher access to economic opportunity in San Francisco than in the Bay Area (Table 58). However, while the Economic Score Map may be showing higher economic opportunities, it does not reflect who gets to benefit from increased economic opportunities.

Table 57. Population Share by Race and Ethnicity for Economic Score for San Francisco, 2015–2019

	% SF Population	>0.75 (more positive economic outcomes)	>0.5 <=0.75	>0.25 <=0.5	<=0.25 (less positive economic outcomes)
American Indian or Alaska Native	0.4%	0.3%	0.3%	0.5%	1.1%
Black or African American	5.2%	2.9%	4.6%	9.1%	20.4%
Hispanic or Latino(a,e)	15.2%	11.5%	18.5%	22.6%	21.1%
Native Hawaiian or Pacific Islander	0.4%	0.2%	0.4%	0.5%	2.1%
Asian	34.4%	26.6%	45.2%	49.7%	31.7%
Other	7.7%	4.6%	10.0%	13.6%	13.8%
Two or More Races	5.6%	5.9%	5.5%	4.6%	5.0%
Non-Hispanic or Latino(a,e) white	40.5%	54.0%	27.7%	15.6%	20.0%

Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.
Notes: Light orange means that group is overrepresented for that area; dark orange means that group is overrepresented by twice or more their share of the SF population for that area.

Figure 83. TCAC Opportunity Areas Economic Score Map by Census Tract, 2021
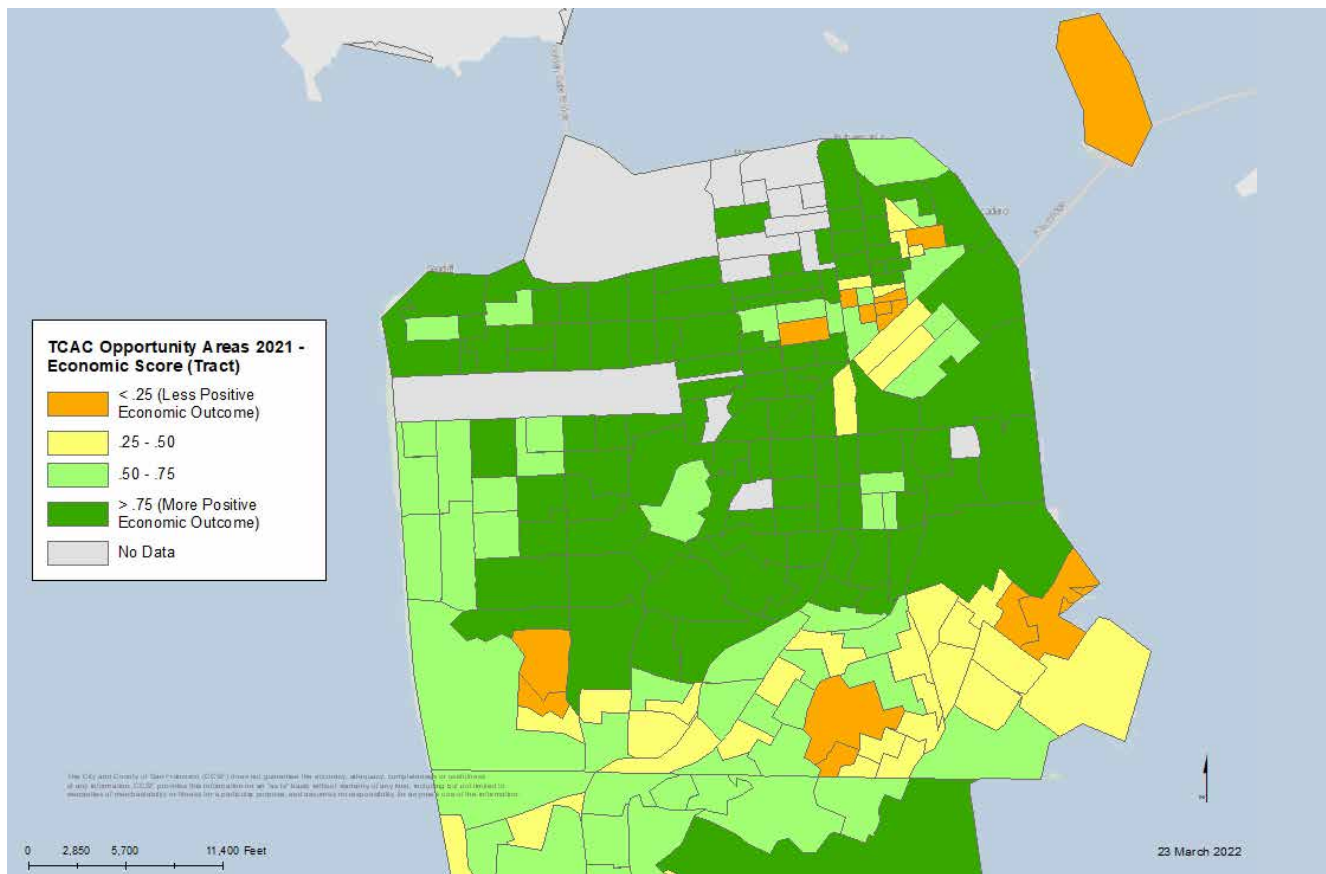
Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley

**Figure 84.** Distribution by Race and Ethnicity by Economic Score, 2015–2019

Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.

Table 58. Median Incomes by Economic Score for San Francisco and the Bay Area, 2015–2019

	San Francisco	Bay Area
>0.75 (more positive economic outcomes)	$142,623	$152,857
>0.5 <=0.75	$94,286	$124,904
>0.25 <=0.5	$75,223	$97,833
<=0.25 (less positive economic outcomes)	$29,919	$67,314

Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.

Figure 85. HUD's Job Proximity Index, 2014–2017
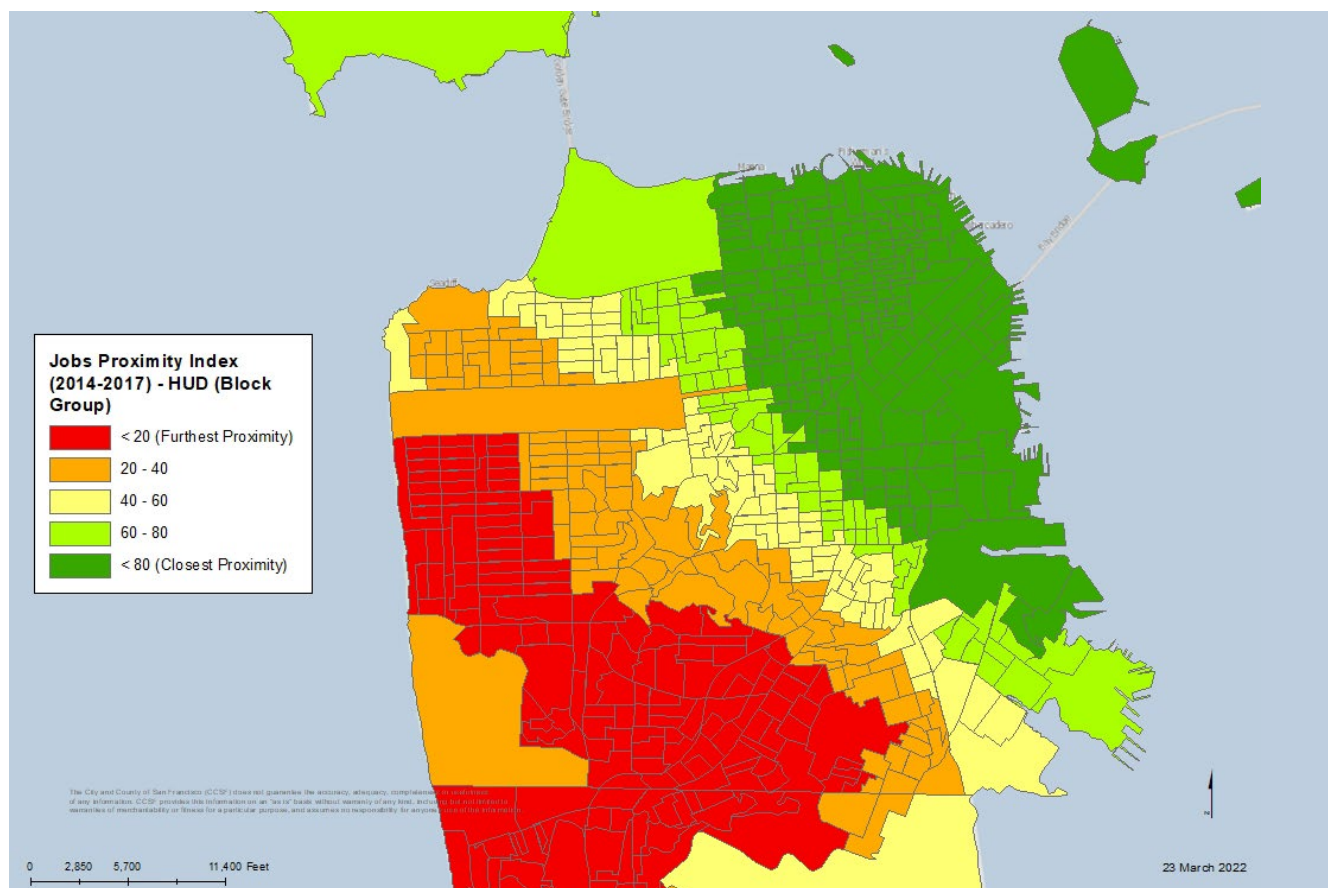
Source: HUD.

Higher rates of unemployment occur in the southern part of the city, particularly in the southeastern part of the city, along with Treasure Island (Figure 86). These areas align with higher concentrations of lower income areas and communities of color. Locations of major universities, including San Francisco State and University of San Francisco also show higher concentrations of unemployment as some students may not be working while in school, especially those who are living on campus.

Figure 86. Map of Unemployment Rate by Census Tract, 2014–2019
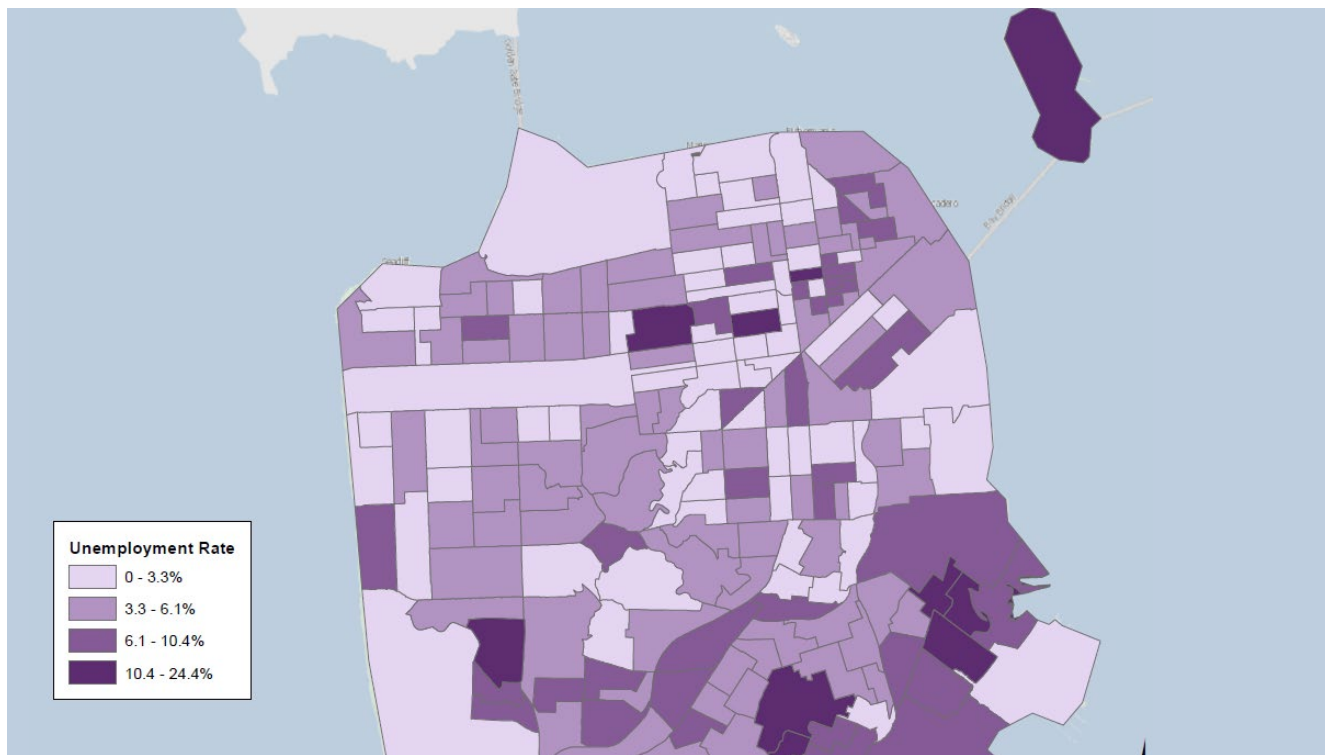
Source: ACS 2018 5-Year Estimates.

Access to Employment and Transportation Opportunities

SFMTA Service Equity Strategy

San Francisco has an extensive public transit system that covers almost every corner of the city. However, frequency, reliability, crowding, and safety (perceived or real) differ depending on mode and geography. Frequency refers to how often a transit vehicle on a given route arrives at a given stop. Reliability refers to transit vehicles arriving at their stops at anticipated time intervals on a consistent basis. Frequency and reliability can be affected by driver availability, maintenance issues, and/or congested streets. And crowding refers to the amount of people on a transit vehicle and can result from high ridership, as well as reliability and frequency issues.

In 2018, the San Francisco Municipal Transportation Agency (SFMTA) published its Service Equity Strategy. The purpose of the strategy was to improve transit performance in select neighborhoods based on percentage of low-income households, private vehicle availability, race/ethnicity demographics, and concentration of affordable and public housing developments to reduce transit disparities. The SFMTA identified neighborhoods (Figure 87) overlap with low-resourced areas and areas of high segregation and poverty concentration. SFMTA also identified Muni routes heavily used by people of color and low-income transit riders, called Equity Strategy routes.

SFMTA conducted extensive outreach and engagement in these neighborhoods to identify the top issues facing riders on the Equity Strategy routes. Findings showed that top challenges for people living in the Equity Strategy neighborhoods and depending on those routes were regarding reliability, frequency and crowding (Table 59.). All three challenges cost residents time in getting to their destinations; all three challenges were persistent issues in these Equity Strategy geographies.

Figure 87. 2018 Equity Strategy Report Neighborhoods.

Source: Muni Service 2018 Equity Strategy Report.

Table 59. SFMTA survey results on priority Equity Strategy routes.

Source: Muni Service 2018 Equity Strategy Report.

Muni Equity Transit Line	Top Challenge Identified by Riders
23 Monterey	It doesn't come often enough
44 O'Shaughnessy	It doesn't come often enough
54 Felton	It doesn't come often enough
29 Sunset	It doesn't come often enough / It is too crowded
24 Divisadero	It gets delayed
19 Polk	It doesn't come often enough
56 Rutland	It is too crowded
10 Townsend	It gets delayed / It is too crowded
52 Excelsior	It doesn't come often enough
43 Masonic	It is too crowded
48 Quintara-24th St	It doesn't come often enough
K Ingleside	It doesn't come often enough
M Ocean View	It doesn't come often enough
31 Balboa	It doesn't come often enough
9 San Bruno	It is too crowded
21 Hayes	It gets delayed

ConnectSF

Over the last few years, the city has led a multi-year process to envision, plan and build a more effective, equitable, and sustainable transportation system for San Francisco's future, "ConnectSF." The city developed a 50-year vision of San Francisco's future through a collaborative community process that included over 5,000 individuals and 60-plus organizations. The vision will guide plans and policies for the city and its transportation system.

ConnectSF's goals shaped by the vision consist of equity, economic vitality, environmental sustainability, safety and livability, and accountability and engagement.

In December 2019, the city published a Statement of Needs assessment. The report describes San Francisco's existing conditions (year 2015) and the transportation deficiencies that must be addressed to reach the ConnectSF vision. The report identified inequitable trends for Metropolitan Transportation Commission's defined Communities of Concern relative to non-Communities of Concern. The criteria for communities of concern accounts for communities with high populations of seniors, people with disabilities, people with limited English proficiency, single-parent households, zero-car households, low-income households, cost-burdened renters or minority households (Figure 88).
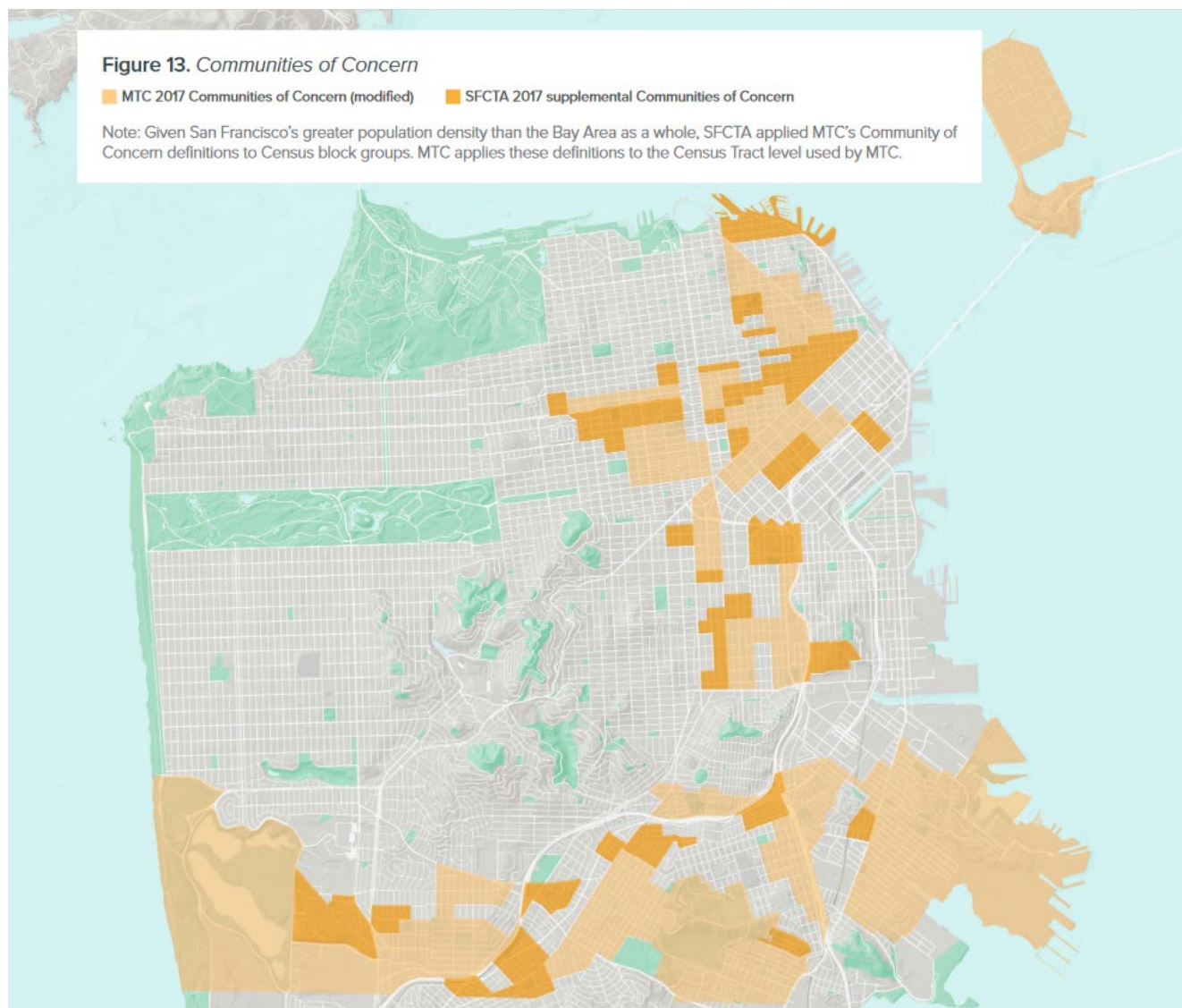
The ConnectSF Statement of Needs Report identifies that communities of concern have shorter commute travel times compared to non-communities of concern, 21.7 minutes vs. 25.1 minutes. The

report also identifies that communities of concern can access approximately 996,700 jobs accessible by a 30-minute car trip. Non-communities of concern can access slightly fewer jobs by a 30-minute car trip, or approximately 985,800 jobs. The report identifies that communities of concern can access approximately 512,800 jobs accessible by a 45-minute transit trip. Non-communities of concern can access slightly fewer jobs by a 45-minute transit trip, or approximately 492,300 jobs. Communities of concern also have a greater share of population with access to high-quality transit than non-communities of concern: 94.1% compared to 85.3%. High-quality transit is defined as living within either 0.25 mile of a rapid bus stop or light rail stop or within 0.5 mile of rail stop with dedicated right of way with frequencies better than or equal to 10 minutes.

Although communities of concern generally have shorter commute travel times and greater access to jobs by cars and transit, there are disparities within the communities of concern. Job access is a significant issue for geographies with high segregation and poverty concentration in southeast San Francisco, where there are areas of high segregation and poverty concentration, and geographies in the south and on the western edge of the city with higher concentrations of extremely low- to moderate-income households. Figure 89 shows the number of jobs residents can access within a 45-minute transit trip. Areas with higher access to jobs through transit generally appear in the northeastern corridor of the city and along commercial and neighborhood commercial districts.

Figure 90 shows a similar trend for the auto-access scenario. In this scenario, job access by private automobile is highly concentrated in the northeast corridor. Areas zoned for residential use outside of the northeast corridor are not able to access as many jobs via a 30-minute auto trip. The most affected area in this scenario is the western edge of the city, followed by the Hunters Point area.

Figure 88. MTC 2017 Communities of Concern.

Figure 13. *Communities of Concern*

▪ MTC 2017 Communities of Concern (modified) ▪ SFCTA 2017 supplemental Communities of Concern

Note: Given San Francisco's greater population density than the Bay Area as a whole, SFCTA applied MTC's Community of Concern definitions to Census block groups. MTC applies these definitions to the Census Tract level used by MTC.

Source: ConnectSF Statement of Needs Report.

Figure 89. Jobs accessible within a 45-min transit trip, 2015
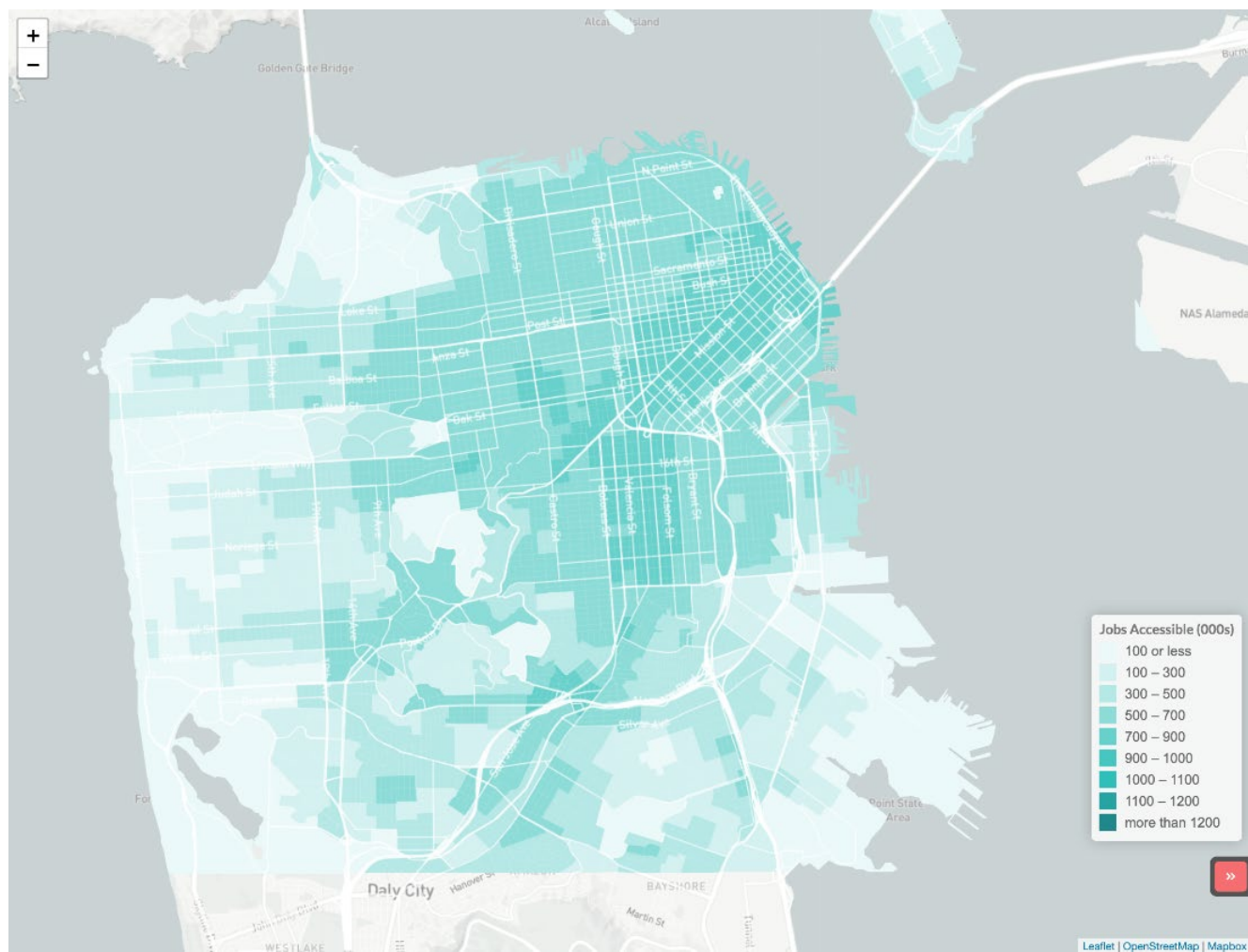
Source: ConnectSF. Note: This includes job locations in San Francisco and other counties. These estimates are broken down by Travel Analysis Zones (TAZs), which are spatial units used in travel modeling and analysis.

*Figure 90.* Jobs accessible within a 30-min car trip, 2015
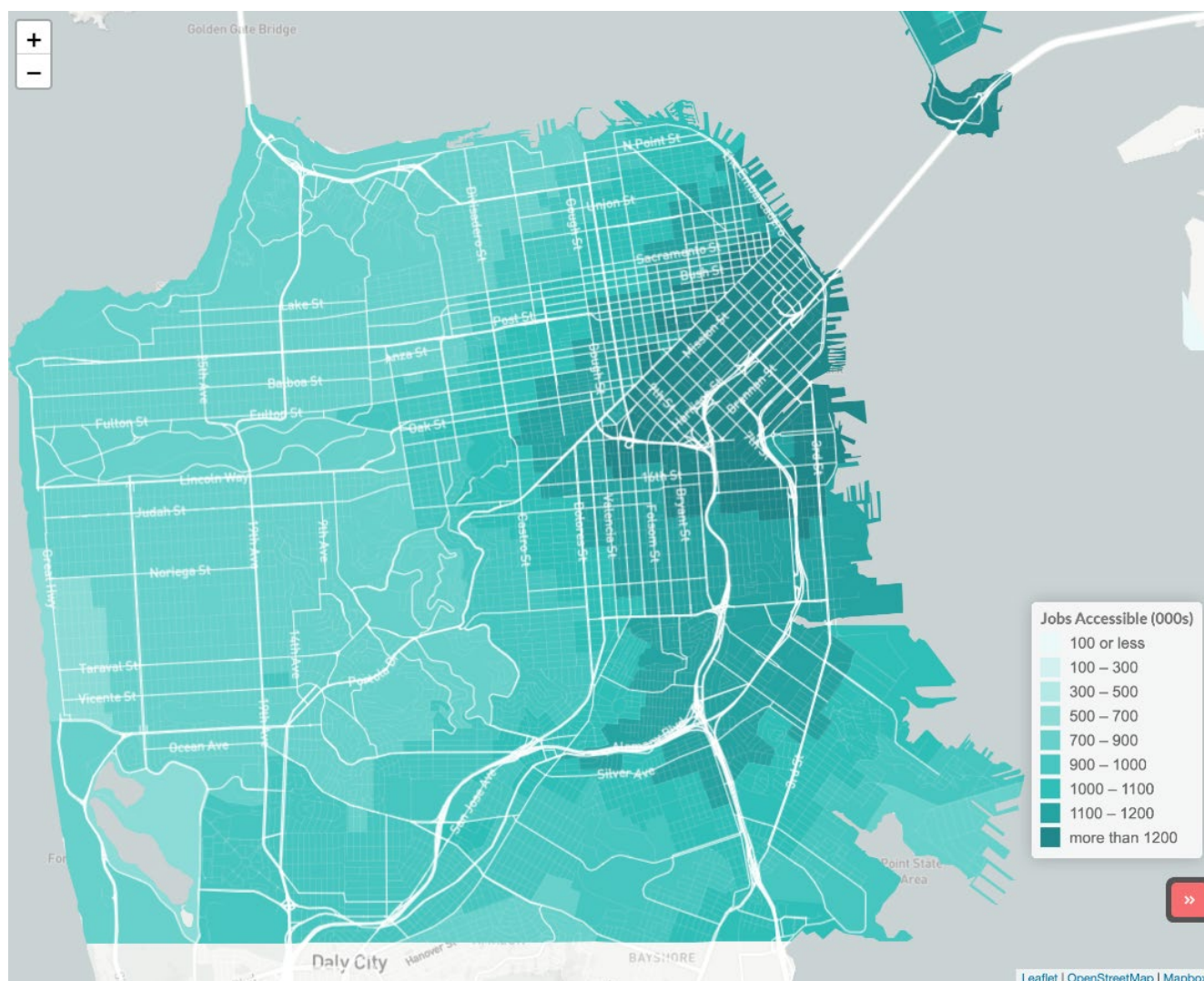
Source: ConnectSF. Note: This includes job locations in San Francisco and other counties. These estimates are broken down by Travel Analysis Zones (TAZs), which are spatial units used in travel modeling and analysis.

Safety

Although not an access to opportunity analysis requirement, safety places a significant role in access.

While R/ECAP and High Segregation and Poverty areas (Figure 63) in the northeastern corridor of the city have greater access to jobs and transit options, these areas are prone to a high number of pedestrian and bicycle collisions. Figure 91 shows the Vision Zero high injury network and its disproportionate presence in areas like the Tenderloin, Chinatown, SOMA, Fillmore/Western Addition and parts of the Mission which are home to a higher concentration of people of color, low-income communities and special needs groups. These three groups are disproportionately experiencing unsafe pedestrian and bicycle conditions in these areas.

Figure 91. Vision Zero High Injury Network
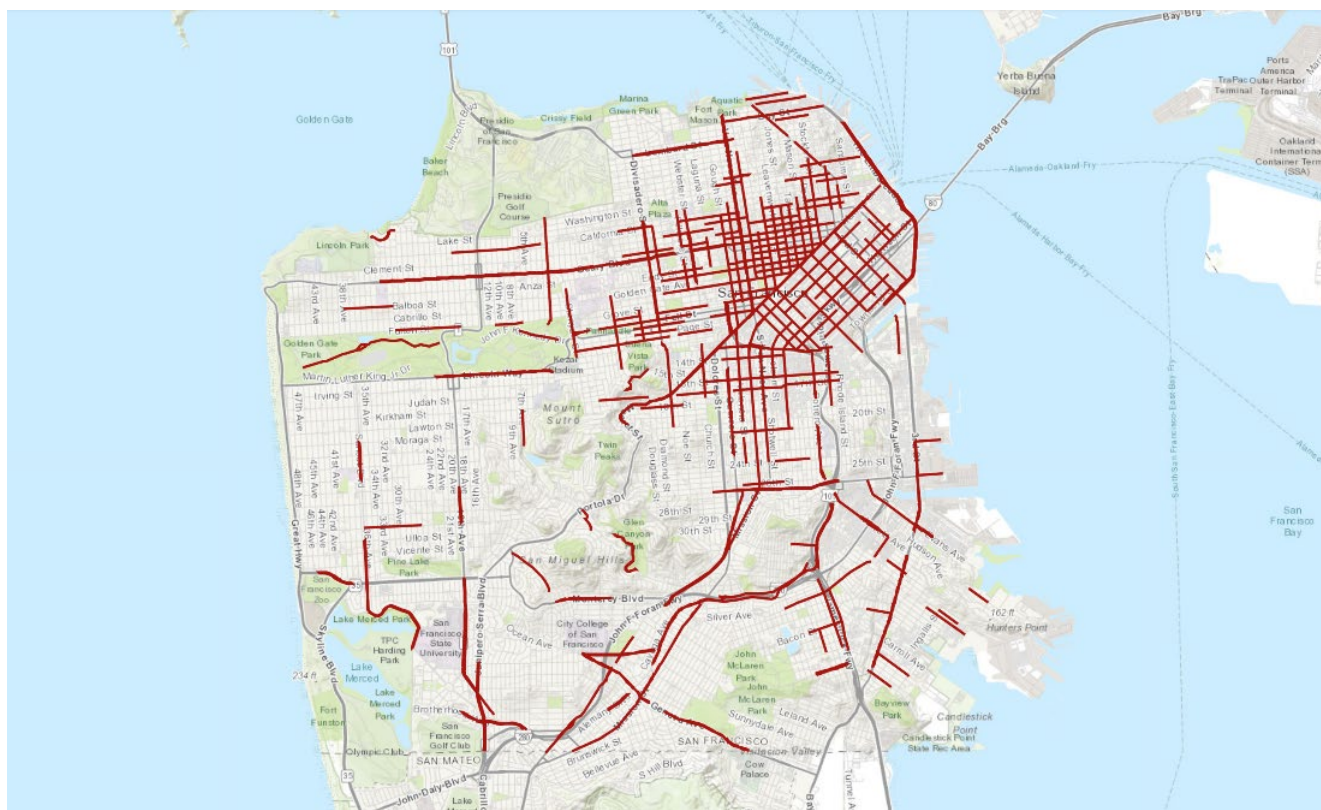
Source: Vision Zero SF, San Francisco Department of Public Health, SFMTA
Note: This map identifies the high injury network, which uses severe and fatal injury data from Zuckerberg San Francisco General, SF Police Department, Crossroads Software Traffic collision database, Emergency Medical Services, and the Office of the Medical Examiner. It maps street segments in San Francisco that have a high number of traffic fatalities and severe injuries, which pose safety concerns for all types of road users, including pedestrians, bicyclists, and people driving vehicles. This data is shared with CCSF to help inform where interventions could save lives and reduce injury severity.

Access to a Healthy Environment

The San Francisco Planning Department defines Environmental Justice as "the equitable distribution of environmental benefits and the elimination of environmental burdens to promote healthy communities where everyone in San Francisco can thrive. Government should foster environmental justice through processes that address, mitigate, and amend past injustices while enabling proactive, community-led solutions for the future."[72] The term "environmental racism" recognizes that American Indian, Black, and other communities of color have historically borne the brunt of environmental burdens and poor health through intentional and systemically racist actions. These same communities have been devastated by the COVID-19 pandemic, as the social, economic, and health impacts of the disease have disproportionately impacted communities of color.

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72   https://sfplanning.org/project/environmental-justice-framework-and-general-plan-policies

The impacts of segregation and discrimination track across a spectrum of environmental justice topics, which will be covered in the Environmental Justice Framework.[73] Based on guidance from Senate Bill 1000, the Environmental Justice Framework will cover the following topics:

- Clean and healthy environments (pollution reduction)
- Climate resilience and justice
- Healthy food access
- Physical activity
- Safe, healthy and affordable homes
- Equitable and green jobs
- Healthy public facilities
- Empowered neighborhoods (civic engagement).

The Environmental Justice Communities Map was developed by the San Francisco Planning Department to meet the requirements of CA Senate Bill 1000 (Figure 92). The legislation requires that municipalities identify where "Disadvantaged Communities" are located, defined as areas facing elevated pollution burden coupled with a high incidence of low-income residents, a measure known as Environmental Justice Burden. This map combines environmental and demographic data to describe areas in San Francisco that have higher pollution burden and are predominantly low-income. In addition, this map provides a starting point for dialogue with stakeholders (public transparency) and for making informed decisions at the policy and legislative level. The map is based on CalEnviroScreen, a tool created by CalEPA and OEHHA that maps California communities that are most affected by pollution and other health risks. It also includes local data on pollution burden and socioeconomic disadvantage.

The Environmental Justice Map uses a spectrum to describe environmental justice burdens. Higher burdened areas are shown in red and dark orange while less burdened areas are shown in green. In San Francisco, the highest environmental burdens are in neighborhoods along the eastern side of the City in neighborhoods including Chinatown, Tenderloin, South of Market, Mission, Bayview Hunters Point, Visitation Valley, Western Addition, Treasure Island, Oceanview/ Merced/ Ingleside, and the Outer Mission. The higher burdened areas match areas of high segregation and poverty concentration and low-resources in the TCAC Opportunity Map (Figure 76), as well as areas with high concentrations of extremely low- to moderate-income residents (Figure 58) and communities of color (Figure 57).

The Planning Department has overlaid the Environmental Justice map with several indicators of environmental health. The following describes the trends from some of those indicators.

Life Expectancy
Life expectancy is used commonly as a measure of the health of a population. San Francisco's average life expectancy is 80 years. The areas mapped in dark gray on Figure 93 indicate areas with lower overall life expectancies while areas in the lighter colors indicate higher average life expectancies.

