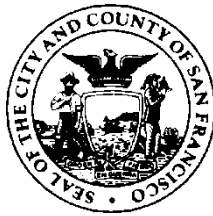


**San Francisco**  
**Analysis of Impediments to**  
**Fair Housing Choice**

**July 2020 - June 2025**



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## I. Executive Summary

San Francisco has served as a mecca throughout its history from gold prospectors, African-Americans from the South seeking economic opportunity during World War II, counter-culture communities during the 1960s, Asian immigrants seeking a better life in the United States, to technology-companies and their higher-income workers during the dot-com era and most recently right before the COVID pandemic. Despite its attraction to people from around the world it is not without its fair share of fair housing issues. It has become a city with huge economic disparities with one of the most expensive housing markets in the country all the while grappling with a dire homelessness issue throughout the city. The need for affordable housing far outstrips the available supply, with low- and very-low income communities of color and special populations like seniors and the disabled with the highest housing cost burden, most substandard housing needs, or disproportionately representing the homeless and at-risk of homeless population in San Francisco.

In this Analysis of Impediments to Fair Housing Choice, the Mayor's Office of Housing and Community Development analyzed the key fair housing issues of disproportionate housing needs; publicly supported housing; race, ethnicity and concentrated areas of poverty (R/ECAPs); segregation and integration; disparities in access to opportunity, and disability and access.

To address the dire housing needs in San Francisco this AI put forth three specific goals tied to implementing the housing policies and goals of San Francisco's Housing Element. By addressing the policies and goals of the Housing Element, San Francisco also addresses barriers to fair housing by increasing the housing supply for all income categories, with an emphasis on affordable housing production to serve San Francisco's most vulnerable populations.

### A. Purpose of the Analysis of Impediments to Fair Housing

The U.S. Department of Housing and Urban Development (HUD) requires jurisdictions receiving federal Entitlement Grant funds to develop and update an Analysis of Impediments to Fair Housing Choice (AI). HUD defines these impediments as:

- Any actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices; or
- Any actions, omissions or decisions that have the effect of restricting housing choices based on race, color, religion, sex, disability, familial status or national origin.

This AI contains fair housing information on a citywide and, where applicable, neighborhood level. Data on market rate housing affordability, subsidized housing access, and fair housing complaints were reviewed to gain an in-depth perspective on local housing conditions. The AI then identifies potential barriers that limit housing choice and proposes actions to overcome those barriers.

This document will serve as a resource for City staff, local policymakers, practitioners, and service providers looking to understand fair housing needs and craft fair housing policy within San Francisco. It has been prepared in compliance with all HUD requirements and federal fair housing guidelines.

## B. Summary of Fair Housing Analysis

In developing San Francisco's AI, the Mayor's Office of Housing and Community Development (MOHCD) reviewed relevant local and regional reports including but not limited to community needs assessments, local transportation service equity plans, anti-displacement reports, regional housing and opportunity reports. Additionally, several housing reports were completed since San Francisco's last Analysis of Impediments. These reports include the HIV Housing Plan, Homelessness Recovery Plan, the Planning Department's Housing Needs and Trends Report, Housing Affordability Strategies, and the San Francisco Housing Element. All of these reports informed this AI's fair housing analysis and the fair housing goals and strategies.

- UDP's "Rising Housing Costs and Re-Segregation in San Francisco"
- Racial Equity Analysis for the CASA Compact
- San Francisco Department of Aging and Adult Services "Assessment of the Needs of San Francisco Seniors and Adults with Disabilities Part I: Demographic Profile"
- "Toward Opportunity Fair Housing and Equity Assessment of the San Francisco Bay Area: Enhancing Regional Economic Prosperity"
- Plan Bay Area 2040 Plan Chapter 2
- "Toward Opportunity Fair Housing and Equity Assessment of the San Francisco Bay Area: Enhancing Regional Economic Prosperity"
- "San Francisco's housing crisis puts pressure on historic Asian enclaves"  
<https://www.nbcnews.com/news/asian-america/san-francisco-s-housing-crisis-puts-pressure-historic-asian-enclaves-n888626>
- Anti-Eviction Mapping Project
- UDP Report on Rising Housing Costs and Segregation
- DSHS San Francisco Coordinated Entry Standards
- UDP Report on Rising Housing Costs and Segregation
- UDP Report (city)
- Haas Institute Report (regional)
- Racial Equity Analysis for the CASA Compact
- UDP Report on Rising Housing Costs and Segregation
- UDP Report (city)
- Haas Institute Report (regional)
- Racial Equity Analysis for the CASA Compact
- George Galster's paper on the externalities of poverty is a key one to cite here, as it was the work that established the 20% and 40% inflection points for the impacts of poverty on individuals living in the area.
- George C. Galster, Jackie M. Cutsinger, and Ron Malega. 2008. "The Costs of Concentrated Poverty: Neighborhood Property Markets and the Dynamics of Decline." In Nicolas P. Retsinas and Eric S. Belsky, eds., *Revisiting Rental Housing: Policies, Programs, and Priorities*. Washington, DC: Brookings Institution, 116–9.
- ABAG Toward Opportunity Report
- Race in American Public Schools: Rapidly Resegregating School Districts
- MUNI SERVICE EQUITY STRATEGY San Francisco Municipal Transportation Agency Fiscal Year 2018-19 and 2019-20
- San Francisco Food Security Task Force: ASSESSMENT OF FOOD SECURITY 2018
- SFHIP 2019 Community Health Needs Assessment

- San Francisco Department of Aging and Adult Services “Assessment of the Needs of San Francisco Seniors and Adults with Disabilities Part I: Demographic Profile”
- Assessment of the Needs of San Francisco Seniors and Adults with Disabilities Part II: Analysis of Needs and Services
- 2018 Dignity Fund Assessment (especially relevant to weave in data about service availability/utilization from community engagement)

The fair housing analysis found that communities of color and special populations, especially Blacks, Hispanic and Native Americans, seniors, extremely low- and very-low income residents, persons with disabilities and large families with female households are disproportionately impacted by housing issues such as rent/cost burden, than white and Asian, middle- and upper-income residents of San Francisco. The pandemic only exacerbated these issues as lower-income residents were impacted with business closures and shutdowns.

The analysis also examined racially and ethnically concentrated areas of poverty (R/ECAPs) and issues segregation and integration by looking at the location and demographics of publicly-supported affordable housing and its proximity to higher resourced communities and areas of opportunity.

Additionally, the analysis looked at disparities to access to opportunity, be it access to education, employment, transportation or healthy living environment. The analysis found varying levels of disparities, depending on the topic.

### C. Summary of Fair Housing Goals and Strategies

In order to address San Francisco’s housing shortages, income inequities and fair housing issues that stem from these inequities, San Francisco chose to prioritize implementation of its Housing Element policies and actions and deliver a vision of “housing for all’. MOHCD has outlined them in this Analysis of Impediments to Fair Housing Choice as three specific goals.

#### **Goal 1: Establish clear accountability and oversight for Housing Element implementation**

This specific goal intends to create a centralized body empowered by the Mayor with authority and oversight to hold City departments accountable for their respective roles in implementing the Housing Element’s policies and actions. This centralized body will be called the Interagency Implementation Team and consist of the directors of the Planning Department, MOHCD, Office of Economic and Workforce Development and Office of Housing Delivery. The Interagency Implementation Team is tasked with developing a Housing Element Action Plan by July 1, 2023. Additionally, MOHCD and the Planning Department are tasked with developing an Affordable Housing Implementation and Funding Strategy, which will provide concrete recommendations to obtain and sustain funding to achieve the Regional Housing Needs Analysis (RHNA) affordable housing targets by 2031.

#### **Goal 2: Take administrative actions to implement Housing Element as directed by Executive Directive 23-01 “Housing for All”**

The second goal is for City departments to take administrative actions to achieve the Housing Element’s policies and actions. First and foremost, each department responsible for or involved in implementing a

Housing Element action must contribute to a Housing Delivery Performance Assessment and Improvement Plan, which intends to improve housing permitting timelines and help expedite the production of new housing. MOHCD is also tasked with evaluating government constraints that increase the cost of affordable housing development in consultation with relevant City departments. This goal also outlines administrative actions of key permitting agencies that impact housing production including but not limited to the Planning Department, Department of Building Inspection, San Francisco Public Utilities Commission, Department of Public Works, and the San Francisco Municipal Transportation Agency.

**Goal 3: Establish and follow timelines for proposal of legislative actions to implement Housing Element as directed by Executive Directive 23-01 “Housing for All”**

The third goal calls for legislative actions that will reform policies and process that create barriers to housing production. These reforms include developing rezoning proposals that will increase the City’s capacity for increased housing production. This goal also calls for legislative action to remove unnecessary fees and procedural constraints that impedes the development of housing in San Francisco. This includes San Francisco eliminating Conditional Use Authorizations for certain types of housing developments and revisions to the inclusionary housing requirements. The goal also seeks to remove of barriers to office-to-residential conversions, which will produce additional housing and revitalize underutilized downtown buildings hard hit with pandemic-driven office vacancies. And lastly, the goal seeks to advance legislation that will create new funding for pipeline projects currently stalled due to financing constraints.

## II. Community Participation Overview

### A. Community Outreach and Engagement

In support of the development of its 2020–2024 Consolidated Plan, Analysis of Impediments, and HIV Housing Plan, MOHCD engaged in a year-long, city-wide outreach and engagement process with stakeholders and residents of San Francisco. During this process, MOHCD outreached to a wide range of community stakeholders and residents for their perspectives, needs, feedback and input, specifically targeting the City’s populations that need the most support. This process served as a framework to identify housing and community development priorities, which in turn drove the goals and strategies outlined in the final plans.

Community input is a critical part of the strategic planning process, providing crucial data to ensure funded programs and services address the highest priority needs of populations that need the most support as well as the City holistically. During this process, public input was obtained through community meetings (neighborhood forums and topic-specific focus groups) and web surveys.

#### 1. Community Forums

MOHCD facilitated 10 neighborhood-based public forums and a series of three topic-specific focus groups. Representatives from across the housing spectrum participated in the forums and focus groups, including individuals experiencing homelessness, residents of public and subsidized housing, housing and social service providers, housing advocates, funders, persons with disabilities, technical experts, new San Francisco residents, recent immigrants, and life-long residents of the City. Participants responded to a series of structured questions on a range of relevant domains including housing and service needs, barriers to housing access and choice, neighborhood change, and discrimination and fair housing. The following tables list the events held during this process, and the numbers of attendees participating in each.

At each of the 10 neighborhood-based community forums, a breakout session focusing on the Analysis of Impediments was held. Maps illustrating job proximity, pollution burden, transit usage of neighborhood residents, and the racial demographic changes over time of the neighborhood were presented to community forum attendees. With the maps as visuals, Analysis of Impediments breakout session participants were asked to identify the most significant changes in the neighborhood in the last five years and what they believe caused or contributed to these changes. Provided a large map of San Francisco and green and red dot stickers, they were asked to identify where in San Francisco they would choose to live or not, what makes a neighborhood desirable to live, and then asked what contributes to their feeling that they could choose or not choose to live there they placed their dots. They were also asked what their challenges are to getting or keeping a job in their neighborhood, accessing public transportation, and creating or living in a healthy neighborhood. They were also asked if they personally or know of anyone who experienced a violation of their fair housing protections, who they went to for fair housing support and if that fair housing support was helpful or not.

## 2. Key Findings from Community Forums

### *Neighborhood Changes and Choice*

Across all ten community forums, participants noted significant changes in the resident demographic in their neighborhoods, with racial, income, age and household-size diversity decreasing. Specifically, participants noted the disappearance of African Americans, families, and low- and working-class households and their replacement with higher income, younger, and more often single residents. The change in neighborhood demographics was attributed to the higher cost of housing, the influx of higher paying, higher-skill technology sector jobs in San Francisco, or increased development in specific neighborhoods. Additional neighborhood changes included the deterioration of the quality of life with dirtier streets, increased homelessness, loss of local businesses, a reduced sense of security with increased crime and traffic, and a general loss of a sense of community.

Participants were also asked what characteristics make a neighborhood desirable. Common features identified across all 10 neighborhoods included clean streets and sidewalks, open space/parks, safety from crime and traffic, good schools, access to services such as churches and medical facilities, and good access to transit. Other features identified were access to healthy food, affordability, diversity, and a sense of community.

When posed the question as to whether participants felt they had choices in where they live, an overwhelming number felt they had little to no choice, influenced greatly by the current zip code they currently lived. For example, residents of the Tenderloin, South of Market and Mission neighborhoods, all predominantly neighborhoods populated by lower-income renters, felt trapped in their current neighborhood due to the rising cost of housing and incomes not growing commensurately. Renters living in rent-controlled apartments felt most limited in their housing choices, knowing that they could no longer afford to live in their neighborhood or even San Francisco if they chose to move. Conversely homeowners living in moderate-income neighborhoods such as the Sunset felt they had some housing choices because they had assets to fall back upon for economic security.

### *Access to Opportunity*

Participants were asked to identify challenges to three specific topics that could influence a person or household's ability to improve their life situations and potentially their ability to have choices in where they live – employment, transportation, and a healthy environment.

Challenges for employment were needing a specific education and/or training, high transportation costs, and language barriers. Challenges for accessing public transit were an unreliable transit system, with either slow or infrequent service in certain areas of San Francisco. One neighborhood noted routes seemed to only serve going downtown and not considering routes to areas outside of the downtown district. Furthermore, disabled participants felt there were limited options for disabled riders. Challenges for a healthy neighborhood were crime and dirty streets and sidewalks.

### *Fair Housing Violations*

After explaining what are protected classes and fair housing, at least one participant in every community forum claimed to have experienced a fair housing violation. Violations included denial due to source of income and language issues. When asked who they sought help with their fair housing violation, the San Francisco Human Rights Commission and the California Department of Fair Housing and

Employment were identified. Local nonprofit agencies such as the San Francisco Housing Rights Commission, Bay Area Legal Aid and the San Francisco Tenant’s Union were also cited as helping with fair housing violations.

### 3. Topic-Specific Focus Groups

In order to explore fair housing issues in more depth, MOHCD convened a series of focus groups with various constituencies in the areas of affordable housing, healthy neighborhoods and persons with disabilities. The first focus group provided an overview of data findings, the second meeting reviewed the various factors that contribute to fair housing issues for the topic areas, and the third meeting developed strategies to address topic-specific fair housing issues. In between meetings, focus group participants were given materials to review and specific questions to reflect on for the subsequent meeting as “homework”.

### III. Assessment of Past Goals, Actions and Strategies

| IMPEDIMENT   | RECOMMENDATION  | PARTNERS                             | PROGRESS   |
|--|---|--------------------------------------|--|
| <b>Impediments to Affordable Housing Development</b>   |   |                                      |  |
| Infrastructure costs can pose an impediment to affordable development.   | Collaborate across City Departments to find creative funding solutions infrastructure costs associated with affordable housing development  | MOHCD, PUC, DPW, SFCTA, SFMTA        | Complete – In large multiphase developments such as the Balboa Reservoir, master developers are required to construction infrastructure in exchange for building market rate units. In other multiphase developments such as HOPE SF, the City is directly funding infrastructure improvements.          |
| Most of the city is housed in smaller buildings (75% of the building stock is comprised of buildings with fewer than 20 units) Deterioration, TIC conversions, and replacement of with new market rate condo projects, all threaten to remove these units from the rental stock. However, Tax credit programs, the principal funding source for affordable housing rental development, have traditionally been difficult to use for scattered site developments. | Develop and implement a small site acquisition and rehabilitation program that effectively channels future fees paid to the city, leveraged with other public and private resources, to the preservation of small buildings serving low-income tenants. | MOHCD, Affordable Housing Developers | Complete – Small Sites Program launched in 2014 with over 180 units acquired to date. Creation of Housing Accelerator Fund with private sources and seed \$\$ from MOHCD also completed to assist with acquiring properties faster than City process to help take properties off the speculative market. |
| <b>Impediments to Utilization of Assisted Housing Programs</b>   |   |                                      |  |
| Affordable housing and public housing are predominantly located in low-income neighborhoods and  | Build affordable housing projects in middle and upper-income neighborhoods to the maximum degree possible.  | MOHCD, Affordable Housing Developers | In progress – housing for TAY built in Marina, Ingleside neighborhoods but only after having to overcome neighborhood opposition. Senior housing attempted to be built in Forest Hill  |

| IMPEDIMENT  | RECOMMENDATION  | PARTNERS   | PROGRESS   |
|---|---|--|--|
| neighborhoods with low-achieving schools.   |   |  | neighborhood but ultimately abandoned due to financial infeasibility. Affordable housing construction being encouraged by district supervisors and “high opportunity areas” as described by the California Department of Housing and Community Development or “well-resourced neighborhoods” as described in San Francisco’s Housing Element and where affordable housing not traditionally built (i.e. Waterfront, Sunset, Richmond and Excelsior). |
| A disproportionate number of voucher holders live in low-income neighborhoods like Bayview, SOMA, and the Western Addition. | <p>Implement strategies to increase landlord participation in the program. Strategies may include:</p> <p>Proactive enforcement of San Francisco’s Source of Income Discrimination law.</p> <p>Strengthening local ordinance to bar discrimination against Section 8 voucher holders.</p> <p>Additional outreach and education to landlords.</p> <p>Streamlining the Section 8 voucher administration so participation is easy for landlords.</p> | MOHCD, Landlord Associations, Landlords, Human Rights Commission, Fair Housing Legal Specialists | In progress – While MOHCD needs to work more closely with Housing Authority and Human Rights Commission to fully implement this recommendation, MOHCD is actively working with the Housing Authority to match housing seekers with expiring vouchers to landlords unable to lease their vacant units in the post pandemic rental market.   |

| IMPEDIMENT  | RECOMMENDATION   | PARTNERS                             | PROGRESS   |
|---|--|--------------------------------------|--|
| Information about affordable housing is complex and decentralized.  | Create a database of all restricted housing units Citywide that could be posted online to provide user-friendly information about the location and application process for each development.                                   | MOHCD, Affordable Housing Developers | Complete – centralized listing of MOHCD’s available affordable rental housing currently available on DAHLIA San Francisco Housing Portal.  |
| Applications can involve a large amount of paperwork and require households to provide records for income verification. In some cases, short application time frames and submittal requirements (e.g., by fax) create additional challenges. These requirements present obstacles for particular populations such as those with mental health issues or limited literacy. | Explore the extent to which a more standardized application would be useable for property managers and owners of affordable housing developments.  | MOHCD, Affordable Housing Developers | Complete – standardized short-form housing application instituted by MOHCD for all rental housing using the DAHLIA Housing Portal. All housing opportunities under MOHCD’s purview are required to use DAHLIA, including new housing opportunities and opening of waitlists. Standardized long form applications instituted for inclusionary rental units and MOHCD reviews all long form applications for 100% affordable projects.   |
| Strict screening standards can have the effect of restricting access on the basis of race or disability status to the extent that screening criteria such as criminal history correlate with protected factors.   | Lead discussions with developers about the extent to which screening criteria could be modified and standardized to ensure access to housing for otherwise qualifying applicants with credit challenges or criminal histories. | MOHCD, Affordable Housing Developers | In Progress – As part of the 2018 Inclusionary Manual update, the Inclusionary rental program has standardized screening and eligibility thresholds. Additionally, the City’s Fair Chance Ordinance requires that criminal history screening not be done until all other resident screening criteria is complete such as income screening. MOHCD is currently working on instituting standardized screening requirements for 100% affordable projects not governed by that manual. |
| <b>Impediments to Healthy Living in Low-Cost Market Rate Housing and SROs</b>   |  |                                      |  |

| IMPEDIMENT  | RECOMMENDATION  | PARTNERS  | PROGRESS  |
|---|---|---|---|
| Some renters in San Francisco, particularly recently arrived immigrants, people with limited English proficiency, low levels of education, or disabilities, are not aware of their rights to healthy, habitable housing under City Code.                          | Broadly distribute informational materials.   | MOHCD, DBI, DPH, HRC, Rent Board, Housing Counseling Agencies | Complete – SRO Collaborative like Central City SRO Collaborative works closely with SRO residents to educate them about their housing rights including habitability concerns.   |
| Single Room Occupancy Hotels are amongst the oldest buildings in the City, and buildings continue to deteriorate.   | Require City-Funded Non-profit organizations who place clients in SRO hotels or provide services to tenants in SRO's to report code violations and elevator breakdowns. | DPH, HSA  | In progress – elevators and code violations reported to DBI for properties in which City-funded nonprofits place clients. Additionally, MOHCD offered an SRO rebate program, and funding for SRO elevators is available in Fiscal Year 2022-2023 in cooperation with the San Francisco Department of Homelessness and Supportive Housing. |
| Tenants who suffer from mental or psychiatric disabilities, or who have hoarding and cluttering behavior, can have difficulties vacating their room for building managers to do needed improvements.  | Support SRO tenants in rooms needing repairs or substantial rehabilitation by providing moving assistance   | DBI, DPH, SRO Task Force, Community Based Organizations       | No progress – needs to be implemented   |
| Some buildings have elevators that break frequently and require special parts for repairs. Senior and disabled tenants in SRO buildings who need an elevator can become trapped in their units. Furthermore, a majority of SRO buildings lack elevators entirely. | Compile and distribute a list of SROs with consistently working elevators   | HSA, DPH, DBI, CA Department of Industrial Relations          | In progress – Mayor's Office on Disability fields SRO resident complaints regarding elevator issues and SRO buildings under master lease agreements with the City. An elevator rebate program is being revised in partnership with the Department of Homelessness and Supportive Housing.   |

| IMPEDIMENT   | RECOMMENDATION   | PARTNERS   | PROGRESS   |
|--|--|--|--|
| Unlike nonprofit staff, who specialize in working with these populations, hotel staff seldom know how to approach persons with mental illness or in crisis.  | Develop desk clerks in privately owned single room occupancy hotels as trained professionals in order to improve the quality of life for residents, prevent unnecessary institutionalizations/arrests.                       | DPH, HSA, SRO Task Force, SRO Owners, Training providers           | No progress – needs to be implemented  |
| <b>Impediments Due to Direct Discrimination</b>  |  |  |  |
| Based upon reported incidents, alone, it is impossible to know the true prevalence of housing discrimination, for how many people experience discrimination and do not report it?  | Research the prevalence of housing discrimination in San Francisco and identify information gaps amongst renters and owners about fair housing law.  | MOHCD, HRC, Community Based Organizations, Fair Housing Researcher | In progress – HRC completed done some housing discrimination surveying in 2017 and is working on how to share the information gathered to date.  |
| <b>Impediments Facing Seniors and Adults with Disabilities</b>   |  |  |  |
| 5% of older adults and 9% of disabled adults need, but cannot access home repair and modifications programs  | Increase availability of free or low- cost accessibility upgrades in rental apartments and homes   | DPH, MOHCD, HSA, Landlords   | In progress – MOHCD offers low-cost loans and provides grants to nonprofits such as Rebuilding Together who provides free and low-cost home repairs to low-income seniors and persons with disabilities.   |
| Because the Planning Department does not have a single, uniform procedure for reasonable accommodations requests, some persons in need of a reasonable accommodation may slip through the cracks. For instance, staff may not always recognize a “reasonable accommodations request” when it | Train planning department staff to ensure that all relevant personnel are aware of legal obligations to grant reasonable accommodations, can identify when a need is present, and understand the avenues to grant a request. | Planning Department, MOD   | Complete – Board of Supervisor Ordinance 21-15 amended Planning Code Section 305 and established Planning Department procedures for making and acting upon reasonable modification requests to accommodate a disability pursuant to federal and state fair housing laws. |

| IMPEDIMENT  | RECOMMENDATION  | PARTNERS  | PROGRESS   |
|---|---|---|--|
| is not phrased in that terminology.   |   |   |  |
| Accessibility issues in affordable housing could often be avoided if parties involved with affordable housing development and oversight— MOHCD, DPH, HSA, and developers, had improved communication and coordination with representatives from the disability community. | Have a consistent seat and staffing from the Mayor’s Office of Housing to attend the Long-Term Care Coordinating Council (LTCCC) when housing issues are on the agenda. | MOHCD, Long Term Care Coordinating Council, Community Based Organizations | Complete – MOHCD staff a standing member of the Long-Term Care Coordinating Council  |
| The application and wait-list process can make it difficult to “match” people with specific impairments to a suitable unit.   | Ensure that accessible apartments are occupied by persons needing accessibility features to the greatest extent practical while remaining fair to all applicants.       | MOHCD, Affordable Housing Managers, Community Based Organizations         | In progress – MOHCD working on enforcing occupancy of accessible units with disabled housing applicants during initial lease-up and unit turnovers of occupied properties with waitlists |
| People with disabilities who need live-in care have exceptional difficulty accessing City- supported affordable housing if there are too few 2-bedroom units available, or because these units are financially out of reach   | Determine availability and rent requirements for affordable two-bedroom apartments for persons needing an in-home aid.  | MOHCD, Housing Managers   | In progress – issue still being examined by MOHCD  |

| IMPEDIMENT   | RECOMMENDATION   | PARTNERS   | PROGRESS   |
|--|--|--|--|
| MOHCD does not collect complete data on the disability status of all residents in City supported housing.  | Improve data collection on residents with disabilities in affordable housing.  | MOHCD, DPH, HSA, affordable housing property managers      | In progress – data collection systems improving with Annual Monitoring Reports   |
| TBD  | TBD: The City will engage stakeholders to determine any needed actions to ensure fair housing access for people with disabilities once data are available. | MOHCD, HSA, DPH, MOD,<br><br>Community Based Organizations |  |
| Security deposit assistance programs primarily focus on families at risk of homelessness.  | Expand security deposit assistance available to single adults, including seniors and younger adults with disabilities.                                     | MOHCD, HSA, Community Based Organizations                  | Complete – security deposit assistance provided by community-based organizations such as the Q Foundation.   |
| <b>Impediments Due to Race/Ethnicity</b>   |  |  |  |
| Low-income families often lack asset building opportunities. In San Francisco, an estimated 40,000 households (11%) are un-banked.                         | Assess how financial education services could be further expanded, especially in African American and Latino communities.                                  | MOHCD, OEWD, Community Based Organizations                 | Complete – MOHCD provides grants to nonprofits like the Mission Asset Fund that assists low-income families to increase their financial knowledge and assets |
| A large share of this most recent wave of foreclosures was precipitated by subprime and predatory lending that often targeted racial/ethnic and linguistic | Increase investment in pre-purchase homeownership counseling for first-time  | MOHCD, Community Based Organizations                       | Complete – pre-purchase homeownership education a prerequisite for any first-time homebuyer attempting to buy a homeownership unit under MOHCD’s purview     |

| IMPEDIMENT   | RECOMMENDATION   | PARTNERS   | PROGRESS  |
|--|--|--|---|
| minorities   | homebuyers.  |  |   |
| Foreclosure counselors in neighborhoods that are hard hit by foreclosures are having difficulty keeping up with the need for their assistance, and can no longer provide intensive one-on-one guidance.  | Prioritize additional funds for foreclosure counseling services in the southeastern neighborhoods, so that counselors can be effective in advocating for every client.   | MOHCD, Community Based Organizations   | Complete – housing counseling and housing access funding has increased to organizations such as those serving San Francisco’s southeastern neighborhoods such as the Bayview  |
| The Office of the Assessor-Recorder has taken a leadership role in addressing foreclosures in San Francisco. However, the office has limited capacity to address a full range of policy and legislative issues related to the foreclosure crisis. In particular, little is known about the prevalence of foreclosures in rental buildings. | As the office responsible for Citywide housing policy, it is advised that MOHCD partner with the Assessor-Recorder to ensure that opportunities for local policy action to prevent and mitigate foreclosures are identified and implemented. | MOHCD, City Assessor’s Office, Community Based Organizations, Landlords, Loan Servicers. | Complete – MOHCD worked closely with Assessor-Recorder’s office during the height of the foreclosure crisis but not working as closely since foreclosures not as prevalent as before. MOHCD continues to work with the Assessor’s Office on pre-emptive foreclosure events and publications, and MOHCD informs homeowners about financial resources and homeowner financial empowerment events. |
| Criminal background checks, credit checks, and eviction history are commonly used to help judge applicant qualifications. However, these methods may result in disproportionate refusal of African American and Latino applicants.   | Create more standardized screening policies and procedures for city- sponsored affordable housing.   | MOHCD, DPH, HSA, Managers of Affordable Housing  | Complete – implementation of San Francisco’s Fair Chance Ordinance required and occurring in all City-sponsored affordable housing  |
| Consistent underrepresentation of Latino and Hispanic households in  | Increase deliberate and culturally appropriate marketing of affordable   | MOHCD, Affordable Housing  | Complete – significant increase in funding for housing access services from Latino-serving nonprofits in past four years has yielded an approximate 25% increase in housing services  |

| IMPEDIMENT  | RECOMMENDATION  | PARTNERS   | PROGRESS   |
|---|---|--|--|
| City-supported rental housing   | rental opportunities.   | Developers   | for households that identify as Latino.  |
| Disproportionate numbers of applicants suggest that pathways by which people learn about and apply for BMR housing are more developed within the Asian community than others.   | Publicize the availability of affordable ownership opportunities to all ethnic groups.  | MOHCD, Housing Developers                                | Complete – MOHCD staff careful reviews all affirmative marketing plans for new housing opportunities and waitlist openings to ensure affirmative marketing to underserved ethnic groups  |
| Extremely high drop-out and disqualification rates in the BMR home purchase process (almost 10 applicants begin the process for every one that succeeds), and a trend indicating Asian and white households are more successful in making it through the process, it is recommended that the City increase investment in pre-purchase support for BMR applicants. | Implement intensive pre-purchase cased management support for BMR applicants. Priority should be places on culturally appropriate services for African American and Latino/Hispanic applicants. | MOHCD, Community Based Organizations, Housing Developers | Complete – increased funding for pre-purchase homeownership counseling and education in the past four years, especially to organizations serving Latino and African-American communities.  |
| <b>Impediments Facing People with a Criminal Record</b>   |   |  |  |
| Barriers to housing and work, in particular, hinder their ability to establish a healthy productive lifestyle. Housing discrimination on the basis of a criminal record is a Fair Housing issue as disproportionate numbers of African Americans, Latinos, and people with a disability have had  | Pass legislation to reduce housing discrimination against people with a criminal record.  | SF Reentry Council, Board of Supervisors                 | Complete – Fair Chance Ordinance (Police Code Article 49) signed into law on March 4, 2014. It requires all applicant’s qualifications be determined before looking at conviction history in all affordable housing, employers with five or more employees or contractors who contract with the City for \$5,000 or more in services |

| IMPEDIMENT  | RECOMMENDATION  | PARTNERS   | PROGRESS  |
|---|---|--|---|
| criminal justice system involvement.  |   |  |   |
| Housing managers are under pressure to fill units quickly so it is important that applicants have a timely opportunity to offer corrections, evidence of mitigating circumstances, evidence of rehabilitation, and requests for reasonable accommodation. | Provide the criminal background check to all housing applicants before a final decision is made regarding their tenancy.  | SF Reentry Council, Board of Supervisors, MOHCD    | Complete – see Fair Chance Ordinance above  |
| Many landlords are inadequately informed about laws regarding private criminal background checks and violate them unknowingly in an attempt to identify the best possible tenants.  | Implement trainings for affordable housing providers to increase compliance with legal restrictions on use of private background checks.  | MOHCD, SF Re-entry Council, Legal Expert           | Complete – MOHCD’s standardization of resident screening criteria and processes has improved training of affordable housing providers |
| Some transitional housing programs bar those with a criminal background from enrollment.  | Review admissions policies in transitional housing programs. Where screening criteria based on criminal background is unnecessarily discriminatory, modify processes and standards. | MOHCD, DPH, HSA, Transitional Housing Providers    | In progress – MOHCD reviews admissions policies of transitional housing under its purview as part of its annual monitoring            |
| Many people leaving jail and prison need a short- term housing solution while seeking employment and a permanent  | Identify funding for new transitional reentry housing.  | MOHCD, DPH, HSA, Sheriff, Adult Probation, Reentry | No progress – needs to be implemented. Additional re-entry housing needs to be explored with City departments                         |

| IMPEDIMENT  | RECOMMENDATION  | PARTNERS   | PROGRESS  |
|---|---|--|---|
| residence.  |   | Council, Courts  |   |
| Individuals with a relatively benign criminal history are too often denied access to affordable housing and public housing  | Revise the tenant screening protocol and standardize practices as needed to ensure that promising applicants with a criminal record are not unnecessarily excluded from access to affordable housing, Public Housing or Section 8 programs. | San Francisco Housing Authority, Property Management Companies | Complete – MOHCD careful review of all marketing plans and resident screening criteria as well as mediating all application appeals has improved chances for applicants with criminal records Less than 1% of applicants are denied housing due to criminal background. |
| <b>Impediments Facing Immigrants and People with Limited English Proficiency</b>  |   |  |   |
| City residents can safely access City-sponsored housing, regardless of their immigration status, but fear of deportation remains a significant barrier; many families and individuals opt for substandard or overcrowded conditions rather than become known to government staff or programs. | On affordable housing application forms, make it clear that Social Security numbers are optional and/or allow applicants to provide an alternate ID, such as an Individual Tax Payer Identification (ITIN) number.                          | MOHCD, Affordable Housing Providers, HSA, DPH                  | Complete – MOHCD’s standardization of application forms and procedures across all affordable housing under MOHCD’s purview has instituted acceptance of alternate IDs   |
| Housing-related transactions that might be easy for a high-school educated native-born American, such as filling out an application forms, can pose a substantial barrier to entry for anyone who cannot speak, write or read English.  | Examine current requirements for Language Access Plans and increase the standard to ensure more pro-active outreach occurs in multiple languages and all key documents are translated.  | MOHCD, Affordable Housing Providers                            | Complete – MOHCD has increased the language access standards as mandated by City language access requirements and all application documents are translated in multiple languages.   |

## IV. Fair Housing Analysis

### A. Demographic Summary

#### 1. General Population Trends

Both the City of San Francisco and the Bay Area as a whole have experienced significant growth over the last three decades. Nearly half of the growth experienced by the City between 1990 and 2018 occurred in the last 8 years. 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 5.* San Francisco Population Trends and Projections, 1990-2040

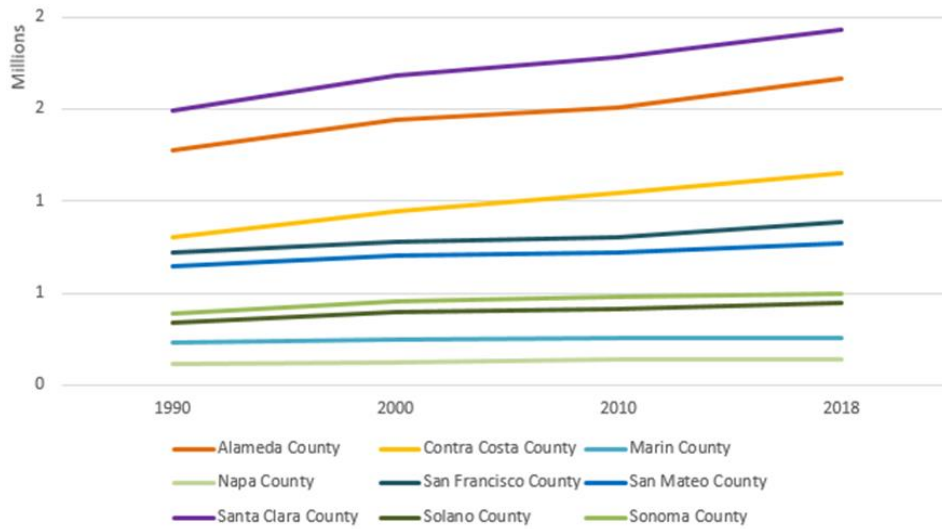
|                        | 1990    | 2000    | 2010    | 2018    | 2030 (estimate) | 2040 (estimate) |
|------------------------|---------|---------|---------|---------|-----------------|-----------------|
| Total Population       | 723,959 | 776,733 | 805,235 | 883,305 | 1,034,175       | 1,169,485       |
| 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<sup>14</sup>. 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).