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73 At the time of publication of this report, SF Planning is working on drafting an EJ Framework which is scheduled to be published by Winter 2022.

In the case of life expectancy, there is a direct trend between lower life expectancy and higher concentrations of extremely low- to moderate-income populations. Areas of poverty, and thus lower life expectancy, occur in the areas with higher populations of Black, American Indian communities, and other people of color (Figure 56). In fact, in 2017, the life expectancy for Black and Pacific Islander people in San Francisco was 11 to 15 years lower than the highest life expectancies (Table 60). Discrimination, segregation, exclusion, and economic and housing disparities compound to impact health outcomes directly and literally lower the life expectancy of the communities most affected by these issues.

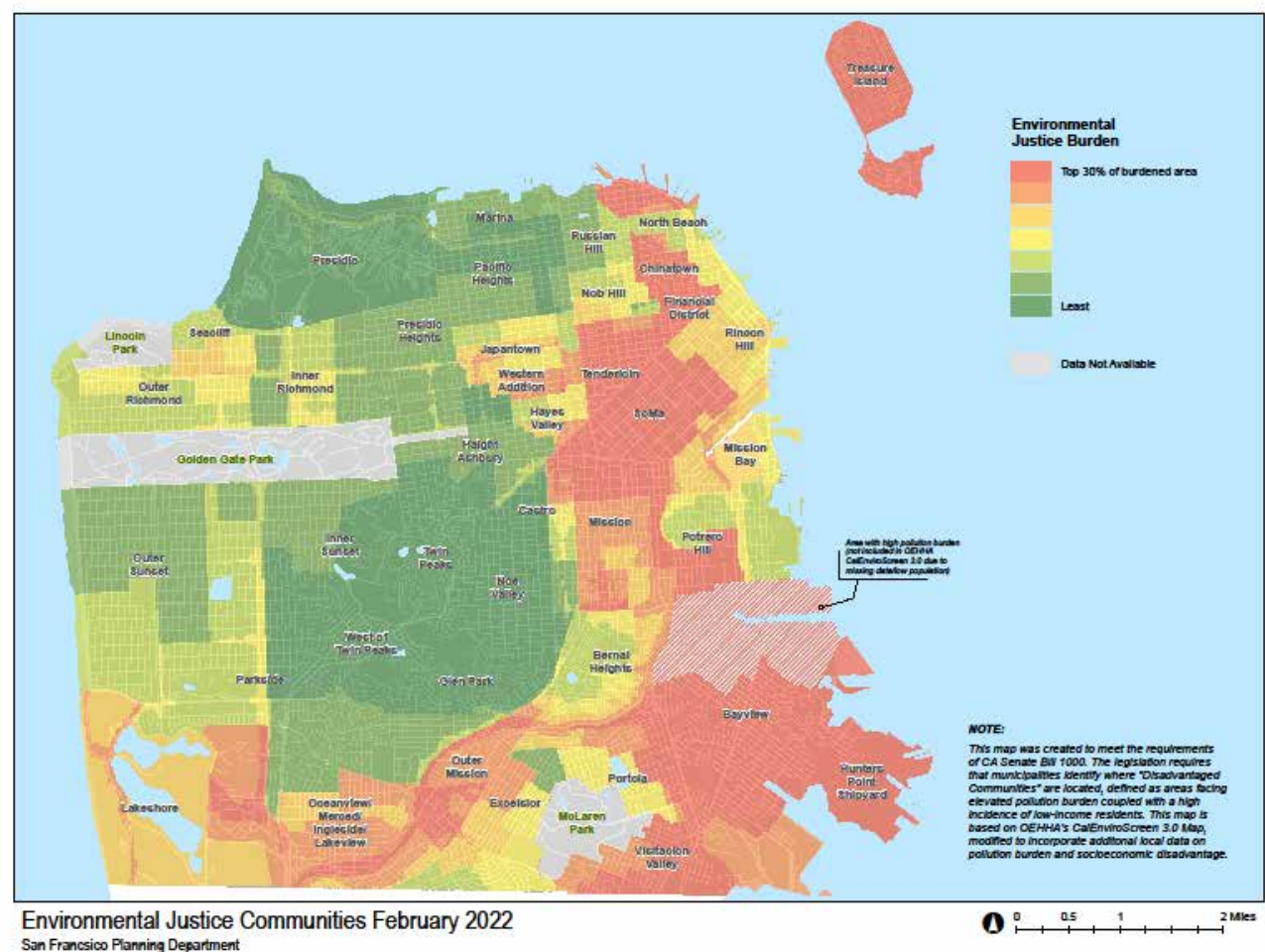*Figure 92.* Draft EJ Communities Map

Table 60. Life expectancy by race and ethnicity, 2005–2017

Race and Ethnicity	2005-2007			2015-2017		
	All	Female	Male	All	Female	Male
All	80.8	84.0	77.6	83.1	86.1	80.3
Asian	85.1	87.5	82.4	87.0	89.6	83.9
Black/African American	68.5	73.7	64.2	72.1	76.5	68.3
Latino(a)	82.7	85.8	79.4	85.1	87.9	82.5
Pacific Islander	73.4	77.0		76.0	76.8	75.5
White	79.7	83.1	76.9	81.7	84.2	79.6

Source: San Francisco Health Improvement Partnership, 2017

Figure 93. Life expectancy by zip code.
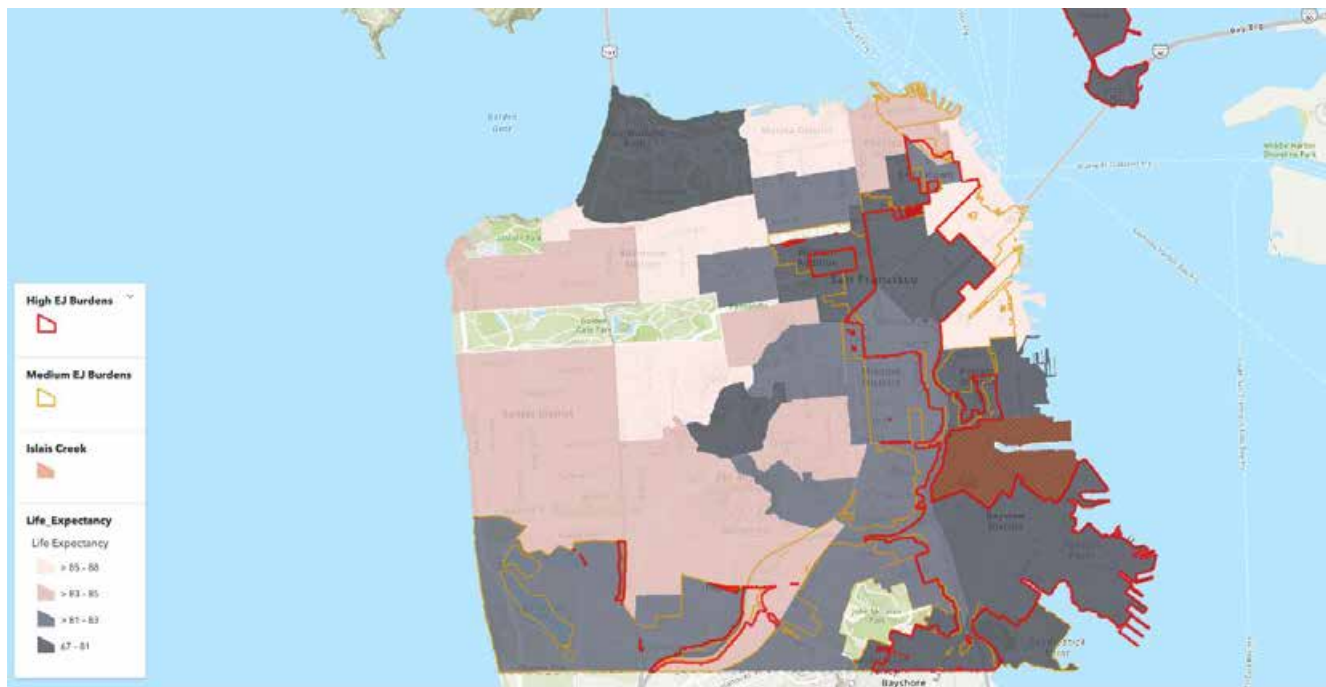
Source: SF Community Health Needs Assessment

Climate Vulnerability

Figure 94 utilizes a point system to measure climate hazards in aggregate, combining climate risk indicators from sea level rise storm surge, flood risk, liquefaction risk, air pollution, and extreme heat vulnerability (as seen in the description key on the left of the figure). The point system spans from 0 to 12; areas in darker color (brown) indicate higher climate hazard risk vulnerability.
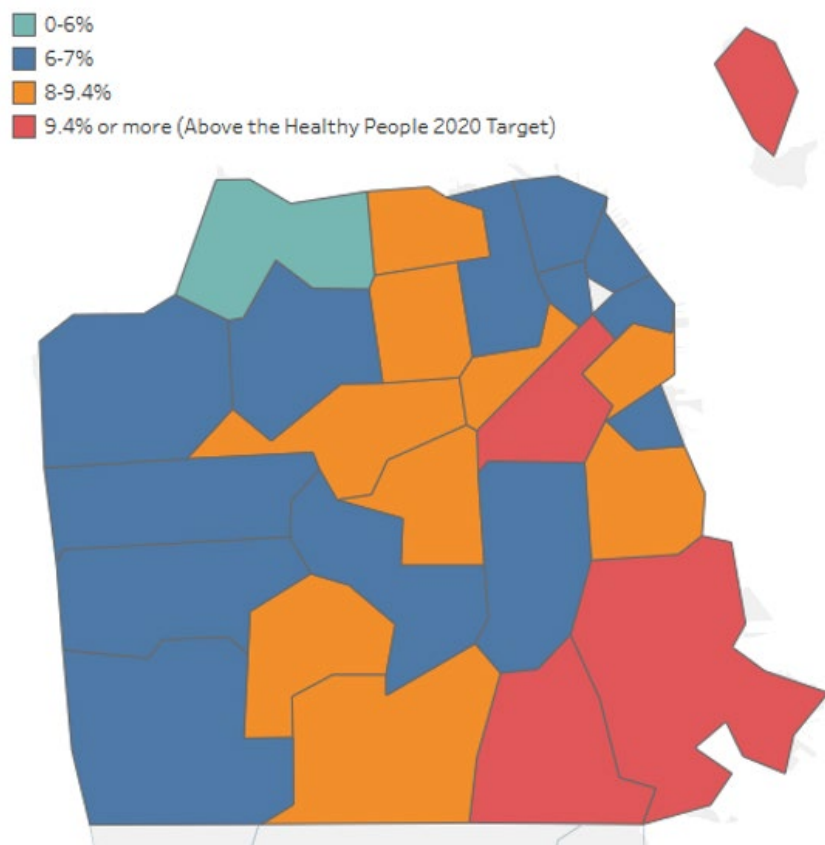
Figure 94. Climate vulnerability.

- **SLR 24" + 42" Storm Surge:** 0 - not in the zone, 2 - in the zone
- **SLR 66" + 42" Storm Surge:** 0 - not in the zone, 1 - in the zone
- **100-Year Storm Flood Risk Zone:** 0 - not in the zone, 1 - in the zone
- **Liquefaction Risk:** 0 - not in the zone, 1 - high, 2 - very high
- **Air Pollution Exposure Zone:** 0 - not in the zone, 1 - in the zone
- **Air Pollution Hot Spots:** 0 - not in the zone, 2 - in the zone
- **Heat Vulnerability:** 0 - low or low-medium, 1 - medium, 2 - medium-high, 3 - high

Source: City and County of San Francisco Hazards and Climate Resilience Plan, Office of Resilience and Capital Planning

Preterm Birth

Preterm birth is the birth of an infant before 37 completed weeks of pregnancy. Births that occur before 32 weeks of pregnancy are considered very preterm and are at highest risk for morbidity and mortality. The national Healthy People (HP) 2020 objectives were to reduce all preterm births to no more than 9.4 percent of live births, among other targets. While San Francisco met the national HP 2020 targets, at the citywide level, elevated risk of preterm birth persisted for vulnerable groups and geographies. In 2012-2016, 11.0 percent of births in the Bayview zip code 94124 were born preterm (Figure 95). Preterm birth rates were highest in areas that overlap with R/ECAPs, Priority Equity Geographies and Environmental Justice Communities. Disparities in preterm birth were also prevalent among vulnerable groups. Over 10 percent of live births for people with no address (homeless), an address at a single resident occupancy (SRO) hotel, or an address in public housing were preterm. Whereas 7.3 percent of white births were preterm, 13.8 percent of Black or African American births were preterm.[74] This is consistent with national patterns, where an elevated risk of preterm birth is associated with neighborhood and living conditions,

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74 San Francisco Health Improvement Partnership. 2016 Community Health Data. http://www.sfhip.org/chna/community-health-data/preterm-birth/

demographic and socio-economic variables, and adequacy of prenatal care, which these different groups are vulnerable to.

Figure 95. Pre-term Birth Rates By Zip Code, 2012–2016

Source: 2016 Community Health Data.
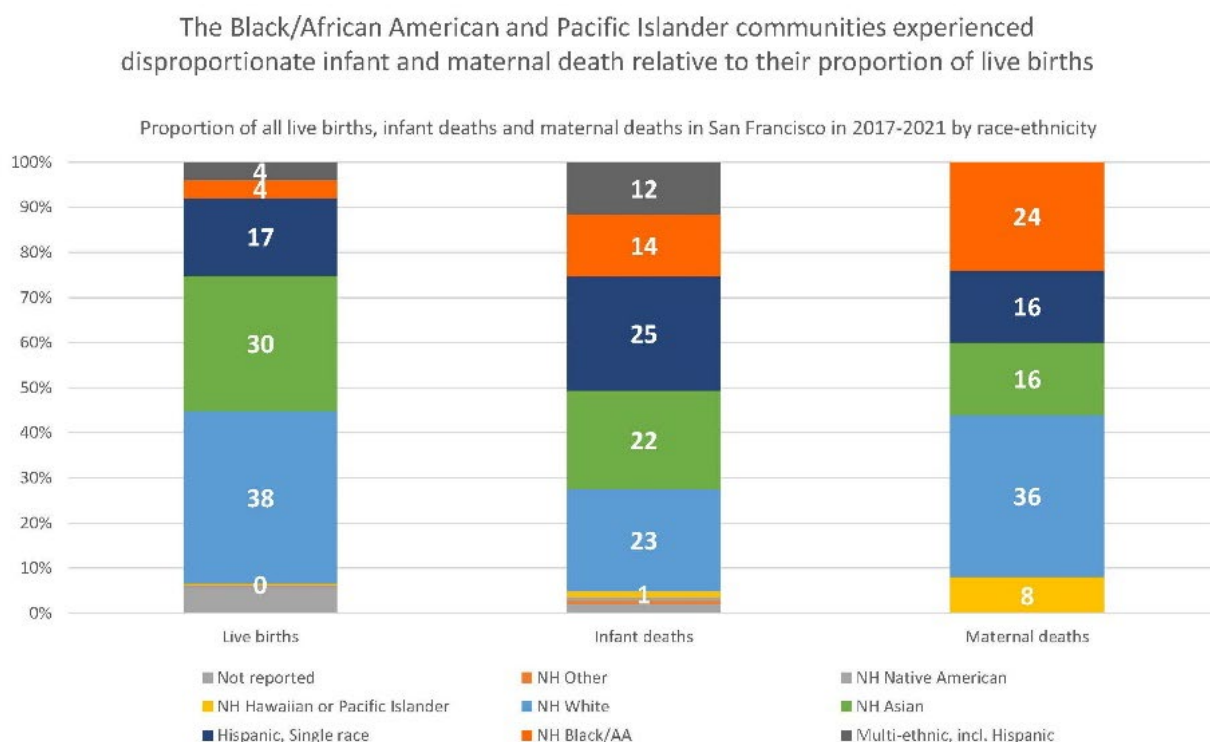
Maternal and Infant Mortality

Maternal mortality is the death of a woman during pregnancy or within one year of the end of pregnancy from a pregnancy complication. The U.S. government's Healthy People targets aim for no more than 3.3 maternal deaths per 100,000 live births. Infant mortality is the death of an infant before his or her first birthday. The U.S. government's Healthy People targets aim for no more than 6.0 infant deaths per 1000 live births. Maternal and sudden unexpected infant deaths are considered sentinel events. San Francisco does not meet the national Healthy People objective for maternal mortality of no more than 3.3 deaths per 100,000 live births. The estimated local rate is 11.2 maternal deaths per 100,000 live births. The 5-year infant death rate is 2.7 infant deaths per 1,000 births.[75]

Significant maternal and infant death disparities persist particularly for Black or African Americans and Pacific Islanders (Figure 96). Between 2012 and 2016, Black or African Americans had about 4 out of 100

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75 San Francisco Health Improvement Partnership. 2016 Community Health Data. http://www.sfhip.org/chna/community-health-data/preterm-birth/

births, but experienced 5 out of 10 maternal deaths, and 15 out of 100 infant deaths.[76] In 2012-2016, 5.6 per 1,000 Black or African American infants died within 12 months of birth, compared to 1.7 per 1,000 white infants.[77] Independent of race and ethnicity, infant deaths in San Francisco are associated with indices of lower socio-economic status and limited access to services.[78]

Figure 96. Racial and Ethnic Disparities in Infant and Maternal Deaths, 2007–2021

The Black/African American and Pacific Islander communities experienced disproportionate infant and maternal death relative to their proportion of live births

Proportion of all live births, infant deaths and maternal deaths in San Francisco in 2017-2021 by race-ethnicity

Data source: CDPH Vital Record Business Information System (VRBIS). Data analyzed by SFDPH MCAH Epidemiology. NH: Non-Hispanic.

Consistent with uneven distribution of socioeconomic status and services across San Francisco, infant deaths are unevenly distributed across San Francisco zip codes (Figure 97), with zip codes in the southeast having the highest rates. Whereas there were zero infant deaths in 10 years in the high-income zip code 94129, there were more than 20 infant deaths in the lower income zip code 94124 (Bayview Hunters Point). These areas also overlap with R/ECAPs, Priority Equity Geographies and Environmental Justice Communities.

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76 San Francisco Health Improvement Partnership. 2016 Community Health Data. http://www.sfhip.org/chna/community-health-data/preterm-birth/
77 Ibid.
78 Ibid.

*Figure 97.* Total Number of Infant Deaths by Zip Code, 2007–2016
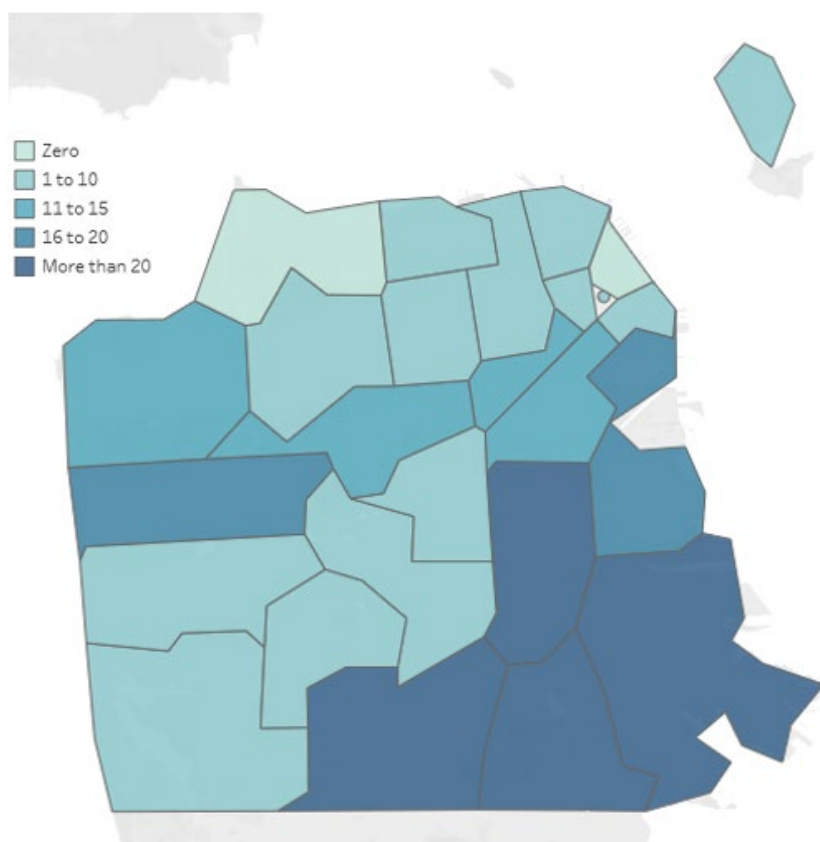
Source: 2016 Community Health Data.

Asthma and Chronic Obstructive Pulmonary Disease

Asthma and chronic obstructive pulmonary disease (COPD) are chronic conditions affecting the airways. Both conditions are characterized by chronic inflammation of the airways, which may result in coughing, wheezing, and shortness of breath. They can also be exacerbated by environmental conditions and exposures to substances, including pollution. Chronic stress in childhood is associated with higher risk of asthma potentially by increasing the impact of traffic related air pollution.
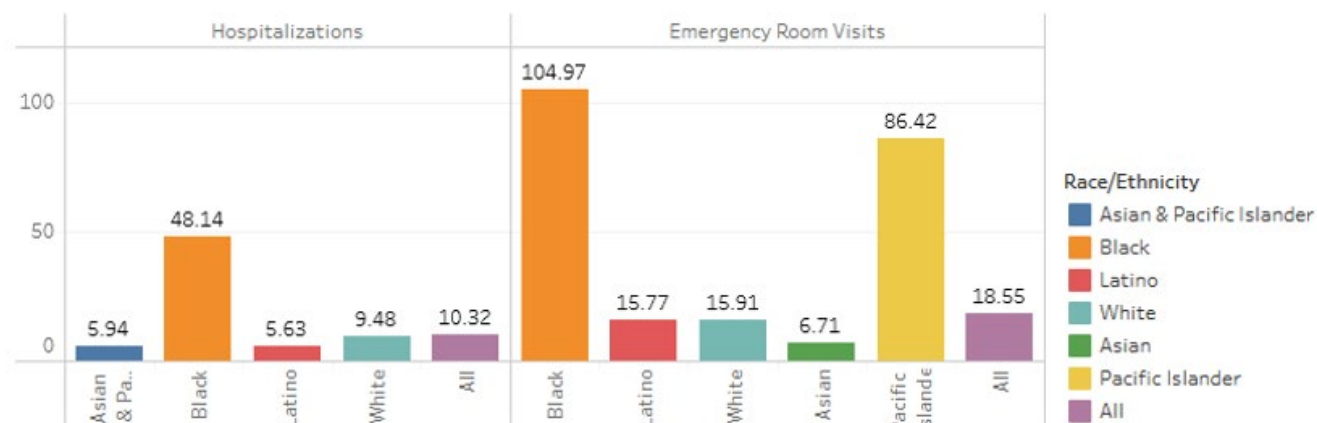
The San Francisco asthma hospitalization rate was 5.71 per 10,000 residents and the emergency room visit rate was 34.86 per 10,000 residents in 2016, while the hospitalization rate due to COPD was 10.3 per 10,000 residents and the emergency room visit rate was 18.55 per 10,000 residents. As with other metrics, there were stark disparities in asthma and COPD rates among people of color, particularly for Black or African Americans and Pacific Islanders. The rate for asthma-related hospitalizations and ER visits was highest among Black or African Americans, with 26.5 and 186.1 per 10,000 residents respectively, compared to 2.8 and 21.5 per 10,000 residents for white people (Figure 98). Pacific Islanders had the second highest rate of asthma-related ER visits with 168.8 per 10,000 residents. As is the case with asthma, Black or African Americans had far higher rates of COPD hospitalizations and emergency room visits than all other races (26.5 and 186.1 per 10,000 respectively), followed by Latinos(as,es) and Pacific Islanders (Figure 99).

Figure 98. Age-adjusted Rates of Hospitalizations and ER Visits due to Asthma per 10,000 by Race and Ethnicity, 2016
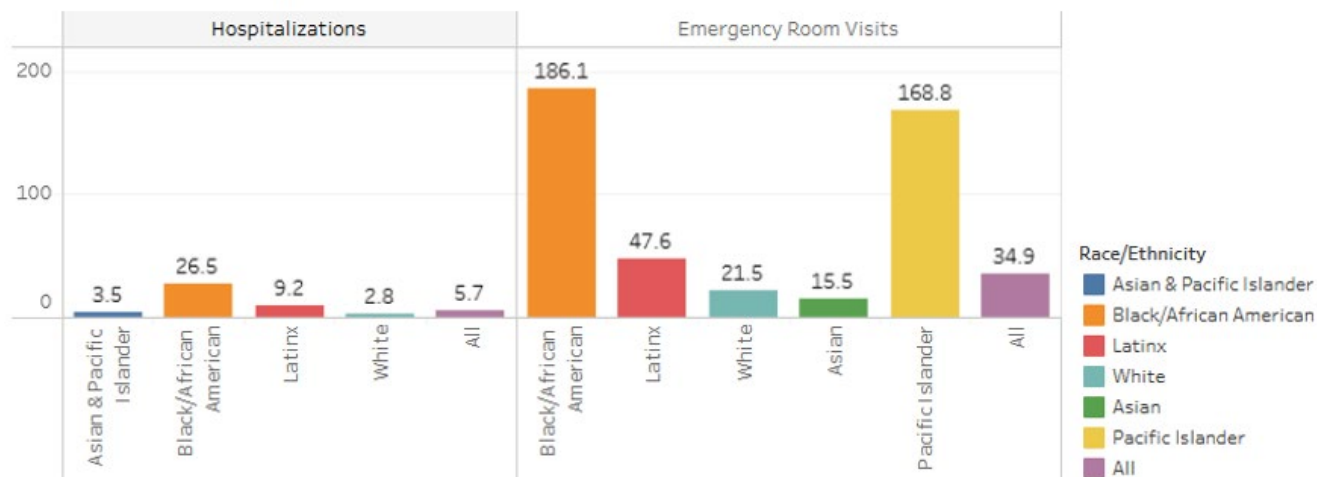
Source: California Office of Statewide Health Planning and Development (OSHPD).
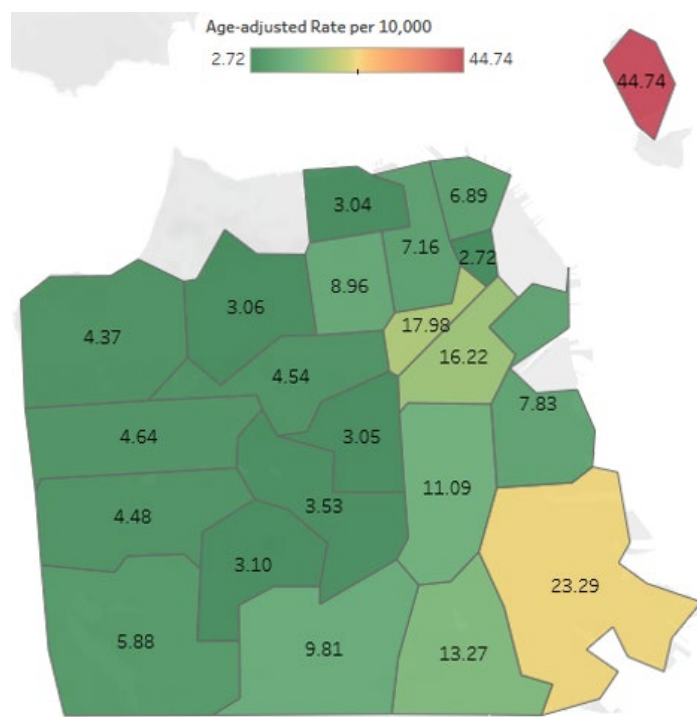
Figure 99. Age-adjusted Rates of Hospitalizations and ER Visits due to COPD per 10,000 by Race and Ethnicity, 2016

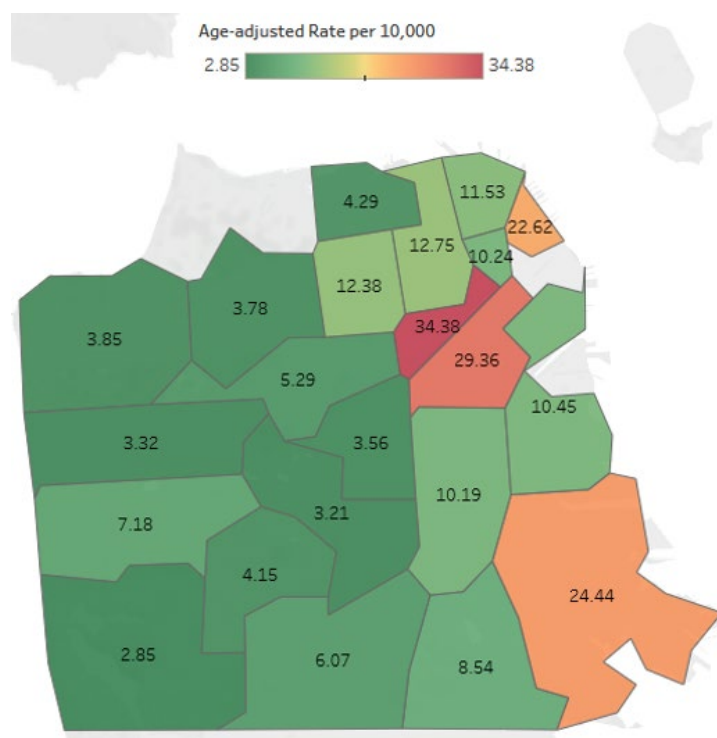Source: California Office of Statewide Health Planning and Development (OSHPD).

There were also stark disparities in asthma and COPD rates between different zip codes in San Francisco. Asthma hospitalization and emergency room visit rates were highest in the Treasure Island and Bayview Hunters Point neighborhoods (Figure 100), while COPD hospitalization and emergency room visit rates were higher in the Tenderloin, South of Market, and Bayview Hunters Point neighborhoods (Figure 101). These neighborhoods have higher concentrations of people of color and lower-income people. It is notable that both the Black or African Americans and Native Hawaiian or Pacific Islanders are particularly concentrated in Bayview Hunters Point, where there are some of the highest rates of asthma and COPD hospitalizations and ER visits. These geographic areas also overlap with R/ECAPs, Priority Equity Geographies and Environmental Justice Communities.

Figure 100. Age-adjusted Rates of Hospitalizations and ER Visits due to Asthma per 10,000 by Zip Code, 2012–2016

Source: California Office of Statewide Health Planning and Development (OSHPD).

Figure 101. Age-adjusted Rates of Hospitalizations and ER Visits due to Asthma per 10,000 by Zip Code, 2012–2016

Source: California Office of Statewide Health Planning and Development (OSHPD).

Assessment of Disproportionate Housing Needs

## Housing Needs by Race and Ethnicity

Due to discriminatory government actions, the current conditions and life outcomes of people of color are unequal with those of white residents. Those harms and intentional disparities give rise to unique housing needs. The following section provides a brief overview of harms committed against some racial groups in order to contextualize these disparities.

American Indian Community

American Indians that remain in San Francisco today face steep barriers to housing security. Compared to the citywide median income of $112,449, the median income of American Indian residents is only $59,898 (Table 13). 31% of American Indian residents are ELI (Figure 5). These factors contribute to 10% of American Indian residents living in extreme rent burden (Table 43) and a homelessness rate of 4% (Figure 113), making them 4 times more likely to be unhoused. Far fewer American Indian residents own their home (18%) compared to the citywide average (37%) (Figure 6). They are also nearly two times more likely than the citywide average to be disabled (Table 70).

Due to an extremely low population, there are few, if any, majority-American Indian areas in San Francisco. Of those American Indian residents in San Francisco, most live in the eastside, especially in the Tenderloin and Mission (Figure 102).

Figure 102. Percent of Population Identifying as American Indian or Alaska Native by Census Tract, 2015–2019
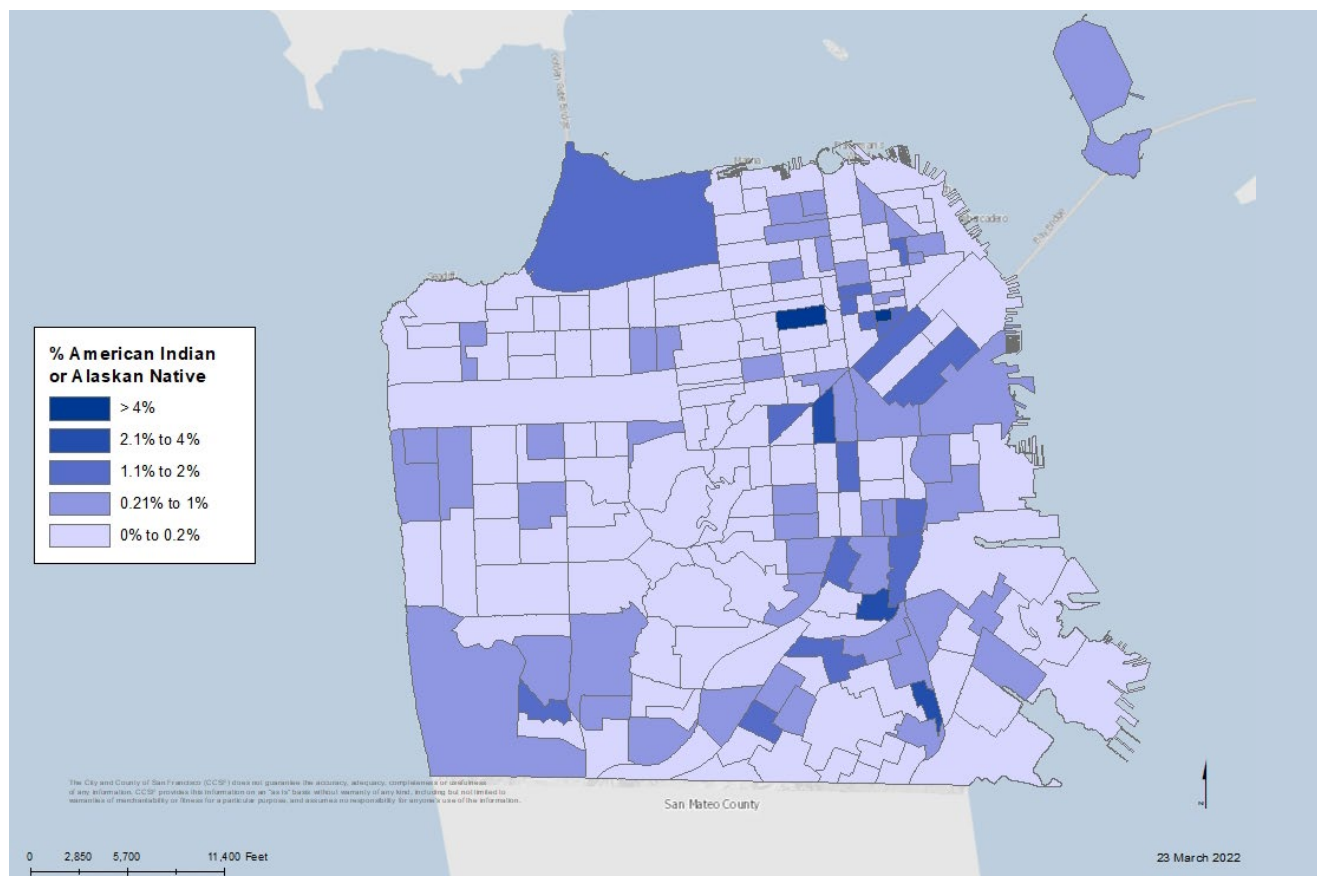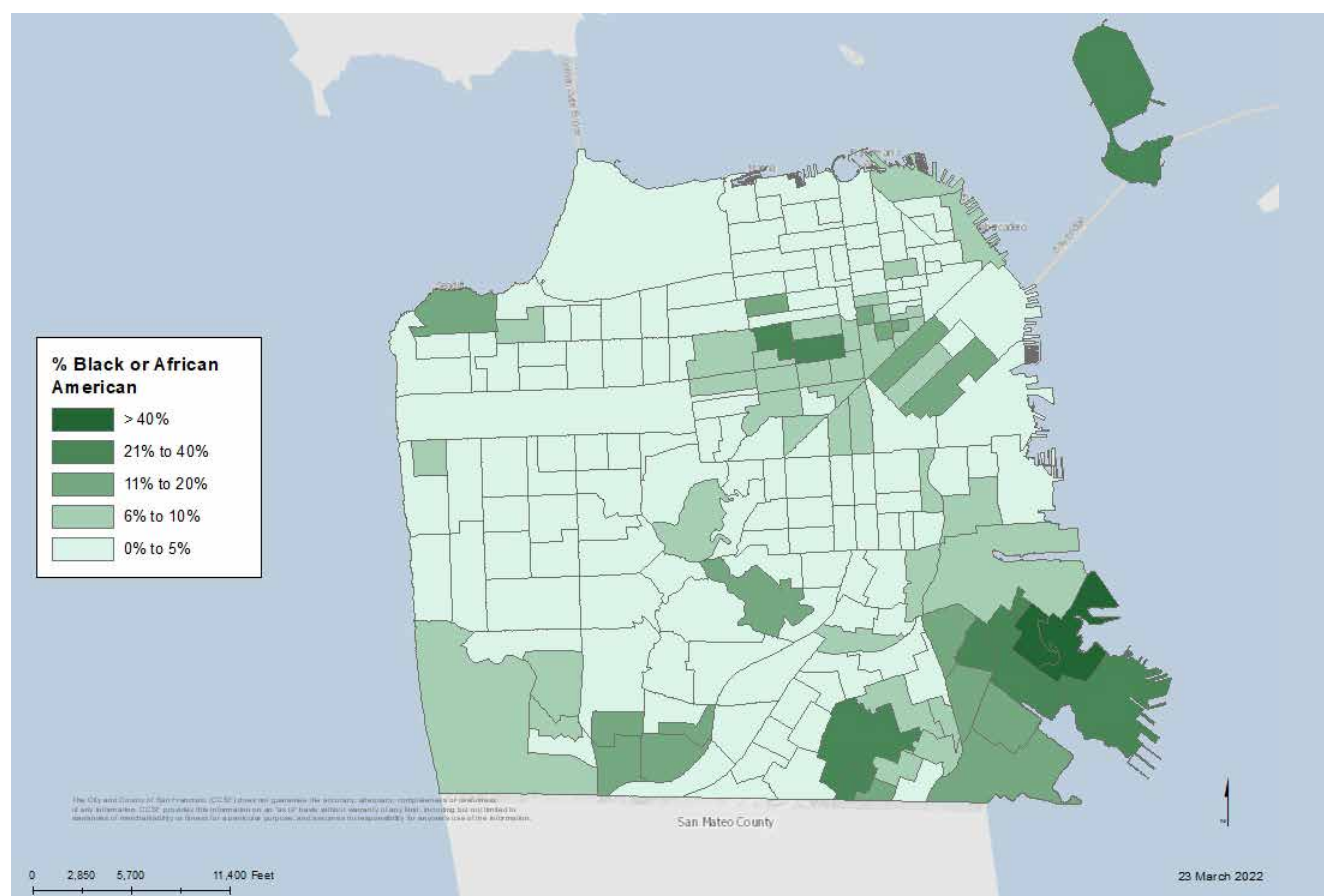

Source: ACS 2019 5-Year Estimates.