<sup>14</sup> The term “Region” throughout this report refers to the San Francisco-Oakland-Hayward, CA MSA to be consistent with HUD’s AFH framework rather than to the more inclusive “Bay Area” that is commonly referred to.

**Figure 1.** Bay Area Counties Population Growth Rates, 1990-2018



Source: 1990, 2000 and 2010 Census, ACS 2018 5-Year Estimates

## 2. Household Income

San Francisco and Region have very similar income distributions – both have high median household incomes (\$112,000 and \$108,000 respectively) relative to the nation as a whole (\$62,000). 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.

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 6.** 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.

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 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 1.** 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%       |
| <b>Total</b>   | <b>305,522</b> | <b>330,789</b> | <b>335,954</b> | <b>359,675</b> | <b>54,153</b> | <b>18%</b> |

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

**Table 2.** 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%       |
| <b>Total</b>   | <b>2,242,554</b> | <b>2,465,665</b> | <b>2,563,374</b> | <b>2,714,853</b> | <b>472,299</b> | <b>21%</b> |

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).

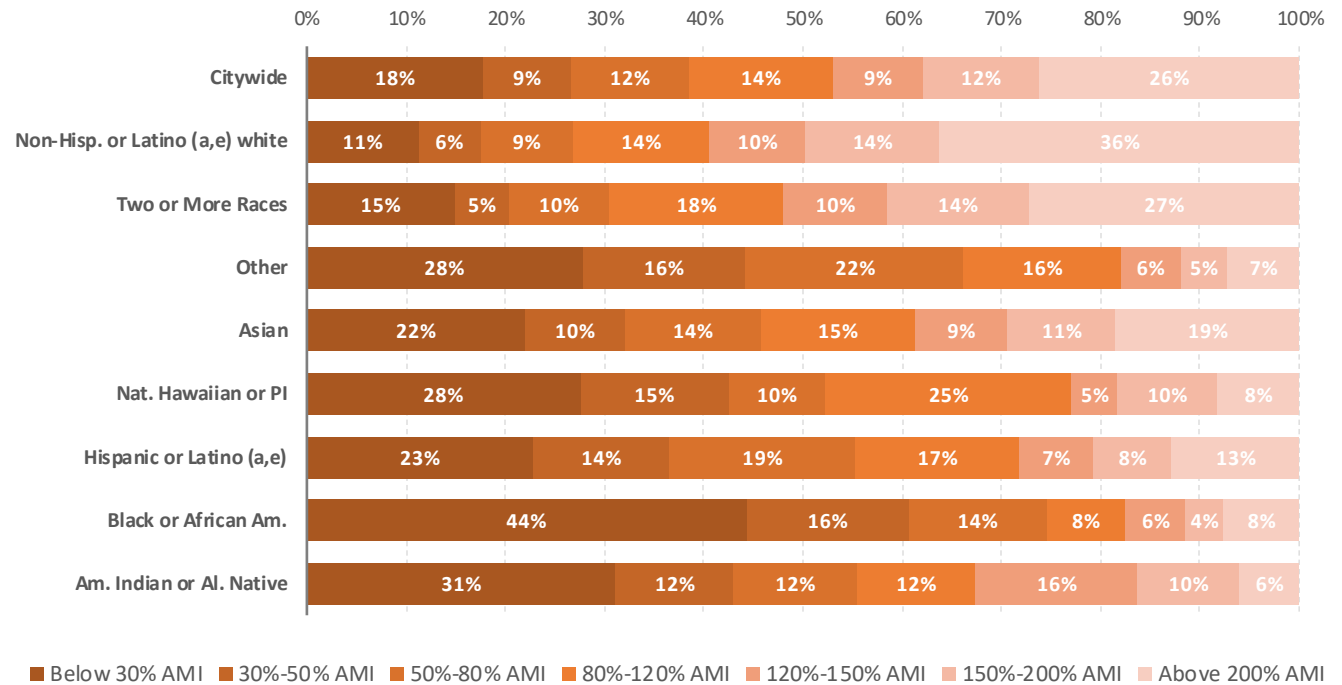
*Table 9.* San Francisco Median Household Income by Race and Ethnicity, 2015-2019

|                                     | <i>Median Household Income</i> |
|-------------------------------------|--------------------------------|
| 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 1. San Francisco Household Shares by Income Group and Race and Ethnicity, 2015-2019



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

### 3. Race/Ethnicity

Both San Francisco and the Region as a whole are relatively diverse geographies with no single racial/ethnic group representing the majority of people. In San Francisco as of the 2010 Census, White, Non-Hispanic residents made up the largest group with 42% of the population, followed by Asian/Pacific Islanders, representing 33% of the population. Hispanic/Latino residents made up 15% of the population and Black/African American residents made up 6%. The proportions in the Region largely correspond these ratios with the Asian/Pacific Islander population making up a smaller share and correspondingly larger proportions of Hispanic/Latino and Black/African American residents.

Since 1990, there has been a consistent pattern of growth among all major racial/ethnic groups in San Francisco and Region except the Black/African American and Native American populations, which have declined over time (likely reflecting displacement). The relative growth rates of major racial/ethnic groups have resulted in a pattern of decline in the proportion of the population that is White or Black/African American and an increase in the proportion of the population that is Hispanic or Asian/Pacific Islander. This pattern is consistent across both San Francisco and the Region.

The maps below show the geographic concentration of major racial/ethnic groups across the city and the region as well as the predominant race/ethnic group in each block group in San Francisco (Figure 4). Despite the relatively high degree of racial/ethnic diversity in San Francisco and Region, there are many areas in which a single race represents the majority of the population. Across San Francisco, 383 of the 578 block groups (66%) had one race comprising over half of the population. That said, there are only 3

of the 578 block groups where a single race comprises over 90% of the population, so there are very few areas where there is not at least some minimal level of racial diversity.

Looking beyond individual block groups at macro-level patterns, there is a cluster of block groups in Bay View/Hunter's Point that are majority Black/African American, despite the Black/African American population representing only 5% of the city's overall population. Many neighborhoods of the north, center, and east sections of the City are majority White, while a large number of neighborhoods in the south and west sections of the City along with the area around Chinatown are majority Asian/Pacific Islander. Majority Hispanic/Latino areas are more scattered across the center of the City, particularly in the Mission neighborhood.

Looking at the geographic patterns of race/ethnicity between 1990 and 2010, there are some changes that are clear. The Asian/Pacific Islander population has become less concentrated over time – In 1990, this population was more concentrated in the Outer Richmond, Sunset/Parkside and Chinatown/North Beach/Nob Hill/Tenderloin area. In 2010, this population was more strongly represented in other neighborhoods of the City, and particularly those on the south side of the City. The Black/African American population maintained a relatively (for the size of the population) strong presence in Bayview/Hunters Point and Hayes Valley, increased presence in the Tenderloin and decreased presence in the Oceanview/Merced/Ingleside area. The White population maintained a strong presence in the neighborhoods of the central city and decreased presence in the neighborhoods on the west side of the city. The Hispanic population maintained a strong presence in the Mission neighborhood and increased presence in Bayview/Hunter's Point, the Tenderloin and in southern neighborhoods across the City.

**Figure 6:** Predominant Race/Ethnicity by Block Group (2013-2017 ACS)

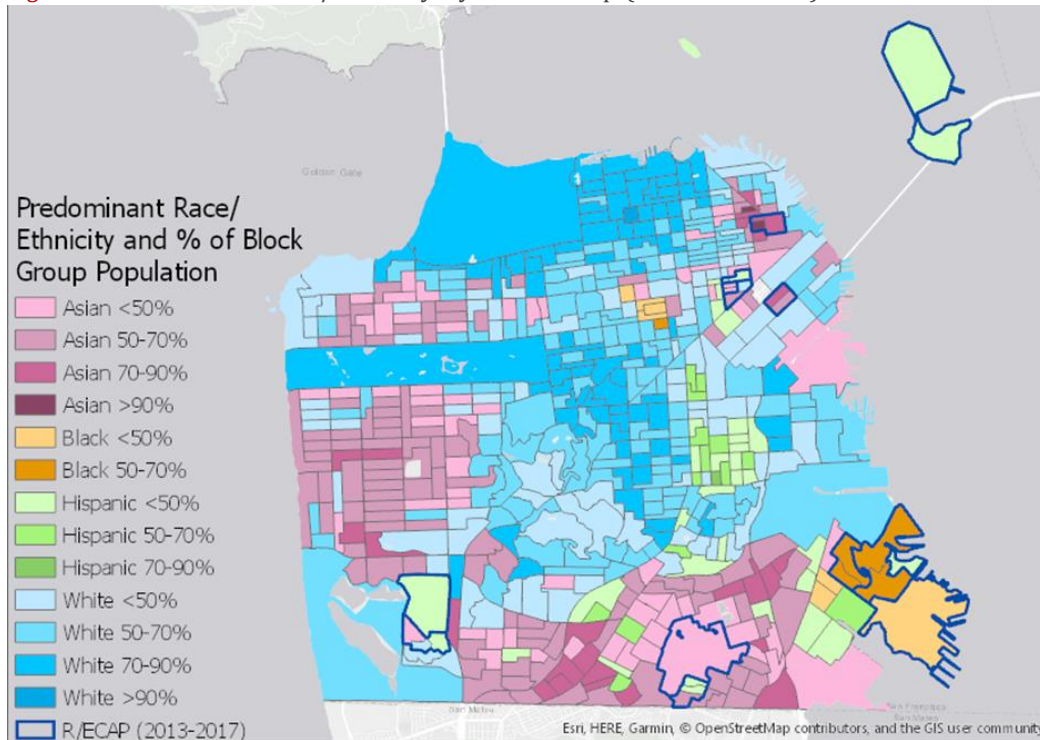


Figure 7. Race/Ethnicity in 1990 (HUD, 2017 - AFFH-T Map 2)

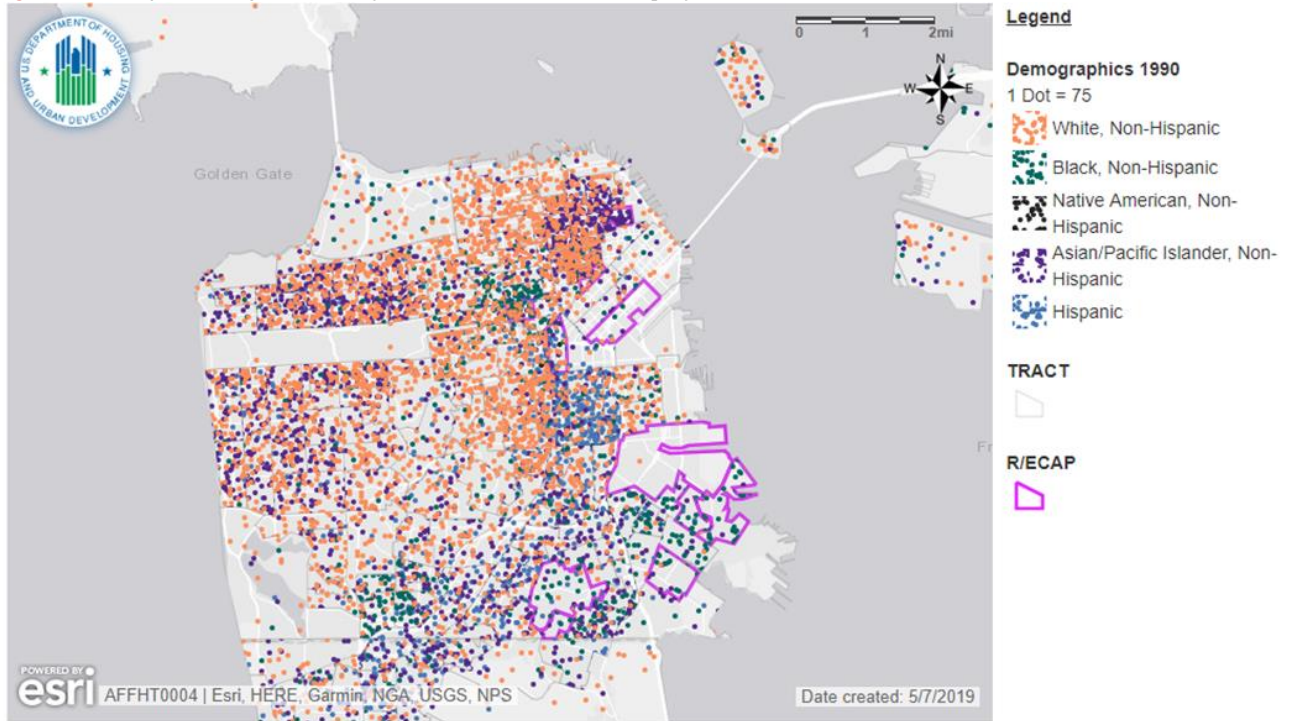


Figure 8: Race/Ethnicity in 2000 (HUD, 2017 - AFFH-T Map 2)

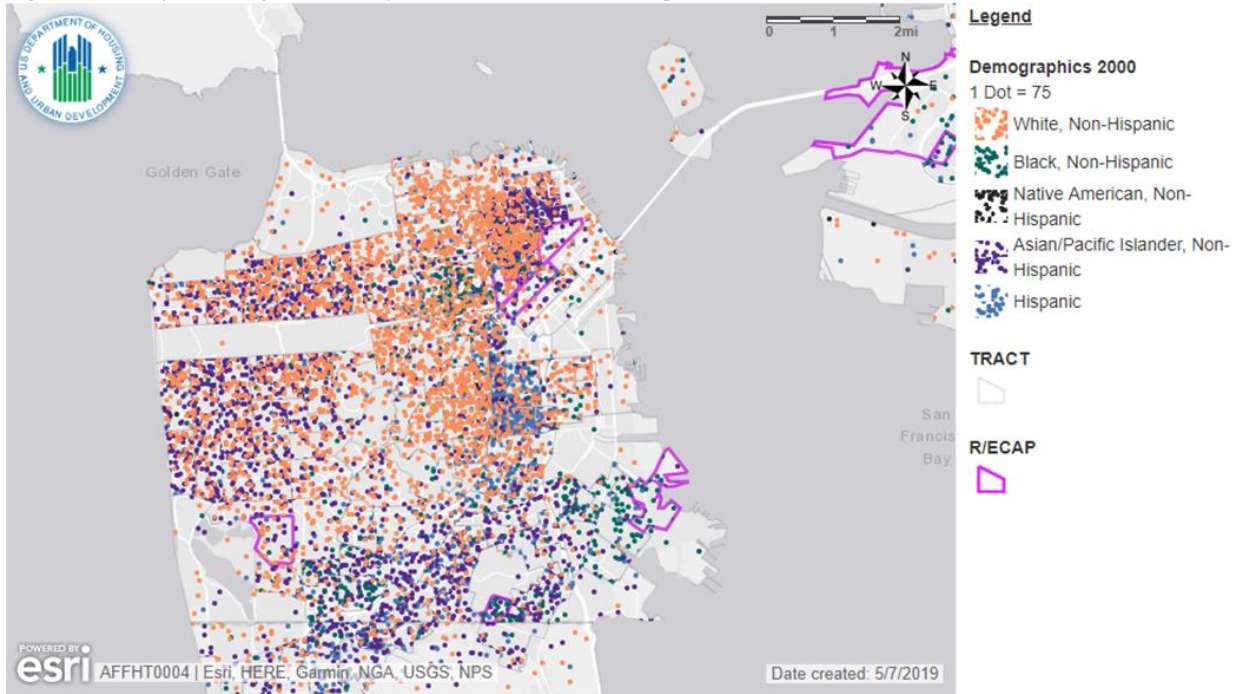
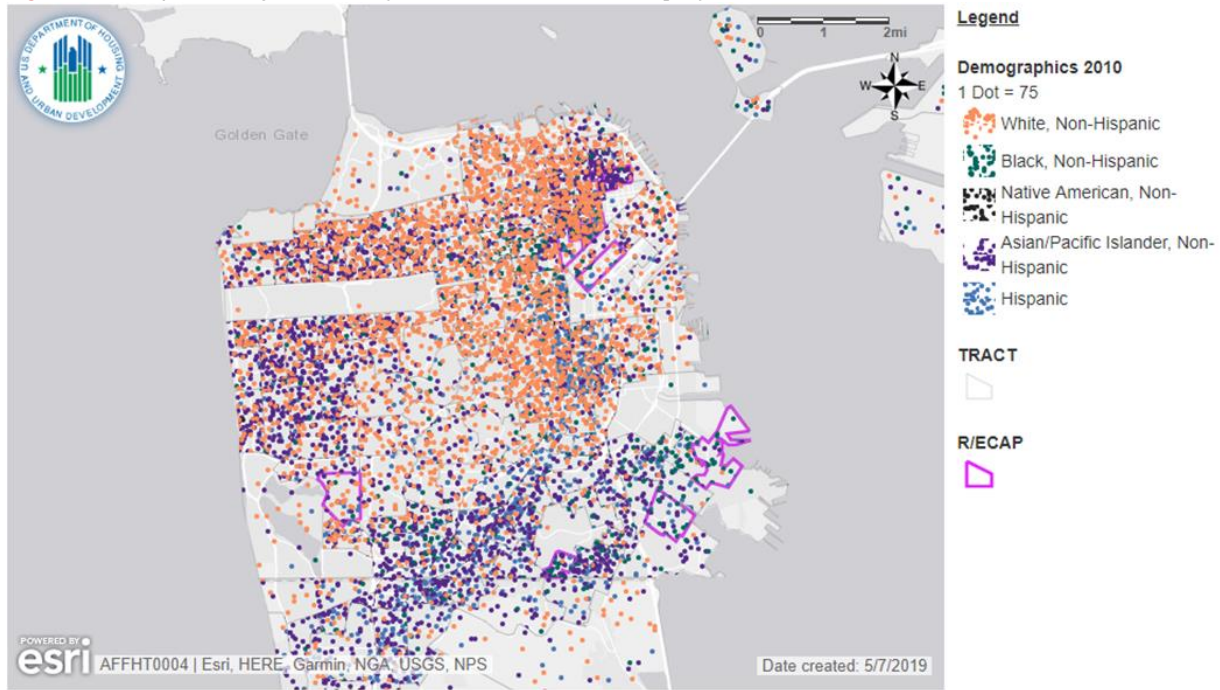


Figure 9: Race/Ethnicity in 2010 (HUD, 2017 - AFFH-T Map 2)



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.<sup>1</sup> 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”<sup>2</sup> 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.<sup>3</sup> Between 2014 and 2019 the population in San Francisco grew by 5.8%

<sup>1</sup> <https://www.census.gov/newsroom/press-releases/2022/2020-census-estimates-of-undercount-and-overcount.html>

<sup>2</sup> <https://www.census.gov/library/stories/2021/08/improved-race-ethnicity-measures-reveal-united-states-population-much-more-multiracial.html>

<sup>3</sup> Since data collection for these surveys was similar, it offers more stable data for comparison.

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.

**Table 10.** San Francisco Population Trends for the American Indian or Alaska Native and Multiracial Populations, 2014-2019

|  | <i>% Change 2014-2019</i> | <i>% Change in Share of SF Population 2014-2019</i> |
|--|---------------------------|---|
| 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 11.** San Francisco Population Shares by Race and Ethnicity, 1990-2020

|  | <i>1990</i> | <i>2000</i> | <i>2010</i> | <i>2020</i> |
|--|-------------|-------------|-------------|-------------|
| 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 12.** San Francisco Population Counts by Race and Ethnicity, 1990-2020

|  | 1990           | 2000           | 2010           | 2020           | Change<br>1990-2020 | % Change<br>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%                    |
| <b>Total</b>                             | <b>723,626</b> | <b>776,733</b> | <b>805,235</b> | <b>873,965</b> | <b>150,339</b>      | <b>21%</b>            |

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; th is 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 13.** Bay Area Population Counts by Race and Ethnicity, 1990-2020

|  | 1990             | 2000             | 2010             | 2020             | Change<br>1990-2020 | % Change<br>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%                  |
| <b>Total</b>                             | <b>6,020,309</b> | <b>6,783,760</b> | <b>7,150,739</b> | <b>7,765,640</b> | <b>1,745,331</b>    | <b>29%</b>            |

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; th is 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

#### 4. National Origin

Across San Francisco, there were about 301,000 people who were foreign-born as of the 2013-2017 American Community Survey, representing nearly 35% of the population. This is slightly higher than the share of the population in the Region that is foreign-born at 30%.

However, while San Francisco's population has largely kept pace with general population growth, remaining between 34% and 37% between 1990 and 2013-2017, the Region as a whole has experienced more rapid growth in this population compared to the population as a whole. In 1990, only 21% of residents in the Region were foreign-born. That share increased each decade until today where that number had grown to over 30%. Although the City has not experienced the same growth in the foreign-born population in recent decades, it has maintained its already large population.

Among foreign-born residents, the most common country of origin by far is China. Chinese foreign-born residents represent 11% of the total population in San Francisco. In the Region, foreign-born Chinese residents make up only 5%, making them the second-largest population after foreign-born Mexican residents, who make up over 6% of the regional population. Other larger foreign-born populations in the City include those from the Philippines (3% of total population), Mexico (3% of total population), Vietnam (2% of total population) and Hong Kong (2% of total population). Other large foreign-born populations in the Region include those from the Philippines (4% of total population), India (2% of total population) and Vietnam (1% of total population).

Geographically, the foreign-born Chinese population in the City is primarily concentrated in Chinatown, and the western and southern neighborhoods of the City. The foreign-born populations from the Philippines, Vietnam and Hong Kong have a similar geographic distribution with less proportional representation in Chinatown. The foreign-born Mexican population is most concentrated in the Mission and Tenderloin neighborhoods with some representation across the southern neighborhoods of the City.

**Table 14.** National Origin (HUD (2010))

| National Origin             | <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> |        | <i>(San Francisco-Oakland-Hayward, CA) Region</i> |                                   |         |       |
|-----------------------------|---|--------|---|-----------------------------------|---------|-------|
|                             | #   | %      | #   | %                                 |         |       |
| <b>#1 country of origin</b> | China excl.<br>Hong Kong &<br>Taiwan                    | 85,853 | 10.99%  | Mexico                            | 256,611 | 6.19% |
| <b>#2 country of origin</b> | Philippines   | 26,263 | 3.36%   | China excl. Hong<br>Kong & Taiwan | 187,949 | 4.54% |
| <b>#3 country of origin</b> | Mexico  | 23,349 | 2.99%   | Philippines                       | 160,156 | 3.87% |
| <b>#4 country of origin</b> | Vietnam   | 16,572 | 2.12%   | India                             | 85,837  | 2.07% |
| <b>#5 country of origin</b> | Hong Kong   | 13,483 | 1.73%   | Vietnam                           | 55,635  | 1.34% |
| <b>#6 country of origin</b> | El Salvador   | 11,515 | 1.47%   | El Salvador                       | 52,767  | 1.27% |
| <b>#7 country of origin</b> | Korea   | 6,417  | 0.82%   | Hong Kong                         | 39,414  | 0.95% |
| <b>#8 country of origin</b> | India   | 6,067  | 0.78%   | Korea                             | 29,806  | 0.72% |

|                              |        |       |       |           |        |       |
|------------------------------|--------|-------|-------|-----------|--------|-------|
| <b>#9 country of origin</b>  | Japan  | 5,106 | 0.65% | Guatemala | 27,004 | 0.65% |
| <b>#10 country of origin</b> | Taiwan | 4,773 | 0.61% | Taiwan    | 26,766 | 0.65% |

**Table 15.** National Origin (HUD + 2013-2017 ACS)

| National Origin     | (San Francisco, CA CDBG, HOME, ESG) Jurisdiction |         |         |           | (San Francisco-Oakland-Hayward, CA) Region |           |           |           |
|---------------------|--|---------|---------|-----------|--|-----------|-----------|-----------|
|                     | 1990   | 2000    | 2010    | 2013-2017 | 1990                                       | 2000      | 2010      | 2013-2017 |
| <b>Foreign-born</b> | 245,997  | 285,542 | 281,062 | 300,542   | 778,388                                    | 1,127,959 | 1,264,467 | 1,413,878 |

**Table 16.** National Origin (HUD + 2013-2017 ACS)

| National Origin     | (San Francisco, CA CDBG, HOME, ESG) Jurisdiction |        |        |           | (San Francisco-Oakland-Hayward, CA) Region |        |        |           |
|---------------------|--|--------|--------|-----------|--|--------|--------|-----------|
|                     | 1990   | 2000   | 2010   | 2013-2017 | 1990                                       | 2000   | 2010   | 2013-2017 |
| <b>Foreign-born</b> | 34.01%   | 36.76% | 34.90% | 34.77%    | 21.17%                                     | 27.35% | 29.17% | 30.46%    |

**Figure 10.** Foreign-born Population by Top 5 Countries of Origin (Source: HUD AFFH-T V4a - Map 3)

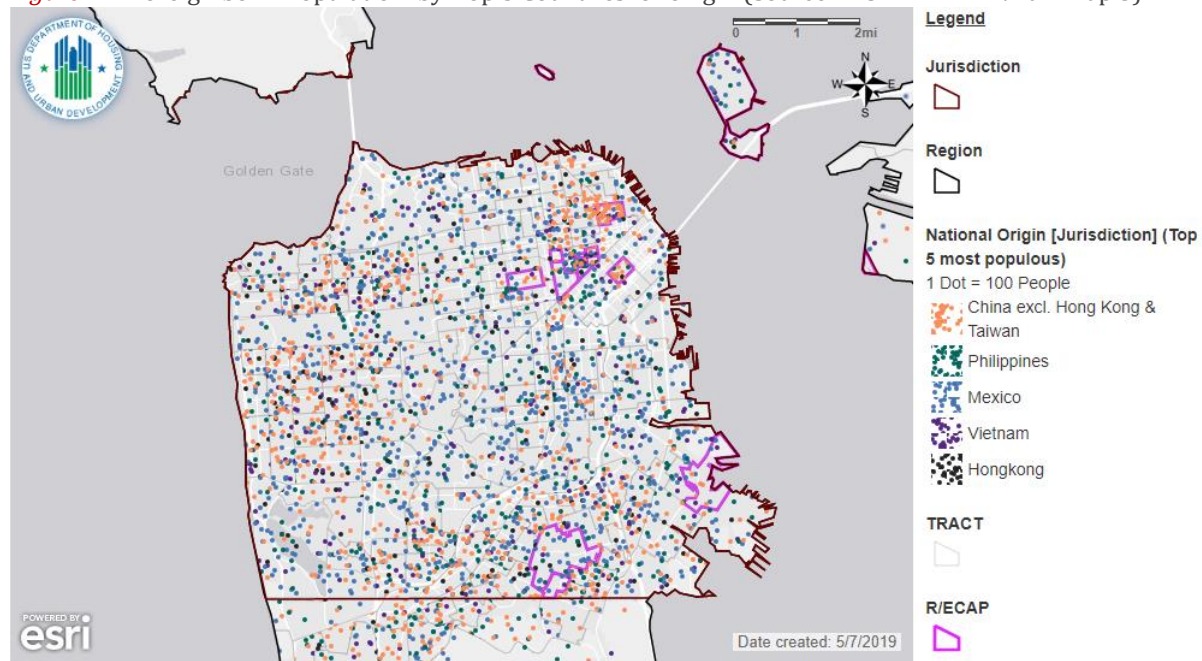
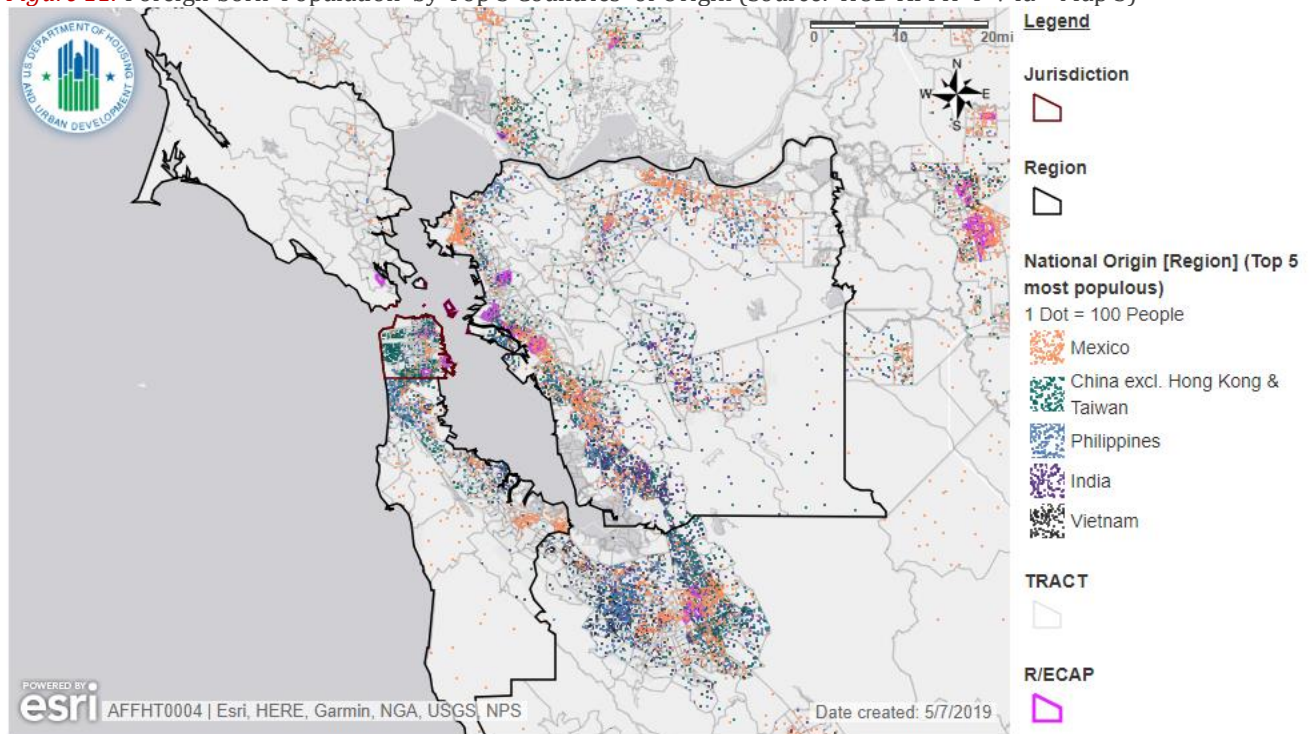


Figure 11. Foreign-born Population by Top 5 Countries of Origin (Source: HUD AFFH-T V4a - Map 3)



## 5. Language

Over 170,000 people in the City have limited English proficiency (LEP) as of the 2013-2017 ACS. This represents almost 21% of the total population of San Francisco. That is slightly higher than the share of LEP residents in the Region at 17%.

The share of residents with LEP in the City has decreased slightly from its peak in 2000 at 24%, while the share in the Region as a whole has grown from 12% in 1990 to 17% in the 2013-2017 ACS. Thus the City and Region appear to be on opposite trajectories with respect to LEP.

Nearly 12% of all residents in the City are LEP with Chinese as their primary language spoken. Spanish is the second most common primary language for LEP residents, with 5% of all San Francisco residents falling into this group. In the Region, these are reversed in rank with Spanish being the most common primary language spoken among LEP residents (8% of the total population) and Chinese the second most common (5% of the total population). Tagalog is the 3<sup>rd</sup> most common language spoken among LEP residents in both the City and Region, representing just over 1% in each geography. No other language group makes up at least 1% of the total population in either geography.

Geographically, the LEP population follows the corresponding foreign-born population distributions, with Chinese-speaking LEP residents being heavily concentrated in Chinatown and the western and southern neighborhoods, Spanish-speaking LEP residents are more prevalent in the Mission, Tenderloin and generally in southern-city neighborhoods.

**Table 17.** Limited English Proficiency (HUD (2010))

| Limited English Proficiency (LEP) Language | (San Francisco, CA CDBG, HOME, ESG) Jurisdiction |        |        |                      | (San Francisco-Oakland-Hayward, CA) Region |       |  |   |
|--|--|--------|--------|----------------------|--|-------|--|---|
|  |  | #      | %      |                      | #  | %     |  | % |
| #1 LEP Language                            | Chinese  | 92,565 | 11.85% | Spanish              | 310,669                                    | 7.50% |  |   |
| #2 LEP Language                            | Spanish  | 39,228 | 5.02%  | Chinese              | 203,434                                    | 4.91% |  |   |
| #3 LEP Language                            | Tagalog  | 10,208 | 1.31%  | Tagalog              | 53,027                                     | 1.28% |  |   |
| #4 LEP Language                            | Russian  | 7,696  | 0.99%  | Vietnamese           | 26,667                                     | 0.64% |  |   |
| #5 LEP Language                            | Vietnamese                                       | 5,992  | 0.77%  | Korean               | 16,910                                     | 0.41% |  |   |
| #6 LEP Language                            | Korean   | 3,593  | 0.46%  | Russian              | 15,321                                     | 0.37% |  |   |
| #7 LEP Language                            | Japanese   | 3,045  | 0.39%  | Other Asian Language | 13,968                                     | 0.34% |  |   |
| #8 LEP Language                            | Other Asian Language                             | 1,634  | 0.21%  | Other Indic Language | 11,716                                     | 0.28% |  |   |
| #9 LEP Language                            | Other Pacific Island Language                    | 1,513  | 0.19%  | Persian              | 10,565                                     | 0.26% |  |   |
| #10 LEP Language                           | Thai   | 1,405  | 0.18%  | Japanese             | 9,891                                      | 0.24% |  |   |