Black Community

After decades of slavery, segregation, redlining, and other state-sanctioned discrimination, economic opportunities for Black residents in San Francisco remain limited. The median Black household income is just $30,000 (Table 13), less than a quarter of the median white household income. Almost half of Black households are also ELI (Figure 5), making less than 30% AMI. Economic exclusion continues to be a challenge for Black residents, who report the highest unemployment rate of any racial group at over double the citywide rate (Table 22). A history of redlining and financial discrimination is also reflected in the Black homeownership rate, which stands at just 22% compared to the citywide rate of 37% (Figure 6). Contributing to an overall risk of housing insecurity, Black residents experience the highest rate of housing cost burden of any racial group in San Francisco at 53% of renters and 41% of owners (Table 43). Black residents are also the most likely to be disabled, speaking to a need for accessible housing (Table 70). Economic and housing discrimination, coupled with a history of structural racism has led to an overrepresentation of the Black or African American population in the homeless population, making up 38% of these population, while they only represent 5.3% of the total San Francisco population.

Speaking to a history of redlining, racially exclusive covenants, and other geographic discrimination, most Black residents are highly concentrated in several neighborhoods – the Western Addition, Bayview-

Hunters Point, Oceanview-Merced-Ingleside (OMI), Tenderloin, and SoMa - that have lower markers for access to educational, employment, transportation and healthy environment opportunities (Figure 103, Figure 104). This history of discrimination has compounded to adversely impact health outcomes of members of the Black community. While 7.3 percent of white births were preterm, 13.8 percent of Black or African American births were preterm. Between 2012 and 2016, Black or African Americans had about 4 out of 100 births, but experienced 5 out of 10 maternal deaths, and 15 out of 100 infant deaths.[79] In 2012-2016, 5.6 per 1,000 Black or African American infants died within 12 months of birth, compared to 1.7 per 1,000 white infants. The rate for COPD and asthma-related hospitalizations and ER visits was also the highest among Black or African Americans (Figure 98). The adverse impacts of racial discrimination on health outcomes for Black or African Americans is so stark, that both male and female members have the lowest life expectancy in San Francisco.
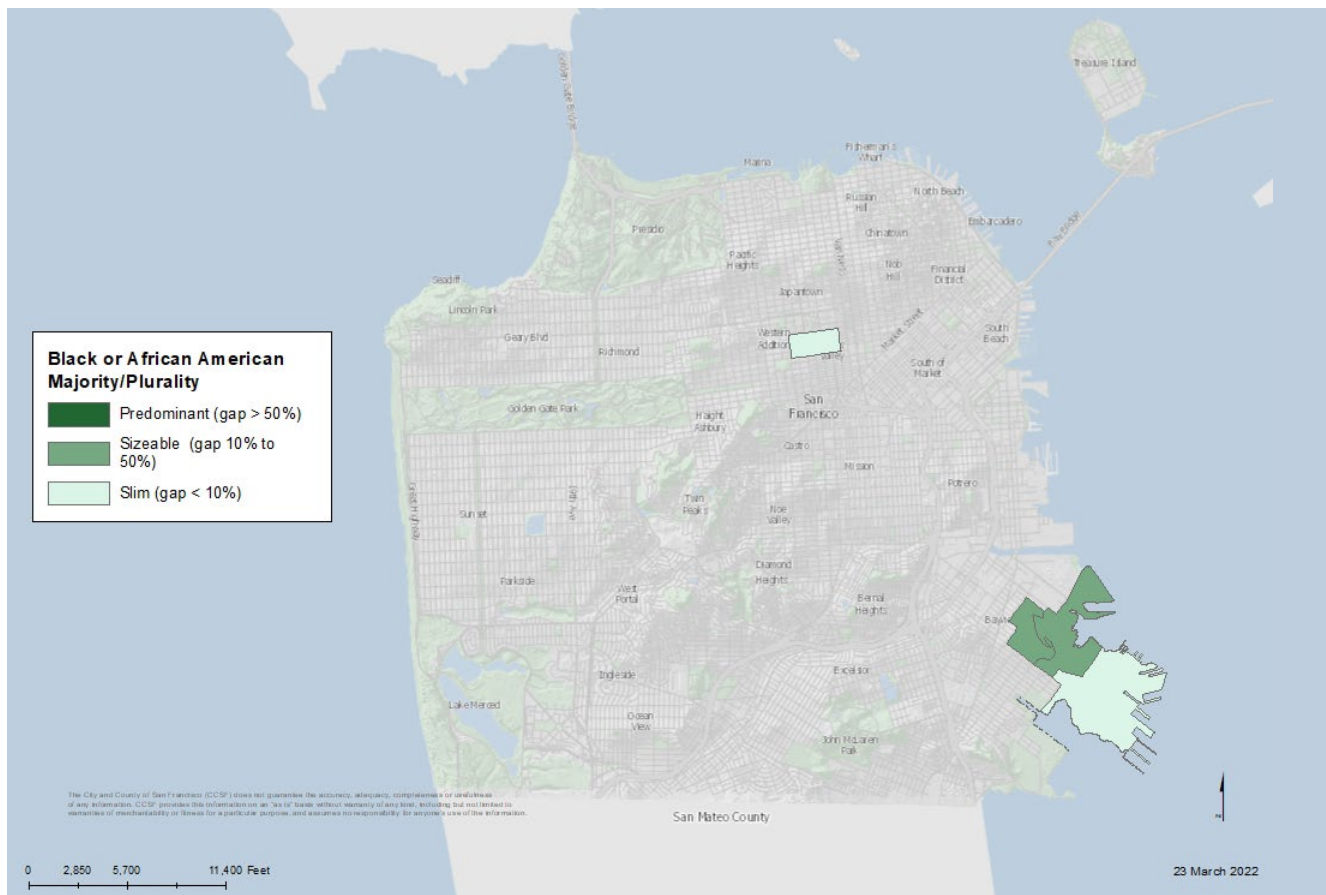
Figure 103. **Percent of Population Identifying as Black or African American by Census Tract, 2015–2019**

Source: ACS 2019 5-Year Estimates.

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79 San Francisco Health Improvement Partnership. 2016 Community Health Data. http://www.sfhip.org/chna/community-health-data/preterm-birth/

Figure 104. Census Tracts with Black or African American Majority/Plurality, 2015–2019
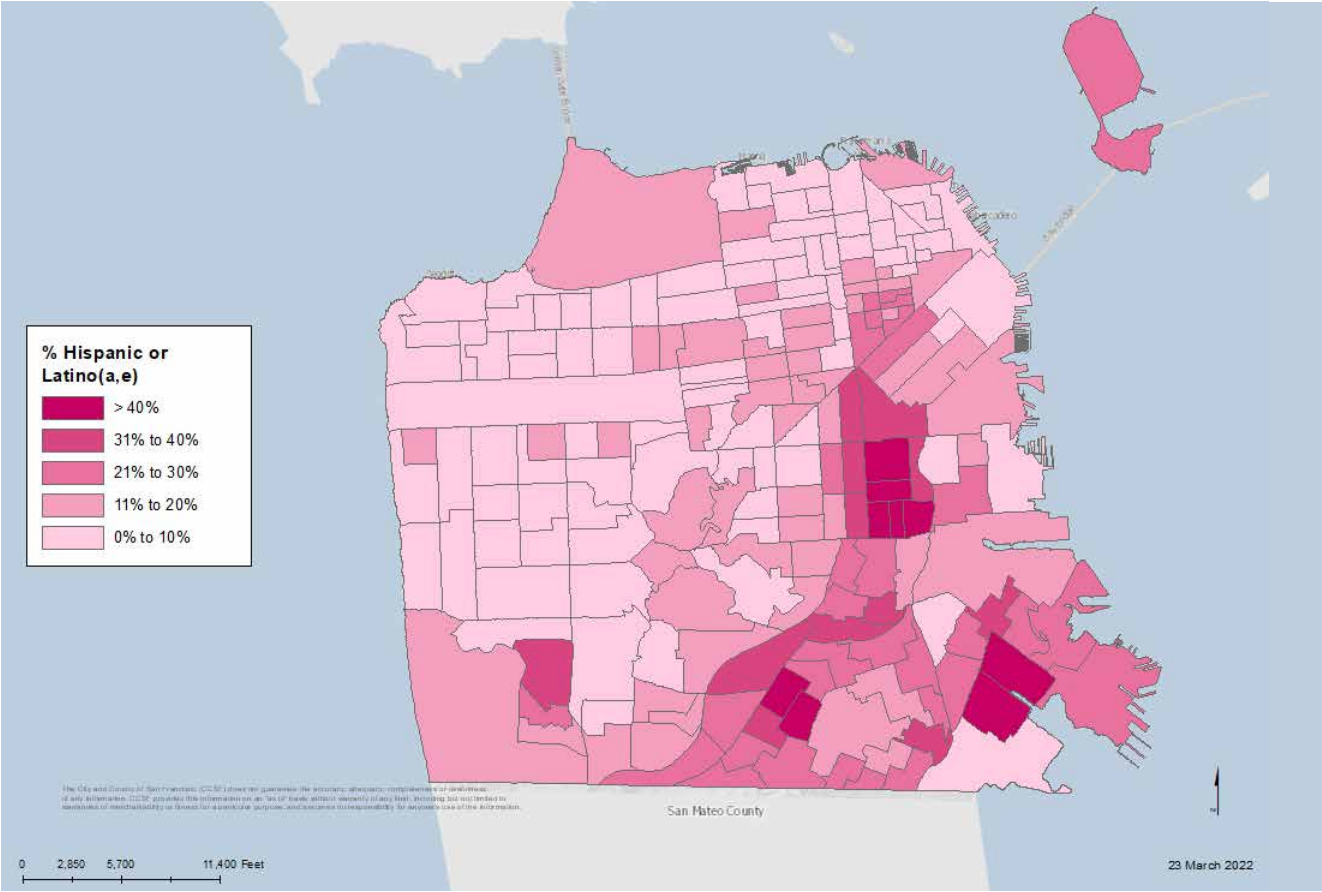

Source: ACS 2019 5-Year Estimates.

Latino(a,e) Community

The Latino(a,e) population in San Francisco continues to grow to this day, growing 35% from 1990-2018 (Table 7). The median household income for Latino(a,e) households in 2018 was around $72,000 compared to a citywide median of around $104,000 (Table 13). This has resulted in 56% of households identifying as low-income, compared to a citywide average of 39% (Figure 5). Exacerbating poverty is an unemployment rate of 4.3%, higher than the citywide average of 3.7% (Table 22), and the 44% of Latino(a,e) households that report housing cost burdens (Table 43). These vulnerabilities coupled with the economic fallout from the COVID-19 pandemic led to a sharp increase in the share of the population experiencing homelessness that identified as Hispanic or Latinos(as,es), going from 18% to 30% from 2019 to 2022.

Only 24% of Latino(a,e) households own their home, 13% less than the citywide average (Figure 6). Almost half of Latino(a,e) households have children (Figure 11) and have a household size of 4 or more people (Figure 12). This also contributes to a reported overcrowding rate of 13% of households, compared to just 6% of households citywide (Figure 52). Latino(a,e) households also make up 15% of

households that report being foreign-born and linguistically isolated (Table 77). Today, Latino(a,e) households are most heavily concentrated in the Mission and Excelsior (Figure 105, Figure 106).

Figure 105. **Percent of Population Identifying as Hispanic or Latino(a,e) by Census Tract, 2015–2019**

Source: ACS 2019 5-Year Estimates.

Figure 106. Census Tracts with Hispanic or Latino(a,e) Majority/Plurality, 2015–2019
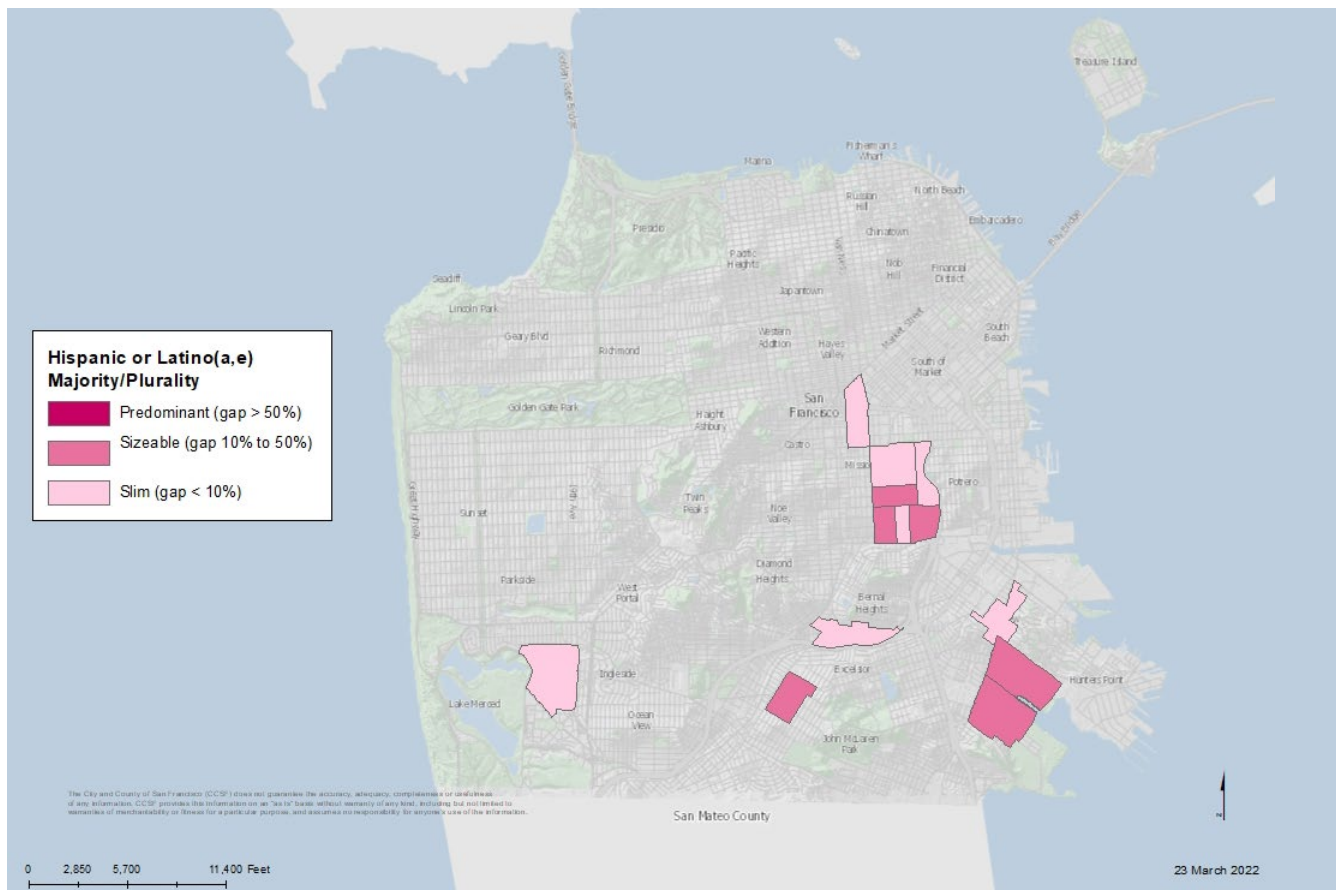
Source: ACS 2019 5-Year Estimates.

Native Hawaiian or Pacific Islander Communities

Due to American expansion, colonialism, and militarization, there has been a long history of Native Hawaiian or Pacific Islanders migrating to the San Francisco Bay area. Today the term Native Hawaiian or Pacific Islander has come to represent over 20 distinct communities including larger communities such as Native Hawaiians, Samoans, Chamorros, Fijians, Tongans, and smaller communities such as Marshallese, Chuukese, and Tahitians. 33% of Native Hawaiian or Pacific Islanders in San Francisco identify as Samoan, followed by Native Hawaiians at 23%.

The Native Hawaiian or Pacific Islander population totals 0.4% of the total population of San Francisco, They are heavily concentrated in the southeastern part of the city. This perhaps explains why the greatest data point of geographic segregation in San Francisco in 2020 was 58.1 between the Native Hawaiian or Pacific Islander population and white population, which means this group experienced moderate, but close to high segregation (Table 46). Segregation and discrimination have meant that Native Hawaiians or Pacific Islanders experience some of the greatest disparities in San Francisco.

The median household income for Native Hawaiian or Pacific Islander households is $80,172, with 28% being extremely low income (earning less than 30% of the Area Median Income) (Table 13). It is notable that Native Hawaiian or Pacific Islander residents tend to live in larger family households of 6 people or more and are more likely to live in single-family homes (Figure 12, Figure 22). In fact, the proportion of Native Hawaiians or Pacific Islanders under 18 years old (23.4%) is the highest in San Francisco compared to all other race and ethnicities and is 2.5 times higher than white children (9.3%). However, lower incomes and larger households means that overcrowding and rent burden disproportionally impact Native Hawaiian or Pacific Islander residents. These factors, along with segregation, have left Native Hawaiian or Pacific Islander vulnerable to homelessness and health impacts. Native Hawaiians or Pacific Islanders are three times more likely to experience homelessness and experience some of the highest rates of asthma and COPD hospitalizations and ER visits.

Figure 107. **Percent of Population Identifying as Native Hawaiian or Pacific Islander by Census Tract, 2015–2019**
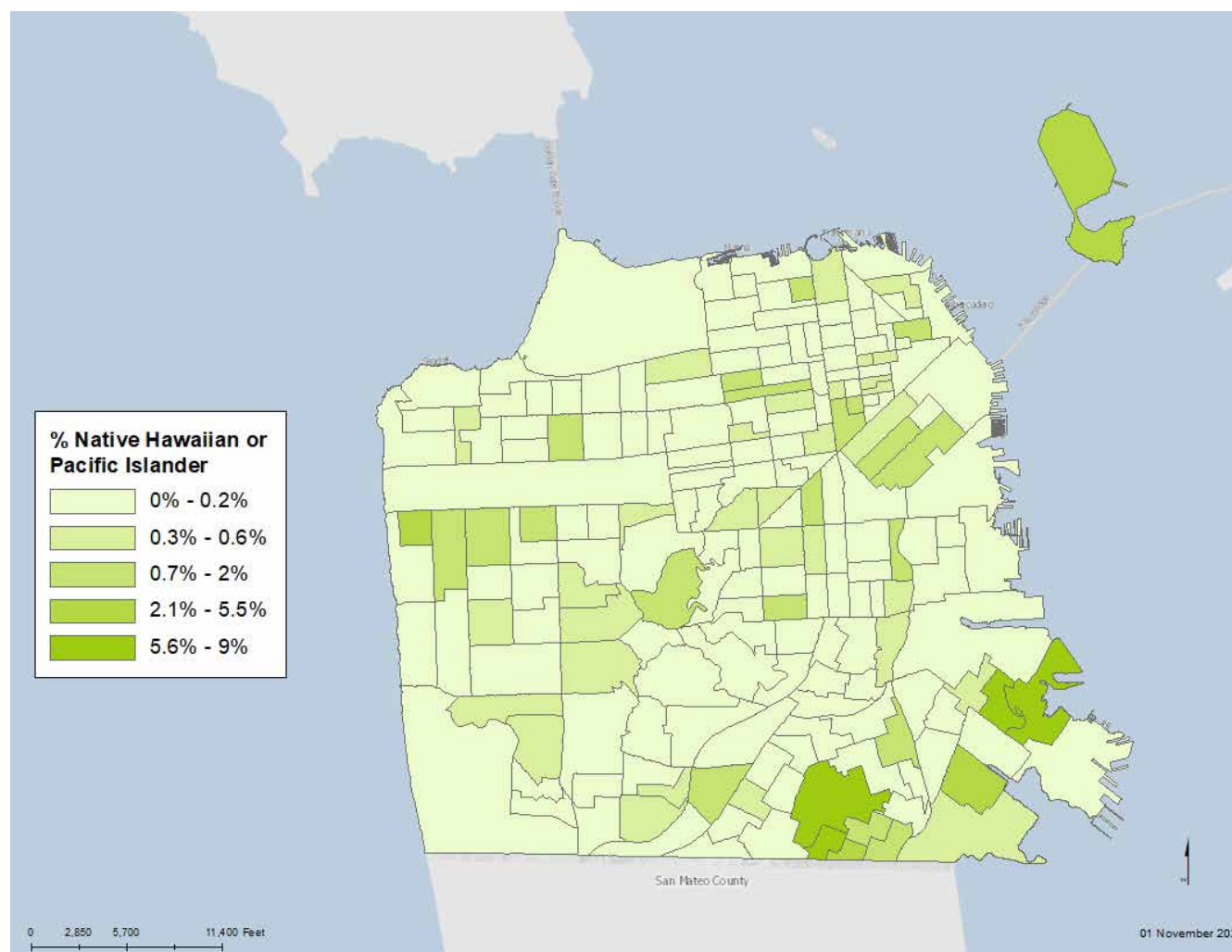
Asian Communities

"Asian" communities contain a wide diversity of racial and ethnic groups, just a few that will be highlighted in greater detail in this assessment. This choice does not aim to legitimize only the experiences and harms of named communities, but to highlight notable examples from San Francisco's history. As noted earlier, this assessment provides a brief and incomplete review of the experiences of communities of color in San Francisco.

As a group, the Asian residents make up the largest community of color in San Francisco at 34% (Table 6) and their population has grown 44% since 1990 (Table 7). Asian residents are disproportionately senior (Table 71). The median household income of Asian residents is nearly $20,000 below the citywide median at about $88,000 (Table 13) and 48% of Asian households are low-income (Figure 5). 45% of Asian households have 4 or more people (Figure 12) and a disproportionate number of households are families with children and related adults living today (Figure 11). Asian residents are the most likely to be heading a large family of 5 or more people (Figure 126), possibly contributing to a overcrowding rate of 11% compared to a citywide average of 6% (Figure 52). Asian residents also make up the vast majority of foreign-born, linguistically isolated residents at 76% (Table 77).

Asian households have the highest rate of homeownership of any racial group, including white residents (Figure 6). Asian renters more likely than the average San Francisco renter to be living in a non-rent-controlled unit, contributing to a lack of housing price security. Asian residents live in large numbers across many San Francisco neighborhoods, but are particularly concentrated in Chinatown, Excelsior, Sunset, and Inner Richmond (Figure 108, Figure 109).
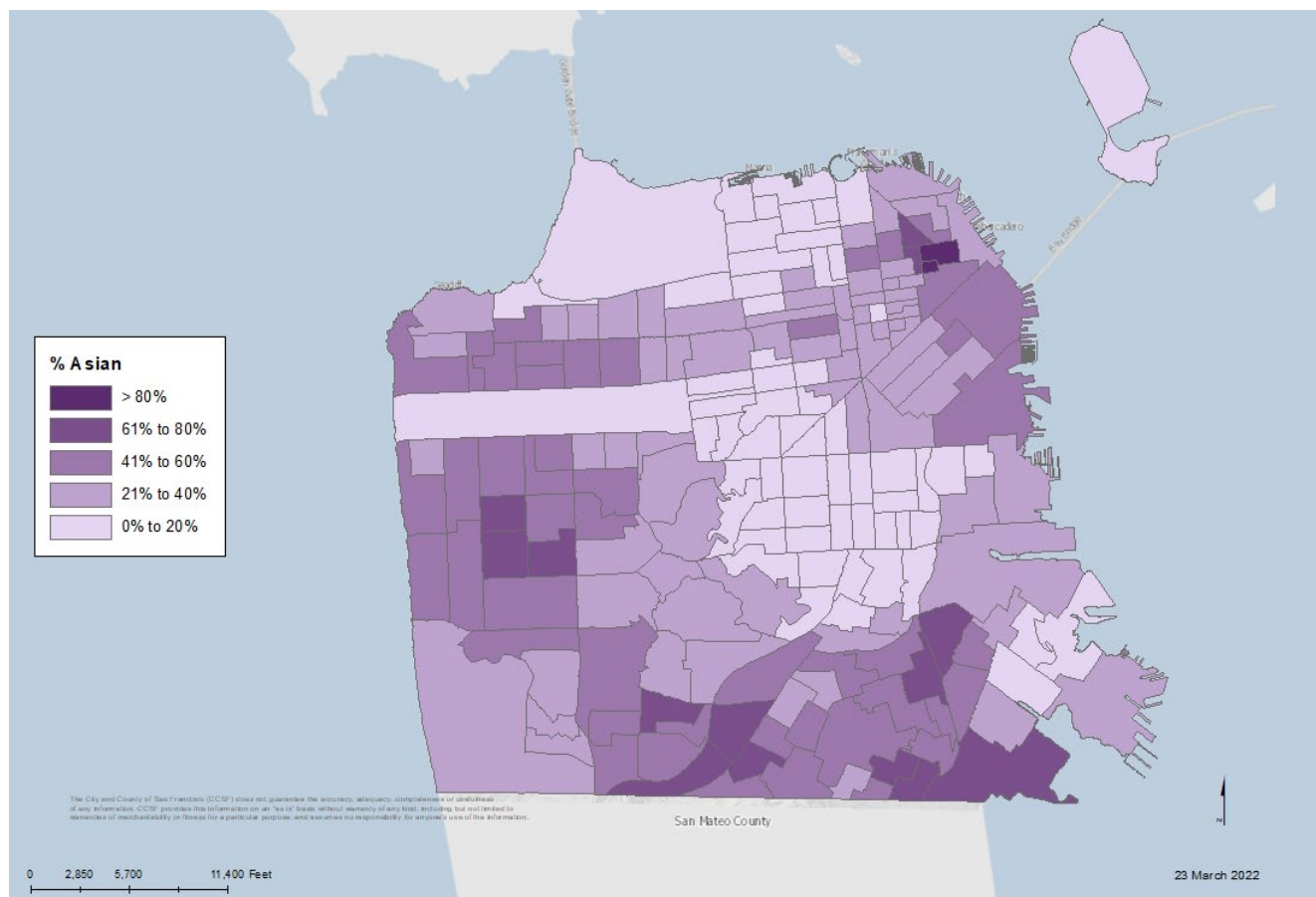
Source: ACS 2019 5-Year Estimates.

Figure 109. Census Tracts with Asian Majority/Plurality, 2015–2019
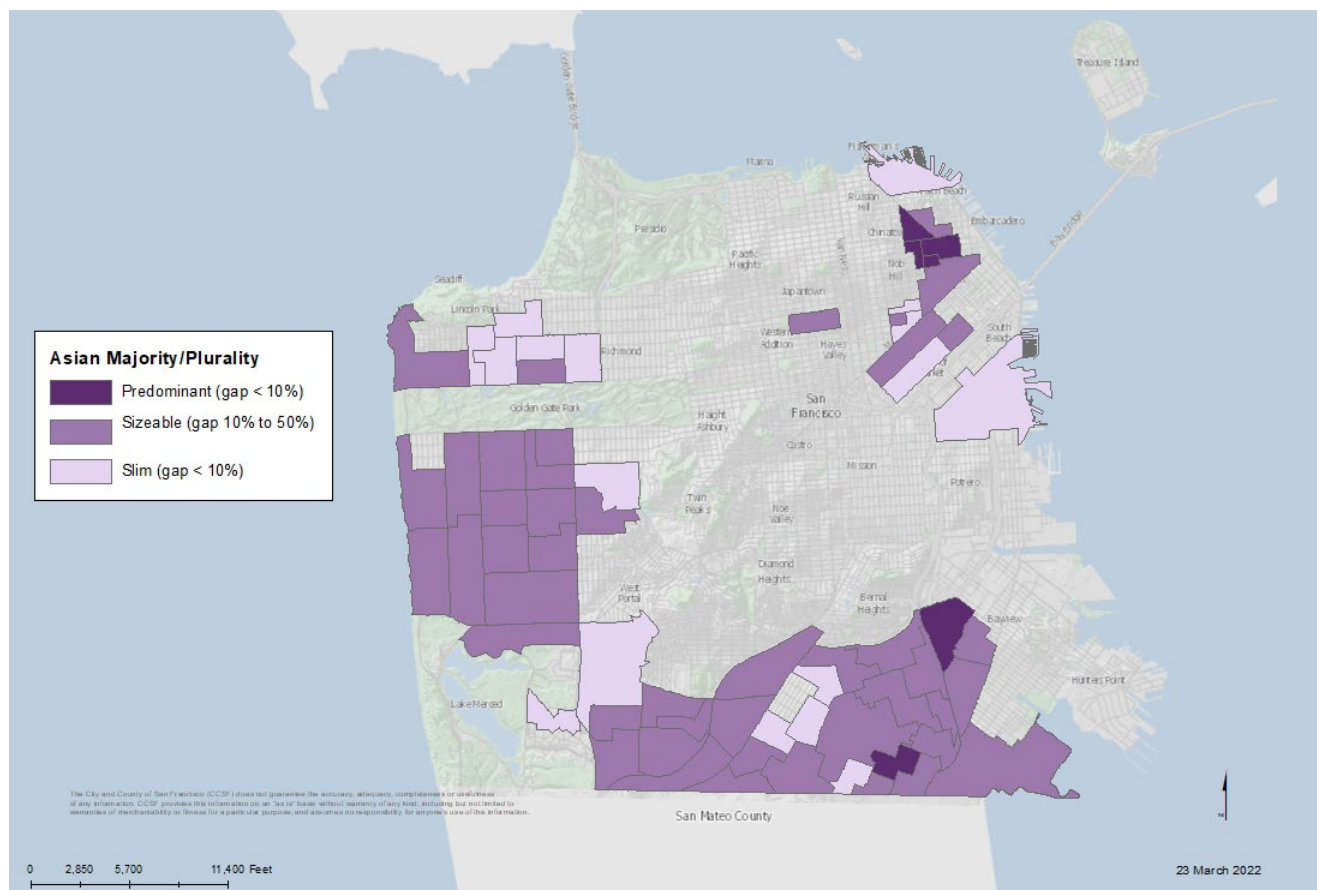
Source: ACS 2019 5-Year Estimates.

Households with Special Needs

Producing and preserving homes to meet or exceed RHNA targets is important to address housing need for all incomes, racial groups, and household types. However, particular groups face disproportionate housing challenges. These groups are identified as having higher or special needs in Housing Element law or in local policy.

San Francisco has historically had a significant homeless population relative to other parts of the country. This population continues to grow, particularly among the Black and American Indian communities. People with disabilities, including developmental disabilities, the elderly/seniors, and persons with HIV/AIDS and who are chronically ill are challenged with meeting the high cost of housing and amidst limited options. Families with children and large families, female-headed households, and immigrants and those linguistically isolated are more likely to experience overcrowding and be cost- or rent-burdened. The demand for student housing is greater than the housing supply of universities and high rents pose financial barriers to students pursuing higher education in or adjacent to the city. Furthermore, the transgender and LGBTQ+ community has been facing displacement and the ongoing risk of

homelessness, particularly for youth, while artists struggle to find housing at reasonable costs that meet their needs.

The data presented in the following section highlights the disproportionate needs of many of these groups. Potential resources and policies to meet those needs are identified in the table below (Table 61). Ensuring that housing and services meet the needs of those who face the greatest housing challenges is essential to achieving San Francisco's social and economic equity goals.

Table 61. Housing Needs of Special Populations

Communities	*Special Needs*
Black, American Indian, and other communities of color	• More housing opportunities in high resource areas • Preferences for affordable housing and homebuyer programs for displaced people or at-risk and outreach and support for use of preferences • Services for low- and moderate-income homeowners and renters of color • Targeted affordable preservation and production investment in communities of color in coordination with nonprofits and philanthropy
ELI Households	• Group housing, SROs, studios, and other simple, compact units, especially supportive housing, to help majority of ELI that live alone • Affordable rental housing for ELI groups with particular need: families with children, seniors, and people with disabilities • Ongoing and emergency rent aid and services to keep people housed • Preservation purchases of SROs or other housing occupied by ELI people
VLI and Low-Income Households	• Expanded affordable housing production especially for families with children and seniors as well as people with disabilities • More housing opportunities in high resource areas • Preservation purchases for buildings occupied by low-income renters • Expanded services to keep renters housed • Financing tools to add units to existing home or legalize unpermitted units • Ongoing and emergency rent aid and services to keep people housed
Moderate- and Middle -Income Households	• Subsidized and market-based affordable homeownership opportunities • Financing tools to add units to existing home or legalize unpermitted units
People Experiencing Homelessness or At-Risk	• Expanded Permanent Supportive Housing, homelessness prevention resources, and shelter capacity • Services and strategies to stabilize people with untreated mental illness and/or substance use disorder

	• Expanded housing and support for adults in transition (for example, exiting incarceration or treatment) • Expanded housing and support for Transitional Age Youth (for example, those in the foster care system or who have experienced homelessness) • Expand homelessness prevention, shelter and housing solutions for older adults at risk of or experiencing homelessness.
People with Disabilities	• Accessible design in affordable housing and other housing types • Targeted affordable housing and services given disproportionate need
Seniors	• Affordable housing for seniors • Services to help seniors looking to rent part of their home • Financing tools for low- and moderate-income senior homeowners would like to add more housing to their home
Large Families And Female Headed Households	• Ensure production and preservation of multibedroom units, especially in affordable housing • Prioritize families with children for multibedroom units • Strategies to help one and two person households in larger homes who would like to down-size, making more homes available for families
Immigrants/ Linguistically Isolated People	• Language accessibility in affordable housing programs and tenant services given disproportionate need among linguistically isolated immigrants
People living with HIV & other conditions	• Continued investment in housing and services for low-income people with HIV and other major health conditions
Transgender & LGBTQ+ People	• Targeted services for members of transgender and LGBTQ+ community who may face housing discrimination or lack family support, particularly transgender people
Students	• Expanded student housing provided through universities • Expanded housing types accessible to ELI renters

ELI and VLI Households Needs

Extremely low (ELI) and very low-income (VLI) households have the lowest incomes in the city and are much more likely to experience housing challenges. Lack of affordable housing options and support can make ELI and VLI households particularly vulnerable to housing insecurity and homelessness. San Francisco has an estimated 66,018 ELI households earning up to 30% of area median income (AMI) and 33,023 VLI households earning between 30% and 50% of AMI. Together these households are nearly 28% of all households. About two thirds of the combined total 99,041 households earning less than 50%

of AMI are ELI. Some ELI households are students or people temporarily unemployed. It should be noted that households earning between 30% and 50% of AMI, as well as low-income households earning 50-80% of AMI and moderate-income households earning between 80% and 120% of AMI have been migrating out of San Francisco at a faster rate than ELI households.

Tenure: The vast majority of ELI and VLI households are renters. About 82% of ELI households are renters along with about 72% of VLI households. The majority of ELI and VLI owner households are senior-headed households.

Household Type: One-person households make up 61% of ELI households (over 40,000 households) and 42% of VLI households (over 13,000 households), far higher than the city's rate of 36% one-person households. Fewer ELI households are families than the city's average. However, there are still over 8,000 ELI households with children. There are about half the rate of couples among ELI households as in the city overall. VLI households, like ELI households, are less likely to be couples than the city as whole but are just as likely to be families with children and more likely to be related adults. In general, the poorest households are mostly one person while higher income households are disproportionately couples, and family households are found at all incomes.

Figure 110. ELI Households Below 30% AMI by Household Type

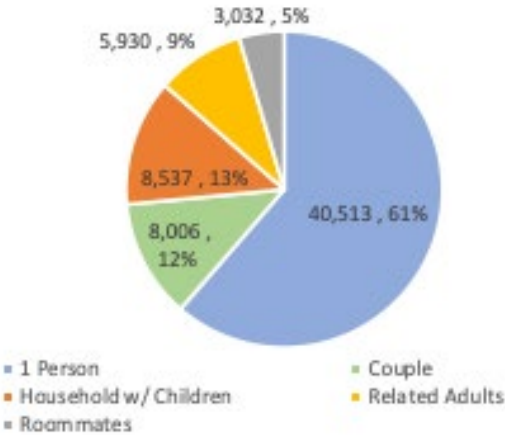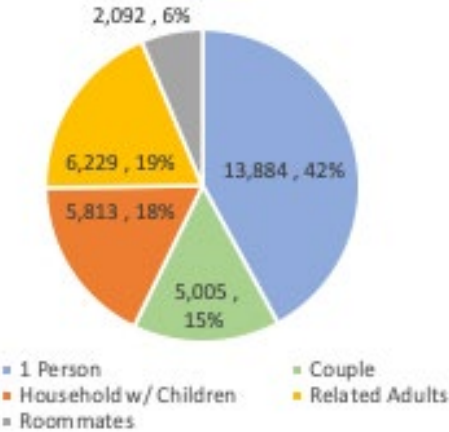Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Figure 111. VLI Households at 30–50% of AMI by Household Type

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Race and Ethnicity: People of color are more likely to be ELI, VLI, or low income than white-headed households. Black households are the most disproportionately lower income with nearly 48% ELI and nearly 16% VLI. American Indian householders are also disproportionately ELI with nearly 34% ELI households. Hispanic or Latino(a,e) households also have elevated rates of being ELI and VLI with nearly 38% of households falling in those income groups and more than half of Latino(a,e) households having low incomes. Asian households also have elevated rates of being ELI and VLI.

Cost Burden and Crowding: ELI households are the most likely to be cost burdened with fully 79% of ELI renters and 78% of ELI owners cost burdened. Sixty-eight (68%) of VLI renters are burdened while 56% of VLI owners are. Overall, ELI renters make up about 50% of all rent burdened households while VLI households make up 19%, together comprising the vast majority of rent burdened households. Severely burdened renters paying more than 50% of income are 72% ELI and 18% VLI and extremely cost burdened renters paying more than 70% of income in rent are overwhelmingly ELI at 86% and VLI at 12%. In other words, severe rent burden is almost completely a problem of ELI and VLI households. Owner cost burden is more widely distributed across income groups. However, most burdened owners are ELI and VLI, who are 39% and 19% of burden owners, respectively. Perhaps because ELI households are more likely to be one person, they are less likely to be overcrowded than VLI and low-income households.

Workers in household: About two thirds of ELI households do not have a worker present, either because they are currently unemployed, are unable to work due to temporary or permanent disability, or they are a senior and not in the workforce. In contrast, 70% of VLI households do have a worker present.

Senior and Disabled Status: Seniors make up more than 40% of ELI households though they make up only 22% of all households. More than half of senior ELI householders also have a disability. Seniors also make up 35% of all VLI households. Non-senior people with disabilities head up more than 15% of ELI households though non-seniors with disabilities head just 6% of all households. About 53% senior-headed renter households are ELI and 16% of senior renters are VLI. While senior-headed renter households are just 16% of all renters, they make up 36% of ELI renters and 26% of VLI renters. This pattern is even more dramatic for ELI and VLI owners where senior-headed owner households are 59% and 57%, respectively. While seniors are disproportionately lower income, they are also disproportionately homeowners, with more than 53% of seniors owning their home compared to just 33% of other households. Homeownership provides a majority of seniors with greater housing security despite disproportionately lower incomes.

Housing Available and Suitable for ELI Households and Zoning that Permits These Housing Types
Existing housing programs and services address ELI and VLI needs. Nearly 9% of all housing in the city, over 35,600 units, is income-targeted affordable housing that typically serves ELI, VLI, and low-income people. The San Francisco Housing Authority also administers over 12,000 federally funded housing choice vouchers (also known as Section 8) that help low-income people rent apartments in the private market, where some vouchers are tied to affordable housing. There are also more than 19,000 SRO residential units in San Francisco, often called residential hotels, which are often more affordable for low-income people with few other housing options. SRO are owned by nonprofit and private landlords. HSH

administers locally and federally funded permanent supportive housing (PSH) services to provide long-term affordable housing with on-site social services to people exiting chronic homelessness.

Much of the current residential zoning in San Francisco prohibits multifamily housing, affordable housing, group housing, and SROs that are be more likely to serve ELI and VLI renters. These multifamily housing types are often limited to multifamily districts, which cover about 40% of the city's residential land, and more specifically the form-based multifamily zoning districts that cover about 17% of the city's residential land. Recent policy changes, such as the 2019 adoption of Proposition E by the voters, have allowed affordable and educator housing in any district. However, the policy applies to parcels of at least 8,000 square feet, limiting applicability in most low-density residential zoning districts

People Experiencing and At-Risk of Homelessness
2022 Point-in-Time Count Demographics
San Francisco, like communities around the country, is mandated by the U.S. Department of Housing and Urban Development to conduct a Point-in-Time (PIT) Count of people experiencing homelessness every two years. The PIT Count provides a critical snapshot of the state of people experiencing homelessness in San Francisco, impact of the San Francisco Homelessness Response System, and informs decision-making regarding policy changes and programs that address this critical issue. This section uses data from the 2022 PIT Count conducted by the San Francisco Department of Homelessness and Supportive Housing (HSH).

The worsening housing affordability crisis, the rapid economic and job growth, and the resulting growing economic inequality in the Bay Area, and historic and modern-day systemic racism a have led to led to the crisis of homelessness in San Francisco and around the country. From 2005 to 2022, the PIT Count of people experiencing homelessness increased from 5,404 people to approximately 7,754 people. However, HSH estimates that as many as 20,000 people may experience homeless in San Francisco over the course of a full year.[80] The rapid growth in rents and housing costs has rapidly outpaced wage growth, particularly for low- and moderate-income residents. This pressure, coupled with a severe shortage of affordable housing, has pushed more and more people into homelessness. In fact, HSH estimates that for every household San Francisco is able to permanently house through its Homelessness Response System, approximately four households become homeless.[81] To respond to this growing issue, the City has tripled the funding to address homelessness since 2016.

The COVID pandemic exacerbated these issues, as the economic fallout has left more people at risk of homelessness. However, the 2020 Mayor's Homelessness Recovery Plan has leveraged funds from the Our City, Our Home Fund, with state and federal resources for an unprecedented expansion of housing, shelter and homelessness prevention. This led to an actual decrease in overall homelessness (3.5%) and in unsheltered homelessness (15%) from 2019 to 2022 (Figure 112).

According to the 2022 PIT Count survey, 71% of respondents lived in San Francisco at the time they most recently became homeless, of which 35% reported living in the city for at least 10 years. Others

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[80] 2022 Point-in-Time Count, HSH, p.2. https://hsh.sfgov.org/wp-content/uploads/2022/08/2022-PIT-Count-Report-San-Francisco-Updated-8.19.22.pdf
[81] Ibid, p.2.

reported living in another county in California (24%) or out of state (4%) at the time they became homeless.[82]

Figure 112. Number of People Experiencing Homelessness by Shelter Status, 2022

Source: 2022 San Francisco Point-In-Time Count Reports, Department of Homelessness and Supportive Housing.

Race, Sexual Orientation and Gender Identity, Age

People of color disproportionately experience homelessness in San Francisco, particularly American Indian or Alaska Native, Black or African American and Native Hawaiian or Pacific Islander people. As reported in the 2022 PIT Count, the Black or African American population were 6 times more likely to be found among the unhoused population, American Indian or Alaska Native population 4 times, and Native Hawaiian or Pacific Islander population 3 times (Figure 113). Hispanic or Latino(a,e) people also experienced an elevated rate of homelessness, with 30% of respondents experiencing homelessness identifying as Hispanic or Latino(a,e) compared to 16% of the city's population. This was a sharp increase from their share of the homeless population in 2019 (18%) and possibly the result of the economic fallout from the COVID-19 pandemic, as many Hispanic or Latino(a,e) workers were essential workers and many others worked in informal jobs that disappeared during this time.

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[82] Ibid, p.30.

Figure 113. People Experiencing Homelessness by Race & Ethnicity, 2022
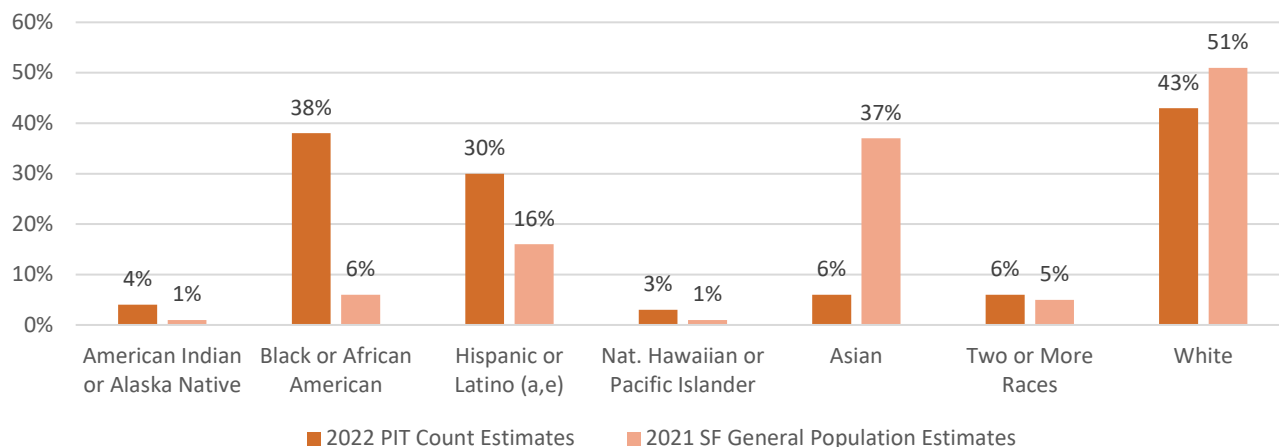
Source: 2022 Point-in-Time Count Report, San Francisco Department of Homelessness and Supportive Housing.

The majority of respondents experiencing homelessness were male (62%). More than a quarter (28%) of people experiencing homelessness identified as LGBTQ+, compared to the estimated 12% of the San Francisco population who are LGBTQ+ (Figure 114).

Figure 114. Sexual Orientation and Gender Identity of People Experiencing Homelessness, 2022
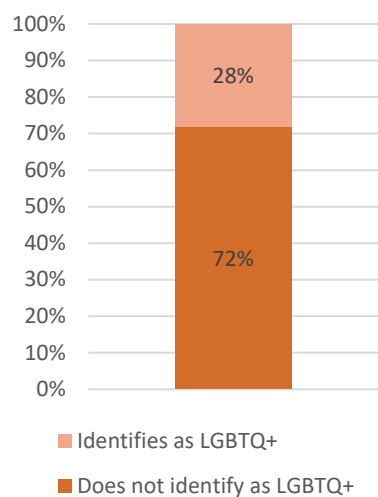
Breakout of Respondents Answering Yes		
Sexual Orientation	%	n
Gay/Lesbian/Same Gender Loving	30%	67
Bisexual	29%	64
Questioning/Unsure	10%	22
Other	12%	27
Gender Identity	%	n
Transgender	15%	32
A Gender Other Than Singularly Female or Male (e.g., non-binary, gender fluid, agender, culturally specific gender)	6%	13
Questioning	2%	4

Source: 2022 Point-in-Time Count Report,

San Francisco Department of Homelessness and Supportive Housing.

The 2019 to the 2022 PIT count, there was an increase in the number of respondents experiencing homelessness that were transitional age youth (TAY; 18-24), young adults (25-30), and middle-aged adults (31-40), which grew to be a quarter of the homeless population from 18% in 2019 (Figure 115).

Meanwhile, the percentage of respondents experiencing homelessness in the 41-50 age group, 51-60 age group and 61+ all declined from 2019 to 2022.

Figure 115. People Experiencing Homelessness by Age, 2022
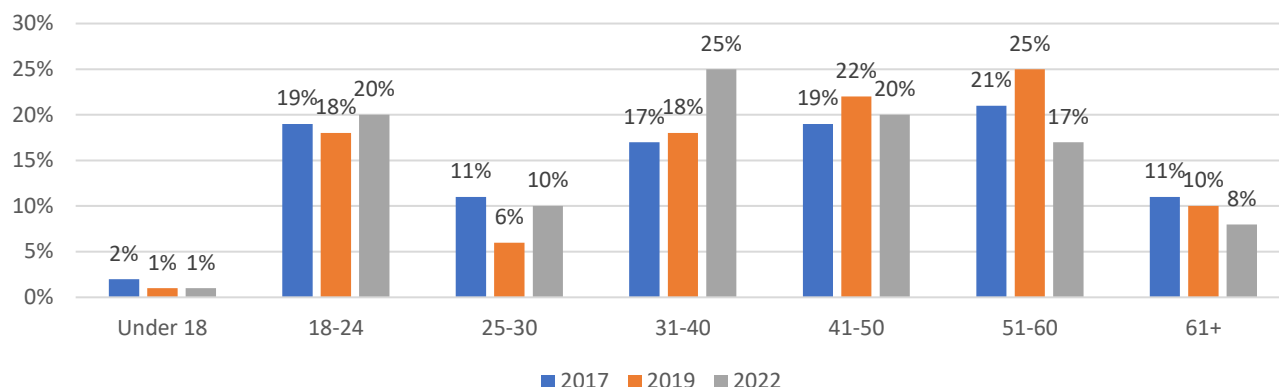
Source: 2022 Point-in-Time Count Report, San Francisco Department of Homelessness and Supportive Housing.

### Youth and Families with Children

The number of youth experiencing homelessness declined by 44% between 2013 and 2022, with 1,902 unhoused youth in 2013 and 1,073 unhoused youth in 2022. In 2022, 92% of these youth (987) were Transitional Age Youth (TAY) between the ages of 18 and 24, while the other 8% (86) were under 18 years old, an increase from 54 in 2019 (Figure 116). More than 84% of the Transitional Age Youth respondents were unsheltered.[83]

40% of unhoused youth were Black or African American, 31% identified as Hispanic or Latino(a,e), 6% Native Hawaiian or Pacific Islander, and 4% American Indian or Alaska Native.[84] 38% of homeless youth identified as LGBTQ+.[85] The most cited barriers to obtaining permanent housing among youth included: unable to afford rent (45%), no job or not enough income (27%), no housing available (27%), no money for moving costs (21%), and having a criminal record (11%).[86]

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[83] 2022 Youth Point-In-Time Count, HSH, p. 10. https://hsh.sfgov.org/wp-content/uploads/2022/08/2022-San-Francisco-Youth-Count.pdf

[84] Ibid, p. 16.

[85] Ibid, p. 15.

[86] Ibid, p. 23.

Figure 116. Number of Youth Experiencing Homelessness, 2017–2022
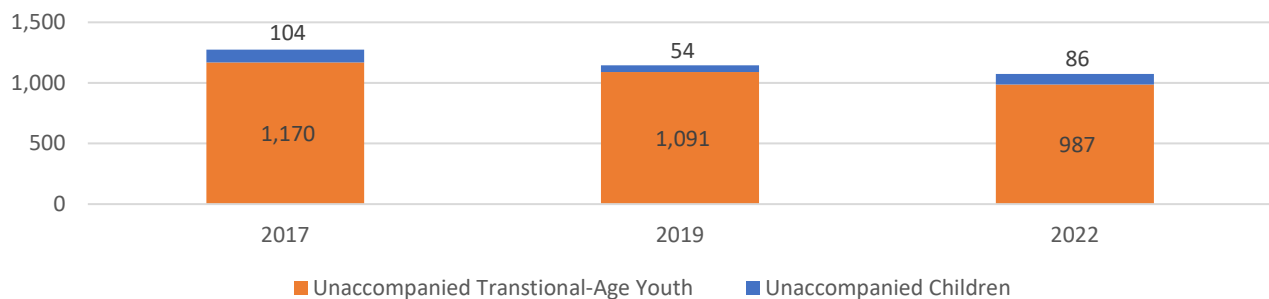
Source: 2022 San Francisco Point-In-Time Count Reports, Department of Homelessness and Supportive Housing.

The number of families experiencing homelessness was 208 in 2019 and 205 in the 2022 PIT Counts (Figure 117). Of the 205 families with children experiencing homelessness in 2022, 87% were sheltered, a decrease from 94% in 2019.[87] The most prevalent cause of homelessness for families was job loss (23%), followed by an argument with family or friend who asked them to leave (15%). Respondents in families attributed their homelessness to domestic violence at twice the rate of single individuals (8% compared to 4%). Over one-quarter (27%) of respondents in families reported experiencing domestic violence in their lifetime, while 14% indicated experiencing domestic violence at the time of the survey."[88]

Figure 117. Families with Children Experiencing Homelessness, 2017–2022
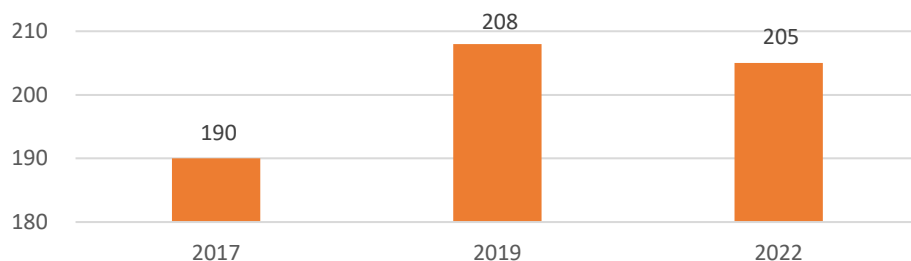
Source: 2022 Point-in-Time Count Report, San Francisco Department of Homelessness and Supportive Housing, Figure 45.

In addition to HSH, SFUSD also reports data on students within the school district experiencing homelessness. SFUSD uses a broader definition for homelessness compared to HUD. The count of students experiencing homelessness includes those in a shelter or living in a vehicle, as well as students whose families are doubled up or staying with friends or family in a temporary arrangement. The San Francisco Unified School District (SFUSD) estimates about 2,061 students experienced housing instability or homelessness in 2021, a 14% increase from 2018 (Figure 118).

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87 2022 Point-In-Time Count, HSH, p. 48.
88 Ibid, p. 49.

Figure 118. Students in SFUSD Experiencing Homelessness, 2012–2021
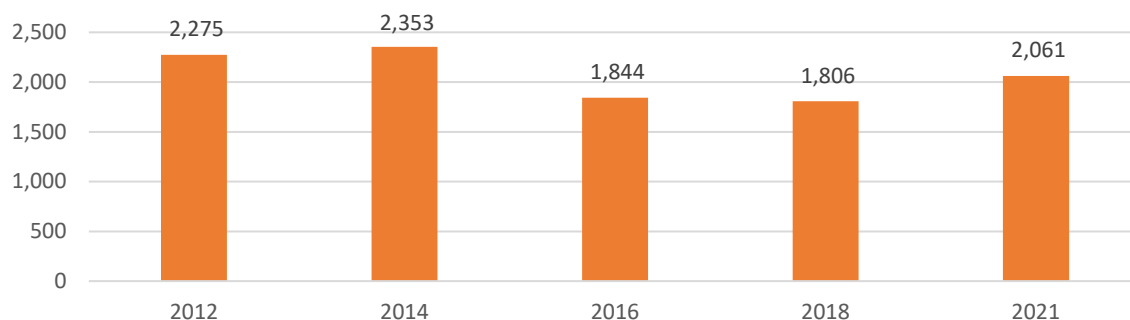
Mental Illness & Substance Abuse Issues [89]

Among those surveyed in the 2022 PIT, 60% of respondents reported having one or more health conditions. Drug or alcohol abuse was the most cited condition (52% of respondents), followed by PTSD (38%), and psychiatric or emotional conditions (36%). When asked about the cause of homelessness, alcohol or drug use was reported as the third highest cause in 2022 (12% of respondents), and mental illness was the fifth highest cause of homelessness (7%). For Transitional Age Youth, alcohol/drug use and mental health issues were the third and fourth most cited causes of homelessness (14% and 9% of respondents, respectively).

Domestic Violence Survivors [90]

Nearly one fourth (23%) of people experiencing homelessness have experienced some form of domestic violence. 12% of transgender respondents and 20% of respondents who identified with a gender other than singularly female or male (e.g., non-binary, gender fluid, agender, culturally specific gender) reporting current experiences of domestic violence, compared to 7% of males and 10% of females. Among individuals in families, 38% had experienced domestic violence.

U.S. Veterans [91]

Many U.S. Veterans are represented in the homeless population within the city. Veterans experiencing homelessness are more likely to live on the streets than in shelters and remain on the streets for longer periods of time. As of 2022, 67% of the 605 veterans surveyed were unsheltered. The most common primary cause of homelessness among surveyed veterans was job loss (25%), followed by eviction (14%) and alcohol or drug use (10%).

Housing Resources and Services for People Experiencing and At-Risk of Homelessness

In 2016, the City and County of San Francisco created the Department of Homelessness and Supportive Housing (HSH) to make a significant and sustained reduction in homelessness in San Francisco through the coordinated provision of services. HSH operates the City's Homelessness Response System (HRS),

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89 Ibid, p. 41.
90 Ibid, p. 42.
91 Ibid, p. 47.

which includes Outreach, Coordinated Entry, Problem Solving and Prevention, Temporary Shelter, Housing and Housing Ladder (all explained below). As of September 2022, the HRS serves over 15,000 individuals every day, providing approximately 12,000 units of supportive housing, capacity to shelter over 3,000 guests, and a variety of other services. Services, programs, and housing serving people experiencing and at-risk of homelessness are largely managed through HSH, though may also include other city departments such as MOHCD and DPH.

To address homelessness, HSH uses federal, state, and local sources to invest hundreds of millions of dollars in targeted homelessness prevention, temporary shelter and various supportive housing strategies for people currently or formerly unhoused, including master-leasing existing housing and providing operating subsidies for units and services in 100% affordable buildings. In 2018, voters approved Proposition C, which increased taxes on companies with $50 million or more in gross receipts to provide around $250 million per year for services and housing for unhoused people. This money is in the Our City, Our Home Fund.

Outreach*: Connects the most vulnerable individuals living outside with available and appropriate resources within the Homelessness Response System through outreach, engagement, and case management. The San Francisco Homeless Outreach Team (SFHOT) provides citywide outreach 7 days a week citywide through a contract with a non-profit service provider. HSH has recently launched the new Street Response Team, which works with paramedics, clinicians, and people with lived experience to address behavioral health, overdoses, or other urgent needs of primarily unsheltered individuals in San Francisco.

Coordinated Entry*: Organizes the Homelessness Response System with a common, population specific assessment; a centralized data system and "by name" database of clients; and a prioritization method. This process directs clients to the appropriate resources and allows for data-driven decision making and performance-based accountability. The Coordinated Entry process is organized to serve three subpopulations: Adults, Families, and Transitional Aged Youth. HSH continues to analyze Coordinated Entry prioritization on an ongoing basis for equity, including race and LGBTQ+ status. HSH plans to conduct a Coordinated Entry review and evaluation process.

Problem-Solving: An umbrella term used for strategies to help people exit or avoid homelessness without continued support from the Homelessness Response System. Problem Solving includes targeted homeless prevention, which provides opportunities to stop people from entering the Homelessness Response System. Problem Solving also includes one-time grants to resolve one-time experiences of homelessness, as well as relocation assistance to reconnect people experiencing homelessness with support networks.

Temporary Shelter and Crisis Interventions: The City's shelter resources have overall increased since 2015. San Francisco's emergency shelter system expanded rapidly in 2020 due to the mayor's 1,000 New Shelter Beds Initiative and the expansion of non-congregate shelter (such as the Shelter-in-Place Hotel Program) opened in response to the COVID-19 pandemic. Simultaneously, the City's congregate shelter system capacity decreased by over 70% due to social distancing requirements during the COVID-19 pandemic.

During the COVID-19 pandemic, the city also stood up Safe Sleep sites for people to sleep in tents in a safe and clean place. HUD does not categorize these sites as emergency shelter, so these programs are not included in shelter data the city reports to HUD.

Between 2015 and 2020, the number of beds in the City's shelter system steadily increased. As shown in the 2021 inventory count (Table 62), the City added a large number of overflow beds to the portfolio in 2020 in response to the COVID-19 pandemic. As the city's initial response to the pandemic wound down in 2022, the number of overflow beds decreased. The total number of non-overflow beds started to expand back to pre-COVID levels as congregate shelters added back capacity and new sites opened. In 2022, the occupancy rate was slightly lower than in previous years due to programmatic shifts at the time of the inventory: some resources were reopening, and the overflow beds were winding down.

Sustained expansion of the non-overflow shelter system has continued throughout 2022 as the City comes out of the initial response to COVID-19. As of October 2022, the City has over 2,418 units and beds in the year-round shelter system - some units have multiple beds.

Table 62. Emergency Shelter Counts and Utilization, 2015–2022

Type of Resource*	2015	2016	2017	2018	2019	2020	2021	2022
Total Beds	**2,103**	**2,313**	**2,322**	**2,241**	**2,721**	**2,978**	**4,474**	**3,767**
Family Beds	383	424	538	50	496	657	550	651
Adult-only Beds	1,635	1,697	1,724	1,589	2,129	2,246	1,180	1,381
Other Beds (ex. Seasonal, overflow, voucher)	65	167	35	125	90	75	2,744	1,716
Child-only Beds	20	25	25	26	6	0**	0**	19
People Sheltered***	1,994	2,211	2,050	2,011	2,262	2,471	3,588	2,933
Occupancy Rate****	95%	96%	88%	90%	83%	83%	89%	78%

Source: HSH's Housing Inventory Counts and Point-in-Time Counts
* Per HUD, family beds are allocated to households with at least one adult over 18 and at least one child under 18. Adult-only beds are for households with only people over the age of 18. Child-only beds are for households with only people under 18.
**There were 6 child-only beds in the CoC's system in 2020 and 2021. These beds were miscategorized in 2020 and 2021. For consistency, this table mirrors the HIC-reported numbers.
***The number provided for the number of shelter beds and number of people sheltered a given year is a snapshot based on a single point in time. This number represents the number of clients present at a site on the night of the Point-in-Time count and is not a representation of the number of people served at the site year-round.
**** Occupancy rate is calculated by: People Sheltered / Total Beds

The occupancy rate in transitional housing has seen a slight decrease in recent years, with 76% utilization in 2022 (Table 63).

Table 62. Transitional Housing Counts and Utilization, 2015–2022

Type of Resource*	2015	2016	2017	2018	2019	2020	2021	2022
Total Beds	**465**	**479**	**453**	**551**	**752**	**627**	**537**	**555**
Family Beds	238	231	235	238	402	190	212	245
Adult-Only Beds	227	248	218	313	350	437	325	310
People Sheltered***	407	411	440	474	575	473	412	424
Utilization**	88%	86%	97%	86%	76%	75%	77%	76%

Source: HSH's Housing Inventory and Point-in-Time Counts
* Per HUD, family beds are allocated to households with at least one adult over 18 and at least one child under 18. Adult-only beds are for households with only people over the age of 18.
** Utilization is calculated by: People Housed or Sheltered / Total Beds
***The number provided for the number of shelter beds and number of people sheltered a given year is a snapshot based on a single point in time. This number represents the number of clients present at a site on the night of the Point-in-Time count and is not a representation of the number of people served at the site year-round.

Housing and Housing Ladder: As of March 2022, the HSH permanent housing portfolio includes 10,704 units. and will continue to expand under the mayor's Homelessness Recovery Plan. These housing types are categorized as follows:

- **Permanent Supportive Housing (PSH)**: HSH administers locally and federally funded PSH to provide long-term affordable housing with on-site social services to people exiting chronic homelessness. The PSH portfolio includes both project-based sites and scattered-site PSH through programs like Emergency Housing Vouchers and the Flexible Housing Subsidy Pool (Flex Pool), which utilizes housing units available in the private market in various sites across the city.

- **Rapid Rehousing (RRH)**: Provides time-limited rental assistance and services for households exiting homelessness and includes housing identification, temporary rental assistance and case management.

- The **Housing Ladder** offers opportunities for tenants in supportive housing to move to subsidized housing with lower levels of support services. By joining the program, clients make their PSH unit available for other people experiencing homelessness. The Housing Ladder also includes opportunities to assist clients to move to a more permanent housing solution outside the Homelessness Response System.

The PSH portfolio has expanded by almost 5,000 beds since 2015. Permanent housing (PSH) utilization has generally hovered around 90% over the past few years, with slightly lower utilization in 2022 due to new programs coming online around the time of the inventory (Table 64).

Table 63. Permanent Supportive Housing and Other Permanent Housing, 2015–2021

Type of Resource*	2015	2016	2017	2018	2019	2020	2021	2022
Total Beds****	**7,051**	**7,599**	**8,254**	**9,556**	**10,797**	**10,051**	**10,292**	**12,436**
Family Beds	1,597	1,912	2,647	1,836	2,205	1,913	2,216	2,185
Adult Beds	5,454	5,687	5,607	7,720	8,592	8,138	8,076	10,251
People Housed or Sheltered***	6,646	7,260	8,012	9,024	9,577	9,258	9,126	10,026
Utilization**	94%	96%	97%	94%	89%	92%	89%	81%

Source: HSH's Housing Inventory and Point-in-Time Counts
* Per HUD, family beds are allocated to households with at least one adult over 18 and at least one child under 18. Adult-only beds are for households with only people over the age of 18.
** Utilization is calculated by: People Housed / Total Beds
***The number provided for the number of beds and people housed for a given year is a snapshot based on a single point in time. This number represents the number of clients present at a site on the night of the Point-in-Time count and is not a representation of the number of people served at the site year-round
****This row combines PSH and Other Permanent Housing. Other Permanent Housing includes any permanent housing project that is designated for people experiencing homelessness that provides housing and services or housing only, but for which disability is not required for entry, including some SRO projects.

Rapid Rehousing has also expanded by over 1,000 slots since 2015.

Table 64. Rapid Rehousing Numbers, 2015–2022

Type of Resource*	2015	2016	2017	2018	2019	2020	2021	2022
Total Beds*	**753**	**774**	**176**	**227**	**664**	**1,187**	**2,101**	**1,919**
Family Beds	753	774	39	181	183	422	1,738	1,568
Adult-Only Beds	0	0	137	46	481	765	363	351
People Housed or Sheltered **	753	774	176	227	664	1,187	2,101	1,919

Source: HSH's Housing Inventory and Point-in-Time Counts.
* Per HUD, family beds are allocated to households with at least one adult over 18 and at least one child under 18. Adult-only beds are for households with only people over the age of 18.
**The number provided for beds and clients for a given year is a snapshot based on a single point in time. This number represents the number of clients present at a site on the night of the Point-in-Time count and is not a representation of the number of people served at the site year-round. Utilization for Rapid Rehousing is 100% since the HIC reflects the number of scattered-site slots in use.

In addition to the inventory detailed above, the City has over 1,000 units of Permanent Supportive Housing to HSH's portfolio that were not open for placement in February and therefore not reflected in the 2022 Housing Inventory Count. These units include eight new properties acquired by the City for PSH. As of October 2022, the city had received six Project Homekey awards from the State of California to put towards the purchase and operations of six of these buildings.

Healthcare and Supportive Services*:* The San Francisco Department of Public Health (DPH) and other agencies continue to work together to improve how the City meets the needs of people experiencing homelessness with medical conditions, mental health conditions, and/or addiction disorders. From 2016 to 2021, multiple City departments coordinated on streamlined housing and healthcare through the

Whole Person Care Shared Priority Initiative. This initiative was a pilot program overseen by the Centers for Medicare and Medicaid and funded through the California Department of Healthcare Services. This pilot program ended in 2021 and the work shifted to programs connected to California Advancing and Innovating Medi-Cal (CalAIM). Additionally, the Department of Public Health provides physical, mental health and substance use care to people experiencing homelessness in a variety of settings, including primary care, urgent care, and emergency and inpatient care at San Francisco Health Network sites, including Zuckerberg San Francisco General Hospital. DPH's Street Medicine Team works closely with SFHOT to provide care and referrals to people living on the streets and in encampments. The DPH Shelter Health team provides clinical care to guests in the Temporary Shelter system. DPH's Medical Respite is staffed with DPH nurses and provides homeless patients with post-hospital care, as well as care for people who become too sick or injured to remain in temporary shelter. DPH's Sobering Center provides a safe place for rest and assessment for people who are intoxicated on the street. The Syringe Access and Disposal Program includes education, outreach, and cleanup of areas with syringe litter. The Environmental Health Branch provides inspections for health hazards in encampments.

Funding Sources

HSH's budget has grown to expand supportive housing and services, with $285 million invested in FY2018-2019 and $672 million in FY2022-2023 (Table 66). In FY2020-21, HSH's budget totaled over $852 million due to expanded services and significant one-time COVID-related funding.

Table 65. HSH Funding Sources, FY 2018–19, 2019–20, 2020–21, 2021–22 (in millions)

Funding Source	FY 2018–2019	FY 2019–2020	FY 2020–2021	FY2021–2022	FY2022–2023
General Fund	-	$34.80	$295.17	$299.02	$233.38
Other local sources, including General Fund	$209.44	$242.53	$426.20	$306.91	$324.79
State Grants	$29.67	$38.00	$68.96	$0	$47.97
Federal Grants	$45.42	$52.36	$61.80	$61.90	$65.85
TOTAL	**$284.53**	**$367.69**	**$852.12**	**$667.83**	**$672.02**

Source: HSH

Persons with Disabilities, Including Developmental Disabilities

People with disabilities can have special housing needs and may face challenges finding accessible housing in the housing market. In addition, people with disabilities can have disproportionately lower incomes given that a majority of people with disabilities are seniors who may be retired and other people with disabilities who may not be able to work. About 10.3% of San Francisco's non-institutional population is estimated to have a disability, approximately 88,000 people.

Persons with Disabilities by Age and Disability Type

51% of people with disabilities are seniors over age 65, though seniors make up only about 15% of the general population. 45% of those with disabilities are 18-64 and more than half of this group is between 50 and 64 years of age. About 3% of people with disabilities are under 18 years of age.

The most common type of disability is an ambulatory difficulty followed by independent living and cognitive difficulties. Seniors make up more than 60% of people with physical disabilities such as ambulatory, self-care, and independent living difficulties (Table 67). Seniors make up more than 70% of those affected by a hearing difficulty. For vision difficulties, seniors make up about half of adults affected. Only cognitive difficulties (mental disabilities) affect more people 18-64 years old than seniors, however, seniors still make up a disproportionate share of people with cognitive difficulties.

Table 66. Disability by Type and Age Group, 2014–2018

	Number	% of Population Affected	% with that Disability by Age Group
With a hearing difficulty	**23,313**	**2.7%**	
Population under 18 years	438	0.4%	2%
Population 18 to 64 years	6,212	1.0%	27%
Population 65 years and over	16,663	12.9%	71%
With a vision difficulty	**17,356**	**2.0%**	
Population under 18 years	695	0.6%	4%
Population 18 to 64 years	8,339	1.3%	48%
Population 65 years and over	8,322	6.4%	48%
With a cognitive difficulty	**36,716**	**4.4%**	
Population under 18 years	1,735	2.2%	5%
Population 18 to 64 years	20,197	3.3%	55%
Population 65 years and over	14,784	11.4%	40%
With an ambulatory difficulty	**47,012**	**5.7%**	
Population under 18 years	361	0.5%	1%
Population 18 to 64 years	16,695	2.7%	36%
Population 65 years and over	29,956	23.2%	64%
With a self-care difficulty	**22,020**	**2.7%**	
Population under 18 years	480	0.6%	2%
Population 18 to 64 years	6,603	1.1%	30%
Population 65 years and over	14,937	11.6%	68%
With an independent living difficulty	**39,779**	**5.3%**	
Population 18 to 64 years	14,873	2.4%	37%
Population 65 years and over	24,906	19.3%	63%

Source: ACS 2018 5-Year Estimates.
Note: a person may have more than one disability.

The total number of people with disabilities in San Francisco has increased between 2010 and 2018 (+2,051 persons, or 2% total growth) (Table 68). While people with disabilities make up a slightly smaller

percentage of all people in San Francisco in 2018 versus 2010, the increase in total number speaks to a greater need for accessible housing and services. San Francisco has seen the largest increase in persons with hearing difficulty (25%) and an overall decrease in the number of persons with ambulatory difficulty (-12%).