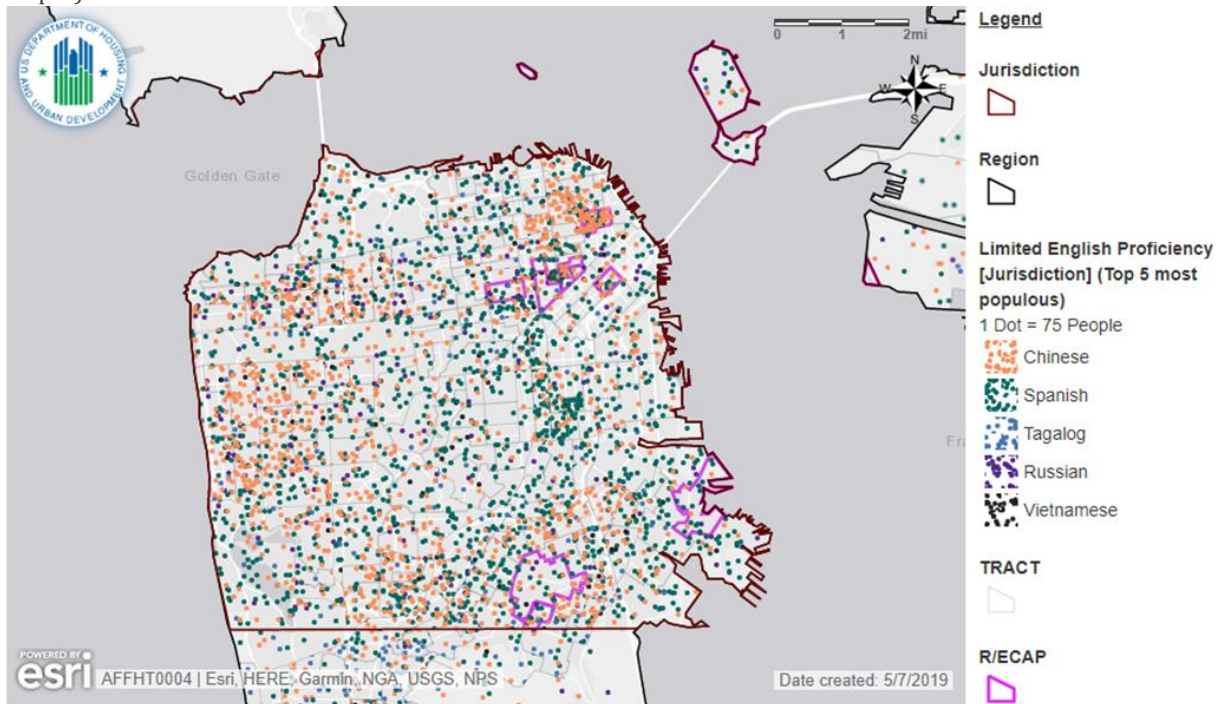
**Table 18.** Limited English Proficiency (HUD + 2013-2017 ACS)

| LEP                         | (San Francisco, CA CDBG, HOME, ESG) Jurisdiction |         |         |           | (San Francisco-Oakland-Hayward, CA) Region |         |         |           |
|-----------------------------|--|---------|---------|-----------|--|---------|---------|-----------|
|                             | 1990   | 2000    | 2010    | 2013-2017 | 1990                                       | 2000    | 2010    | 2013-2017 |
| Limited English Proficiency | 162,124  | 186,401 | 179,404 | 170,041   | 449,197                                    | 667,712 | 719,857 | 752,959   |

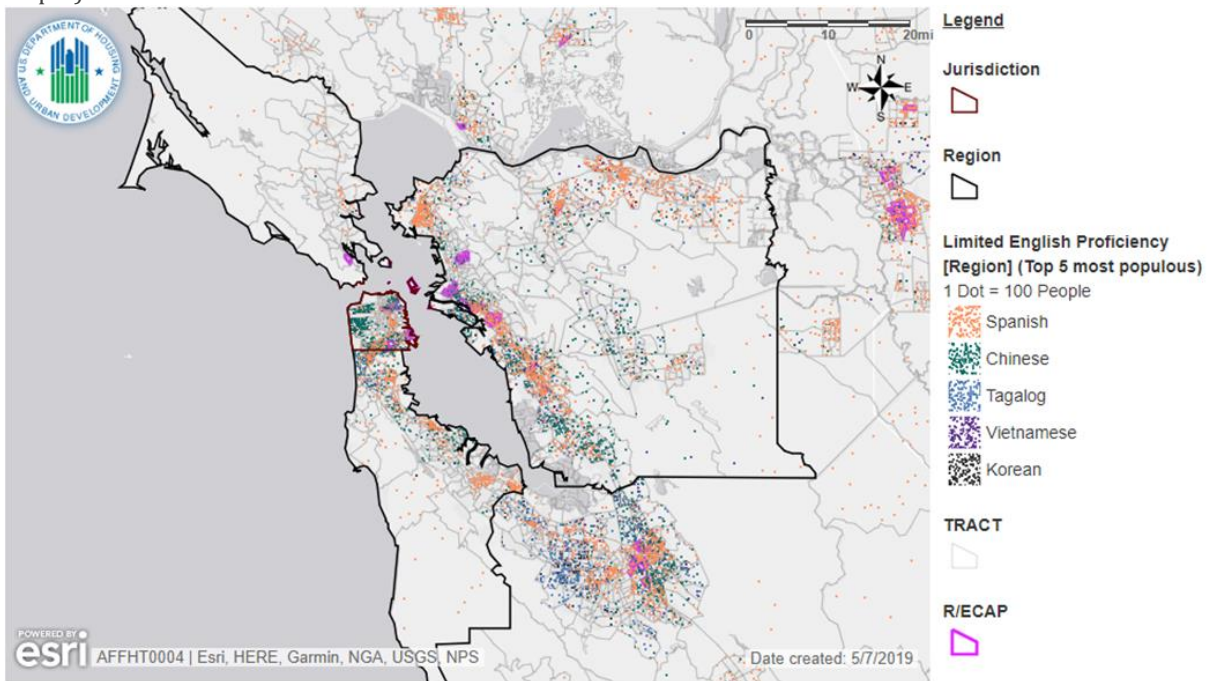
**Table 19.** Limited English Proficiency (HUD + 2013-2017 ACS)

| LEP                         | (San Francisco, CA CDBG, HOME, ESG) Jurisdiction |        |        |           | (San Francisco-Oakland-Hayward, CA) Region |        |        |           |
|-----------------------------|--|--------|--------|-----------|--|--------|--------|-----------|
|                             | 1990   | 2000   | 2010   | 2013-2017 | 1990                                       | 2000   | 2010   | 2013-2017 |
| Limited English Proficiency | 22.41%   | 24.00% | 22.28% | 20.61%    | 12.21%                                     | 16.19% | 16.60% | 17.19%    |

**Figure 12.** Limited English Proficiency Population by Top 5 Languages Spoken (Source: HUD AFFH-T V4a - Map 4)



**Figure 13.** Limited English Proficiency Population by Top 5 Languages Spoken (Source: HUD AFFH-T V4a - Map 4)



## 6. Sex

The population of both the City and the Region is divided approximately evenly between males and females with males slightly over-represented in the City (50.7%) and females slightly over-represented in the Region (50.7%). The trend over time has remained stable. Note that the census recognizes only male and female sex designations, so it is unclear how the population who identifies as gender non-binary, transgender, etc. is reflected in these values.

*Table 20.* HUD (2010)

| Sex    | <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> |        | <i>(San Francisco-Oakland-Hayward, CA) Region</i> |        |
|--------|---|--------|---|--------|
|        | #   | %      | #   | %      |
| Male   | 408,462   | 50.73% | 2,137,801   | 49.31% |
| Female | 396,773   | 49.27% | 2,197,590   | 50.69% |

*Table 21.* HUD + 2013-2017 ACS

| Sex    | <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> |         |         |           | <i>(San Francisco-Oakland-Hayward, CA) Region</i> |           |           |           |
|--------|---|---------|---------|-----------|---|-----------|-----------|-----------|
|        | 1990  | 2000    | 2010    | 2013-2017 | 1990  | 2000      | 2010      | 2013-2017 |
| Male   | 361,600   | 395,011 | 408,462 | 440,633   | 1,808,731   | 2,037,408 | 2,137,801 | 2,292,525 |
| Female | 361,770   | 381,722 | 396,773 | 423,630   | 1,868,981   | 2,086,329 | 2,197,590 | 2,349,295 |

*Table 22.* HUD + 2013-2017 ACS

| Sex    | <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> |        |        |           | <i>(San Francisco-Oakland-Hayward, CA) Region</i> |        |        |           |
|--------|---|--------|--------|-----------|---|--------|--------|-----------|
|        | 1990  | 2000   | 2010   | 2013-2017 | 1990  | 2000   | 2010   | 2013-2017 |
| Male   | 49.99%  | 50.86% | 50.73% | 0.51%     | 49.18%  | 49.41% | 49.31% | 0.49%     |
| Female | 50.01%  | 49.14% | 49.27% | 0.49%     | 50.82%  | 50.59% | 50.69% | 0.51%     |

## 7. Age Group

There are nearly 590,000 adults between the ages of 18 and 64 in San Francisco representing 73% of the City's population. The remaining 215,000 (27%) are divided evenly between children under 18 years and seniors over 65 years. Compared to the Region as a whole, children are substantially underrepresented in the City – 13% of people in the City compared to 21% in the Region. Seniors represent similar proportions.

Both the number of children and share of the population that is children have decreased in recent decades in San Francisco. In 1990, there were 117,000 (16% of all residents) children in San Francisco. By 2010, that had fallen to 108,000 (13% of all residents). The most recent 5-year ACS estimates indicate that there may be an increase to 116,000, but that is still below the number in 1990, despite the overall population having grown substantially in size since then. The share of the population under 18 years old has declined slightly in the Region as well, but not to the same extent as in the City.

*Table 22.* HUD (2010)

| Age      | (San Francisco, CA CDBG, HOME, ESG) Jurisdiction |        | (San Francisco-Oakland-Hayward, CA) Region |        |
|----------|--|--------|--|--------|
|          | #  | %      | #  | %      |
| Under 18 | 107,524  | 13.35% | 920,636                                    | 21.24% |
| 18-64    | 587,869  | 73.01% | 2,868,275                                  | 66.16% |
| 65+      | 109,842  | 13.64% | 546,480                                    | 12.61% |

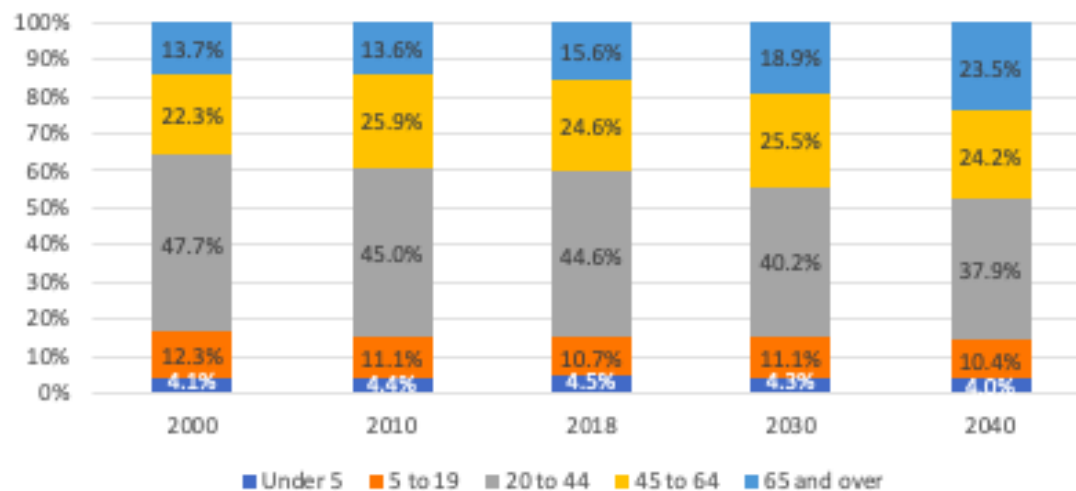
**Table 22.** San Francisco Population Trends and Projections by Age Group, 2000-2040

| 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          |
| <b>Total</b> | <b>776,733</b> | <b>805,235</b> | <b>883,305</b> | <b>1,034,175</b> | <b>1,169,485</b> |
| 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 \_\_\_).

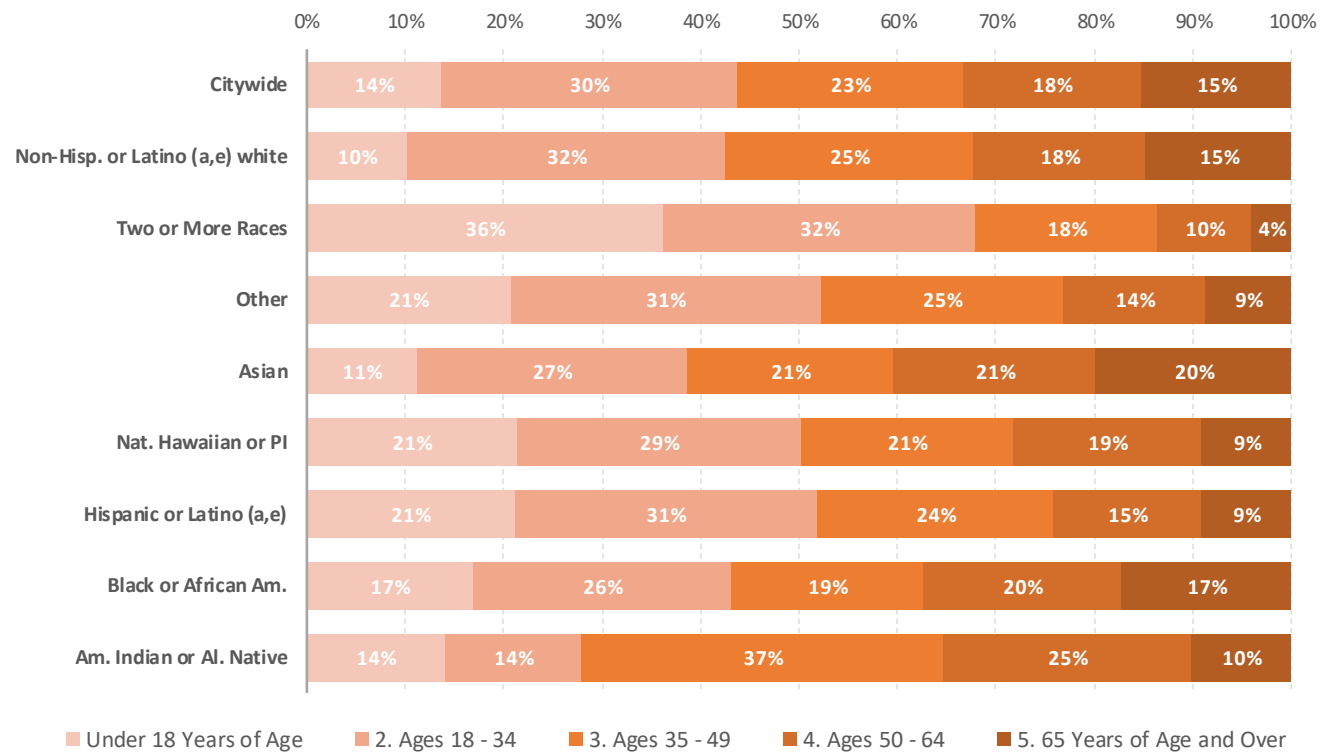
**Figure 14.** San Francisco Population Share and Projections by Age Group, 2000-2040



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 15.* San Francisco Population Shares by Age Group and Race and Ethnicity, 2015-2019



Source: ACS 2019 5-Year Estimates; IPUMSUSA.

### 8. Families with Children

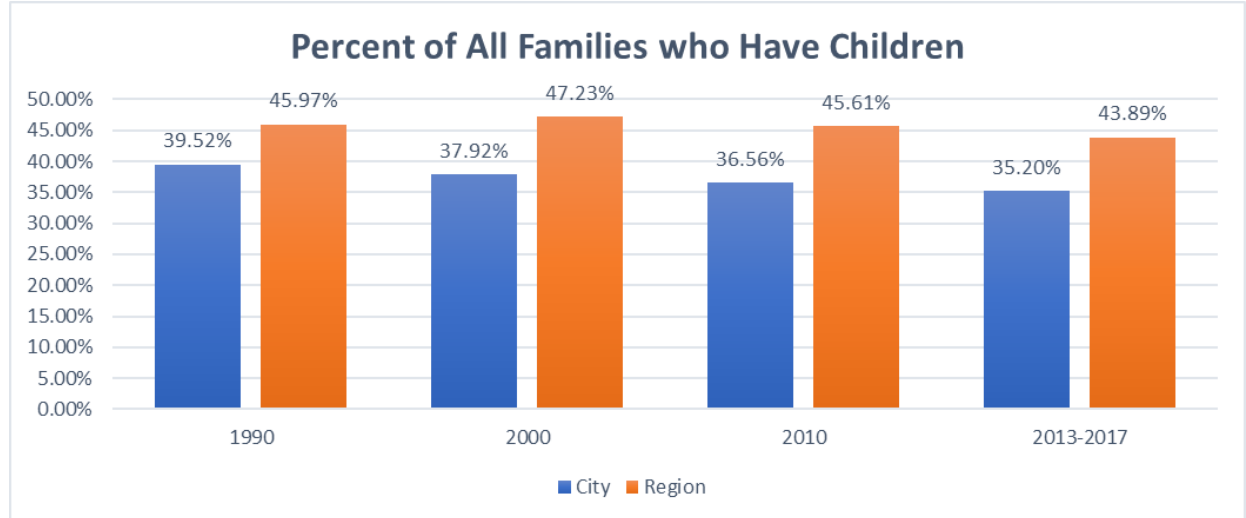
The 59,395 families with children in San Francisco make up 37% of all families in the City compared to the 44% of all families in the Region as a whole who have children. The number of families with children in the City has only recently surpassed the 1990 number – from 2000 to 2010, there were fewer families with children than there had been in 1990. Looking at families with children as a relative share of all families over time, however, reveals that families with children have been declining in the City relative to the overall population of families. In 1990, 40% of families had children. In 2013-2017, only 35% had children. The trend in the region has been more consistent with values ranging from 44% to 47% over the last three decades.

*Table 23.* HUD (2010)

| Family Type | (San Francisco, CA CDBG, HOME, ESG) Jurisdiction | (San Francisco-Oakland-Hayward, CA) Region |
|-------------|--|--|
|-------------|--|--|

|                        | #      | %      | #       | %      |
|------------------------|--------|--------|---------|--------|
| Families with children | 55,212 | 36.56% | 459,242 | 45.61% |

**Table 24.** Percent of all Families that Have Children by Year (Source: HUD AFFH-T V4, 2013-2017 ACS 5 Year)



## 9. Disability

According to HUD’s AFFH-T dataset, there were about 188,000 persons with disabilities in the City as of the 2009-2013 American Community Survey (ACS). A comparison with the most recent (2013-2017) ACS validates this number and indicates that it has likely increased by around 1,000 people in recent years.

Compared to the regional rates of people with disabilities, San Francisco is home to a disproportionately high share of people with disabilities – while the city contains under 19% of the total population of the Region, it contains between 21% and 25% of each of the six types of people with disabilities.

Across the six types of disabilities classified by the Census, Ambulatory Difficulty (i.e. having serious difficulty walking or climbing stairs) is the most common in both the City and the MSA with 48,000 people in the city and 220,000 people in the MSA experiencing this type of disability. Sensory disabilities (hearing and vision difficulties) are the least common in the city with 22,000 and 17,000 people respectively experiencing these conditions. Overall, the City and MSA share similar distributions of types of disabilities experienced.

People with disabilities in San Francisco are largely split between adults (age 18-64) and seniors (age 65+). There are relatively few children with disabilities in the City relative to the region. People with disabilities can be found in every neighborhood in the city, though there is a small degree of concentration in and around the Tenderloin neighborhood.

**Table 24.** HUD AFFH-T (2010 Census)

| Disability Type | (San Francisco, CA CDBG, HOME, ESG)<br>Jurisdiction | (San Francisco-Oakland-Hayward, CA)<br>Region |
|-----------------|---|---|
|-----------------|---|---|

|                               | #      | %     | #       | %     |
|-------------------------------|--------|-------|---------|-------|
| Hearing difficulty            | 22,350 | 2.88% | 108,299 | 2.64% |
| Vision difficulty             | 16,987 | 2.19% | 68,538  | 1.67% |
| Cognitive difficulty          | 35,347 | 4.55% | 154,925 | 3.77% |
| Ambulatory difficulty         | 48,258 | 6.21% | 219,714 | 5.35% |
| Self-care difficulty          | 23,801 | 3.07% | 97,192  | 2.37% |
| Independent living difficulty | 40,805 | 5.26% | 170,567 | 4.15% |

**Figure 16.** Persons with Disabilities by Type of Disability, 2009-2013

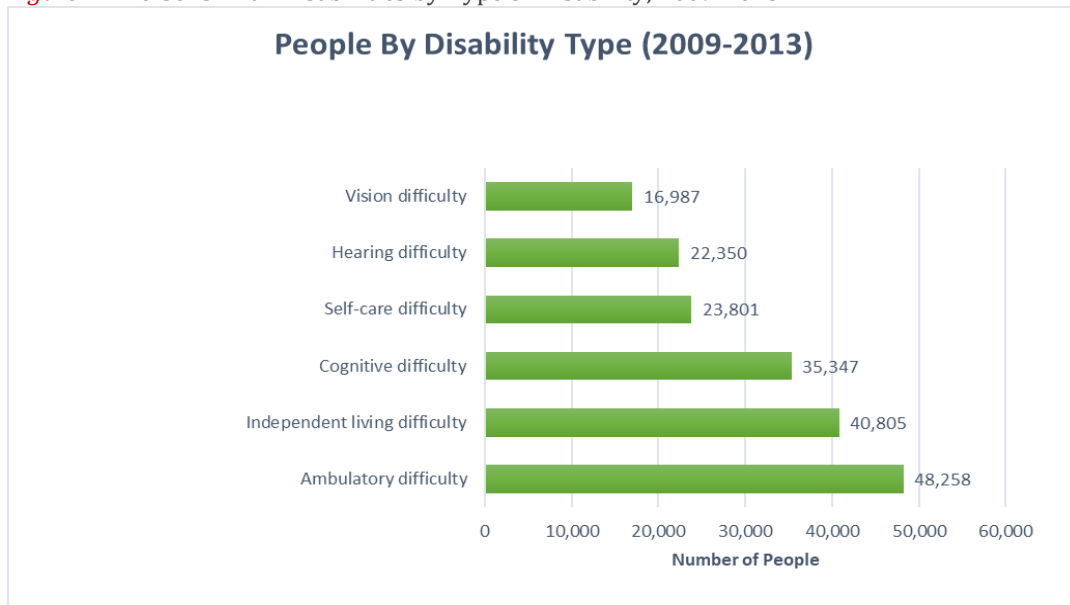


Figure 13

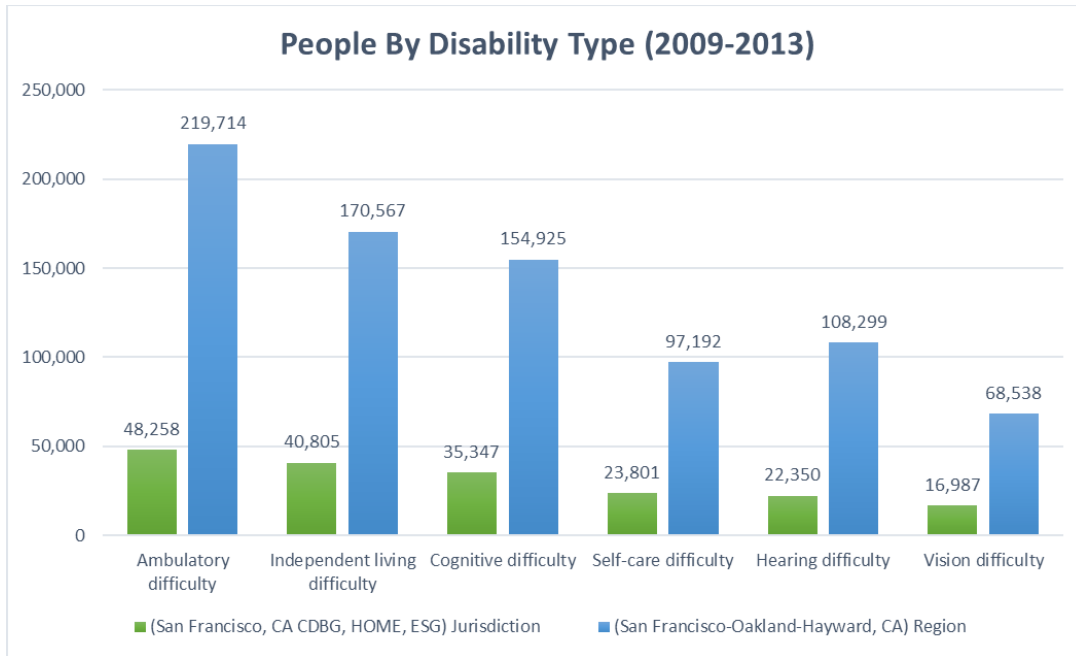


Figure 14. Persons with Hearing, Vision and/or Cognitive Disabilities (HUD AFFH-T)

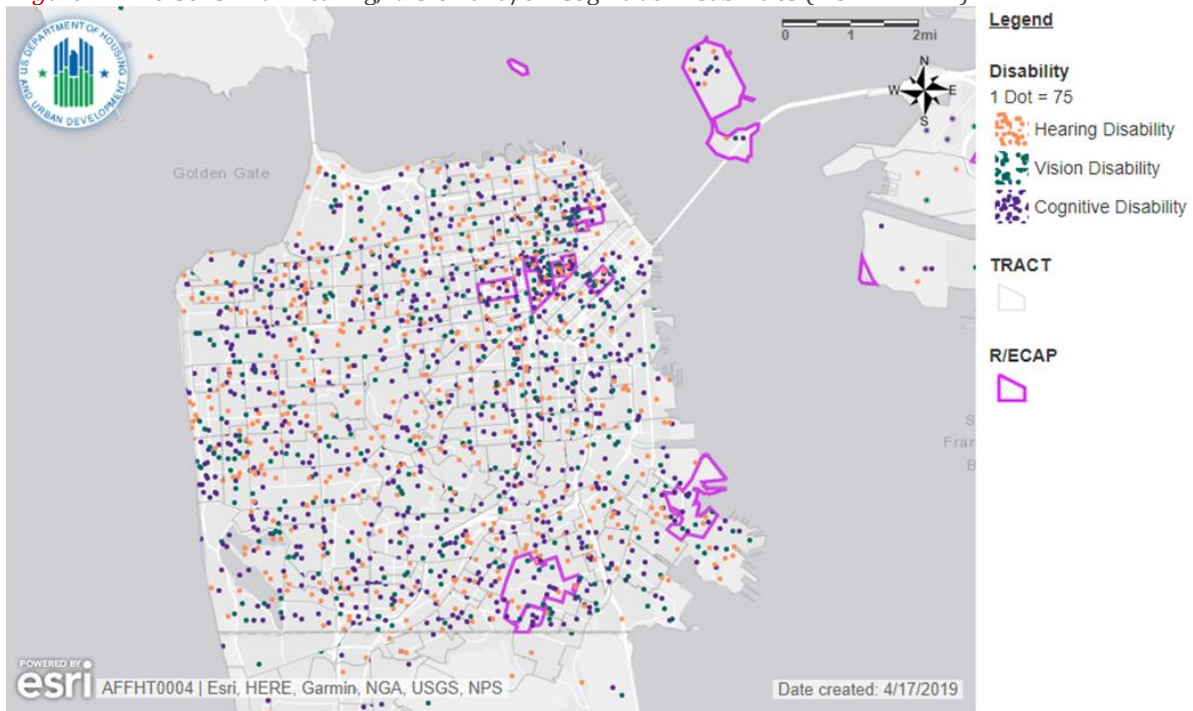


Figure 15. Persons with Ambulatory, Self-Care and/or Independent Living Disabilities (HUD AFFH-T)

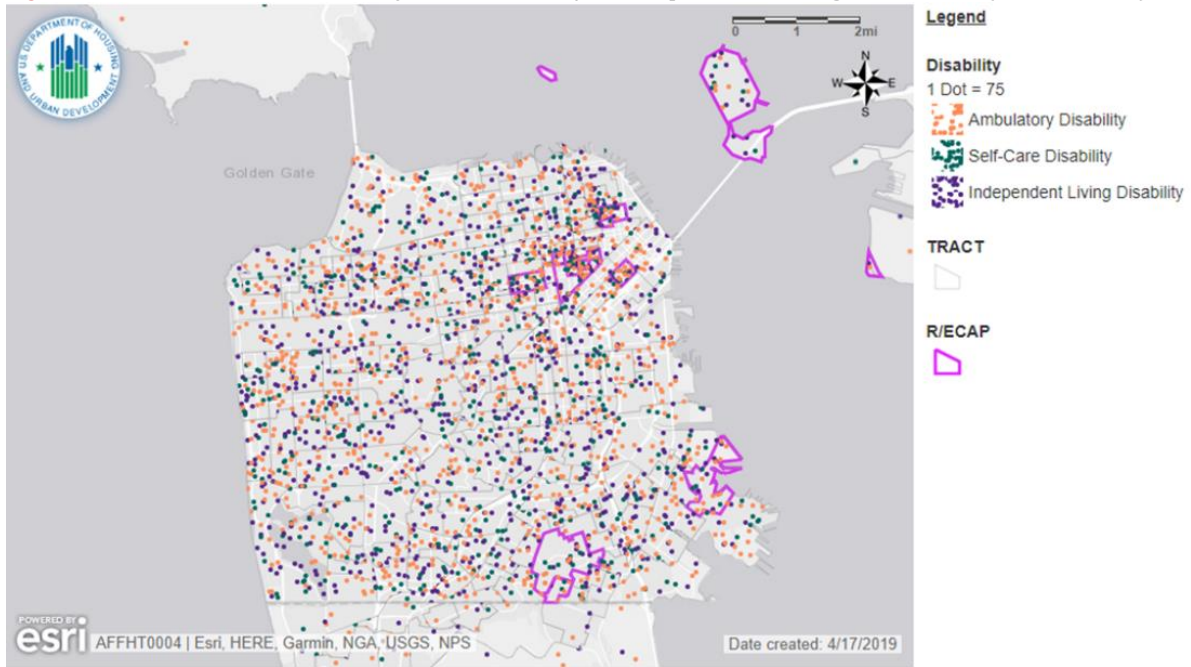
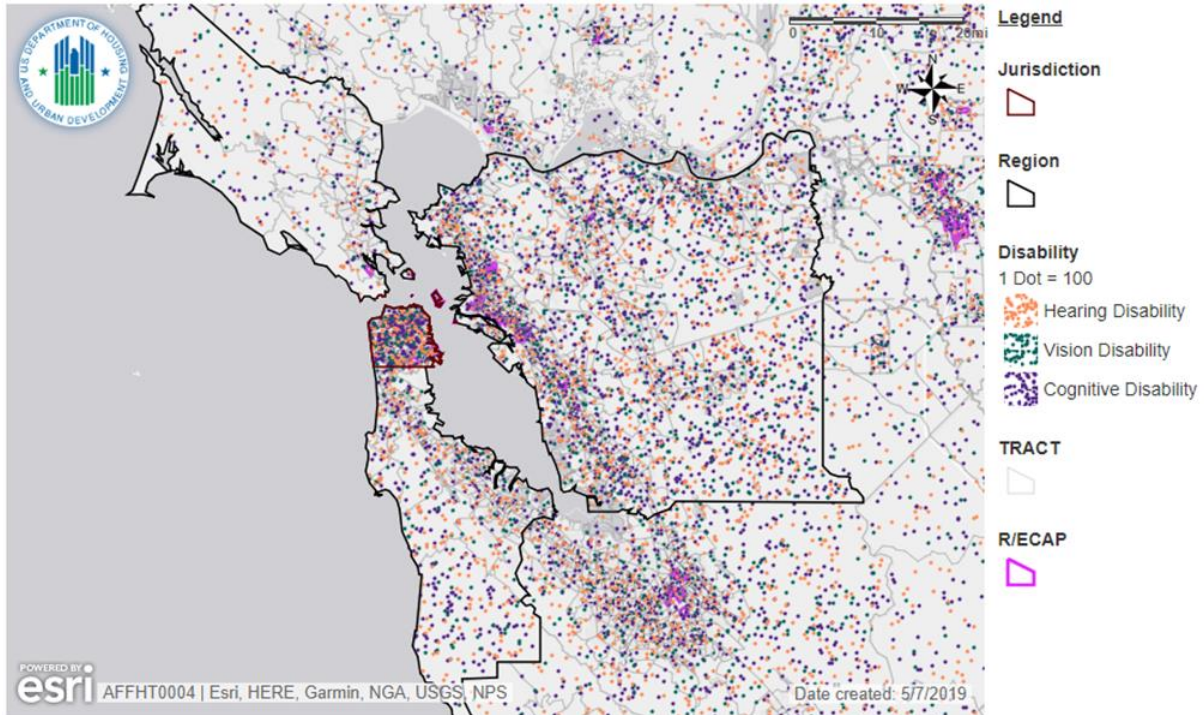
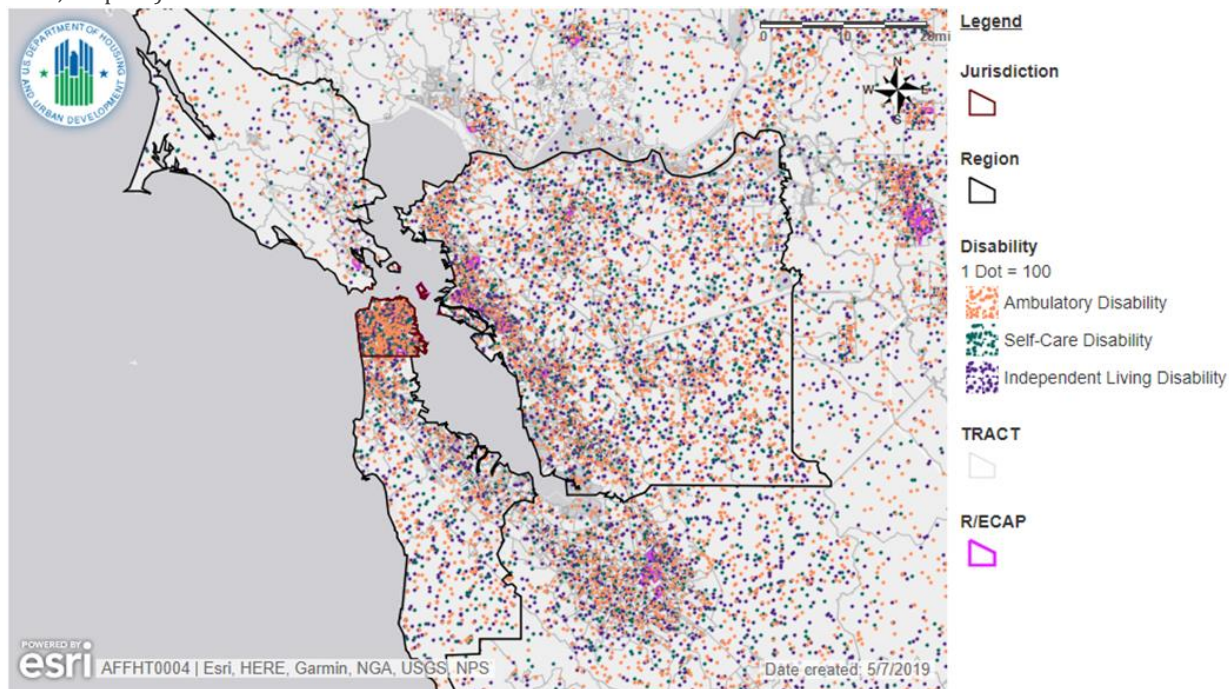


Figure 16. Persons with Hearing, Vision and Cognitive Disabilities by Type (Source: HUD AFFH-T V4, Map 14)



**Figure 17.** People with Ambulatory, Self-Care or Independent Living Disabilities by Type (Source: HUD AFFH-T V4, Map 14)



### 10. Other State/Local Protected Classes

Under California law the following are also protected classes: Gender, Gender identity, Gender expression, Sexual orientation, Marital status, National origin (including language use restrictions), Ancestry, Familial status, Source of income, Disability (mental and physical, including HIV/AIDS, cancer, and genetic characteristics), Genetic information, Age.

In addition, San Francisco includes Creed, height, place of birth, weight as protected classes.