Table 67. Population of People with Disabilities by Disability Type, 2010–2018

	2010	2018	2018 % with Disability by Type	2010–2018 % Change
Hearing Difficulty	21,831	27,271	3%	25%
Vision Difficulty	17,041	19,111	2%	12%
Cognitive Difficulty	37,454	37,959	4%	1%
Ambulatory Difficulty	48,995	43,035	5%	-12%
Self-care Difficulty	23,053	22,550	3%	-2%
Independent Living Difficulty	42,075	38,441	4%	-9%
Total Population with a Disability	**85,194**	**87,245**	**-**	**2%**
% of Population with a Disability	**11%**	**10%**	**-**	**-1%**
Total Population	**801,770**	**879,045**	**10%**	**10%**

Source: 2010 Census; ACS 2018 5-Year Estimates.
Note: a person may have more than one disability; table does not include data from prior Census years, because question and/or definition of disability changed; 1-year and 5-year ACS totals may be different

Developmental Disabilities

Developmental disability is defined by the State of California as a lifelong disability caused by a mental and/or physical impairment manifested prior to the age of 18 and is expected to be lifelong. Golden Gate Regional Center (GGRC) is a state- and federally funded nonprofit organization that serves people with developmental disabilities in San Francisco, Marin, and San Mateo counties. The California Department of Developmental Services also reports data from GGRC in their reports on persons with disabilities. According to the GGRC 2019 Performance Report, the agency served around 9,420 clients in the three counties. Of GGRC clients, 37.6% have a mild or moderate intellectual disability, 22.5% have autism, 12.7% have epilepsy, 12.5% have cerebral palsy, and 8.2% have a severe or profound intellectual disability. whites are the most populous ethnic group served (32%), followed by Asians (25%), Hispanics/Latinos (22%), and Blacks (8%). The majority of clients are within the 22 to 51 years of age and 6 to 21 years of age category (35% and 30% respectively). In terms of residency, 73% live with a parent or guardian, 14% live in community care facilities, 9% have independent living or supportive living services, 2% are within a family or foster home agency, and 1% have some other type of residency (Source: GGRC 2019 Performance Report).
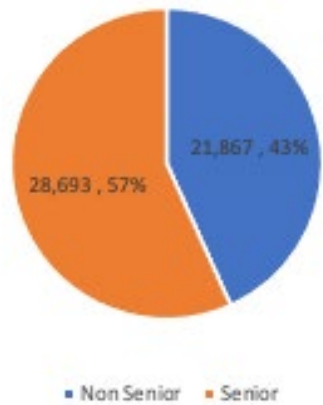
Households with a Person with A Disability by Tenure and Type

The majority of people with disabilities live in households where they are the household head. There are 50,000 households headed by a person with a disability and another 21,000 households that have someone with a disability in the household. The majority of heads of household who have a disability are

also seniors, over 57%, reflecting the fact that seniors are the majority of adults with disabilities (Figure 119). Sixty-eight percent (68%) of households headed by a person with a disability are renters, a slightly higher percentage than the city as a whole.

*Figure 119.* **Heads of Household with Disability, 2014–2018**

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

A majority of households headed by someone with a disability (but who is not a senior) are one-person households. People with disabilities are also heads of significant numbers of households with children, couple households, and households of related adults. These numbers indicate the need for compact units that would allow an individual with disabilities or a couple with a person with disabilities to live comfortably and affordably as well as the need multibedroom units that are accessible to people with disabilities.

Figure 120. **Non-Senior Households Headed by a Person with Disabilities by Household Type, 2014–2018**

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
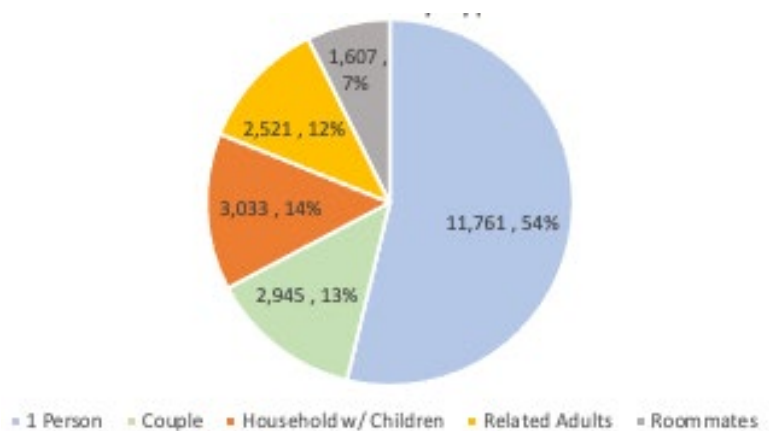
Disability and Household Income

Households with people with a disability are more likely to be lower income and households headed by a person with a disability even more so. Households headed by people with disabilities are 75% low income including 48% ELI, 14% VLI, and 16% low income. Both households headed by seniors with a disability and other adults with a disability show the same disproportionately low incomes. The extremely low incomes among people with disabilities, as well as the high rate of renting, indicate a significant

need for affordable rental housing that is accessible for this population as well as the need for senior housing (explored more fully in the next section) that is affordable and accessible.

Table 68. Household Income by Disability Among Household Members, 2014–2018

	HH Head Has Disability	Other HH with a Person with Disability	All HHs
Below 30% AMI	48%	15%	18%
30%-50% AMI	14%	13%	8%
50%-80% AMI	12%	17%	12%
80%-120% AMI	9%	19%	15%
120%-150% AMI	4%	10%	10%
150%-200% AMI	5%	10%	13%
Above 200% AMI	7%	16%	28%

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Disability by Race & Ethnicity

Black residents have a disproportionate rate of disability, nearly double the rate of disability in the city. This may in part be due to the fact that the Black population is disproportionately older. American Indian or Alaska Native, Native Hawaiian or Pacific Islander, and Asian residents also have a higher rate of disability than the city average. Other racial and ethnic groups have rates of disability roughly in line with the rate among the city's population.

Table 69. Disability by Race & Ethnicity, 2015–2019

Racial or Ethnic Group	Number of People with a Disability	% of Racial or Ethnic Group with Disability	% Total Population with a Disability
American Indian or Alaska Native	477	17.7%	0.5%
Black or African American	8,714	20.8%	9.9%
Hispanic or Latino(a,e)	12,455	9.7%	14.2%
Native Hawaiian or Pacific Islander	288	11.0%	0.3%
Asian	31,462	10.6%	35.9%
Other	6,722	10.1%	7.7%
Two or More Races	3,477	7.2%	4.0%
Non-Hispanic or Latino(a,e) white	31,768	9.2%	36.2%
Total Population	**87,690**	**10.3%**	**100.0%**

Source: ACS 2019 5-year Estimate, IPUMS-USA.

Housing Challenges of People with Disabilities

Renters with a disability experience higher rates of rent burden (not including senior renters who are covered in the discussion of senior housing needs that follows). Fifty-four percent (54%) of renters with a disability are burdened, over 9,000 households. Nearly 6,000 of these renters are severely burdened and nearly 4,000 are extremely burdened. Renters with a disability make up 8% of all renter households but 11% of burdened renters and 13% of severely burdened renters.

*Figure 121.* Non-Senior Renters with a Disability by Rent Burden, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

The vast majority (72%) of severely rent burdened renters with a disability are one person households, a total of over 4,000 households, indicating the need for small affordable, accessible homes for these renters. There are also hundreds of households with children and related adults headed by a person with a disability who might need multi-bedroom units.

Figure 122. Severely Rent-Burdened Non-Senior Renters with Disabilities Reporting, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
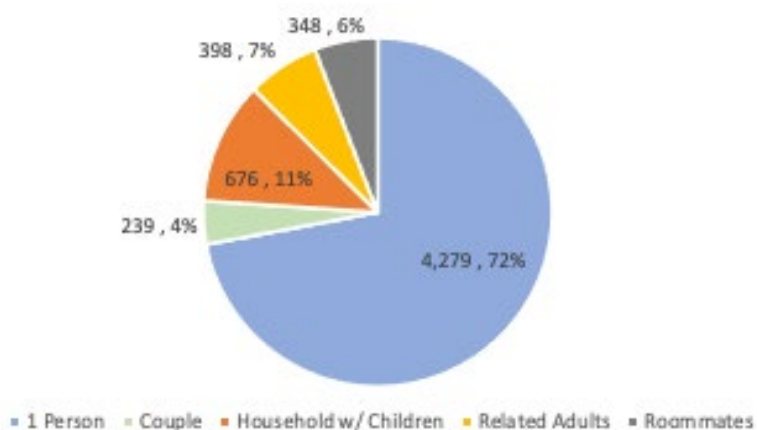
There are over 4,300 homeowner households headed by a person with a disability who is not a senior. Owners with disabilities have higher rates of cost burden than other owners. There are over 1,800 cost burdened owners with disabilities. Of these owners, 1,000 face severe cost burden and the majority have extreme cost burden. Sixty-three percent (63%) of severely burdened owners are one person households.

Housing Resources and Services for People with Disabilities

Among the 22,787 clients served in MOHCD affordable housing, 26% of households reported having a household member with a disability. The most commonly cited disabilities for household members with a disability were physical (8%), mental/cognitive/developmental (5%), and members having more than one disability or another type of disability (3% and 10% respectively). Note that 30% of households did not report data and 0.1% of the data reported HIV/AIDS as a disability (Figure 32). Among MOHCD's affordable housing, 101 units across seven properties are dedicated to persons with developmental disabilities.

HUD Section 811 subsidizes rental housing opportunities that provide access to appropriate supportive services for persons with disabilities, so they can live independently. There are currently 407 affordable housing units in 10 properties in the city, which are funded through HUD's Section 811 Supportive Housing for Persons with Disabilities program and four of those properties also receive LIHTC. An additional 884 units across 12 properties receive LIHTC and target people with disabilities. As of 2016, there are also 150-200 MHSA (Mental Health Services Act) units spread over 20 properties. MHSA units provide permanent or transitional housing for people with mental health challenges within a larger LIHTC project.

MOHCD occasionally has listings with priority units for mobility, vision, and hearing impairments. Other organizations like the Independent Living Resource Center of San Francisco (ILRCSF) and The Arc San Francisco also provide housing or assistance with housing to those with disabilities. Furthermore, HSA's Community Living Fund provides assistance to clients who are seniors or persons with disabilities to identify potential funding sources and service options, so that these groups can live safely at home. Also, California's In Home Support Services (IHSS) program provides in-home assistance to eligible persons with disabilities and/or seniors as an alternative to receiving out-of-home care. According to the City and County of San Francisco, there were 22,522 active IHSS cases (people who are eligible to receive IHSS services). Relative to need, there is limited housing available for people with disabilities, especially for people with developmental disabilities, and limited housing services that are serving clients with a wide range of disabilities.

Elderly/Seniors

There are 131,451 seniors in San Francisco based on the 2014-2018 ACS data (Table 71). Seniors make up 15% of the population of the city. The vast majority of seniors (127,927 people) live in households while 3,524 live in group quarters, including institutions like convalescent and long-term care facilities. Black and Asian people are more likely to be seniors than other groups and in particular, heads of household among Black and Asian households are more likely to be seniors (Table 72).

Table 70. Seniors by Race & Ethnicity, 2015–2019

Racial or Ethnic Group	Number of Seniors	% of Racial or Ethnic Population	% of Total Senior Population
American Indian or Alaska Native	277	10.3%	0.2%
Black or African American	7,241	17.3%	5.5%
Hispanic or Latino(a,e)	11,895	9.2%	9.1%
Native Hawaiian or Pacific Islander	239	9.1%	0.2%
Asian	58,821	19.9%	44.9%
Other	5,867	8.8%	4.5%
Two or More Races	1,989	4.1%	1.5%
Non-Hispanic or Latino(a,e) white	51,196	14.8%	39.0%
Total Population	**131,134**	**15.3%**	**100.0%**

Source: Source: ACS 2019 5-Year Estimates; IPUMS-USA.

Table 71. Senior-Headed Households by Race & Ethnicity, 2015–2019

Racial or Ethnic Group	Number of Senior-Headed Households	% of Racial or Ethnic Households	% of Total Senior-Headed Households
American Indian or Alaska Native	203	14.8%	0.2%
Black or African American	5,654	31.3%	7.0%
Hispanic or Latino(a,e)	7,005	16.5%	8.6%
Native Hawaiian or Pacific Islander	31	3.4%	0.0%
Asian	30,491	27.3%	37.5%
Other	3,118	15.9%	3.8%
Two or More Races	1,225	8.3%	1.5%
Non-Hispanic or Latino (a,e) white	36,951	20.8%	45.4%
Total Households	**81,313**	**22.4%**	**100.0%**

Source: ACS 2019 5-Year Estimates; IPUMS-USA.

Senior householders are more likely to be owners than other householders - about 53% of senior-headed households are owners compared to just 33% of other households (Table 73). In addition, 59% of all seniors (whether they are the householder or not) live in owner households compared to about 40% of other people.

Seniors are far more likely to be lower income than other households, likely due to the fact that many seniors are not in the labor force and are living on fixed incomes (Table 73). Senior renters are overwhelmingly low income and nearly 70% are ELI or VLI, over 25,000 renter household. The majority of the lowest income seniors are renters, however, seniors with incomes above 50% of AMI are mostly owners. Seniors make up the majority of lower income homeowners especially ELI and VLI owners.

Table 72. Senior-Headed Households by Income and Tenure, 2014–2018

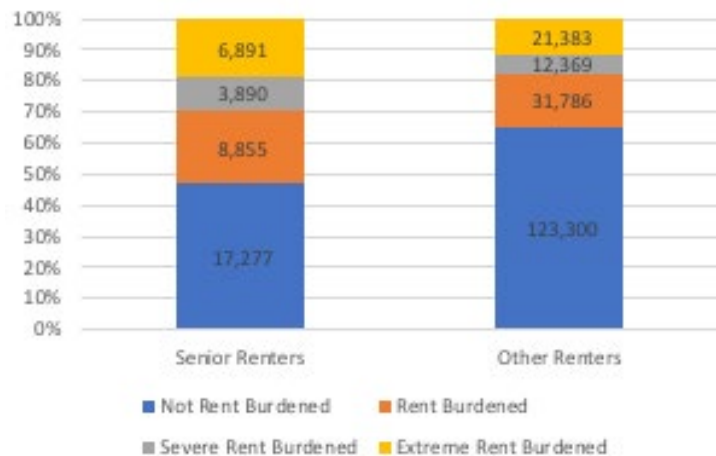|	Senior Renters	% of Senior Renters	Senior Owners	% of Senior Owners	All Seniors	% of All Seniors	% of City as a Whole
Below 30% AMI	19,597	53%	7,086	17%	26,683	34%	18%
30%-50% AMI	6,028	16%	5,374	13%	11,402	14%	9%
50%-80% AMI	4,997	14%	7,550	18%	12,547	16%	12%
80%-120% AMI	3,061	8%	7,431	18%	10,492	13%	15%
120%-150% AMI	1,042	3%	3,900	9%	4,942	6%	9%
150%-200% AMI	758	2%	3,744	9%	4,502	6%	12%
Above 200% AMI	1,439	4%	6,986	17%	8,425	11%	25%
Total	**36,922**	**-**	**42,071**	**-**	**78,993**	**-**	**-**

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Housing Challenges of Seniors

Senior renters are disproportionately rent burdened, likely reflecting the concentration of ELI and VLI renters among seniors (Figure 123). While seniors are 16% of all renter households, they make over 23% of rent burdened households and 24% of severe rent burden. There are over 10,000 severely rent burdened seniors and over 6,000 of these seniors are extremely rent burdened, highlighting the need for affordable senior housing and other support for the lowest income senior renters.

Figure 123. **All Renters & Senior Renters by Rent Burden, 2014–2018**

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Senior renters who are severely rent burdened are overwhelmingly one person households (76% or over 8,000 renters) and a smaller percentage of couples (16% or over 1,700 renters) (Figure 124). The concentration of rent burden among seniors who live alone or with a partner indicates a need for small, affordable apartments that could serve this population as well as additional services and support for these seniors.

Figure 124. Severely Rent-Burdened Senior-Headed Households, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
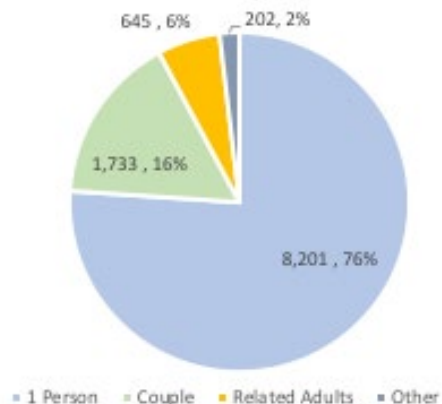
Thirty-two percent (32%) of Senior homeowners are cost burdened, over 12,000 senior owners, similar to the rate of cost burden for other homeowners. Severe cost burdens and specifically extreme cost burden, however, is more pronounced for seniors who make up 39% of extremely cost burdened owners despite being just 31% of owners overall. These trends are more pronounced for burdened one person, couples, and households with related adults where senior owners make up well over 40% of cost burdened owners. There are over 6,000 severely cost burdened senior owners and nearly half of these households are one person, and another quarter are couples. Most of the remainder are households of related adults.

Housing Resources and Services for Seniors

Among MOCHD's affordable housing clients, seniors are a household member in 47% of 22,787 households (Figure 31). MOHCD also provides Access to Housing Services, which focuses on accessing and placing clients in affordable rental housing. Seniors (65+ age group) make up almost a quarter (24.8%) of all Access to Housing clients (12,371) making them the predominant clients within the service.

There are currently 2,662 affordable units across 33 properties in the city that are Section 202 funded, of which 9 also receive TCAC LITHC. Section 202 expands the supply of affordable housing with supportive services to the elderly. An additional 30 properties (with 3,082 affordable units overall) that target seniors and funded by LITHC. Among the 20 MHSA permanent and transitional housing properties, 2 properties with 13 MHSA units overall are targeted towards seniors (Source: SF DPH, Housing Services).

Other housing resources examples include: Self-Help for the Elderly which offers home care, senior housing, and related services and Legal Assistance to the Elderly (LAE) provides free legal assistance to elders experiencing housing issues. Further housing related services include California's In Home Support Services (IHSS) program, which provides in-home assistance to eligible persons with disabilities and/or seniors as an alternative to receiving out-of-home care. Also, the Department of Aging and Adult Services (DAAS) through SF HSA and the Institute on Aging helps seniors and other needs groups coordinate services. Finally, the Home Match program through the non-profit Covia helps senior homeowners with extra space find renters.

Families with Children and Large Families

Families with children typically need multi-bedroom units at a rent or price that the family can afford and may have difficulty finding landlords who will rent to families with children. Large households of five or more people are overwhelmingly family households who typically need at least a three-bedroom home. The vast majority of large families are families with children (79% of all large families compared to 21% of related adults (Figure 125). In fact, there are over 17,000 larger families with children in San Francisco. Asian and Hispanic or Latino(a,e) headed households are disproportionately likely to be large families (Figure 126). As a result of affordability challenges, overcrowding disproportionately affects larger families with children.

Figure 125. Families of 5+ People by Household Type, 2014–2018
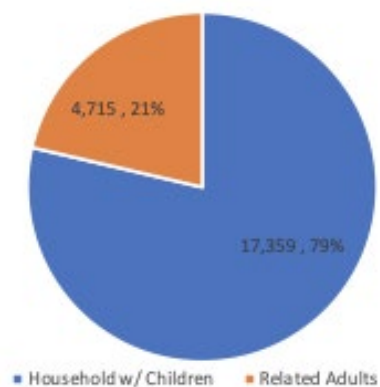
Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Figure 126. Large Family Household Head by Race & Ethnicity, 2015–2019

Racial or Ethnic Group	Number of Large Family Households	% of Racial or Ethnic Group Households	% of Total Large Family Households
American Indian or Alaska Native	130	9.5%	0.6%
Black or African American	597	3.3%	2.7%
Hispanic or Latino(a,e)	5,329	12.6%	24.2%
Native Hawaiian or Pacific Islander	92	10.1%	0.4%
Asian	10,982	9.8%	49.9%
Other	3,400	17.3%	15.5%
Two or More Races	915	6.2%	4.2%
Non-Hispanic or Latino (a,e) white	4,413	2.5%	20.1%
Total Households	**21,991**	**6.1%**	**100.0%**

Source: ACS 2019 5-Year Estimates; IPUMS-USA.

Renters with children tend to be lower income than renters overall. This pattern holds for both smaller households and larger families with children who rent. For owners, the picture is more mixed. Smaller families with children who own are more likely to be higher income than owners overall while larger families who own are likely to be lower income.

Housing Challenges facing Families with Children and Large Families

Owner cost burden for families with children is largely the same as other owners. Rent burden is also similar among families with children to other renters, even for larger families with children. However, there are still thousands of housing cost burdened families with children in the city and thousands more who would like to find a place to live in San Francisco who are not able to. As discussed in the section on rent burden, there are more than 12,500 rent burdened families with children and 5,600 of these renter families experience severe rent burden. There are over 9,000 families with children that face owner cost burdens and more than 3,700 of them face severe cost burdens.

Families with children make up the majority of crowded families and, not surprisingly, larger families with children face more crowding than smaller families. Interestingly, for related adults this pattern is reversed with smaller families more likely to experience crowding and severe crowding. This is likely because smaller households of related adults are more likely to be renters living in smaller apartments.

Table 73. Overcrowded Families by Household Type, Size, and Severity of Crowding, 2014–2018

		Number of Families	*% Of Overcrowded Families*
Families with Children	Large Family Overcrowded	4,378	29%
	Large Family Severely Overcrowded	2,684	18%
	Smaller Family Overcrowded	1,976	13%
	Smaller Family Severely Overcrowded	2,055	13%
Related Adults	Large Family Overcrowded	953	6%
	Large Family Severely Overcrowded	391	3%
	Smaller Family Overcrowded	1,172	8%
	Smaller Family Severely Overcrowded	1,619	11%
Total		**15,228**	**100%**

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Existing Programs

Among the city's affordable housing properties, 61 properties with 5,700 units overall are funded by LIHTC and target large families. Among MOHCD's affordable housing properties, 1,098 of 22,787 households (5%) have 5 or more household members, with 83% containing children younger than 18 years old. Overall, 1,946 households (9%) have 2 or more children.

HSH offers problem solving, prevention, shelter, and housing programs for families experiencing or at-risk of homelessness. Families can access these services at various locations around the city, but resources are centralized at the three Family Coordinated Entry Access Points. The Access Points are the front door to programs and housing opportunities for families experiencing homelessness. HSH also funds two shelters that accept walk-ups from families experiencing homelessness.

Additionally, various non-profits and organizations throughout the city provide dedicated programs for families. For instance, Hamilton Families has a team of real estate professionals that identify available

family housing and work with landlords to accept family applicants. Raphael House also operates a residential shelter program for families, with more than 85% of families served within the program eventually obtaining long-term stable housing.

Female-Headed Households

Women face pay and income gaps that can make it more difficult to afford decent housing and are far more likely than men to head families and be raising children on their own. Data on incomes for female and male-headed households (one person households or family households headed by an individual not a couple) shows that female-headed households are more likely to be lower income than male-headed households. Tenure among female-headed households is very similar to tenure in the city as a whole, with about 67% of female-headed households renting and 33% owning. Women who head their own households have similar demographics to the rest of the city though are slightly more likely to be white or Black and slightly less likely to be Asian or Hispanic or Latino(a,e) than the population as a whole.

While female and male-headed households are about equally likely to be one person living alone, women head far more family households, including those with children and related adults living together. Female-headed households with children are disproportionately lower income, with nearly three quarters earning less than 80% of AMI and more than half of female-headed households with incomes that qualify as ELI or VLI.

Figure 127. Female and Male Headed Households by Household Type, 2014–2018

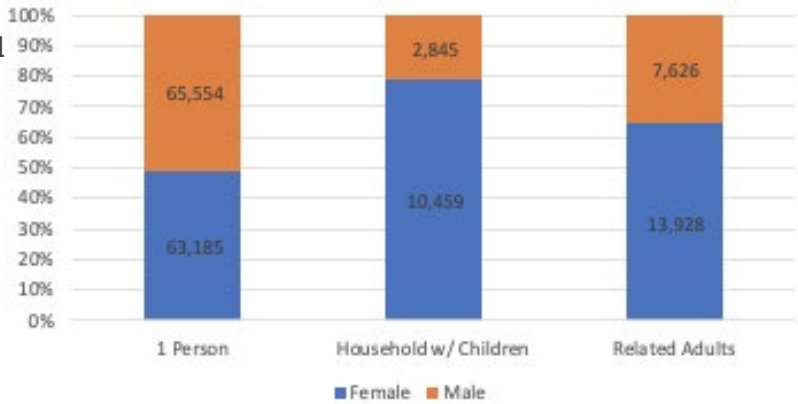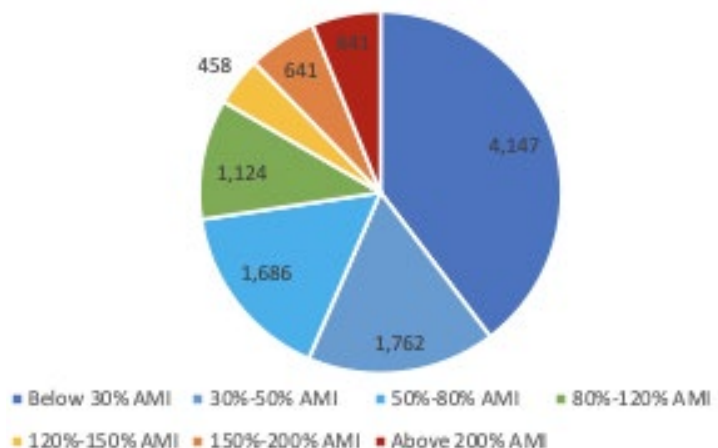Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Figure 128. Female Headed Families with Children, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Female-headed households with children experience two and a half times the rate of overcrowding as the city as a whole, similar to families with children more generally. Female-headed households more broadly experience elevated rates of both renter and owner cost burdens compared to the city a whole. Women living alone comprise the overwhelming majority of severely cost burdened female-headed households: there are 13,300 women renters who live alone make up 76% of all severely burdened female-headed renter households and the 4,700 women who own and live alone make up and 70% of severely cost burdened women owners. In particular, the high number of severely burdened women renters indicates the need for more affordable, compact units that can serve their needs. There are more than 2,800 female-headed renter households with children who are also severely burdened, indicating a need for more affordable family units as well.

Figure 129. Overcrowding for Female Headed Households with Children, 2014–2018

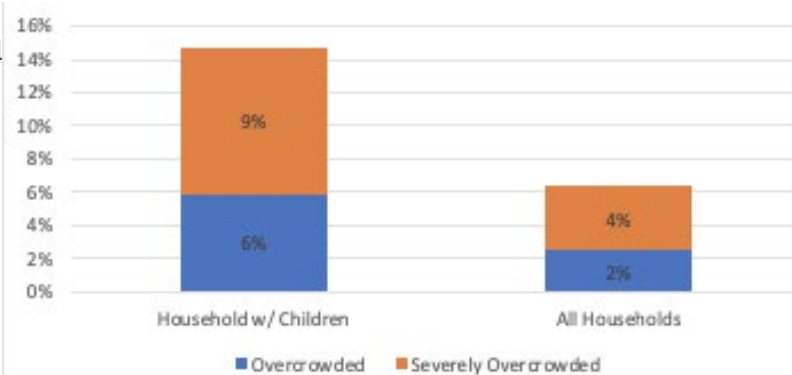Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Figure 130. Rent Burden for Female Headed Renters, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
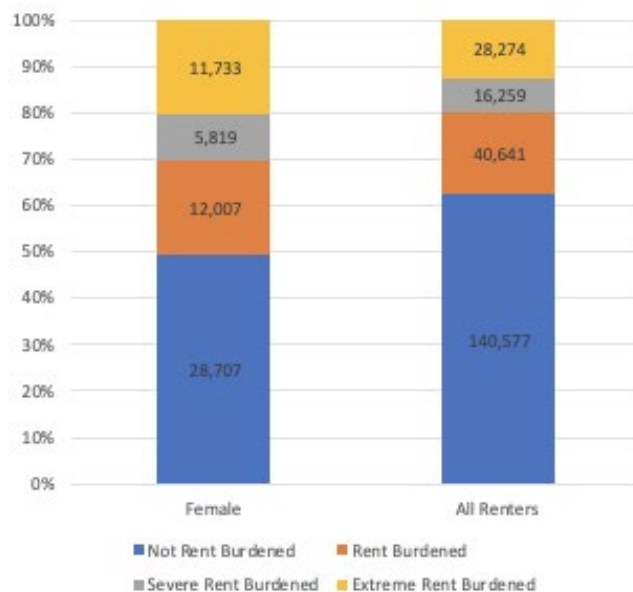
Figure 131. Cost Burden for Female Headed Owners, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
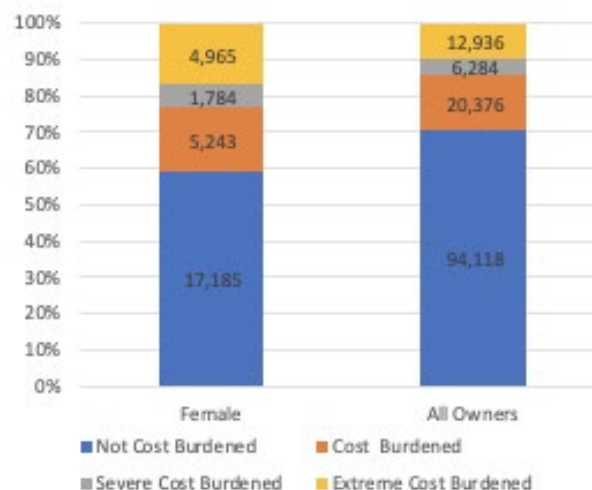
Available resources and unmet needs

Among MOHCD's affordable housing properties, the majority of households report being female-headed, at 37% female-headed, 36% male-headed, and 26% declining to respond.

For women (single or with children) experiencing homelessness, HSH funds a variety of gender-specific programs including shelter and transitional housing. HSH also supports Domestic Violence programs that serve primarily women and recently opened the first navigation center to designed to meet the needs of transgender people, gender non-conforming people and cisgender women. Additionally, HSH funds a unique transitional housing program for pregnant and postpartum women experiencing homelessness.

Persons with HIV/AIDS and Terminally Ill Patients

As of 2019, 15,908 San Francisco residents were diagnosed and living with HIV, accounting for 12% of people living with HIV (PLWH) in California. The number of San Francisco residents living with HIV classified as stage 3 (AIDS) in 2019 was 9,044. San Francisco has seen a 19% decline in new cases of HIV diagnoses between 2018 and 2019 and has seen an overall decline in new cases since 2012. Additionally, the number of people diagnosed with HIV disease stage 3 (AIDS) has seemingly plateaued in 2018 and 2019, having been on the decline since the 1993. Men accounted for the majority of living HIV cases (92%) and newly diagnosed cases (83%). Black men and women have the highest HIV diagnoses rates by race (79 and 22 people per 100,000 people respectively) and Latino(a,e) men and women have the second highest rate. In terms those with HIV stage 3 (AIDS), Blacks/African Americans, persons who inject drugs, women, and persons experiencing homelessness have lower 3-year and 5-year survival probabilities compared to other groups.

Existing programs

Table 74. MOHCD Funding & Number Served for HIV/AIDS, FY 2015–16 to FY 2019–20

Funding Amount	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020	5–Year Total
HOPWA	$6,820,223	$6,901,089	$6,238,337	$6,081,663	$6,265,335	$32,306,647
General Fund	$1,357,485	$1,357,485	$1,509,660	$1,424,318	$1,991,155	$7,640,103
Other	-	$463,666	$463,667	$463,667	$463,667	$1,854,667
Total	**$8,177,708**	**$8,722,240**	**$8,211,664**	**$7,969,648**	**$8,720,157**	**$41,801,417**

Number of Individuals Served by Housing Program

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020	5–Year Total
Long-term residential care facilities	161	161	164	160	139	785
Permanent facilities	68	69	68	68	67	340
Transitional facilities	18	24	28	20	22	112
Receiving shallow rental subsidies	101	85	74	83	60	403
Receiving long-term deep rental subsidies	226	219	203	198	194	1,040
Total served	**574**	**558**	**537**	**529**	**482**	**2,680**

Source: MOHCD CAPER 2019-2020

The Mayor's Office of Housing and Community Development (MOHCD) provides Supportive Housing for People Living with HIV/AIDS Services (PLWHA Services). Between the 2015-2020 fiscal years, MOHCD served 2,207 clients within this service.

MOHCD offers a Plus Housing program, which helps low-income people (<50% AMI) living with HIV become considered for housing subsidies and/or units. The program is funded by Housing Opportunities for Persons With AIDS (HOPWA) and the San Francisco General Fund. Persons living with

HIV who are in stable households (i.e. not in transitional housing programs) can qualify for rent subsidies or vouchers, while those in transitional housing can qualify for units. MOHCD also has a variety of other Community Development Block Grant Programs (CDBG) and HOPWA funded programs in partnership with city agencies to make housing more affordable and stable for PLWHA. For 2020-2021, the total HOPWA funding amount is $4,172,837 and this funding is allocated to HOPWA programs that include care facilities, rent subsidies, and transitional housing.

Finally, the Ryan white CARE Act Title I and II provides primary medical care, essential support services, and medication for low-income people with HIV. The grants within the program are provided to metropolitan areas, like San Francisco, which are most severely impacted by the HIV epidemic. This program funding is administered by the federal Health Resources and Services Administration (HRSA).

Immigrants and Linguistically Isolated People

Foreign-born individuals who have immigrated to San Francisco make up a third of the population. An even larger percentage of the population lives with or is related to someone who was born outside the United States. Among San Francisco residents, the 67% were born in the United States while 33% were born outside of the United States. Asian residents make up the majority of the foreign-born population, followed by white and Latino(a,e) residents.

Table 75. Foreign–Born Population, 2018

	San Francisco	California	United States
Total Population	**883,305**	**39,557,045**	**327,167,439**
Born in the US	587,955	28,931,065	282,438,718
	67%	73%	86%
Foreign Born Population	295,350	10,625,980	44,728,721
	33%	27%	14%

Source: Source: ACS 2018 1-Year Estimates.

Immigrants can face greater housing barriers given limited language proficiency and potentially limited financial resources as well as less access to and knowledge of local services and systems. The linguistically isolated foreign-born population, those living in a household without a proficient English speaker, are particularly likely to face housing challenges.

Foreign born residents are more likely to live in lower income households than native born residents, however, linguistically isolated residents are more than 80% low income and nearly half ELI. Linguistically isolated residents are slightly more likely to be renters than the city as a whole, while non-linguistically foreign-born residents are slightly more likely to be homeowners than average.

Figure 132. Income of Household Head by Birth Origin and Linguistic Isolation, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
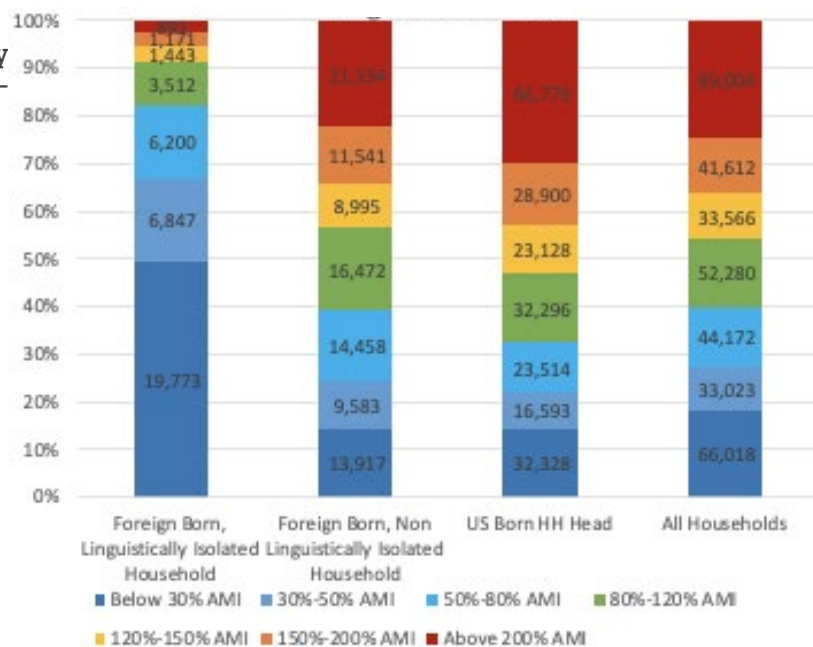
The foreign-born population is mostly Asian with, significant percentages of Hispanic or Latino(a,e) and white residents as well. Linguistically isolated residents are more than three quarters Asian, more than double the Asian percentage of the city's population as a whole. People of Hispanic or Latino(a,e) ancestry are the next largest group of linguistically isolated people, however, they make up the same percentage of linguistically isolated residents as they do of the city's population. These figures along with data on income and tenure point to the need for services targeted to low income, linguistically isolated renters in various languages including Chinese, Spanish, Vietnamese, Tagalog, and others.

Table 76. Race & Ethnicity of Foreign–Born and Linguistically Isolated Households, 2015–2019

Racial or Ethnic Group	% of Foreign–Born Households	% of Foreign–Born and Linguistically Isolated Households	% of Total Households
American Indian or Alaska Native	0.2%	0.1%	0.4%
Black or African American	1.1%	0.2%	5.0%
Hispanic or Latino (a,e)	16.0%	15.0%	11.7%
Native Hawaiian or Pacific Islander	0.2%	0.0%	0.3%
Asian	57.9%	74.3%	30.8%
Other	9.4%	9.2%	5.4%
Two or More Races	2.6%	1.1%	4.1%
Non-Hispanic or Latino (a,e) white	22.9%	10.0%	48.9%
Total Households	**138,473**	**39,303**	**362,353**
% of Total Households	**38.2%**	**10.8%**	**100.0%**

Source: ACS 2019 5-Year Estimates; IPUMS-USA.

Foreign-born residents are more likely than US born residents to live in family households with children or related adults. This is consistent with data on household type by race and ethnicity that shows higher proportions of family households among Asian and Hispanic or Latino(a,e) residents. Interestingly, linguistically isolated residents are more likely to live in smaller households and to live alone or couples, reflecting a need for smaller, more affordable units among this lower income and particularly vulnerable group.