### 11. Relevant Findings from Community Engagement

- **LGBTQ+ housing needs.** Focus groups with the LGBTQ+ community highlighted concerns for LGBTQ+ individuals experiencing homelessness. The most frequently discussed need was for safe shelters and transitional housing, with an emphasis on safe environments for transgender individuals.
- **Persons living with HIV.** Persons living with HIV and HIV providers pointed out several characteristics that can improve the housing environments for persons living with HIV, including safety, quiet, personal outdoor space, having a liaison between building management and tenants, and management being respectful and knowledgeable about HIV.
- **TAY.** Community members in seven of the 10 forums raised a need for more youth services. In terms of housing, they recommended affordable housing assistance for transitional age youth (TAY), particularly for homeless TAY and TAY who are in school.

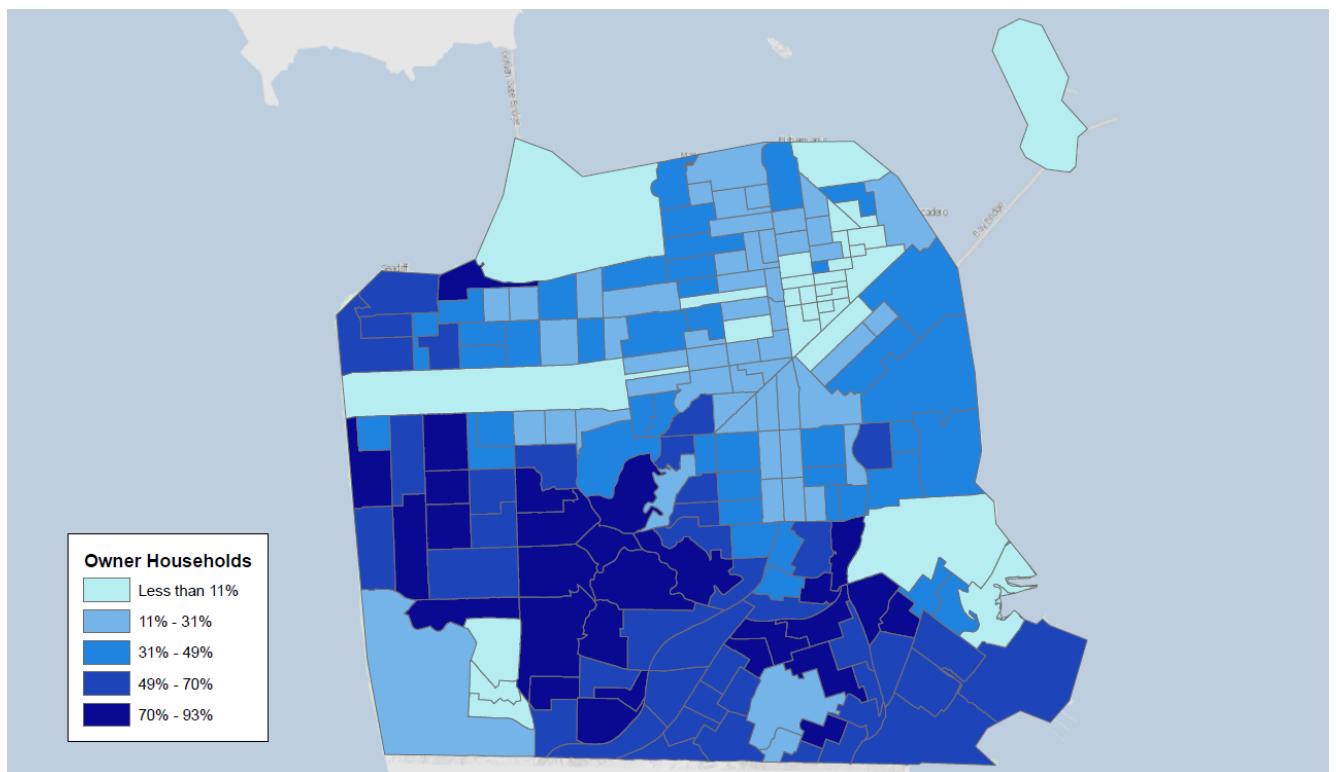
## B. Housing Overview

### 1. Tenure

Overall, San Francisco is a city of renters – 64% of all households are renters compared to only 36% of owners. In the Region as a whole, however, the trend is the opposite – 56% of all households are owners and 46% are renters (though this is still below the national homeownership rate). The homeownership rate has remained relatively roughly stable over time in both the City and the Region.

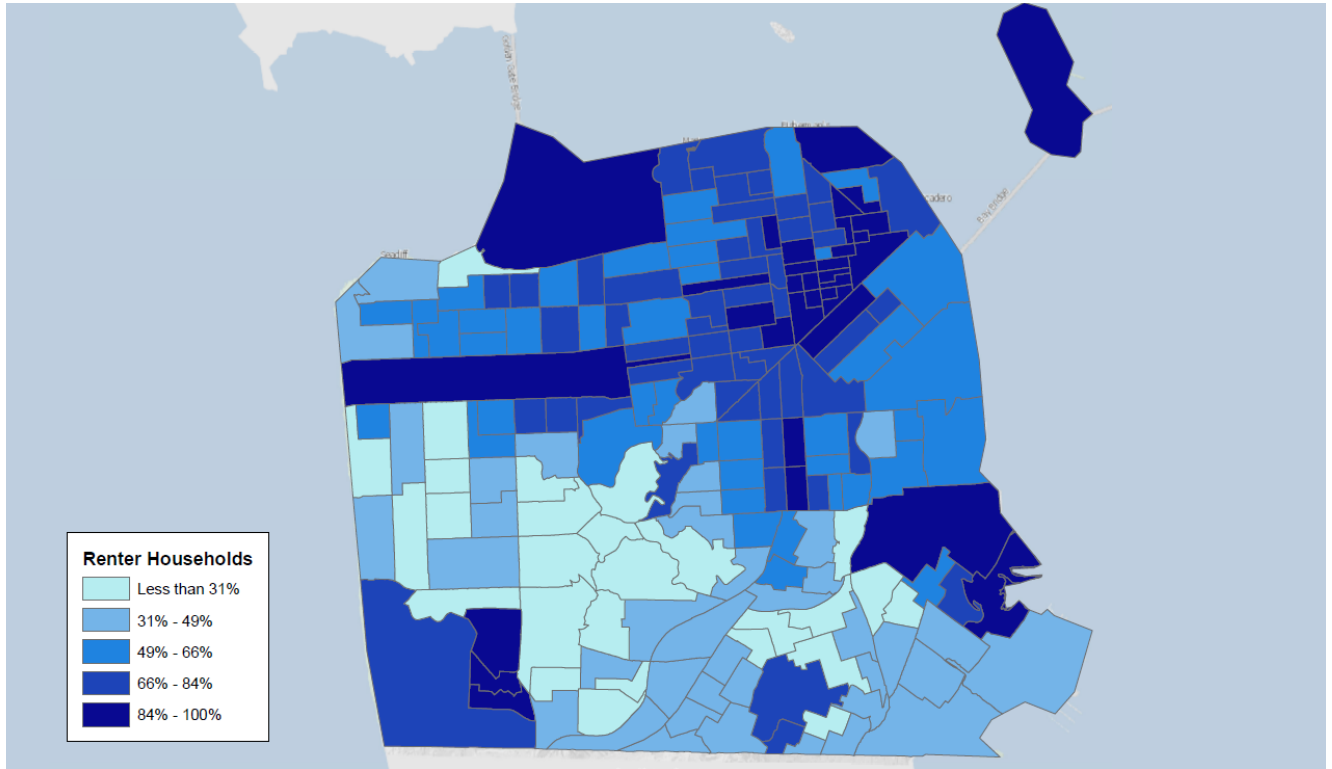
Similarly, the geography of tenure has not changed substantially in the last two decades. Neighborhoods in the south and western parts of the City tend to have higher homeownership rates, while neighborhoods in the north and east tend to have lower homeownership rates. Across the Region, renting tends to be more prominent in communities along the bay, while communities farther inland tend to have higher homeownership rates.

*Figure 18.* Map of Ownership Rate by Census Tract, 2014-2018



Source: ACS 2018 5-Year Estimates.

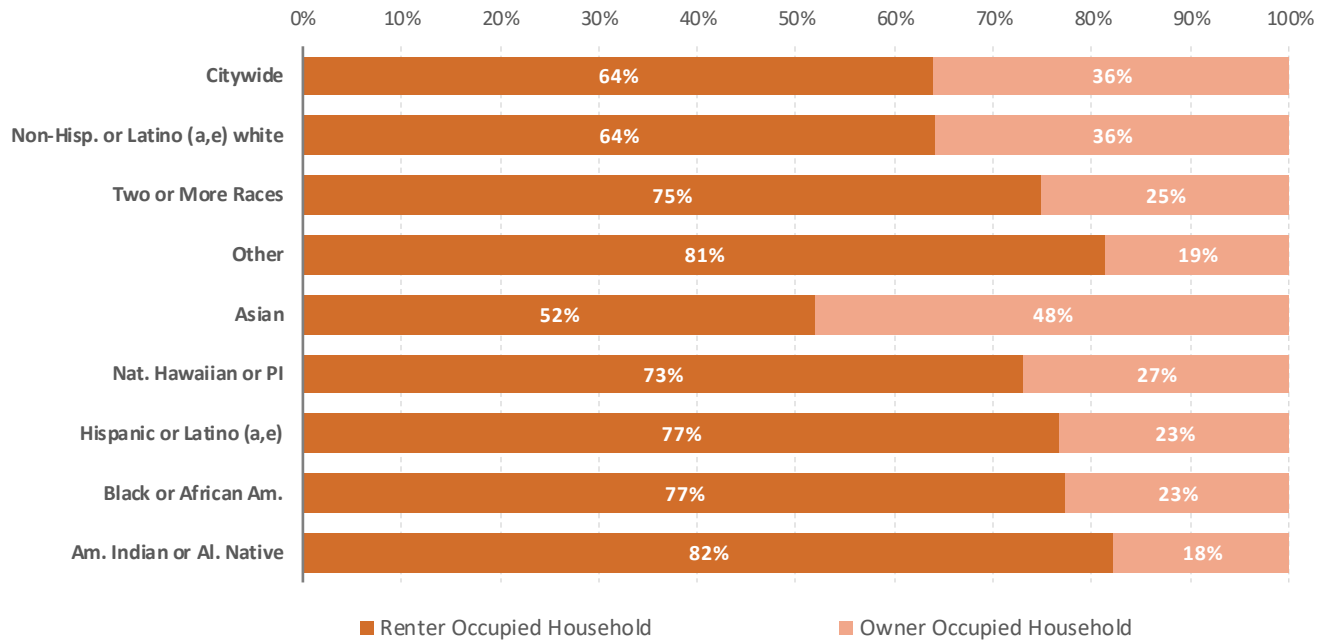
**Figure 19.** Map of Renter Rate by Census Tract, 2014-2018



Source: ACS 2018 5-Year Estimates.

Homeownership rates in the City vary significantly across primary racial/ethnic groups. Rates are highest among Asian householders (48%) followed by White householders (36%). Black/African American and Hispanic/Latino householders are less likely to own homes (23% and 23% homeownership rates respectively). Lastly, rates are lowest for American Indian or Alaskan Native householders (18%).

**Figure 20.** 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 25.** San Francisco Household Tenure by Income Group, 2014-2018

| Income Groups  | Household Income by Tenure |             |                |             |                |             |
|----------------|----------------------------|-------------|----------------|-------------|----------------|-------------|
|                | 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%         |
| <b>Total</b>   | <b>133,642</b>             | <b>100%</b> | <b>226,033</b> | <b>100%</b> | <b>359,675</b> | <b>100%</b> |
| Median Income  | \$145,860                  |             | \$94,739       |             |                |             |

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

## 2. Housing Types

The single most common category of housing units in San Francisco is single family detached at 33% of all housing units. The next largest group with 21% of all housing units is 2- to 4-unit buildings. San Francisco also has 18% of its housing in large multifamily structures with 50+ units.

**Table 26.** San Francisco Housing Units by Structure Type and Tenure, 2018

| Structure Type | All Occupied Units |     | Owner  |     | Renter |     |
|----------------|--------------------|-----|--------|-----|--------|-----|
|                | Count              | %   | Count  | %   | Count  | %   |
| 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 27.** 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%                   |
| <b>Total Occupied Housing Units</b> | <b>336,012</b> | <b>362,827</b> | <b>-</b>                | <b>8%</b>             |

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.

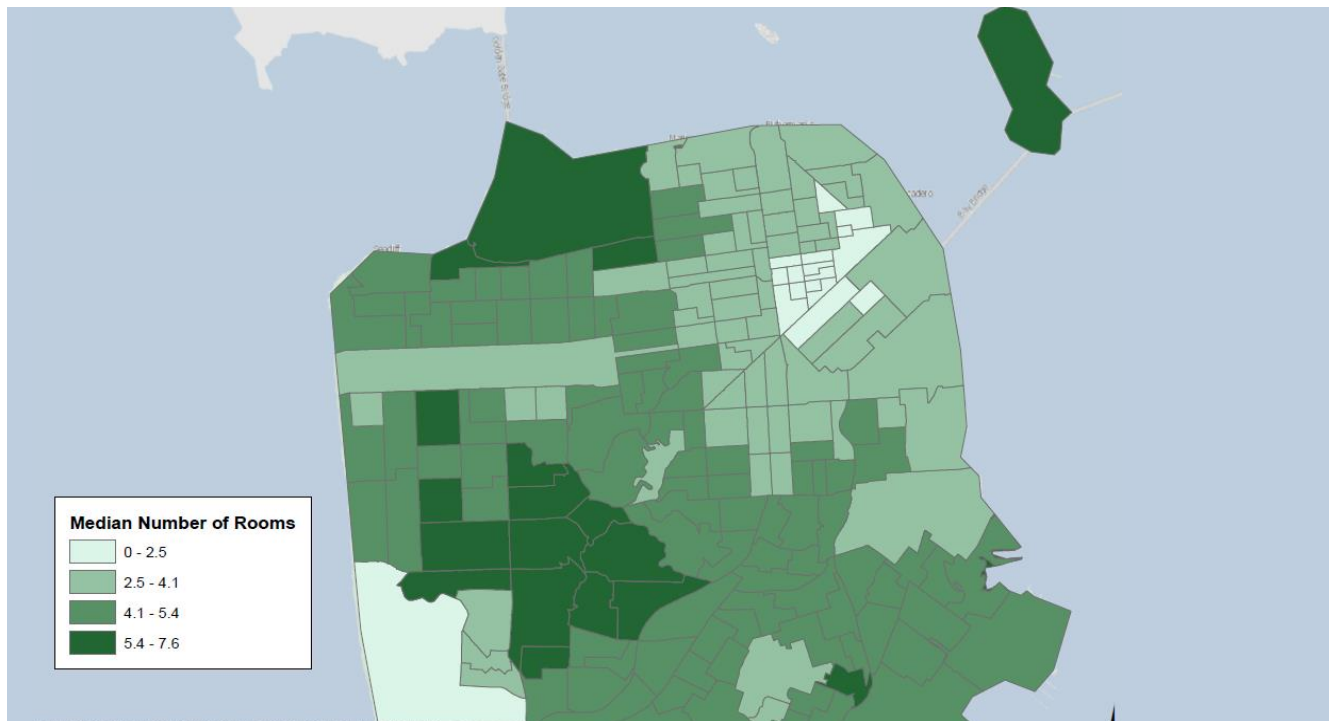
**Table 28.** Housing Units by Number of Bedrooms

| Bedrooms    | All Occupied Units |            | Owner  |            | Renter |            |
|-------------|--------------------|------------|--------|------------|--------|------------|
|             | Count              | Percentage | Count  | Percentage | Count  | Percentage |
| 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.

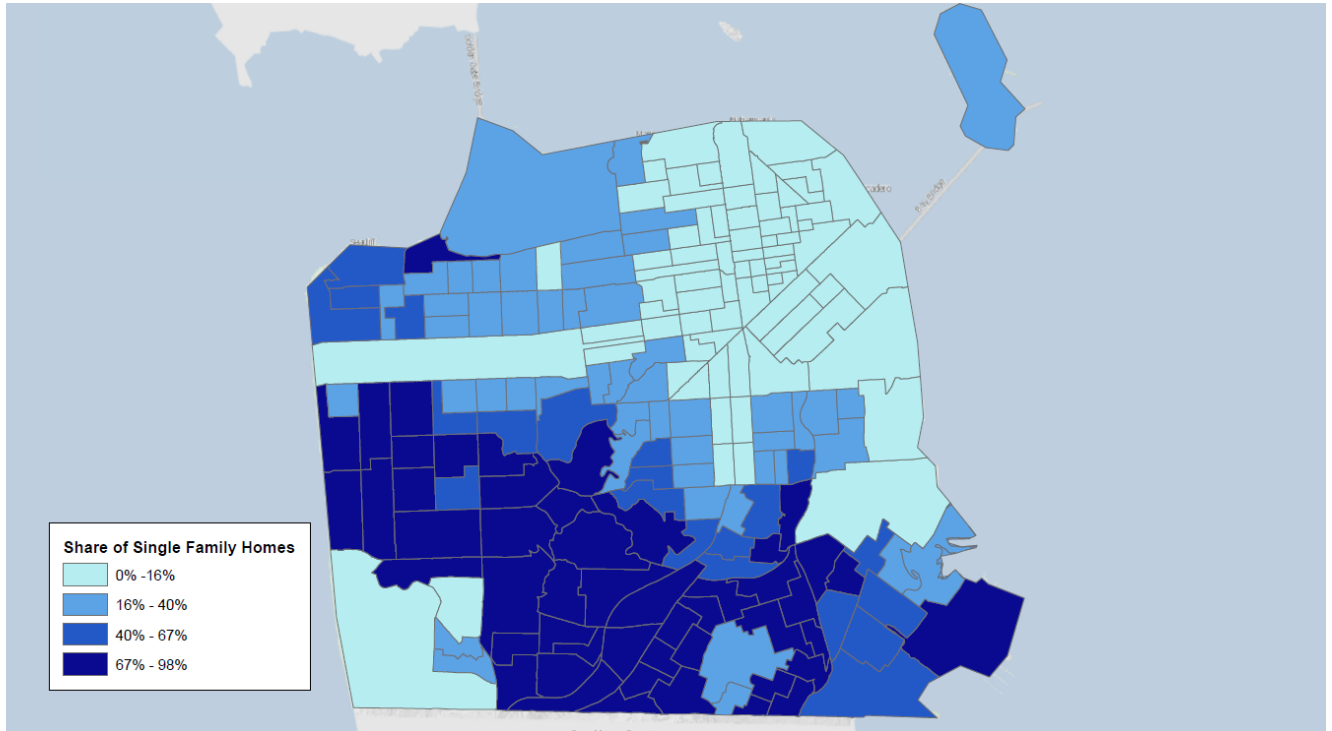
The northeastern and southwestern areas of the city have the lowest median number of rooms (0 to 2.5 rooms) (Figure 18). These areas correspond to the Tenderloin, Chinatown, and Park Merced neighborhoods. The Tenderloin and Chinatown have a large number of SROs and residential hotels. Parkmerced is entirely 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 19).