Figure 133. Foreign–Born and Linguistically Isolated Residents by Household Type, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
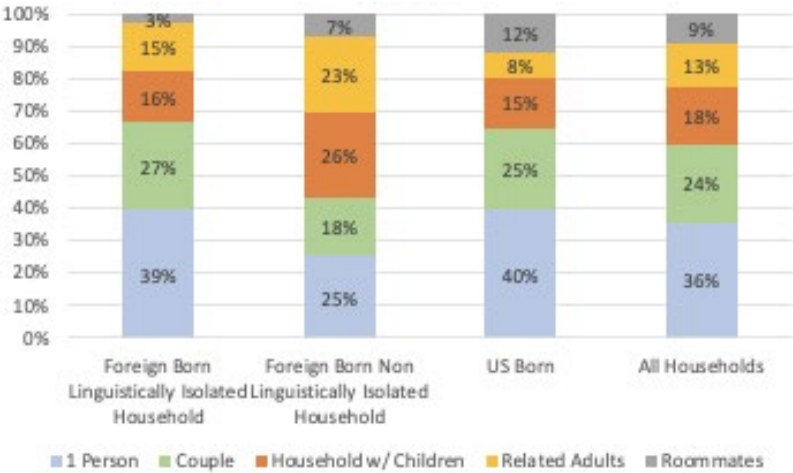
Foreign-born residents make up the vast majority of San Francisco residents living in overcrowded conditions, about 75% percent of all overcrowded residents. Both linguistically isolated and non-linguistically isolated residents have particularly elevated rated of severe overcrowding.

Figure 134. Overcrowding by Birth Origin and Linguistic Isolation, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
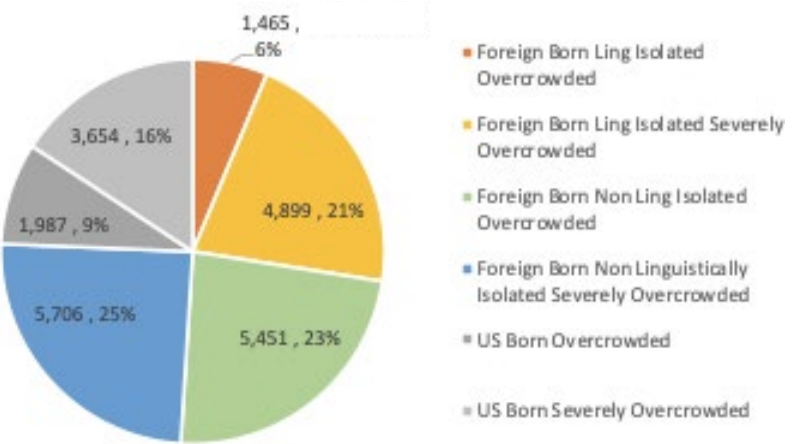
Rent burden and owner cost burden is particularly pronounced for linguistically isolated residents. Other foreign-born residents have rates of rent burden and cost burden similar to the city as a whole.

Figure 135. Foreign–Born and Linguistically Isolated Residents by Rent Burden, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
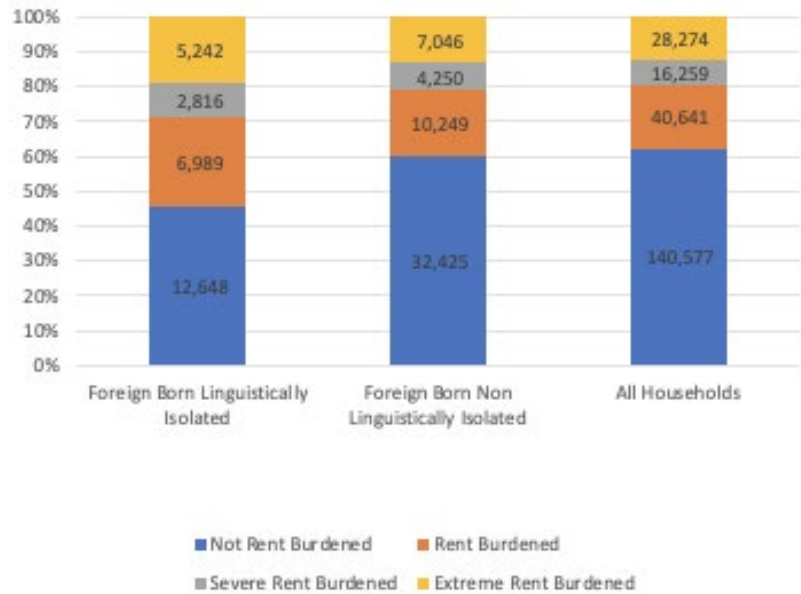
Figure 136. Foreign–Born and Linguistically Isolated Residents by Owner Cost Burden, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
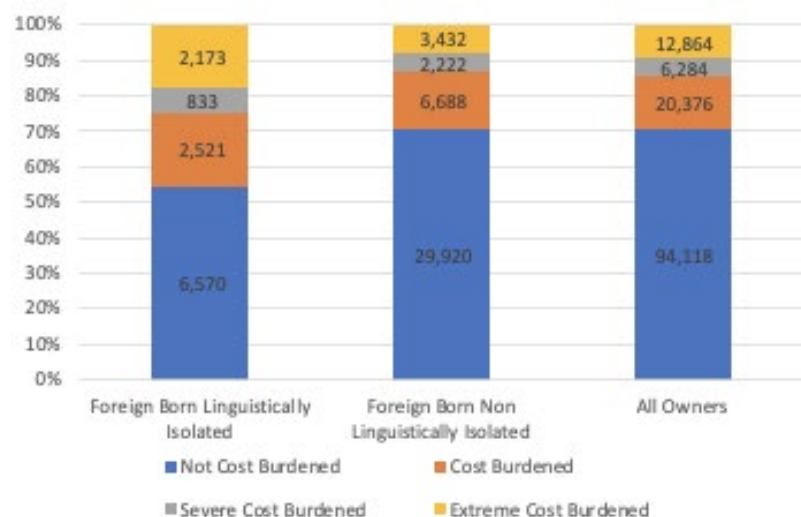
Existing programs

Various organizations in San Francisco provide support services to immigrants, such as SF-CAIRS and Catholic Charities (CYO), which includes providing housing assistance. Other organizations, like Dolores Street Community Services, provide programs dedicated to supporting housing immigrants. Their Dolores Shelter Program that provides emergency shelter and meals is predominantly utilized by recent immigrants from Latin America and their Community Planning and Development program seeks to ensure accessibility to low-income and immigrant communities. Also, the Dolores Street Community Services Casa Quezada 52-unit supportive housing site provides resources to monolingual Spanish-speaking immigrant residents. Additionally, there are many organizations that serve Asian and Pacific Islander communities, often providing housing-related services to immigrants. For example, the Asian

Americans Advancing Justice – Asian Law Caucus advocates for housing rights in areas of housing and community development and immigrant rights, particularly for low-income Asian and Pacific Islanders. The Chinatown Community Development Center (CCDC) also provides and advocates for affordable housing development, often serving many community members who are immigrants. Also, the Asian Pacific Islander Legal Outreach (API Legal Outreach) provides legal services for housing to low-income tenants in the API community and also provides immigration services. Moreover, Asian Inc. is a HUD-approved non-profit local housing counseling agency that creates, educates, and provides affordable housing for extremely low- to moderate-income families in the Bay Area.

Students

College and university students living in San Francisco number nearly 74,000 residents. Many college students face a struggle to find affordable living options and many lower income students must balance school with work and family commitments. Students living in San Francisco are disproportionately likely to live in lower income households (nearly 50%). Students are less likely to be working than other people between the ages of 18 and 65, which likely adds to lower incomes among students. Less than 60% of students work while among other adults between 18 to 65 employment is over 80%. It is important to note that some students may receive family support that does not show up as income while others are from lower income families and must work or take on debt to pay for school.

Figure 137. Adult Students by Household Income, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

Students have a similar tenure to the city as a whole with 31% of students living in owner households (likely with parents or other family) and 58% in renter households, however, 11% do live in group quarters such as dormitories or other student housing. College students in San Francisco are more likely to be people of color than the general population with higher percentages of Asian, Hispanic or Latino(a,e), and multi-racial residents than the city as a whole (Table 78).

Figure 138. Adult Students by Tenure, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.

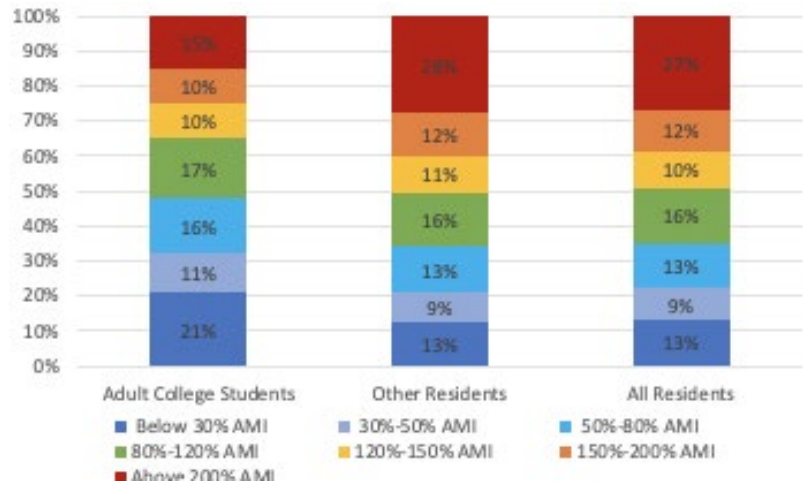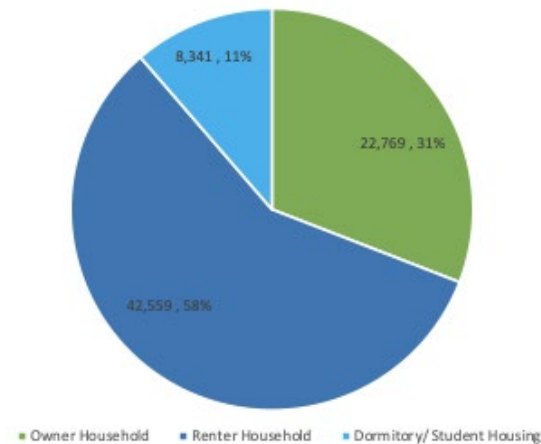*Table 77.* Adult Students by Race & Ethnicity, 2015–2019

Racial or Ethnic Group	% College Students
American Indian or Alaska Native	0.4%
Black or African American	5.5%
Hispanic or Latino (a,e)	20.1%
Native Hawaiian or Pacific Islander	0.4%
Asian	38.0%
Other	11.1%
Two or More Races	6.5%
Non-Hispanic or Latino (a,e) white	30.7%
Total College Students	**71,755**

Source: ACS 2019 5-Year Estimates; IPUMS-USA.

College students in San Francisco live in a mix of family and nonfamily households. The largest group of students (29%) live with related adults, likely their parents or other adult family members. The next largest group of students (24%) live with roommates. The third most numerous group of students (16%) live in households with children, which could include parents who themselves are students or students living with family with younger children in the household. Eleven percent (11%) of students live in both dormitories and couples (22% among the two living situations). The least common living situation for students is living alone (9%), likely because of the high costs of doing so.

Figure 139. Adult Students by Household Type, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
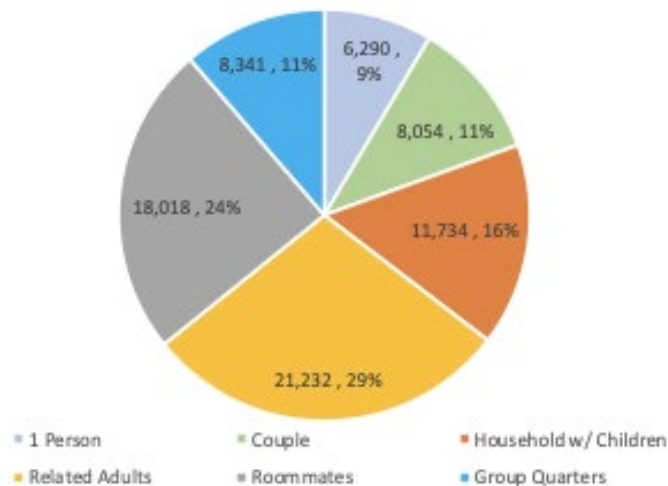
More than 50% of students who live in a renter household are rent burdened compared to just over 30% of other people living in renter households. Students who rent are more than twice as likely to live in extremely cost burdened renter households as not student renters. The main drivers of elevated rent burden are the low incomes among renters combined with high housing costs, indicating the need for more affordable living options like group housing, co-housing, SROs, and other compact or shared housing types as well as affordable student housing and dormitory options for students with financial need.

Figure 140. Adult Students by Rent Burden, 2014–2018

Source: ACS 2018 5-Year Estimates; IPUMS-USA.
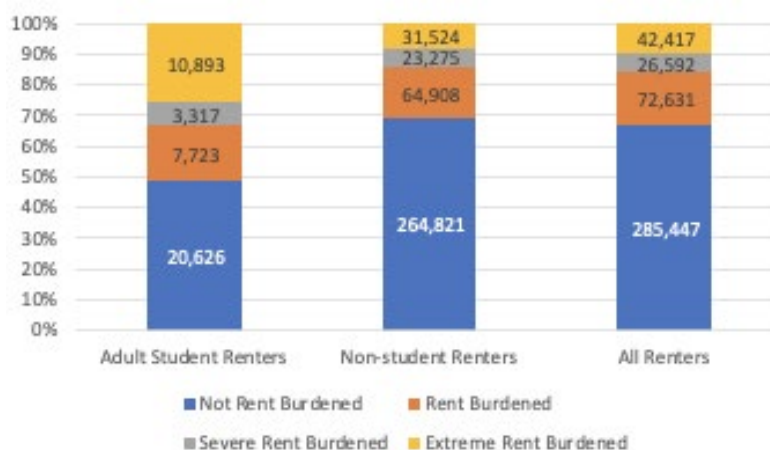
Housing Accommodations & Services

Access to both on-campus and off-campus housing remains a pressing issue for students enrolled in colleges within and nearby San Francisco. Affordable on-campus and rental options along with housing nearby schools and job centers remains limited, especially for low-income students. Throughout San Francisco, there are 25 public and private colleges and while efforts to expand housing a priority among these institutions, a significant unmet need remains. Large higher education institutions within the city

have a disproportionate amount of housing available to the number of students enrolled. Institutional housing statistics are highlighted below for the following colleges in the city:

University of California, San Francisco (UCSF)
- 1,410 degree seeking students (with an additional 95 certificate seeking students), 1,710 post-doctoral students, and 1,713 residents and fellows
- Currently, there are 1,251 units for all students, faculty, and trainees

- The estimated demand for student/training housing is 2,030 units and 365 for faculty units by 2025. As of 2021, UCSF approved the building of 1,263 units of housing, with 40% of the housing being affordable. At least half of these units are expected to be built by 2030

San Francisco State University (SFSU)
- 25,917 undergraduate students (of which 4,238 are part-time students) and 2,963 graduate students (of which 1,109 are part-time students)
- Currently, there are 3,500 beds within student housing and 600 campus apartment units

- By 2035, the university intends to add an additional 9,000 beds to student housing and 850 campus apartment units to their housing stock

The University of San Francisco (USF)
- 5,852 undergraduate students and 4,216 graduate students
- The university's current housing stock can accommodate 2,221 persons

- In Fall 2021, the university opened this new residence hall, which accommodates 600 residents

City College of San Francisco (CCSF)
- 35,529 are enrolled in credited courses and 19,240 non-credited courses.
- CCSF does not provide on-campus housing as it is a commuter school. However, the college points to resources that provide homestays and residence clubs across the Bay Area for students

Academy of the Arts University (AAU)
- 9,826 students
- The university has 17 housing facilities throughout the city, with 632 units/rooms that can accommodate 1,533 students
- In order to meet the housing needs of their students, the university has been known to buy existing apartments in San Francisco and convert them into dormitories. In 2015, the university wanted to transfer one of its housing buildings to a larger building in order to accommodate an additional 117 students

CCA (California College of Arts)
- 1,456 undergraduate and 394 graduate students

- The university continues to expand its housing stock in order to provide students with on campus housing. In Fall 2018, the university opened a 30-unit apartment and in Fall 2020, another housing unit was opened to accommodate 500 students with BMR housing

University of California, Hastings (UC Hastings)
- 1,028 students
- The university has 252 units that range from efficiency, studio, 1 to 2-bedrooms

Fundamentally, dedicated housing options remains a necessity in order to avoid overcrowding and/or costly accommodations or becoming at risk of being houseless.

Transgender and LGBTQ+ People
San Francisco has long-since acted as a home, tourist destination, and refuge for transgender and LGBTQ+ people. Its establishment as a western outpost of the US, attracting settlers interested in a nonconformist or bohemian lifestyle, and immigrant way station formed the foundation to cultivate nonnormative spaces in San Francisco. Some of the beginnings of LGBTQ+ spaces started with famous gay and lesbian nightclubs in the post-Prohibition era, such as Finnochio's and Mona's.

Through much of the mid-20th century, LGBTQ+ life flourished in nightclubs, bars, bathhouses, and social organizations like the Daughters of Bilitis and Mattachine Foundation (later Mattachine Society), despite heavy policing and raids that occurred through the McCarthy Era's social and political panic. The 1960s-80s saw the rise and peak of public LGBTQ+ neighborhoods and political organizations in San Francisco. This included the nation's first leather community in the SoMa, the center of transgender and drag culture in the Tenderloin, the proliferation of LGBTQ-serving and LGBTQ-owned businesses on Polk Street, the center of lesbian and feminist culture in Mission-Valencia, and the creation of an internationally known gay community in the Castro. In celebration and solidarity with the anniversary of the Stonewall Riot, San Francisco's LGBTQ+ community was among the first communities in the US to host a Gay Pride Parade, a tradition that continues to this day.

Even during the peak of LGBTQ+ visibility and advocacy, transgender women, LGBTQ+ people of color, and especially people at the intersection of both of these identities faced discrimination and violence from within the LGBTQ+ community. This prompted the creation of LGBTQ+ advocacy and social subcultures, such as the Black Gay Caucus, Gay American Indians, Gay Women's Liberation, and transgender organizing following Compton's Cafeteria Riot in 1966. While not entirely free from discrimination and violence themselves, San Francisco's LGBTQ+ community has had a long, vibrant, and public history that has supported local LGBTQ+ residents as well as attracted national and international LGBTQ+ refugees.

The affordable housing crisis in San Francisco, however, has led to the displacement and migration of transgender and LGBTQ+ residents to other Bay Area counties. In response to the loss of the transgender and LGBTQ+ cultural assets, the Board of Supervisors initiated the LGBTQ+ Cultural Heritage Strategy in 2016 and the following cultural districts were established: Compton's Transgender Cultural District (2017), LEATHER & LGBTQ Cultural District in SoMa (2018), and the Castro LGBTQ Cultural District (2019).

A disproportionate number of people experiencing homelessness identify as LGBTQ+. The San Francisco Department of Homelessness and Supportive Housing (HSH) reported in the 2022 Point-in-Time Count that more than a quarter (28%) of people experiencing homelessness are LGBTQ+, compared to the estimated 12% of the San Francisco's population that are LGBTQ+ (Figure 114). Among youth (under 25 years old) experiencing homelessness, 38% are LGBTQ+.[92] These high rates are due in part to the higher likelihood of transgender and LGBTQ+ people being pushed out of their families of origin.

Transgender people have particularly faced challenges when it comes to housing security. Transgender people are 18 times more likely to be homeless than the general population in San Francisco.[93] [94] [95] One out of two transgender San Franciscans has been homeless.[96] Seventy percent (70%) of transgender people living in shelters nationally have reported being harassed,[97] contributing to the 24% of homeless transgender people in California that have reported avoiding in staying in a shelter for fear of mistreatment.[98] In addition to facing disproportionate homelessness rates, 7 out of 10 transgender people nationally report had no identity documents with their correct information.[99] This can pose barriers to a wide variety of issues, including applying for rental housing or home loans.

In March 2022, HSH opened the first Navigation Center dedicated to serving TGNC people experiencing homelessness to address their specific shelter and service needs. HSH also funds Jazzie's Place, the nation's first LGBTQ+ shelter for homeless adults. Additionally, HSH partners with various LGBTQ+-focused organizations to run Coordinated Entry Access Points for adults and Transitional Age Youth. In the FY2022-23 budget cycle, HSH allocated funding to the Ending Trans Homelessness Initiative and committed to adding over 200 units of Permanent Supportive Housing dedicated to TGNC people. More information about HSH's efforts to provide services to the LGBTQ+ community is available in the Department's annual Sexual Orientation and Gender Identity report.

The LGBTQ+ Cultural Heritage Strategy aims to improve coordination among agencies and community partners to identify, coordinate, and expand housing, especially for transgender and LGBTQ+ people of

92 The San Francisco Local Homeless Coordinating Board (2017). San Francisco Homeless Unique Youth Count & Survey Comprehensive Report. San Francisco, CA.

93 The San Francisco Local Homeless Coordinating Board (2017). San Francisco Home Point-In-Time Count and Survey. San Francisco, CA.

94 National Center for Transgender Equality (2017). 2015 US Transgender Survey: California State Report. Washington, DC. Accessible at: http://www.transequality.org/sites/default/files/docs/usts/USTSCAStateReport%281017%29.pdf

95 Horizons Foundation (2018). San Francisco Bay Area LGBTQ Community Needs Assessment. San Francisco, CA. Accessible at: https://www.horizonsfoundation.org/learn/lgbtq-community-needs-assessment/

96 The San Francisco Local Homeless Coordinating Board (2017). San Francisco Homeless Unique Youth Count & Survey Comprehensive Report. San Francisco, CA.

97 National Center for Transgender Equality (2016). 2015 US Transgender Survey: Executive Summary. Washington, DC. Accessible at: http://www.transequality.org/sites/default/files/docs/USTS-Executive-Summary-FINAL.PDF

98 National Center for Transgender Equality (2017). 2015 US Transgender Survey: California State Report. Washington, DC. Accessible at: http://www.transequality.org/sites/default/files/docs/usts/USTSCAStateReport%281017%29.pdf

99 Transgender Law Center (2016). Announcing Our Model Policy and Legal Guide for Homeless Shelters and Housing Programs. Oakland, CA. Accessible at: http://transgenderlawcenter.org/wp-content/uploads/2016/02/03.09.2016-Model-Homeless-Shelter-TG-Policy-single-pages.pdf

color and those with disabilities in the LGBTQ+ community. There are also various non-profits throughout the city that provide support to transgender and LGBTQ+ members seeking housing and shelter. For instance, Openhouse provides programs to LGBTQ+ older adults and their second most utilized program is housing workshops. Other organizations like the SF LGBT Center provide housing and financial services. Furthermore, Our Trans Home SF provides rental assistance, transitional housing and navigation, advocacy and provider training to transgender and nonconforming people experiencing homelessness and housing instability.

Displacement, Eviction, and Foreclosure

Ongoing displacement of lower income households affects neighborhoods throughout the city, from historically low-income areas and communities of color to higher income areas that are becoming more exclusive. Displacement analysis from UC Berkeley shows that historically low-income areas with the greatest changes over recent decades include SoMa, Western Addition/ Fillmore, the Mission, South Bernal Heights as well as smaller parts of the Richmond, Sunset, and Oceanview (Figure 141). Ongoing displacement risk is also found in lower income areas on the east side of the city including the Tenderloin, Chinatown, and Bayview. Worsening exclusion in higher income areas is found in long-time high-income enclaves such as Pacific Heights, Seacliff, Ashbury heights, Saint Francis Wood, and Forest Hill as well as emerging areas of exclusion in Potrero Hill/ Dogpatch, Transbay/ Rincon Hill, Laurel Heights, Russian Hill, Haight, Castro, Noe Valley, Bernal Heights, West Portal, and Sunnyside. Neighborhoods with less displacement risk tend to have higher homeownership and are found in the west and south of the city including the Richmond, Sunset, Oceanview, Ingleside, Excelsior, Outer Mission, Portola, and Visitacion Valley.

Figure 141. Urban Displacement Project
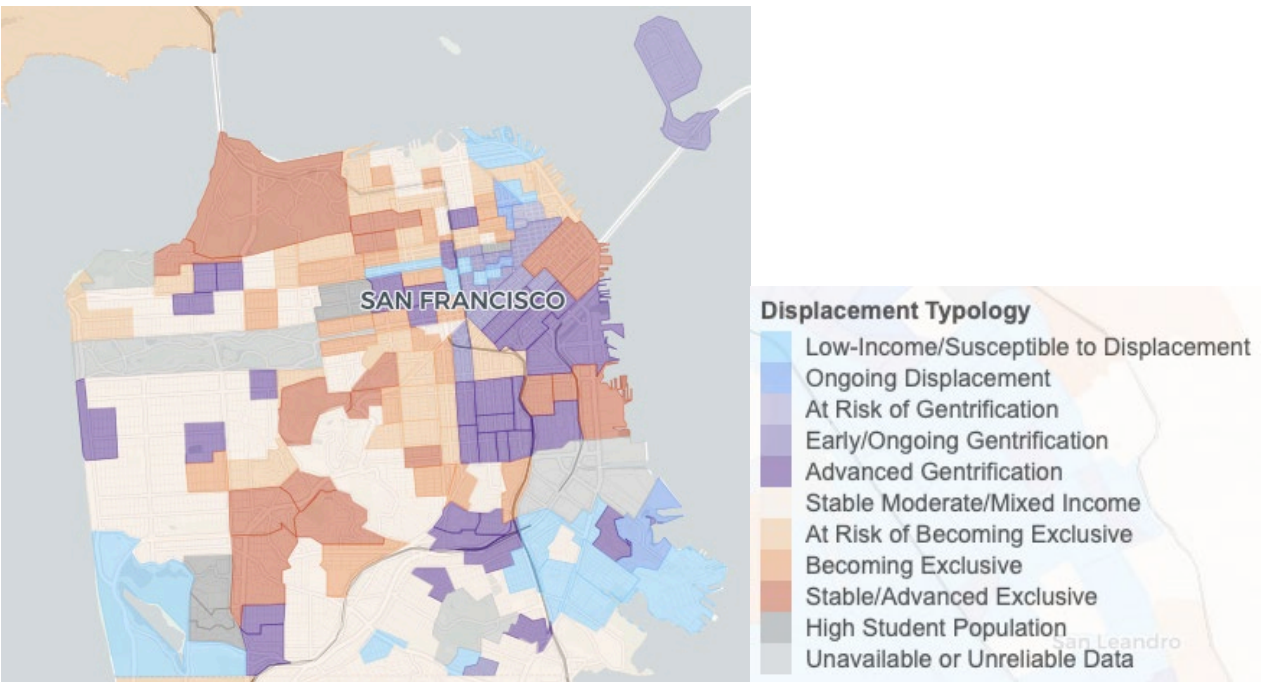
Source: Urban Displacement Project

Evictions and Buyouts

One of the ways that displacement occurs is through eviction from rental homes. Eviction notices have tended to increase with economic booms, with more notices issued from 1997 to 1999, when data began, and 2015 to 2016 (Figure 142) with both periods averaging more than 2,000 eviction notices per year. From 2017 to 2019 eviction notices averaged about 1,500 and in 2020 declined to about 500 due to eviction moratoriums related to the pandemic. "No fault" evictions including Owner Move-in and Ellis Act, are more likely to result in tenant move out as tenants have fewer means to prevent the eviction. No fault evictions reached a peak in the late 1990s of over 1,500 but have subsequently declined while still averaging more than 500 per year. "For cause" evictions, including non-payment of rent or lease violations, have become the predominant form of eviction notices filed in recent years. With for cause evictions a tenant may have more options to address the eviction notice including paying missed rent or addressing a lease violation and mediation and counseling services can play an important role.

Figure 142. Eviction Notices, 1997–2020
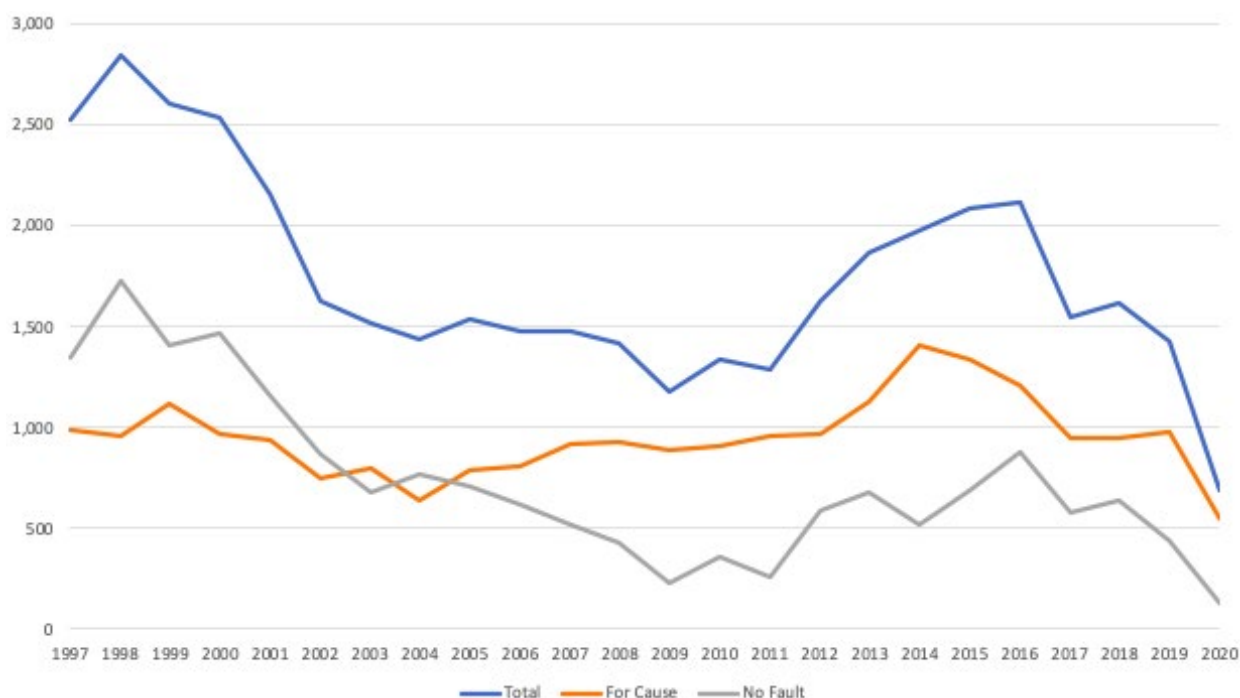
Source: San Francisco Rent Board, January 1997 – November 2020

The Mission accounts for 10% of total eviction notices in the city between 1997-2020, followed by the Tenderloin and Sunset/Parkside neighborhoods which each accounting for 6%. The Mission also accounts for the most no-fault evictions (11%), followed by the Sunset/Parkside (9%) and the Outer Richmond (7%) (Table 79). Rounding out the top 10 neighborhoods for eviction notices are Lakeshore, Castro, Hayes Valley, Nob Hill, Haight Ashbury, and the Marina. Many of these neighborhoods have concentrations of renters, historic buildings, and substantial numbers of rent controlled units.

Table 78.
Total Eviction Notices and
No Fault (OMI and Ellis) by
Neighborhood, 1997–2020

Source: San Francisco Rent Board,
January 1997 – November 2020
*Note: Other Neighborhoods category
combined neighborhoods where eviction
data <1% of total, neighborhoods
include: Financial District/South Beach,
Golden Gate Park, Japantown, Seacliff,
Treasure Island, Mission Bay, Presidio,
McLaren Park, Lincoln Park

Analysis Neighborhood	Total Eviction Notices		No Fault (OMI & Ellis)	
	Count	Percent	Count	Percent
Mission	4,376	10%	1,645	11%
Tenderloin	2,651	6%	31	0%
Sunset/Parkside	2,568	6%	1,254	9%
Outer Richmond	2,010	5%	960	7%
Lakeshore	1,933	5%	-	-
Castro/Upper Market	1,832	4%	783	5%
Hayes Valley	1,499	4%	356	2%
Nob Hill	1,291	3%	292	2%
Haight Ashbury	1,275	3%	540	4%
Marina	1,264	3%	514	4%
Excelsior	1,262	3%	483	3%
Bernal Heights	1,226	3%	585	4%
Pacific Heights	1,192	3%	380	3%
Noe Valley	1,177	3%	595	4%
South of Market	1,169	3%	151	1%
Bayview Hunters Point	1,128	3%	299	2%
Russian Hill	1,005	2%	380	3%
North Beach	1,003	2%	380	3%
Oceanview/Merced/Ingleside	896	2%	288	2%
Inner Sunset	895	2%	394	3%
Lone Mountain/USF	859	2%	355	2%
West of Twin Peaks	747	2%	339	2%
Outer Mission	736	2%	294	2%
Potrero Hill	663	2%	350	2%
Western Addition	645	2%	179	1%
Portola	502	1%	220	2%
Presidio Heights	475	1%	224	2%
Visitacion Valley	474	1%	175	1%
Inner Richmond	444	1%	215	2%
Chinatown	440	1%	97	1%
Twin Peaks	345	1%	103	1%
Glen Park	292	1%	154	1%
Other Neighborhoods	688	2%	165	1%

No Neighborhood	2,945	7%	1,152	8%
Total	**41,907**	**100%**	**14,332**	**100%**

The No Eviction Without Representation Act of 2018 ("Prop F") established a policy that all residential tenants facing eviction have the right to full-scope legal defense. The Mayor's Office of Housing and Community Development Tenant Right to Counsel (TRC) program is intended to ensure that tenants receive legal representation in the case of an eviction, from start to finish, as well as counsel. Data for Full-Scope Representation shows that clients are predominantly of color (74%). Services are very evenly distributed between white, Hispanic/ Latino(a,e), Asian, and Black clients as well as clients of other races and ethnicities.

Figure 143. Full–Scope Representation Clients by Race, FY 2018–19, FY 2019–20
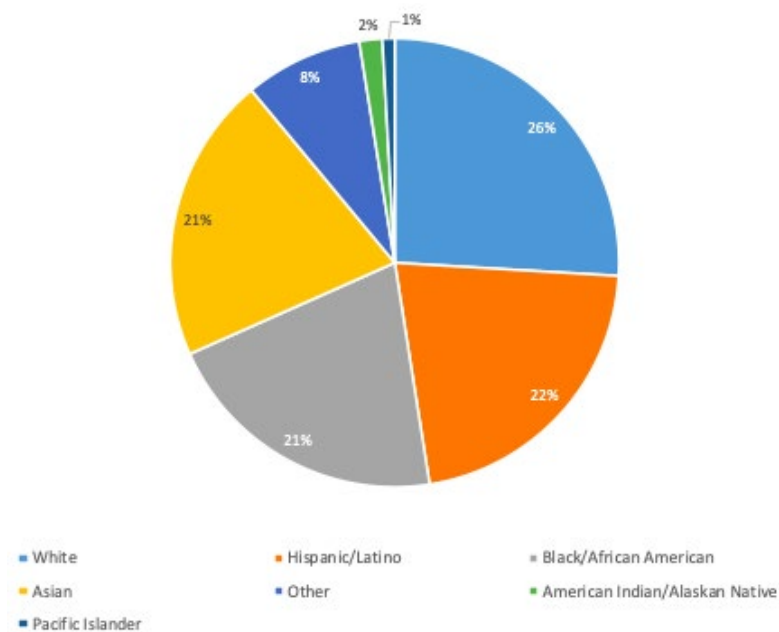
Source: MOHCD; Total Full-Scope Legal Representation Clients = 3,073;*Note: percentages rounded to the nearest whole

Full-Scope Representation clients are also predominantly extremely low (<30% AMI) and low income (>30-50% AMI). The majority of clients are Extremely Low Income (<30% AMI), making up 72% of Full-Scope Representation clients.

Source: MOHCD; * Total Full-Scope Representation Clients = 3,073; *Note: percentages rounded to the nearest whole

Tenant Counseling clients are predominantly people of color (77%). The representation of Hispanic or Latino(a,e) and Black people among Tenant Counseling clients may reflect the disproportionate need among these groups when it comes to eviction prevention. Hispanic or Latino(a,e) people represented 36% of clients, the largest client group represented, compared to representing 15% of the city's population. Additionally, the representation of Black clients was three times greater than the city's population (14% compared to 5%). Additionally, Black people represent 14% of clients compared to 5% of the city's population (Figure 145).

Figure 145. Tenant Counseling Clients by Race & Ethnicity, FY 2018–19, 2019–20

- Hispanic/Latino
- White
- Asian
- Black/African American
- Other
- American Indian/Alaskan Native
- Pacific Islander
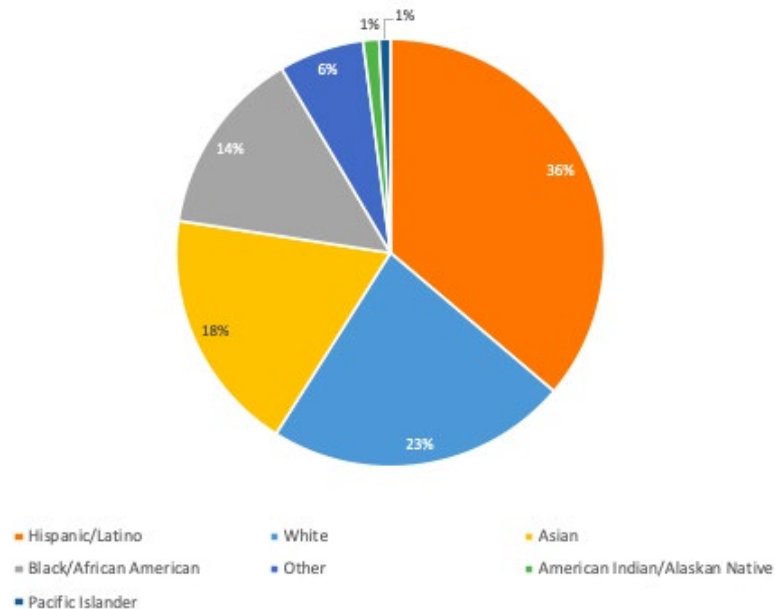
Source: MOHCD: *Total Tenant Counseling Clients = 3,456; *Note: percentages rounded to the nearest whole number

Like Full-Scope Representation clients, the majority of Tenant Counseling clients are Extremely Low Income (<30% AMI) or Low Income (>30-50% AMI), with clients being predominantly Extremely Low Income (78%).

Figure 146. Tenant Counseling by Income, FY 2018–19, FY 2019–20
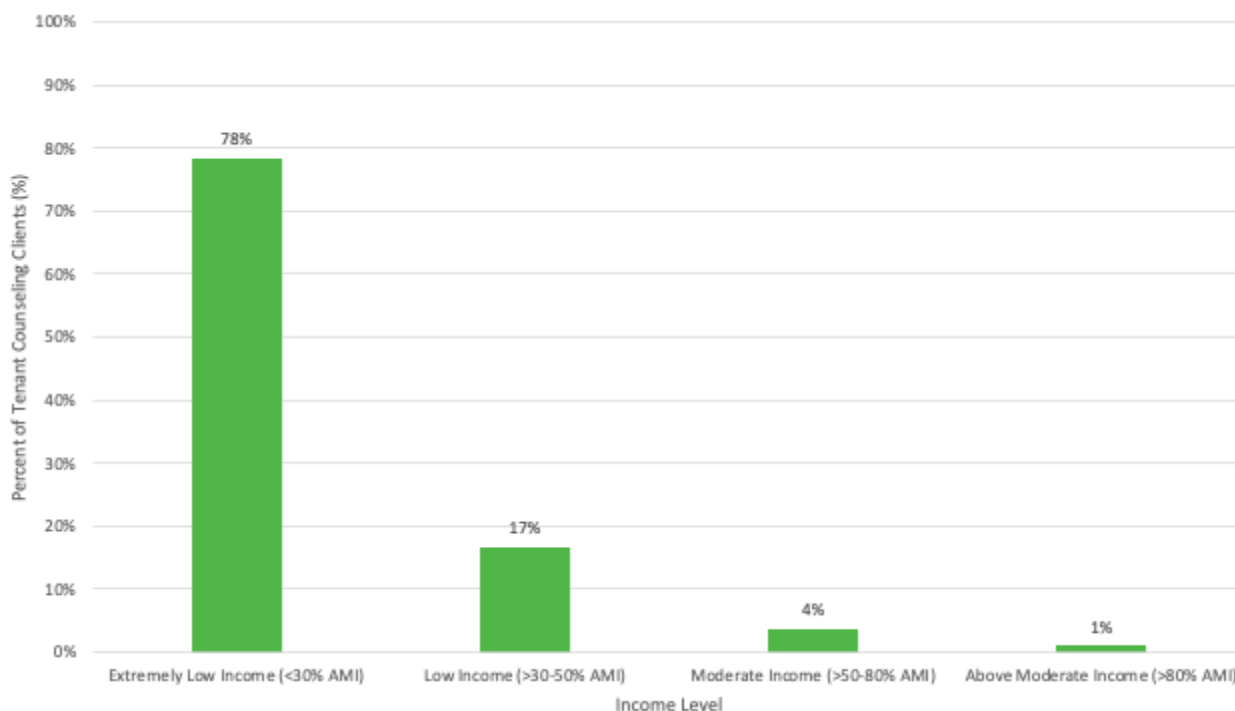
Source: MOHCD; *Total Tenant Counseling Clients = 3,456

Buyout agreements may be reached between landlords and tenants when a landlord wants to remove a tenant but may not have standing for eviction or may want to avoid eviction. The city has begun tracking buyout agreements. Neighborhoods with the highest number of eviction notices also tended to be neighborhoods where the highest number of buyouts occurred (Table 80). Similar to eviction notices, the Mission accounts for the most buyouts (12%) in San Francisco, followed by the Sunset/Parkside (8%), Castro/Upper Market (6%), and the Outer Richmond (5%).

Table 79.
Renter Buyouts Agreements by Neighborhood, 2015–2020

Source: San Francisco Rent Board, March 2015 – December 2020
*Note: Other Neighborhoods category combined neighborhoods where eviction data <1% of total, neighborhoods include: Chinatown, Twin Peaks, South of Market, Seacliff, Japantown, Financial District/South Beach, Lakeshore, Mission Bay, McLaren Park, Presidio, Lincoln Park

Buyout Agreements		
Analysis Neighborhood	Total	Percent
Mission	233	12%
Sunset/Parkside	152	8%
Castro/Upper Market	109	6%
Outer Richmond	104	5%
Pacific Heights	87	5%
Noe Valley	86	4%
Marina	79	4%
Haight Ashbury	77	4%
Hayes Valley	74	4%
Bernal Heights	70	4%
Russian Hill	63	3%
Excelsior	62	3%
West of Twin Peaks	62	3%
Nob Hill	54	3%
Western Addition	47	2%
Inner Sunset	46	2%
Lone Mountain/USF	44	2%
Outer Mission	44	2%
Potrero Hill	41	2%
Presidio Heights	40	2%
Bayview Hunters Point	37	2%
North Beach	36	2%
Tenderloin	34	2%
Oceanview/Merced/Ingleside	27	1%
Portola	26	1%
Inner Richmond	22	1%

Visitacion Valley	22	1%
Glen Park	19	1%
Chinatown	16	1%
Twin Peaks	14	1%
South of Market	12	1%
Other Neighborhoods	22	1%
Not Indicated	61	3%
Total	**1,922**	**100%**

Foreclosures

Figure 147 shows how high rates of foreclosure are concentrated in the southern and eastern parts of San Francisco. These areas commonly overlap with areas of the city that are lower income and communities of color.

Figure 147. Foreclosure rate by Census Tract, 2018

Source: ESRI,   2018.
Note: Foreclosure rates refer to the rate of foreclosures as a percentage of total loans.
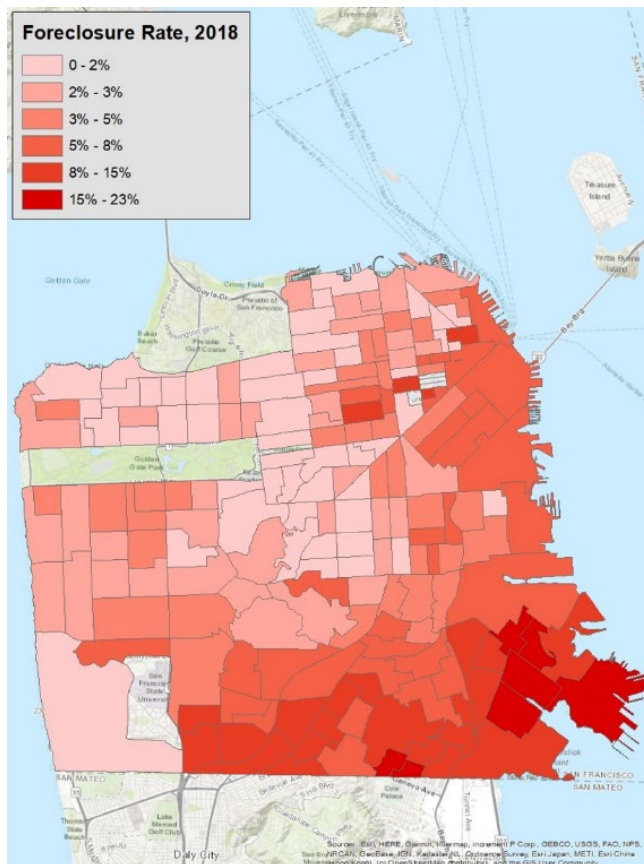
Assessment of Fair Housing Enforcement and Outreach

Compliance with existing fair housing laws and regulations

Federal and State laws related to fair housing prohibit many forms of discrimination. State laws also address segregation and access to housing opportunity. Federal and state laws pertaining to Fair Housing include:

1. **Federal Fair Housing Act / Fair Housing Amendments Act** (Title VIII of the Civil Rights Act **of 1968**, 42 U.S. Code Section 3601 et seq.): The federal Fair Housing Act, as amended, prohibits discrimination in the sale, rental and financing of housing or real estate-related transactions because of someone's:

   - Race
   - Disability
   - Color
   - National Origin
   - Religion
   - Familial Status (household with children under 18)
   - Sex

   The federal agency primarily responsible for implementation and enforcement of the Fair Housing Act is the U.S. Department of Housing & Urban Development (HUD). HUD issues authoritative guidance and promulgates regulations covering the interpretation and application of the law in various contexts.

2. **California Fair Employment and Housing Act (Government Code, Title 2, Division 3, Part 2.8):** The California FEHA prohibits discrimination in housing based on the same characteristics protected under the federal Fair Housing Act, and provides additional protection by also prohibiting discrimination based on:

   - Ancestry
   - Marital Status
   - Genetic Information
   - Source of Income
   - Sexual Orientation
   - Gender, gender identity, gender expression
   - Veteran or military status

   Similar to the federal Fair Housing Act, the FEHA prohibits discrimination in various aspects of housing, including, but not limited to:

   - Advertisements
   - Mortgage lending and insurance

- Application and selection processes
- Terms, conditions, and privileges of occupancy, including freedom from harassment
- Public and private land-use practices, including the existence of restrictive covenants

Under FEHA, individuals with disabilities are entitled to reasonable accommodation in rules, policies, practices, and services and are also permitted, at their own expense, to reasonably modify their dwelling to ensure full enjoyment of the premises.

Notably, the FEHA includes a preemption provision that generally prohibits fair housing enforcement by local government agencies. FEHA preemption is discussed below in the section on Fair Housing Enforcement and Outreach Capacity.

The state agency primarily responsible for implementation and enforcement of the FEHA is the California Civil Rights Department (previously known as the California Department of Fair Employment & Housing).

3. **Americans with Disabilities Act (ADA) (42 U.S. Code Chapter 126):** The ADA is a civil rights law that protects people with different types of disabilities from discrimination in many contexts. Title II of the ADA requires that all programs offered through state or local governments, such as the City and County of San Francisco, must be accessible and usable to people with disabilities, including housing programs.

   In San Francisco, the Mayor's Office on Disability (MOD) is the City's overall ADA Coordinator, tasked with making sure that all City services, programs, and facilities (including City-funded housing programs) for the public are accessible for people with disabilities, as required under the ADA. In addition, each City department in San Francisco designates an ADA Coordinator who serves as the liaison to MOD to coordinate compliance efforts. MOD offers training and technical assistance for departmental ADA coordinators, and also provides trainings on reasonable accommodations in housing (in partnership with the San Francisco Human Rights Commission) for subsidized housing providers.

4. **Violence Against Women Act (VAWA) (42 U.S. Code Chapter 136, Sections 13925 – 14045d)**: VAWA provides numerous protections for survivors of domestic violence, dating violence, sexual assault, and stalking, including provisions that apply to certain federally-funded housing programs. VAWA's housing provisions include a requirement for covered programs to create a plan that allows for Emergency Transfers so that victims may transfer to another dwelling unit to avoid further incidents of domestic violence, dating violence, sexual assault, or stalking.

5. **Affirmatively Furthering Fair Housing (Assembly Bill 686):** Signed in 2018, AB 686 mandates that State and local public agencies affirmatively further fair housing through deliberate action to explicitly address, combat, and relieve disparities resulting from past and current patterns of segregation to foster more inclusive communities. This law includes new requirements for the Housing Element, which the Planning Department is implementing with the Housing Element 2022 Update. These requirements include an assessment of fair housing practices, an analysis

of the relationship between available sites and areas of high or low resources, and concrete actions in the form of programs to affirmatively further fair housing. Compliance with these requirements is focused on replacing segregated living patterns with truly integrated and balanced living patterns and transforming racially and ethnically concentrated areas of poverty (R/ECAP) into areas of opportunity, as AB 686 mandates.

San Francisco provides additional fair housing protections pursuant to several local anti-discrimination laws, including the following:

1. **Non-Discrimination in Housing, Employment and Public Accommodations (Article 33 of the San Francisco Police Code):** This law includes Section 3304, which prohibits discrimination in housing based on race, color, ancestry, national origin, place of birth, sex, age, religion, creed, disability, sexual orientation, gender identity, source of income, weight, or height. Section 3304 makes it unlawful for any person to do any of the following acts because of any of these protected characteristics:

   - To interrupt, terminate, or fail or refuse to initiate or conduct any housing-related transaction

   - To include in the terms or conditions of a housing-related transaction any clause, condition or restriction

   - To refuse mortgage lending, financing, and insurance; or to impose different conditions on such financing; or refuse to provide title or other insurance relating to the ownership or use of any interest in real property

   - To refuse or restrict facilities, services, repairs or improvements for any tenant or lessee

   - To make any advertisement on any aspect of housing-related transaction that unlawfully indicates preference, limitation or discrimination based on race, color, ancestry, national origin, place of birth, sex, age, religion, creed, disability, sexual orientation, gender identity, source of income, weight, or height

2. **Non-Discrimination based on HIV Status (Article 38 of the San Francisco Police Code):** This law prohibits discrimination based on the fact that a person has AIDS, HIV, or any related medical conditions. It provides similar protections as Article 33 for housing-related transactions for people with a positive HIV or AIDS status.

3. **Non-Discrimination in Housing against Families with Minor Children (Article 1.2 of the San Francisco Police Code):** This law prohibits several forms of discrimination due to the actual or potential tenancy of a minor child or children (including refusing to rent or lease, refusing to show a unit, publishing discriminatory advertisements, or establishing unreasonable rules or occupancy standards).

4. **San Francisco Fair Chance Ordinance (Article 49 of the San Francisco Police Code):** The Fair Chance Ordinance (FCO) regulates how conviction history can be used in housing decisions,

including starting a tenancy or eviction. It applies to affordable housing providers (not private housing). The FCO requires that an applicant's qualifications for affordable housing be determined *before* any consideration of conviction history occurs, that applicants be provided information about their rights under the FCO, and that each applicant or tenant receive an individualized assessment of their conviction history prior to any adverse housing action being taken against them. The FCO also forbids housing providers from considering certain types of criminal history information and requires them to follow specific procedures when considering criminal history in affordable housing decisions.

The Fair Chance Ordinance promotes fair housing opportunity by limiting the negative impacts of criminal history information on individuals and families who seek affordable housing in San Francisco. Guidance from HUD, interpreting and applying the federal Fair Housing Act, emphasizes the disproportionate impacts of systemic racism in the criminal justice system on minority groups. HUD guidance issued in 2016 noted that "African Americans and Hispanics are arrested, convicted and incarcerated at rates disproportionate to their share of the general population," and therefore that "criminal records-based barriers to housing are likely to have a disproportionate impact on minority home seekers."[100] Further guidance from HUD issued in 2022 notes that "these disparities cannot be simply attributed to certain groups committing more crimes and are better explained by biases in the criminal justice system.[101] HUD's guidance explains that housing providers frequently employ policies or practices that exclude individuals with criminal involvement from housing. San Francisco's FCO addresses the impacts of systemic inequity in the criminal justice system by limiting the impact a person's criminal history can have on their ability to obtain affordable housing.

5. **Sanctuary City Ordinance (Chapter 12H of the San Francisco Administrative Code**): This ordinance prohibits San Francisco employees or officials from using City funds or resources to assist in the enforcement of Federal immigration law or to gather or disseminate information regarding the immigration status of individuals in the City and County of San Francisco unless such assistance is required by Federal or State statute, regulation or court decision. The Sanctuary City Ordinance promotes fair housing by ensuring that all residents, regardless of immigration status, can access the City's housing programs. The ordinance also empowers immigrants to utilize housing-related services (such as filing a complaint with the Department of Building Inspection or a claim with the Rent Board) without being subject to any adverse action because of their immigration status.

6. **Nondiscrimination in Property Contracts (Chapter 12C of the San Francisco Administrative Code):** This chapter mandates that all contracting agencies of the City, or any department thereof, acting for or on behalf of the City and County, shall include in all contracts and property contracts a provision obligating the contractor not to discriminate on the basis of the fact or

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100 https://www.hud.gov/sites/documents/HUD_OGCGUIDAPPFHASTANDCR.PDF
101
https://www.hud.gov/sites/dfiles/FHEO/documents/Implementation%20of%20OGC%20Guidance%20on%20Applic ation%20of%20FHA%20Standards%20to%20the%20Use%20of%20Criminal%20Records%20-%20June%2010%202022.pdf

perception of that person's race, color, creed, religion, national origin, ancestry, age, sex, sexual orientation, gender identity, domestic partner status, marital status, disability or Acquired Immune Deficiency Syndrome, HIV status (AIDS/HIV status), weight, height, association with members of classes protected under this chapter or in retaliation for opposition to any practices forbidden under this chapter against any person seeking accommodations, advantages, facilities, privileges, services, or membership in all business, social, or other establishments or organizations, operated by that contractor, and shall require such contractor to include a similar provision in all subcontracts.

7. **Reasonable Modification (Planning Code Section 305.1):** This section of the San Francisco Planning Code provides a process for individuals with a disability to request a "reasonable modification" to their residential properties to eliminate any barriers to accessing their home. A request for "reasonable modification" may include changes that are not allowed under current Planning Code regulations or require a variance from the Planning Code. There are two processes available for requesting a reasonable modification: an administrative reasonable modification process and the standard variance process. The first applies for parking, access ramps, elevators, and additional habitable space and requires no hearing or public notice.

As evident by the myriad of local laws regarding anti-discrimination and fair housing, San Francisco has a strong legal basis to protect its residents from discrimination in all aspects of housing access. AB 686 expands San Francisco's responsibility to fair housing by providing a framework to address segregation, promote integrated patterns of living, and improve access to opportunity.

Locally, the San Francisco Human Rights Commission (HRC) handles intake and referral for fair housing inquiries. HRC's Discrimination Complaints Investigation and Mediation Division conducts investigation and mediation for housing discrimination complaints pursuant to local laws including Administrative Code Chapters 12B and 12C, Police Code Article 33, Police Code Article 38, and Police Code Article 49. For many types of housing discrimination complaints, the California Fair Employment and Housing Act (FEHA) preempts local enforcement (see the next section for more information on preemption). In circumstances where state law preempts formal enforcement, HRC can still provide a variety of important services including making referrals to appropriate advocacy organizations and state or federal enforcement agencies, offering mediation if the parties agree to participate, and researching or investigating the circumstances when possible to obtain evidence of discrimination or other pertinent information. HRC's Civil Rights Division also works with other City and County departments to address concerns related to fair housing with programs operated or funded by local government. More recently, HRC also initiated a fair housing testing program (see next section).

Fair Housing Enforcement and Outreach Capacity

There have been several important developments related to fair housing enforcement since San Francisco completed the last Housing Element in 2014:

1. FEHA Preemption of Local Enforcement

California's Fair Employment and Housing Act (FEHA) is a state civil rights law that prohibits many forms of discrimination in housing (as well as employment). The FEHA provides for enforcement by filing an administrative claim with the California Department of Fair Employment (DFEH), or by filing a lawsuit in court. The FEHA contains a provision [California Govt Code Section 12993(c)] stating: "it is the intention of the Legislature to occupy the field of regulation of discrimination in employment and housing encompassed by the provisions of this part, exclusive of all other laws banning discrimination in employment and housing by any city, city and county, county, or other political subdivision of the state." This provision has been interpreted to mean that DFEH is the only governmental body in California that may lawfully enforce the Fair Employment and Housing Act and local fair housing laws that duplicate or conflict with the FEHA cannot be enforced.

Twice in recent years, the California legislature has taken steps to review or reform FEHA's preemption provision. In 2017, the legislature passed SB 491, which would have clarified that FEHA's preemption did not limit the ability of a local government entity make referrals and assist complainants in filing with DFEH and also would have established an advisory group to study the feasibility of allowing local governments to enforce antidiscrimination statutes. Governor Brown vetoed SB491[102] but directed DFEH to study the subject and prepare a report to the legislature. DFEH's SB491 report issued in 2018 contains background information on FEHA preemption and a discussion of potential options for reform.[103]

In 2019, CA legislature passed SB 218, which would have allowed local enforcement of employment discrimination laws in Los Angeles County only. Governor Newsom vetoed SB218[104] citing concerns about confusion and inconsistency and inviting the Legislature "to come back with a measure that makes it clear that local enforcement measures are exclusively focused on local ordinances."

The City and County of San Francisco, represented by the City Attorney's office, helped to establish important precedent to clarify the scope of FEHA's preemption in the case of City and County of San Francisco v. Post.[105] In that case, the City and County sued because a real estate agent was refusing to accept housing subsidy vouchers, which fit the definition of 'Source of Income' discrimination under San Francisco's local law but not under the narrower definition in the FEHA at the time. The real estate agent argued that FEHA preempted the local law, but the California Court of Appeal decided that enforcement of the local 'Source of Income' ordinance was not preempted by FEHA in those circumstances, because the local law had a different scope and purpose. This precedent provides an example for how local jurisdictions in California can promote fair housing opportunity with innovative legislation, despite the limitations of FEHA preemption. However, it is worth noting

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102 https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201720180SB491

103 https://www.dfeh.ca.gov/wp-content/uploads/sites/32/2018/12/SB491Report2018.pdf

104 https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201920200SB218

105 https://www.sfcityattorney.org/2018/04/12/herrera-wins-victory-low-income-tenants/

that the FEHA definition of Source of Income was subsequently amended, effective in 2020, to expand its scope to essentially the same as that in San Francisco's ordinance.[106]

These developments suggest that there is some momentum to reform FEHA's preemption of local fair housing enforcement, but also that there are concerns about consistency of enforcement that will need to be addressed if the law is amended.

It is also worth noting that FEHA preemption does not preclude HRC from fair housing enforcement pursuant to San Francisco Administrative Code Chapter 12C, which applies to housing operated by contractors who receive funding from the City and County. HRC therefore focuses formal enforcement efforts on complaints involving housing operated by City contractors, while offering a variety of services (including intake and referral, mediation, and investigation when possible) for complaints against other housing providers.

2. Fair Housing Testing

Fair housing 'testing' refers to a variety of methods used to assess whether housing providers are complying with antidiscrimination laws. Testing typically involves having one or more people (who are not actually searching for housing) pose as prospective applicants or buyers for a housing opportunity. Testing may be designed to detect unlawful discrimination based on various protected characteristics, such as race, national origin, disability, or familial status. For example, a fair housing organization conducting a test for discrimination on the basis of race might separately instruct two people of different races to inquire about the same rental opportunity and compare their experiences to determine whether there was a significant difference in how they were treated by the housing provider. Fair housing testing may be either complaint-driven (conducting tests in response to a particular complaint to obtain evidence for enforcement purposes) or may be conducted as part of a survey or 'audit' to measure rates of compliance with fair housing laws in a particular area.

Fair housing testing is an important investigative tool because it can produce evidence of unlawful discrimination that would otherwise go unnoticed. People who are searching for housing will usually not know if the property manager who told them "Sorry, I just rented the apartment to someone else" was telling the truth or not. Without a point of comparison, there may be no reason to suspect discrimination; testing produces objective evidence that allows for meaningful comparison.

While it is possible for individuals to perform fair housing tests informally (for example, by asking a friend or relative to contact the housing provider separately), systematic testing is most often conducted by non-profit organizations operating with federal grant funding provided through HUD. In the past, some non-profits have operated fair housing testing programs in San Francisco; however, HRC is not currently aware of any other organizations actively conducting fair housing testing within the City and County of San Francisco. HRC has therefore created its own fair housing testing program. Findings for two 2021 audits are covered in the next section.

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106 https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201920200SB329# https://www.dfeh.ca.gov/wp-content/uploads/sites/32/2020/02/SourceofIncomeFAQ_ENG.pdf

3. California Fair Housing Regulations

Prior to 2020, the FEHC had promulgated employment regulations under FEHA but not fair housing regulations. Effective January 1, 2020, the California Fair Employment and Housing Council (FEHC) promulgated the first set of Fair Housing regulations under the FEHA. These regulations provide detailed guidance and interpretation of the FEHA's provisions covering a range of topics including Harassment and Retaliation, Reasonable Accommodations for Disability, Consideration of Criminal History Information in Housing, Discriminatory Statements, and Discriminatory Effects. FEHC subsequently promulgated another set of Fair Housing regulations under the FEHA, effective January 1, 2022, covering several topics including Intentional Discrimination, Discriminatory Notices, Statements, and Advertisements, and Consideration of Income.

The existence of detailed formal regulations is greatly beneficial for the City's efforts related to fair housing enforcement as well as efforts to educate and inform the community about fair housing laws.

4. Limitations of Demographic Information on Residents of Subsidized Housing

One of the challenges HRC has observed with regard to assessment of fair housing needs is that we have limited information regarding the demographic makeup of the resident population in subsidized housing.

Some demographic data is available through the U.S. Department of Housing and Urban Development (HUD), through HUD's Resident Characteristics Report.[107] HUD's report as of January 31, 2022, contains the following race data for residents of HUD housing in San Francisco and in California as a whole:

Racial Identity	% of San Francisco HUD housing residents	% of California HUD housing residents
White Only	33	65
Black or African American Only	45	27
American Indian or Alaska Native Only	1	1
Asian Only	11	5
Native Hawaiian/Other Pacific Islander Only	11	1
White, American Indian/Alaska Native Only	0	0
White, Black or African American Only	0	0
White, Asian Only	0	0
Any Other Combination	0	1

The HUD report also includes a separate categorization for ethnicity, as follows:

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107   https://www.hud.gov/program_offices/public_indian_housing/systems/pic/50058/rcr

Ethnicity	% of San Francisco HUD housing residents	% of California HUD housing residents
Hispanic or Latino(a,e)	23	53
Non - Hispanic or Latino(a,e)	77	47

This data from HUD indicates that some groups constitute a higher percentage of the HUD resident population in San Francisco as compared to the rest of California (Black or African American, Asian, and Native Hawaiian/Other Pacific Islander), while other groups constitute a lower percentage in San Francisco (white and Hispanic or Latino(a,e)).

However, HUD's report contains information only on residents of HUD housing, and therefore does not include the residents of many of San Francisco's other affordable housing programs. As discussed above, FEHA Preemption limits the ability of local government to take fair housing enforcement action in many situations, but HRC does have the power to enforce Administrative Code Chapter 12C which pertains to City-funded contractors who operate housing facilities. For this reason, HRC's Civil Rights Division is collaborating with the Office of Racial Equity (ORE) and other departments including the Mayor's Office on Housing and Community Development (MOHCD) and the Department of Homelessness and Supportive Housing (HSH) to identify opportunities to improve demographic data collection.

5.   Source of Income Discrimination

Source of Income discrimination has been an important and rapidly changing field in recent years, as described above with regard to FEHA Preemption and Fair Housing Testing. The demographic data available (such as from HUD's Resident Characteristics Report) indicates that the people who hold housing subsidy vouchers are disproportionately likely to be people of color. This data fits with HRC's observation in recent years that the vast majority of complaints involving Source of Income discrimination have been filed by people of color and/or immigrants, and mostly by Black women. The legal framework for Source of Income discrimination has shifted dramatically with regard to FEHA Preemption in recent years, first as a result of the Court of Appeal decision in the case of City and County of San Francisco v. Post, and then due to the amendment of the FEHA definition of Source of Income. In 2019 and 2020, HRC noticed a substantial increase in the number of formal complaints filed for Source of Income discrimination, nearly all involving Black families who alleged that they were denied housing opportunities because they had a Housing Choice Voucher. HRC issued several findings of probable cause in such cases while also mediating a number of cases that resulted in settlements. Additional cases involving discrimination on or after January 1, 2020, were referred to DFEH for enforcement and the complainants were encouraged to seek private counsel for legal representation. In 2020, HRC's Civil Rights Division conducted outreach to various community groups including tenant advocates and housing providers and hosted a series of webinars to educate stakeholders on the changes in the laws applicable to Source of Income discrimination.

6.   Dream Keeper Initiative

As part of the city's efforts to address a range of intersectional racial justice concerns, San Francisco created the "Dream Keeper Initiative" (DKI) in 2021. DKI was established to manage a process for reinvestment of funding in San Francisco's Black community. HRC is the core supporting department for DKI, which also includes participation from the Office of Economic and Workforce Development, the Mayor's Office of Housing and Community Development, the Department of Public Health, the Department of Children, Youth and their Families, the Office of Early Care and Education, the Department of Human Resources, the San Francisco Fire Department, and the San Francisco Arts Commission. To date, DKI has overseen the investment of nearly $60 million in grant funding, with more than half ($30.28 million) directed toward economic empowerment and mobility programs (detailed funding information is available at https://www.dreamkeepersf.org/funding). DKI represents a city effort to address many of the underlying economic obstacles that limit fair housing choice for San Francisco's African American community.

DKI is working to address several of the key indicators reported in the August 2020 status update, Investment of Funds to Support the Black Community in San Francisco Community Engagement/Input Status Update.[108] The report included several major concerns related to fair housing opportunity, including the following (page 8 of the report):

- African Americans have the lowest rate of homeownership in San Francisco at 31% and are the most likely to experience cost burden and severe cost burden as homeowners, spending greater than 30% or greater than 50% of their income, respectively.

- Black or African American individuals comprise 37% of the City's unhoused population, despite making up only 6% of the City's population as a whole.

- The Black population is the only racial group in San Francisco to consistently decline in every census count since 1970.

- Source of Income discrimination was identified as a particular area of concern due to a number of Black families filing complaints because housing providers had refused to accept subsidy vouchers (such as Housing Choice Vouchers, 'Section 8'). The vast majority of Source of Income complaints received by HRC in recent years have involved discrimination against people of color and immigrants.

7. African American Reparations Advisory Committee

The San Francisco Board of Supervisors passed an ordinance in December 2020 to establish the San Francisco African American Reparations Advisory Committee (AARAC). The AARAC advises the Board of Supervisors, the Mayor, the Human Rights Commission, and the public on the development of a San Francisco Reparations Plan to address discrimination and inequities in a range of areas including housing, education, transit access, and food security. The Committee is comprised of 15 appointed members who work across several subcommittees. The AARAC issued a report in

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108 https://sf-hrc.org/sites/default/files/Reallocation-of-SFPD-Funding-Report-09-2020.pdf

December 2021 documenting past and continuing harms to the Black community in San Francisco, setting outreach and engagement priorities to obtain community input, and outlining key objectives for the Committee. [109] The December 2021, AARAC report includes key fair housing goals including increasing rates of Black homeownership and reimagining publicly subsidized homeownership programs to ensure wealth building opportunities. The report also indicates that the AARAC Policy Subcommittee is reviewing past reports and legislation to identify ways to strengthen enforcement of existing laws and build on the recommendations from prior studies and working groups.

8. Office of Racial Equity

In July 2019, the San Francisco Board of Supervisors passed an ordinance creating the Office of Racial Equity (ORE) as a means to address the history of structural and institutional racism in city government and the delivery of services to the public. ORE is authorized to create a citywide Racial Equity Framework, to direct Departments of the City and County to develop and implement Racial Equity Action Plans, and to analyze the disparate impacts of pending ordinances, as well as various other policy and reporting functions. The ORE legislation also requires that each City department designate employees as racial equity leaders to act as liaisons to ORE and requires the Department of Human Resources to assess and prioritize racial equity with the City's workforce. ORE monitors racial equity within the City's budget process, making recommendations on funding of departments should certain racial equity metrics not be met. ORE's work is intended to address and overcome many of the intersectional factors that have historically limited fair housing choice for people of color in San Francisco.

9. Racial Justice and Homelessness

Demographic information regarding San Francisco's homeless population reveals striking racial disparities. The 2022 Homeless Count and Survey Comprehensive Report found that 38% of San Francisco's homeless population were identified as Black or African American, compared to just 6% of the overall population in San Francisco; 4% identified as American Indian or Alaska Native, compared to 1% of the general population; 3% identified as Native Hawaiian or Pacific Islander, compared to 1%; and 30% of unhoused people identified as Latinx, compared to 16%. The factors that result in homelessness often intersect with race discrimination and other forms of unlawful discrimination. For example, a Pew report in 2019 identified the practice of landlords refusing to accept housing subsidy vouchers as one of the factors that disproportionately affects people of color and results in overrepresentation in the population experiencing homelessness. [110] Since 2020, HRC has been researching the possibility of creating new legal protections to address these disparities.

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109 https://sf.gov/sites/default/files/2022-01/AA%20Reparations%20Advisory%20Committee%20-%20December%202021%20Update%20FINAL.pdf

110 'A Pileup of Inequities': Why People of Color Are Hit Hardest by Homelessness, March 2019, https://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2019/03/29/a-pileup-of-inequities-why-people-of-color-are-hit-hardest-by-homelessness

As mentioned above, HRC's Civil Rights Division investigates and mediates complaints of discrimination and non-compliance in housing and public accommodation, as prescribed by City policy and jurisdiction. HRC's responsibilities include:

- Investigate and mediate discrimination complaints related to fair housing

- Investigate and mediate complaints of noncompliance with the Fair Chance and Sanctuary City Ordinances

- Engage stakeholders to resolve community disputes and issues involving individual or systemic illegal discrimination

- Provide technical assistance, information and referrals to individuals, community groups, businesses and government agencies related to human rights and social justice

HRC also fosters dialogue between the community and the local government, amplifies unheard voices, and provides training and guidance to housing providers regarding compliance with fair housing laws.

Although the Human Rights Commission cannot provide individual legal representation or legal advice or direct advocacy (be an advocate for a particular side while a case is under investigation), it does connect people to organizations that do. The Mayor's Office of Housing and Community Development actively funds some of these organizations to support outreach and enforcement (marked with a * below) on fair housing. Local organizations that provide advocacy and legal representation include:

- **American Civil Liberties Union (ACLU) of Northern California**: Advocacy and legal representation for fair housing matters; impact litigation

- **AIDS Legal Referral Panel***: Advocacy and legal representation for people with HIV/AIDS

- **Asian Americans Advancing Justice - Asian Law Caucus***: Advocacy and legal representation for fair housing matters

- **Independent Living Resource Center of San Francisco**: Advocacy, information, and support services for people with disabilities

- **Legal Assistance to the Elderly***: Provides legal services for people age 60+, and adults with disabilities

- **Open Door Legal***: Legal services for fair housing matters within a particular service area

Other local organizations working on housing issues that intersect with fair housing include:

- **Homeless Advocacy Project***: Provides legal services and supporting social services to individuals and families in San Francisco who are homeless or at imminent risk of homelessness, prioritizing individuals who have mental health disabilities

- **Housing Rights Committee***: Provides information and counseling on tenants' rights

- **Causa Justa/Just Cause***: Tenant counseling and case management

- **San Francisco Tenants Union***: Tenant counseling

- **Bill Sorro Housing Program (BISHOP)***: Tenant counseling and advocacy, and assistance with applications for affordable housing

Regional and State agencies and organizations that are active in fair housing in San Francisco include:

- **Bay Area Legal Aid***: Advocacy and legal representation for fair housing matters

- **California Civil Rights Department (formerly known as the Department of Fair Employment and Housing)**: California's primary Civil Rights enforcement agency, the Civil Rights Department is responsible for enforcement of several state laws including the Fair Employment & Housing Act, Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act. It Investigates and mediates discrimination complaints and provides education and guidance on fair housing matters

- **Disability Rights California**: Advocacy and legal representation for fair housing matters affecting people with disabilities

Equally important to fair housing issues in San Francisco is the Mayor's Office on Disability (MOD). MOD is San Francisco's designated overall Americans with Disabilities Act Coordinator, in order for the city to be in compliant with ADA. MOD's mission is to ensure that every program, service, benefit, activity and facility operated or funded by the City and County of San Francisco is fully accessible to, and useable by, people with disabilities. MOD is responsible for overseeing the implementation and local enforcement of the City and County of San Francisco's obligations under the Americans with Disabilities Act (ADA) as well as other federal, state and local access codes and disability rights laws. Its staffing has extensive experience and knowledge of civil rights laws and architectural access standards including the Americans with Disabilities Act, Fair Housing Act, Sections 504 and 508 of the Rehabilitation Act, the Unruh Civil Rights Act, the Uniform Federal Access Standards (UFAS), and the California Building Code. The City and County of San Francisco is unique in the fact that in addition each City agency has a designated ADA Coordinator who serves as the liaison to MOD for ADA compliance. The Planning Department ADA coordinator ensures the Department enforces reasonable accommodation under the San Francisco Planning Code.

Findings, lawsuits, enforcement actions, settlements, or judgments related to fair housing or civil rights

HUD Fair Housing Complaints

HUD tracks Title VIII fair housing cases filed by their Office of Fair Housing and Equal Opportunity. The data gathered tracks violations filed for discriminatory acts on the bases of race, color, national origin, religion, sex, disability, familial status, and retaliation for filing a fair housing complaint. Figure 148 shows

fair housing cases from January 1, 2006, to June 30, 2020 for the City of San Francisco. A single case may have multiple bases.

Between 2006 and 2020, the highest case numbers year after year had a disability basis, at an average of 29 cases per year. Race-based cases followed with an average of 12 cases per year. National origin-based cases averaged the lowest at 6.5 cases per year. Overall, San Francisco saw spikes in all its case types in 2012 and 2017 with dips in 2011, 2015, and 2020, which track years of economic booms and busts.[111]

Figure 148. HUD Complaints.
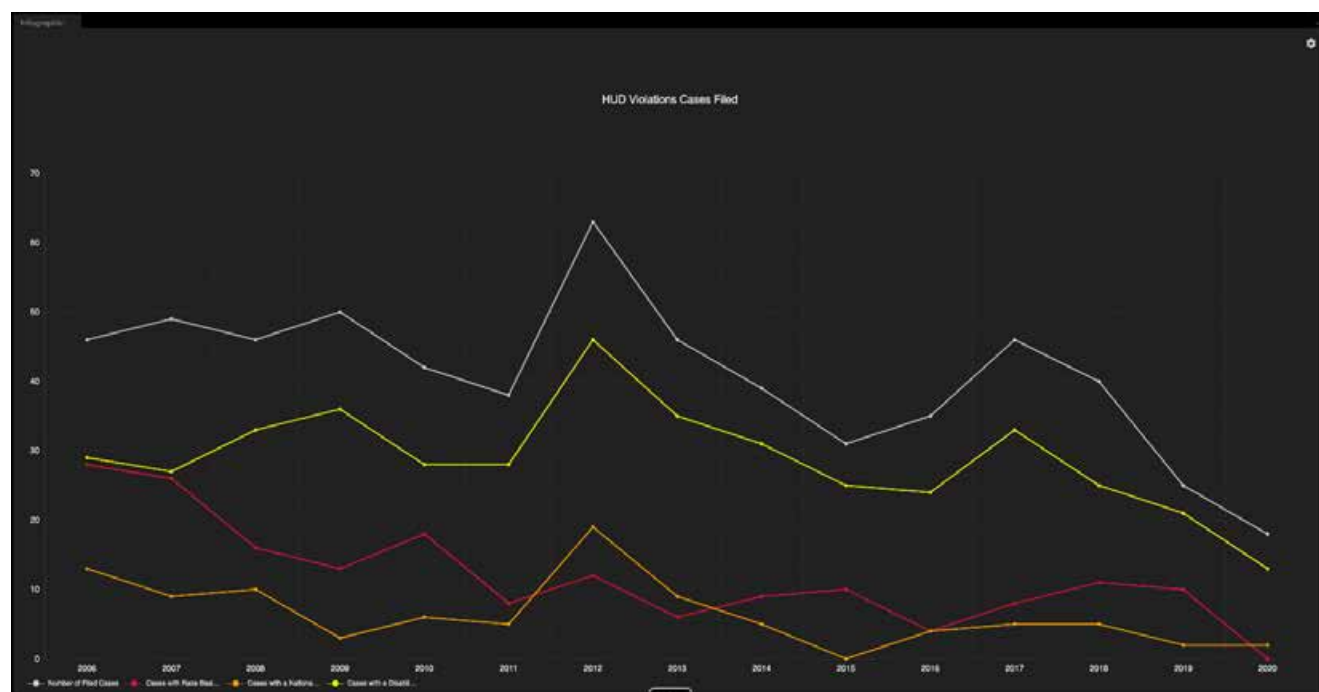
Source: US Department of Housing and Urban Development; https://catalog.data.gov/dataset/fheo-filed-cases
Note: In this analysis, the bases have been consolidated into cases with a race basis (red), cases with a national origin basis (orange), and cases with a disability basis (yellow). The white line represents the total number of cases filed.

HRC's Fair Housing Testing
In 2021, the Human Rights Commission conducted two fair housing testing audits, one focused on Source of Income discrimination and another focused on discrimination against people with disabilities who have an Emotional Support Animal (ESA). Each audit consisted of a series of paired tests in which two testers each contacted the same housing provider to inquire about an advertised rental housing opportunity in San Francisco. Housing providers were selected for testing from active online advertisements for units located in various neighborhoods throughout the city.

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111 There is a potential for significant underreporting of discrimination cases and this data does not show cases that are reported to HRC.

HRC's Source of Income testing audit resulted in 26 completed paired tests conducted by email. In each paired test, one tester asked if the housing provider would accept a 'Section 8' subsidy voucher, while the other tester did not mention anything about their Source of Income. The results of this audit showed that the tester who inquired about acceptance of a subsidy voucher received significantly less favorable treatment in 11 tests (42.3%), including 2 tests (7.7%) where the housing provider explicitly stated that they would not accept a subsidy voucher and 9 tests (34.6%) where the housing provider offered substantially more favorable treatment to the tester who did not indicate their Source of Income. There were also 14 tests (53.8%) where there was no substantial difference in treatment between the two testers, and 1 test (3.8%) with inconclusive results. In several of the tests where substantially different treatment was observed, the housing provider failed to respond at all to the inquiry regarding a subsidy voucher, but then did respond favorably to a later inquiry that did not mention a voucher. In one case, the housing provider told the tester who mentioned a subsidy voucher that they would not be able to show the unit for 'a couple of weeks' – then, less than 24 hours later, they told a tester who did not mention a subsidy voucher that they could show the unit within the next 3 days. These examples illustrate the importance of paired testing; the majority of negative treatment observed in this audit could only be detected by comparison to another inquiry. While the housing providers who explicitly refused to accept a subsidy voucher indicated a clear violation of the applicable fair housing laws, the far more common form of discrimination observed in this audit was that the housing providers would simply ignore inquiries that mentioned a subsidy voucher. As discussed further below, Source of Income discrimination is particularly important due to its intersectional impacts.

HRC's Emotional Support Animal testing audit resulted in 25 completed paired tests conducted by email. In each paired test, one tester asked if the housing provider would allow them to have an Emotional Support Animal (ESA), while the other tester did not mention anything about animals. The results of this audit showed that the tester who inquired about an Emotional Support Animal received substantially less favorable treatment in 12 tests (48%), including 4 tests (16%) where the housing provider's response either explicitly refused to allow an ESA or indicated that unlawful conditions or restrictions would be imposed, and 8 tests (32%) where the housing provider offered substantially more favorable treatment to the tester who did not mention an ESA. There were also 9 tests (36%) that showed no substantial difference in treatment, and 4 tests (16%) with inconclusive results. As with the Source of Income audit, these results highlight the importance of paired testing, since the majority of negative treatment observed in this audit could only be detected by comparison to how another tester was treated.

The results of both the Source of Income audit and the Emotional Support Animal audit indicate that people with housing subsidy vouchers and people with disabilities who have ESAs face serious challenges when searching for housing, including both explicit rejections as well as less obvious forms of negative treatment. HRC's fair housing testing audits provide a foundation for further investigation and enforcement and establish a point of reference for future comparison. HRC continues to monitor the housing providers observed to have offered substantially less favorable treatment to the testers who mentioned having a subsidy voucher or an ESA in these tests. HRC will conduct additional testing if possible and may pursue enforcement action depending on the results.

Tracking Other Forms of Housing Discrimination

People of color are also more susceptible to predatory lending practices and discrimination in mortgage lending despite protections in place. Mortgage denial rates are the highest among American Indians or Alaskan Natives, Black people, and Hispanics or Latinos(es) (Figure 149). American Indians or Alaskan Natives and Black people are also the two racial groups whose population has declined in the city.
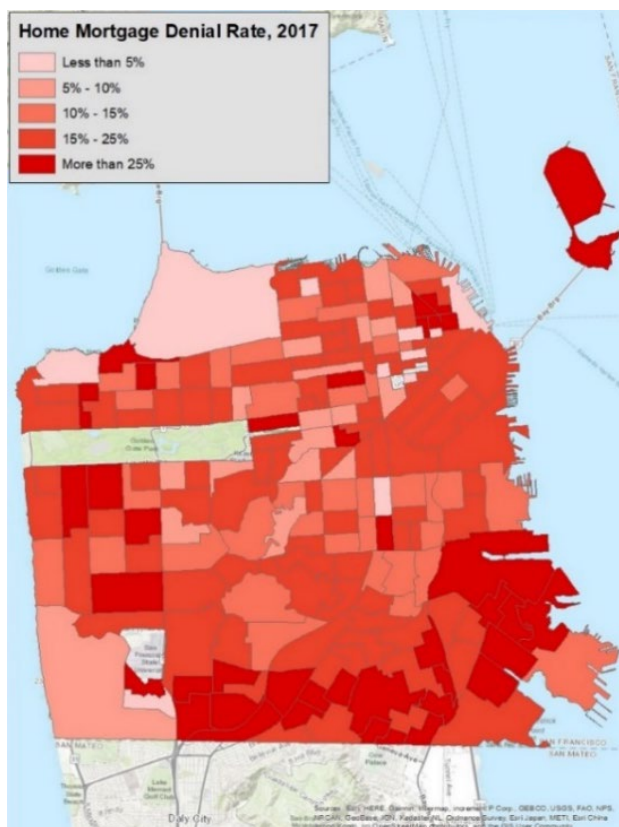
Figure 149. Mortgage denial rates by race, 2017.
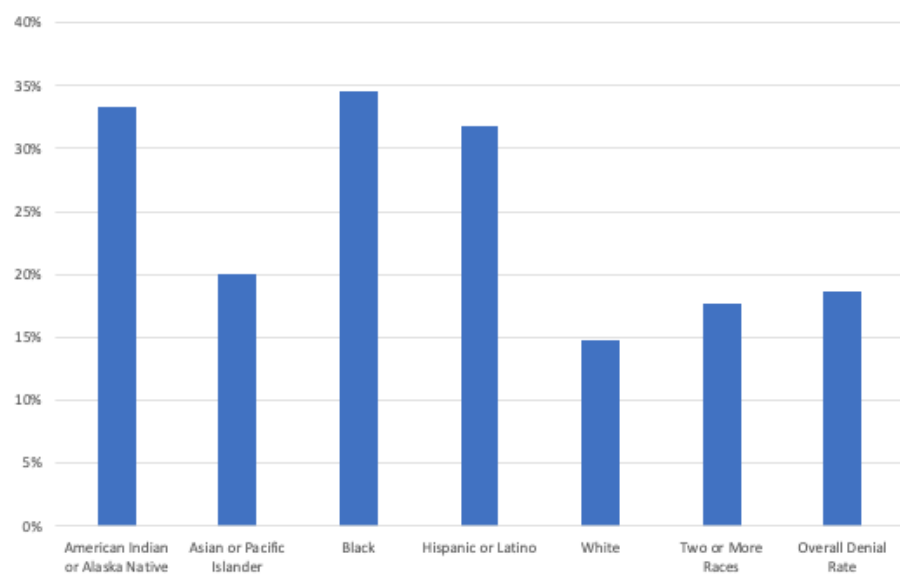
Source: HMDA, 2017

Spatially, the highest rates (>25%) of mortgage denials are found in the southern parts the city, corresponding to some of the lowest income neighborhoods in the city and areas with some of the highest concentration of people of color (Figure 150).

*Figure 150.* Map of House Mortgage Denial Rate, 2017.

Source: Home Mortgage Disclosure Act, Loan/Application Records 2017.[112]

Housing Choice Vouchers and Rent Assistance

The San Francisco Housing Authority administers 12,553 federally funded housing choice vouchers (HCVs, also known as Section 8 vouchers) that help low-income households rent apartments in the private market, typically while paying no more than 30% of their income. There are two types of housing choice vouchers – those that are dispersed directly to households and that can be used to pay for any unit on the private market that will accept them, and project-based vouchers that are dispersed to property managers to subsidize units in their building and that do not follow households. Thousands of these vouchers are project-based to support both tenants and affordable housing developments. Housing choice vouchers are concentrated in areas where 100% affordable developments are located, such as Bayview-Hunters Point, Western Addition, Tenderloin, Hayes Valley, and Mission Bay. Voucher holders tend to face discrimination in their housing search. Hence, most of the voucher holders are located in segregated areas, areas with high concentrations of low-income communities and with poor access to economic, education and transportation opportunities, as well as poor environmental quality.

112 https://ffiec.cfpb.gov/data-publication/snapshot-national-loan-level-dataset/2019

Figure 151. Percent of Renters Using Housing Choice Vouchers by Census Tracts
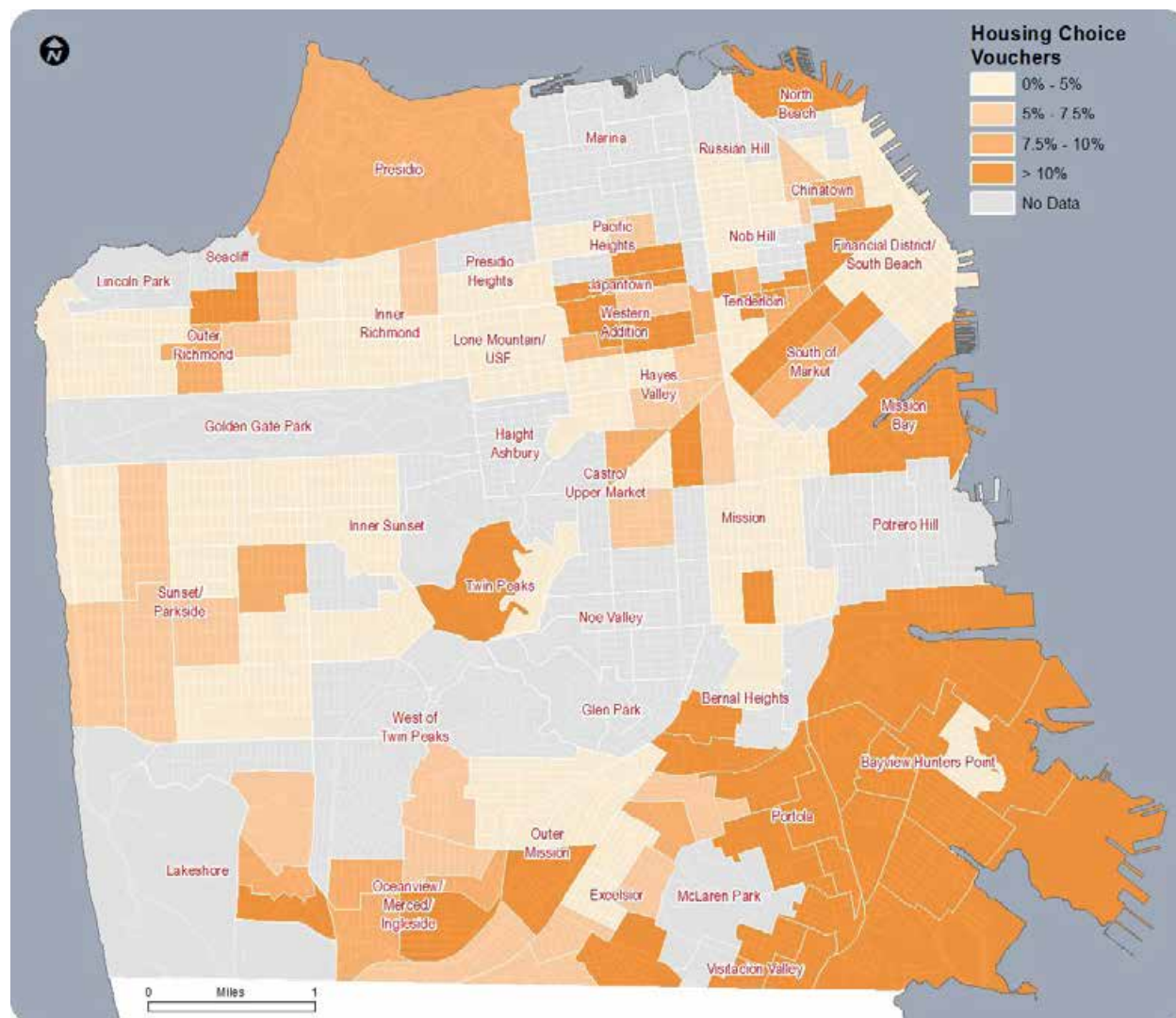
Source: HUD.

V. Fair Housing Issues and Contributing Factors

AB 686 mandates the identification and prioritization of Contributing Factors to fair housing issues related to segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs within San Francisco, including displacement risk and segregated living patterns. These factors may be public or private policies, practices or procedures and they may be beyond the City's ability to control or influence but must still be identified as part of its affirmatively furthering fair housing assessment. Consistent with HCD and HUD's guidelines, the Contributing Factors below are identified based on the analysis included in this report, input from three phases of outreach and engagement for the Housing Element 2022 Update, [113] and the analysis of the existing sites available for building new housing (See Site Inventory report). These Contributing Factors are central to the development of policies and actions of the Housing Element. References are included at the end of this section.

Displacement of residents due to economic pressures

Over the past decades, the San Francisco economy has had robust cycles of growth, with substantial increases in high- and low-wage workers. The increase in high-wage jobs and high-income households in San Francisco, combined with a limited production of market rate and affordable housing, has led to the displacement of low-income households and communities of color. The American Indian and Black populations have been the most significantly impacted, with both groups losing a significant share of their population in the past 30 years. Confronted with evictions, rising rents and home prices, and stagnant wages, these displaced populations have relocated to the streets and other parts of the region and the country. While specific population displacement data is not collected comprehensively, the analysis of population and housing trends and the assessment of fair housing in this report provides detailed data on the scale of potential displacement by race and ethnicity and geography. In addition to the quantitative analysis for San Francisco, the community engagement process recorded the severity of the displacement challenge particularly in the American Indian, Black, Latino(a,e), and Filipino communities, as well as seniors and people with disabilities, and the transgender and LGBTQ+ population through individual testimonies, community data, and community organizations' statements.

While San Francisco has invested significant resources in rental assistance and retention of housing affordability, the economic pressures are high and demand additional resources and strategies to appropriately address fair housing in the city. Some of the existing strategies such as rental assistance are effective and need to be expanded with additional resources. In addition, San Francisco will expand

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113 Phase I Public Input Summary, Phase II Public Input Summary; Phase III Public Input Summary is part of the April 7, 2022 Commission Hearing memo.

funding for the tenant right to council program, invest in building nonprofit capacity to address displacement both through tenant support and through the purchase of small sites properties. The City will also expand affordable housing programs targeting American Indian and Black communities, and other racial and social groups underserved by affordable housing rental and ownership programs to the extent possible under California's Prop 209.

Impediments to mobility due to high housing costs

Lack of access to opportunity due to high housing costs is a significant contributing factor to ongoing racial and economic segregation in San Francisco. Communities of color, low-income households, and special needs groups generally don't have access to areas with proficient schools, healthy environment, or good transportation or job access due to prohibitive housing costs. Most of the high and highest resource areas in the TCAC 2021 Opportunity Map (Figure 76) are low density residential zones that make the economics of developing permanent affordable housing or lower cost market rate housing in these areas hard. This also has an adverse effect for low-income seniors, people with disabilities, and families with children that currently live in high-resourced areas, as economic pressures make it harder to stay and affordable housing alternatives are hard to come by.

To address this, San Francisco will increase the production of permanently affordable housing in higher opportunity areas with a target of building between 25% and 50% of new affordable units in Well-Resourced neighborhoods in the next 16 years. Achieving this goal will require significant zoning changes to allow for multifamily buildings in corridors with accessible transportation. Existing inclusionary housing requirements that will help stabilize vulnerable communities and stronger tenant protections will ensure zoning changes do not displace current residents. The City will land bank to proactively acquire appropriate sites for larger multi-family residential buildings in targeted neighborhoods to maintain a feasible production pipeline.

Lack of affordable and accessible housing in a range of unit sizes

Lack of funding to produce affordable and accessible housing is a significant contributing factor in disparities in access to opportunity for seniors, people with disabilities, and families with children, who disproportionately experience housing cost burdens and overcrowding. Though federal and state law mandates that a percentage of affordable housing units be accessible for people with disabilities and that affordable housing buildings comply with general ADA requirements, there aren't enough accessible units to meet the need. The city develops affordable housing for seniors and people with disabilities, but production is unable to meet demand due to limited funding. This is also true for family housing. The city needs a diversity of housing types to meet the needs of different populations and each housing type faces particular production challenges. Senior housing needs long-term, deep operating subsidies. Family housing is viable on larger parcels and in proximity of family-focused services, like childcare. In an environment of limited resources, the recent increase in funding for PSH decreases the number of family units.

In response, San Francisco will advocate for additional sources of funding for affordable housing to meet not only the City's Regional Housing Needs Allocation, but also the variety of needs in terms of unit sizes and accessibility. As San Francisco's population ages, there will be more need for senior and ADA compliant housing. The City will meet this growing need, in part, through development of additional affordable housing projects located along key transit corridors and through expansion of aging in place programs and ADU development. The City will develop policies and programs to support moving families living in overcrowded conditions, especially in SROs, into family-sized units and the City will prioritize funding for family-sized affordable housing units in Well-resourced Neighborhoods.

Lack of public investment in specific neighborhoods, including services and amenities

Lack of public investment in specific neighborhoods is a significant contributing factor to the persistence of racially and ethnically concentrated areas of poverty. The assessment shows that these populations disproportionately live in less-resourced neighborhoods, areas of high segregation and poverty concentration, and within Priority Equity Geographies. While most affordable housing is in these areas, lack of resources to provide quality education, improve transportation access, remediate environmental issue and other investments that would improve economic and housing opportunities have been the direct result of disinvestment due to discriminatory policy. Many of these areas are important ethnic and cultural enclaves with community-serving businesses, organizations, and facilities.

During outreach and engagement, members of these communities expressed a strong interest in remaining in their communities and identified structural factors as the root cause of neighborhood issues. This fair housing assessment shows that a significant increase in public investment in less-resourced neighborhoods and areas of high segregation and poverty concentration is crucial and urgent. For example, the City will expand rental assistance programs and continue to build affordable housing in Priority Equity Geographies and Cultural Districts, expand capital sources for critical community facilities as well as transportation and parks and dedicate a share of future affordable housing investment to these neighborhoods. Such an effort must give agency to the communities living there, amplify existing community assets, center their needs and ensure that the increased investments serve to stabilize and increase access to opportunity for these communities, and not to displace them.

Exclusionary land use and zoning laws

Current land use and zoning laws contribute significantly to ongoing segregation and unequal access to opportunity. San Francisco has a long history of land use laws that explicitly and implicitly promoted racial segregation and current laws limit what type and how much housing can be built where, creating exclusionary conditions that limit who gets to live in each part of the city. Close to 70% of the privately owned parcels in San Francisco are zoned for no more than one-to-three-unit buildings and an additional 11% is zoned in a way that restricts density. Multi-family residential buildings are more affordable new construction because they benefit from economies of scale (being able to build more units on one lot); this is an important factor in the efficient use of limited funding for permanent affordable housing

development. However, current land use and zoning laws do not allow for multiunit housing to be built in most of the high and highest resourced neighborhoods, thus constraining access to those neighborhoods for low-income communities, communities of color and special needs groups that depend on affordable and multi-family housing.

San Francisco will adopt a set of changes to land use and zoning laws in high and highest resource areas to open access to proficient schools, good transportation and employment access, and healthy environments to low-income communities, communities of color and special needs groups. These changes will be accompanied by strong tenant protections and inclusionary and affordable housing requirements that serve the specific needs of vulnerable groups already living there.

Admissions and occupancy policies and procedures, including preferences in publicly supported housing

Current federal regulations do not generally allow for preference programs for residents of permanently affordable housing built with federal funding. Despite this restriction, San Francisco has implemented a preference policy for non-federally funded projects. The policy targets those displaced by redevelopment, Ellis Act or owner move-in eviction, and for tenants whose apartment was extensively damaged by fire, as well as preferences for those living in the same neighborhood as the affordable housing development. However, federal regulations along with California Proposition 209, which bans institutions from affirmative action based on race, sex, or ethnicity, make it hard for the city to create preference programs for the communities of color most affected by homelessness, eviction and displacement, such as the American Indian, Black, Latino(e) communities, or LGBTQ+ and transgender communities.

Current circumstances merit a regional effort to advocate for changes to federal and state law to better stabilize residents through preference programs. The City has a unique opportunity to revisit the requirement for specific strategies towards housing stabilization including these preference programs, so that they more effectively target the communities most in needs, such as the American Indian and Black communities, and those who have been harmed by past government discriminatory actions based on a reparations framework in order to redress the harms done to these communities.

Community opposition

Community opposition to affordable housing and permanent supportive housing development has been a significant factor contributing to ongoing racial and economic segregation in San Francisco. San Francisco has a strong tradition of public involvement in policy discussions and City residents are very engaged in development issues. Both CEQA and the City's discretionary review process offer opportunities for communities to learn about how projects will impact them and provide input. However, certain communities have used these processes to halt affordable housing developments in high and highest opportunity areas with great economic impacts to the cost of these developments. In a recent

example, a 100% Affordable Housing project proposed by the Tenderloin Neighborhood Development Corporation, has been delayed by at least a year due to community opposition. Opponents have expressed concerns about how the population to be served by the proposed project would negatively impact the existing neighborhood.[114]

Community opposition to new shelters, supportive housing, and other programs for people experiencing homelessness is often significant. By-right zoning laws and CEQA exemptions can ease the legal challenges with opening these programs but does not change the community concerns and political challenges. Land use and zoning changes will streamline the development of permanently affordable housing, but efforts should be made to bring communities to a shared understanding of housing needs currently present in all areas of the city.

Contributing Factors and Actions Matrix

Identified Fair Housing Issue	Contributing Factor	Meaningful Action [115]
Disproportionate housing needs including displacement risks	Displacement of residents due to economic pressures	2.1.1 Fund the Tenant Right-to-Counsel program to match the need for eviction defense.
		2.1.4 Increase funding to expand the services of community-based organizations and providers for financial counseling services listed under Action 1.7.5, as well as tenant and eviction prevention services listed under Program 2, to better serve vulnerable populations, populations in areas vulnerable to displacement and Cultural Districts. Tenant and eviction protection services include legal services, code enforcement outreach, tenant counseling, mediation, and housing-related financial assistance; expansion of such services should be informed by community priorities referenced under Action 4.1.3. Complete by completion of Rezoning Program or no later than January 31, 2026.
		2.3.1 Prioritize and expand funding for the purchase of buildings, including those with chronically high residential vacancy, underutilized tourist hotels, and SRO residential hotels, for acquisition and rehabilitation programs that serve extremely low to moderate-income households, including unhoused populations.
		2.3.3 Increase non-profit capacity-building investments, particularly for American Indian, Black and other community organizations of color, to purchase and operate existing tenant-occupied buildings as permanent affordable housing in Well-resourced neighborhoods, particularly for populations at risk and in areas vulnerable to displacement, to expand implementation of the Community Opportunity to Purchase Act (COPA).
		3.4.3 Prioritize tenant-based rental assistance with social services for people who are: (1) unhoused, (2) at risk of homelessness or

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114 https://www.sfchronicle.com/sf/article/Supervisor-Mar-pushes-compromise-for-contested-16647322.php

115 The numbering in this list indicates the number of the policy, followed by the letter of the action from Draft 3 Goals, Objectives, Policies, and Actions. These will be updated in mid-November with the release of the Implementation Plan.

		displacement, or (3) ready to exit Permanent Supportive Housing for more independent living.
		4.2.4 Implement the upcoming housing strategies recommended by the African American Reparations Advisory Committee.
Disparities in access to opportunity	Impediments to mobility due to high housing costs Exclusionary land use and zoning laws Admissions and occupancy policies and procedures, including preferences in publicly supported housing Lack of affordable and accessible housing in a range of unit sizes Exclusionary land use and zoning laws	1.1.1. By March 2023, convene City leadership, staff, policymakers, affordable housing advocates, and industry experts to collaborate on an Affordable Housing Implementation and Funding Strategy that provides specific recommendations and responsible parties to achieve and sustain the substantial public funding from local, state, and federal sources, that would join with public-private partnerships, needed to achieve the RHNA targets of over 46,000 units affordable at low- and moderate-incomes. Assign appropriate City staff to include a budget proposal for Fiscal Year 2023-2024 and complete this effort by January 31, 2024.
		1.2.1 Build between 25% and 50% of the City's new permanently affordable housing within Well-resourced Neighborhoods over the next two RHNA cycles, implementing the zoning strategies of Policy 20.
		1.2.2 Strategically acquire sites and identify targeted funding for land acquisition and banking for affordable housing throughout the city. This will include lots for consolidation that can accommodate permanently affordable housing of at least 50 to 100 units or more through publicly funded purchases, in balance with investment in affordable housing preservation and production and in strategic coordination with sites owned by religious, nonprofit, and public property owners. Prioritize sites of interest identified in coordination with American Indian, Black and other communities of color. Consider sites that accommodate fewer than 50 units as additional affordable housing funding, financing, and operating approaches are secured.
		1.5.3 Increase housing that is affordable to extremely low and very low-income households in Well-resourced Neighborhoods, as well as in Priority Equity Geographies and Cultural Districts, through City funded permanently affordable housing projects.
		1.7.8 Evaluate increasing neighborhood preference allocation for Below Market Rate units in Priority Equity Geographies to better serve American Indian, Black, and other communities of color, if possible, per the Federal Fair Housing regulations, as informed by Policy 5 and related actions.
		1.7.9 Create or expand programs to provide housing counseling, financial literacy education, and housing readiness to low-income American Indian, Black and other people of color households who seek housing choices in Well-resourced Neighborhoods by 2024, and provide incentives and counseling to landlords in Well-resourced Neighborhoods to offer units to low-income households. Consider similar incentives referenced in Action 8.4.16.
		3.1.1 Identify and implement strategies by Spring 2023 to increase and accelerate placement in Permanent Supportive Housing through the Coordinated Entry System for racial and social groups who are overrepresented in the unhoused population, such as extremely and very-low income American Indian, Black, and Latino(a,e) people,

transgender people, or people with prior involvement in the criminal justice system.

5.3.1 Evaluate and identify common cases of discrimination and violation of fair housing law and groups who continuously face such discrimination, including transgender and LGBTQ+, or people with disabilities, and implement solutions to strengthen enforcement of fair housing law in those cases.

5.4.2 Establish pilot and permanent programs that offer homeownership opportunities targeted to Black households harmed through redlining or urban renewal or other forms of systemic racism related to housing, including Black individuals and their descendants who hold Certificates of Preference from the urban renewal period, as referenced in Actions 5.4.8 and 5.4.9. Building on the Dream Keeper initiative, such programs should include silent second loans or grants for down payment assistance, as well as other financial assistance to reduce income eligibility as a barrier to access homeownership opportunities.

5.4.7. Create and pilot programs to increase access to Affordable Rental and Homeownership units and other housing services as redress for American Indian, Black, Japanese, Filipino, and other communities directly harmed by past discriminatory government actions including redlining, urban renewal, the Indian Relocation Act, or WWII Japanese incarceration. Programs should be informed by the truth-telling processes described in Program 5.1.

5.4.8 Expand the Certificates of Preference program as required per recent State Law, Assembly Bill 1584 (Health and Safety Code, SEC 13 – 16), to qualify eligible descendants of those displaced by redevelopment projects for priority in renting or buying affordable housing. Conduct comprehensive outreach and engagement to identify the descendants of households who have been displaced. Expanding this program should rely on strategies that ensure such units meet the preferences and needs of eligible households as informed by Action 5.4.9.

5.4.10 Expand and fund community capacity to implement housing programs and investments for American Indian residents as one strategy to redress the historic dispossession of resources affecting these communities, such as the Indian Relocation Act, and other government actions that broke the cohesion of this community.

6.1.4 Continue to require multi-bedroom unit mixes.

6.2.2 Support and fund the implementation of San Francisco's "Ending Trans Homelessness Plan", as well as the ongoing housing placement for the transgender community, in recognition of the severe disparities in housing access and safety experienced by this group.

6.3.1 Expand the Senior Operating Subsidy (SOS) program to allow extremely and very low-income seniors to be eligible for new senior Below Market Rate rental units.

7.1.1 Create a rezoning program to meet the requirements of San Francisco's Regional Housing Needs Allocation across income levels and Affirmatively Furthering Fair Housing laws, relying on a combination of strategies in Actions 7.3.2 and 7.2.1 above to accommodate the RHNA

shortfall with a buffer (approximately 36,282 new units) primarily in Well-resourced Neighborhoods, in proximity to transit and commercial corridors. The rezoning program shall reasonably account for sites' likelihood of development during the planning period using an analytical model and shall not add government constraints that reduce project financial feasibility as determined by an analysis prior to the rezoning enactment. Seek to implement a rezoning program that exceeds the identified RHNA shortfall plus 15% buffer (i.e., 36,282 units) to provide more capacity sooner and that would reduce the need and size of any subsequent rezoning triggered by Action 8.1.5. In addition, make any conforming amendments to relevant area plans in the city's General Plan based on final rezoning actions. Complete this effort by January 31, 2026.

As described in the Sites Inventory Rezoning Program, the rezoning will meet the requirements of Government Code Section 65583.2 (h)-(i), including sites identified to meet the very low and low-income RHNA unmet need will be zoned to:

- permit owner-occupied and rental multifamily uses by-right for developments in which 20 percent or more of the units are affordable to lower-income households. By-right means local government review must not require a conditional use permit, planned unit development permit, or other discretionary review or approval that would constitute a "project" for purposes of CEQA;
- accommodate a minimum of 16 units per site; and
- require a minimum density of 20 units per acre.

At least 50 percent of the lower-income rezoning need must be accommodated on sites designated for residential use only or on sites zoned for mixed uses that accommodate all of the very low- and low-income housing need, if those sites allow 100 percent residential use and require residential use to occupy 50 percent of the total floor area of a mixed-use project.

8.4.2 Establish local non-discretionary ministerial approval for housing applications in Well-resourced Neighborhoods outside of areas vulnerable to displacement that net two or more housing units, do not demolish existing rent-controlled units, and meet tenant protection, relocation, and replacement standards as recognized in the Housing Crisis Act of 2019, by Board of Supervisors or voter approval of a City Charter amendment. . Planning staff will use the Rent Board's Housing Inventory data as verified by tenant organizations.

8.4.4 Establish a non-discretionary ministerial pathway for project applications that provide 20% affordable housing on site through mechanisms described in actions 8.4.2 and 8.4.3, for RHNA Cycle 6 lower-income sites identified in the Housing Element Update 2022 Sites Inventory that have been reused from Cycles 4 and 5 by January 31, 2024, as required by per California Government Code §65583.2 (c).

8.6.3 Make shelters, transitional housing, or crisis interventions (such as Safe Sleeping Sites) principally permitted in all zoning districts, regardless of the declaration of a shelter crisis.

Disparities in Access to Opportunity for Persons with Disabilities	Lack of affordable and accessible housing in a range of unit sizes	1.5.4 Reduce severe cost burdens and increase stability for extremely low- and very low-income renters through on-going rental assistance, for qualifying vulnerable households, including people harmed by past government discrimination, seniors, people with disabilities, transgender people, and families with children, particularly those living in SROs.
		6.3.2 Increase permanently affordable senior housing along transit corridors to improve mobility of aging adults and seniors, particularly for extremely and very low-income households including through expansion of Senior Operating Subsidies as referenced in Action 6.3.1.
Racially and Ethnically Concentrated Areas of Poverty	Lack of public investment in specific neighborhoods, including services and amenities	4.2.1 Develop and implement community outreach and engagement strategies that center racial and social equity and cultural competency to be used by Planning Department staff as well as developers or community groups.
		4.2.2 Increase resources and funding to partner with community-based organizations primarily serving and representing American Indian, Black, and other people of color, and other disadvantaged communities, to ensure inclusive outreach and engagement and meaningful participation in housing and planning processes through focus groups, surveys, and other outreach events.
		4.3.1 Expand and target job training and financial readiness education programs to residents of Priority Equity Geographies prioritizing youth from American Indian, Black and other communities of color.
		4.3.2 Support developers of new permanently affordable housing developments in Priority Equity Geographies to include affordable community serving uses as part of their ground floor use programming by matching affordable housing developers with prospective small businesses and service providers known to the City seeking space. Help identify potential funding sources for tenant capital improvements, such as impact fees, Community Benefit Districts' grants and Small Business Program grants. Examples of community serving uses include but are not limited to: grocery stores, healthcare clinics, or institutional community uses such as child-care facilities, community facilities, job training centers, and social services.
		9.3.2 Prioritize investments in Priority Equity Geographies that overlap with Environmental Justice Communities related to improving transit service, pedestrian safety, schools, child development centers, parks, streetscape, and other neighborhood amenities, in coordination with the investments referenced under Action 9.3.7.
		9.3.6 Repair, maintain, and optimize the existing transit system, particularly through SFMTA's 5-year Capital Improvement Program's (CIP) Transit Optimization and Expansion Projects (e.g., transit only lanes, transit signal priority, boarding islands, etc. on transit streets) in Priority Equity Geographies that overlap with Environmental Justice Communities and Well-resourced Neighborhoods targeted for increased housing capacity.
		9.4.6 Create and implement a long-range community facilities plan, and update every 5-10 years, for public facilities including parks, recreation centers, schools, child development centers, libraries, to accommodate a thirty-year projected population growth, informed by equity metrics in a

		manner that secures equitable access in Priority Equity Geographies, Environmental Justice Communities, and Well-resourced Neighborhoods that are targeted for increased housing capacity, building on processes such as the Community Facilities Framework, and in collaboration with Interagency Plan Implementation Committee.
Segregation and Integration	Community opposition	7.1.2 Increase staff allocation within Planning to engage with communities living in Well-resourced Neighborhoods to inform existing residents how locating new housing and permanently affordable housing in every neighborhood can address historic inequity and injustice and expand housing opportunities for local residents and their families while strengthening neighborhood vitality.

8.4.3 Adopt one or more Housing Sustainability Districts in Well-resourced Neighborhoods outside of areas vulnerable to displacement that include tenant protections, relocation, and replacement standards as recognized in Housing Crisis Act of 2019, by January 31, 2026. Unless implementation of Action 8.4.2 has already occurred in the same geography and renders Housing Sustainability Districts (HSD) unnecessary, Housing Sustainability District(s) shall encompass at least 15% of the total land area of the city up to the maximum allowed by state law and shall not include parcels where residential uses are not permitted or are critical sites for City infrastructure, such as parks or utilities. |