**Figure 21.** Map of Median Room Count by Census Tract, 2014-2018



Source: ACS 2018 5-Year Estimates.

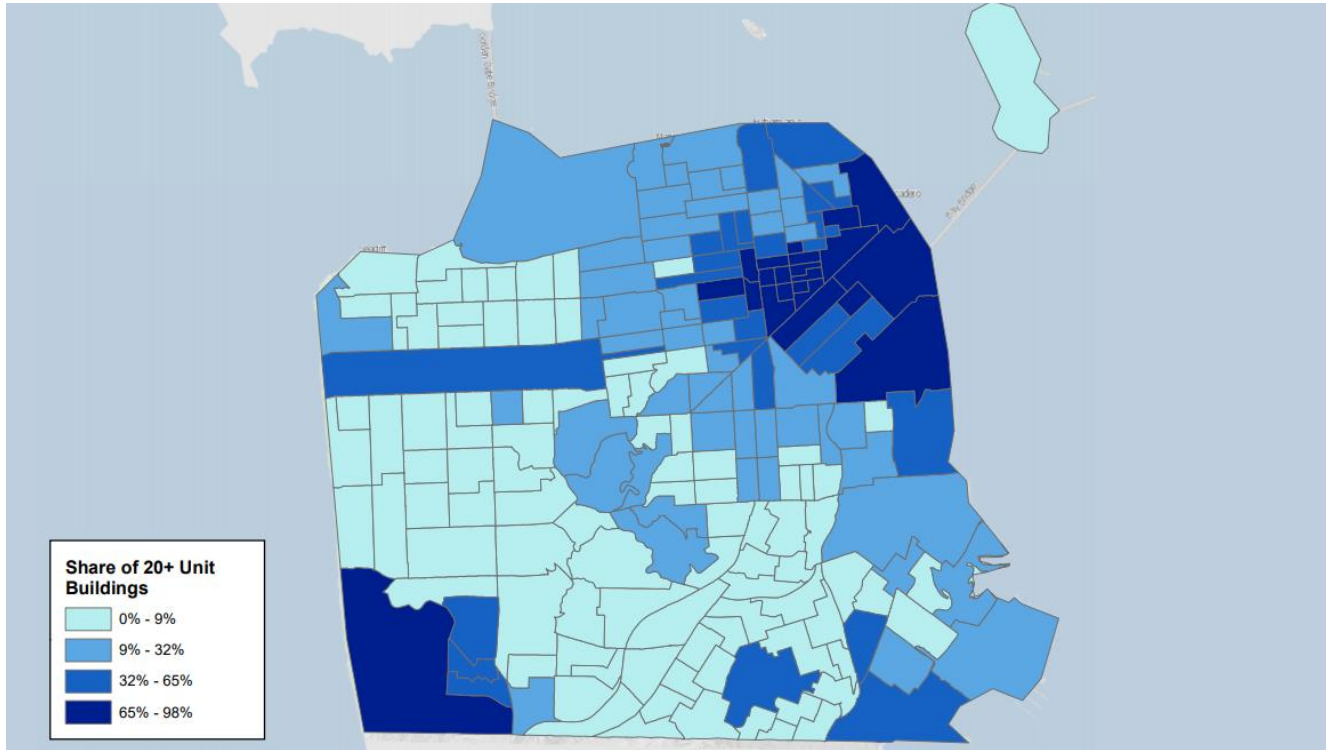
**Figure 22.** Map of Share of Single-Family Homes by Census Tract, 2014-2018



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.

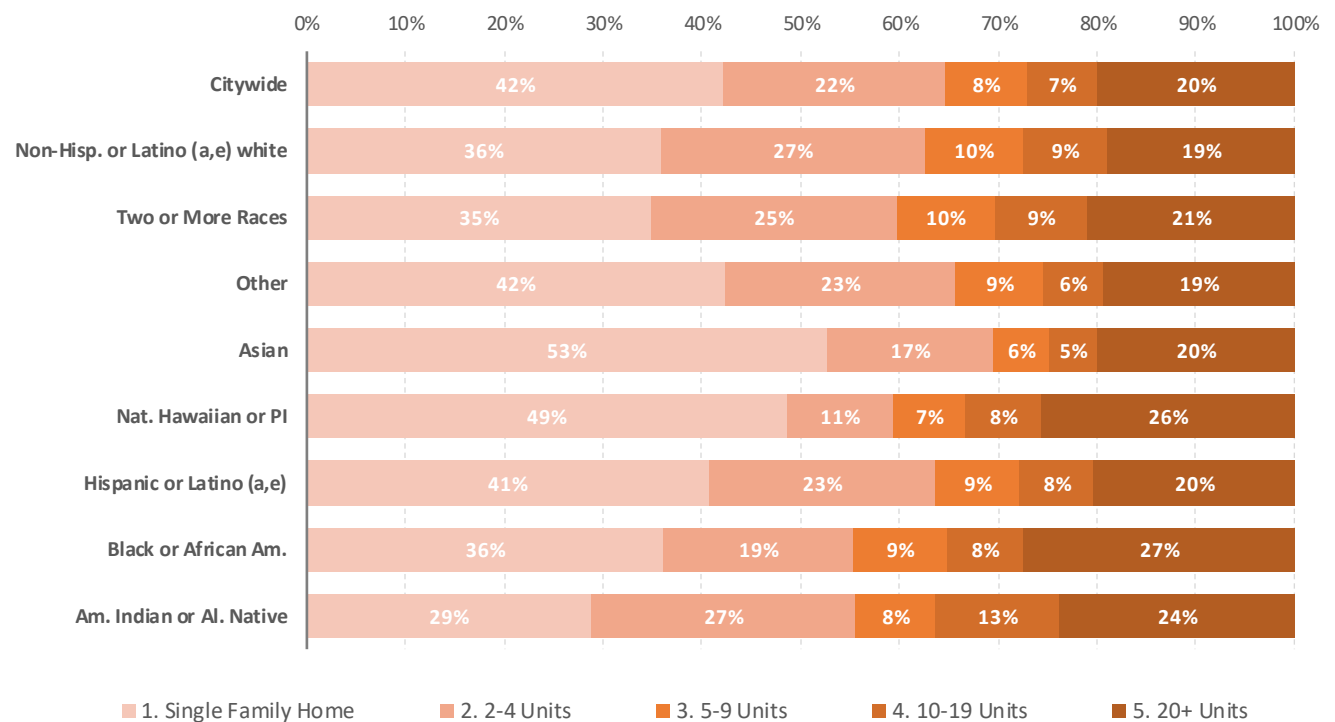
**Figure 23.** Map of Share of 20+ Unit Buildings by Census Tract, 2014-2018



Source: ACS 2018 5-Year Estimates.

White households are somewhat more likely to live in small or medium-sized multifamily buildings of 2 to 19 units (Figure 23). 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 24. San Francisco Household Share by Building Size and Race and Ethnicity, 2015-2019



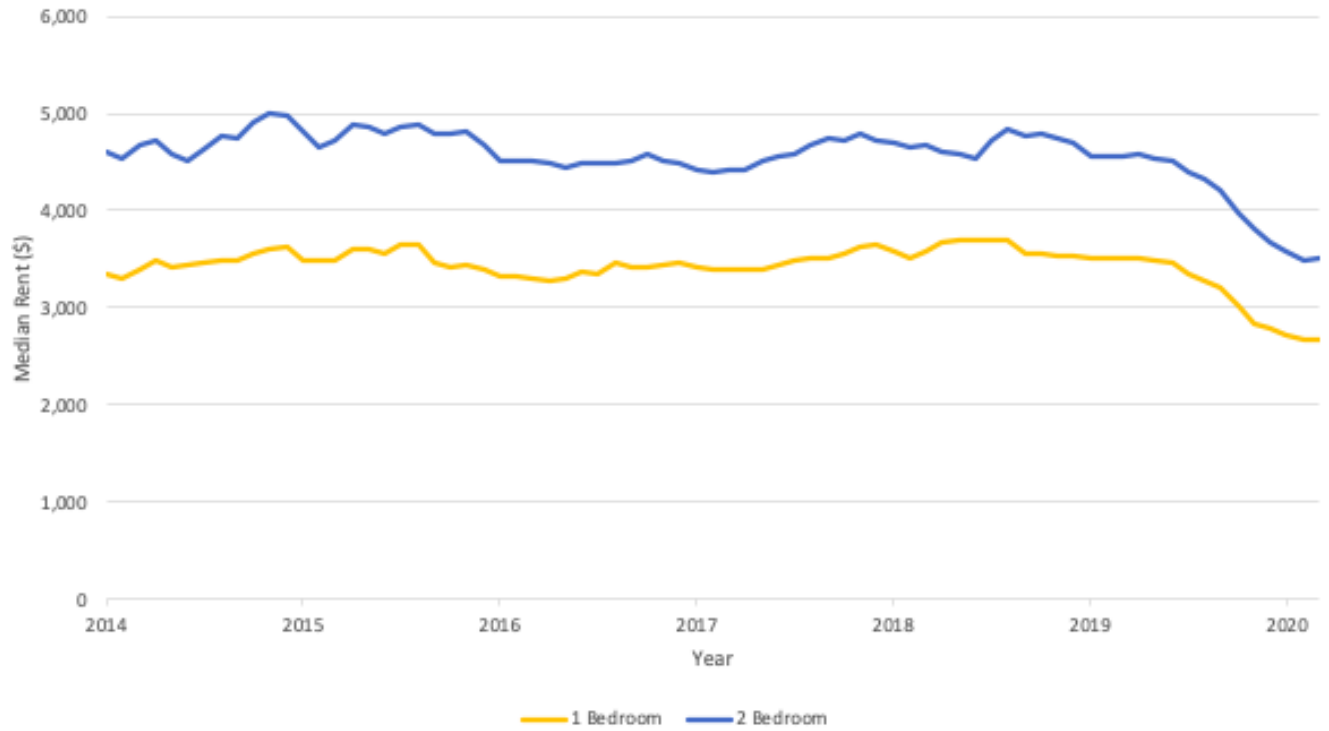
Source: ACS 2019 5-Year Estimates; IPUMS-USA.

### 3. Housing Costs

Rents and home values have risen rapidly in recent years in both the City and the Region. 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 42). The ACS reports median rents in San Francisco over \$1,500 in 2014 and rising to almost \$2,000 in 2019 (Figure 43). 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.

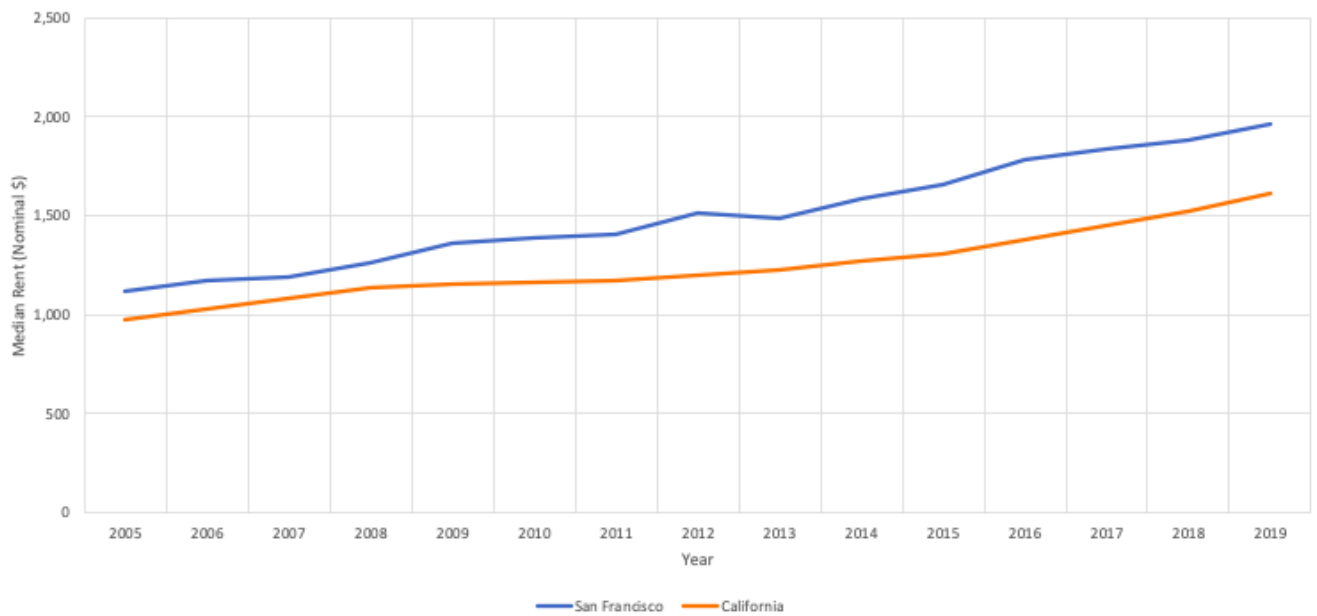
With the pandemic, turn to remote work, and increased residential vacancy in the city, 1-bedroom median rents on Zumper declined to \$2,668 at the end of 2020, 22% below the 6-year average, and appeared to be holding steady. Two-bedroom rents declined from an average of \$4,550 to about \$3,500 from 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 25.** 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 26.** Median Rent in San Francisco and California, 2005-2019

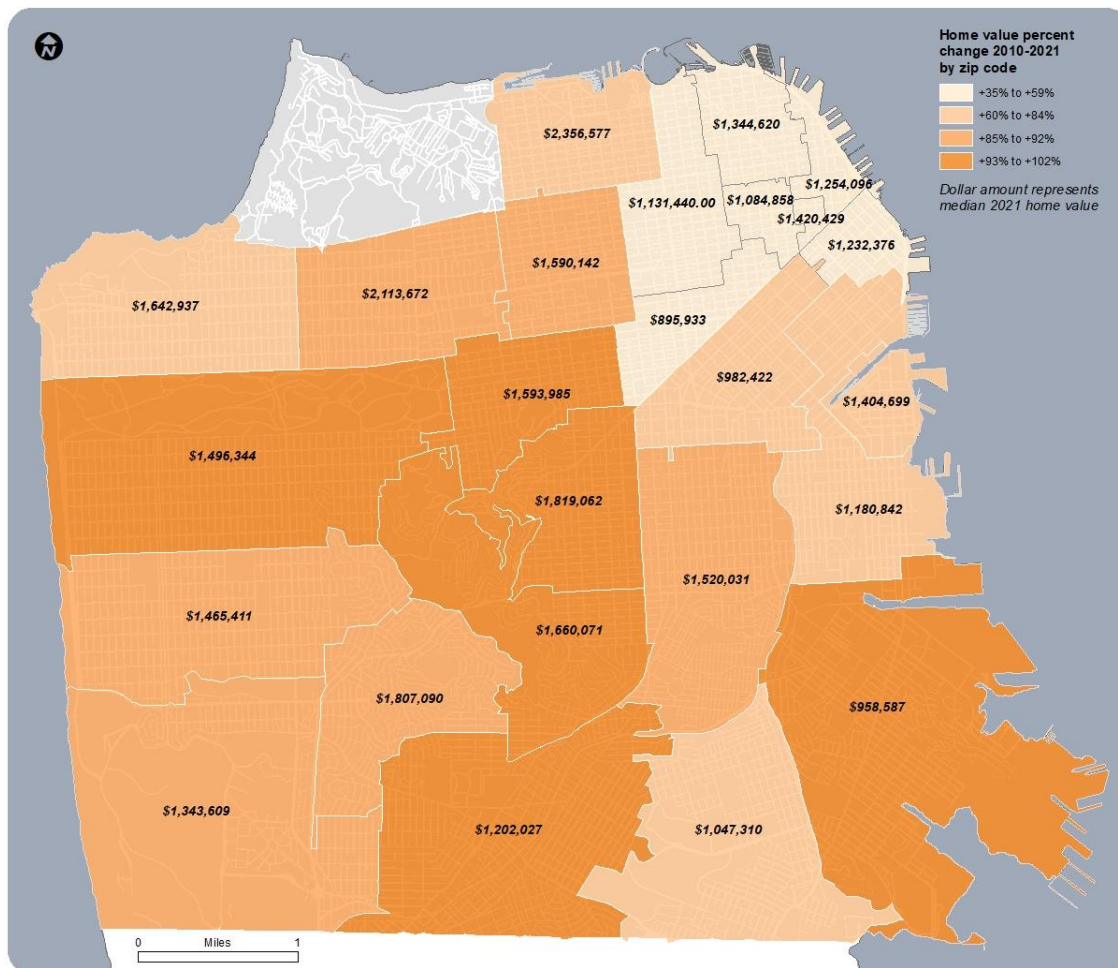


Source: ACS 2005-2019, Table B25064

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 40). 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.

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 41).

**Figure 27.** Percent Change in Home Values by Zip Code, 2010-2021



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

#### 4. Homeownership Rates

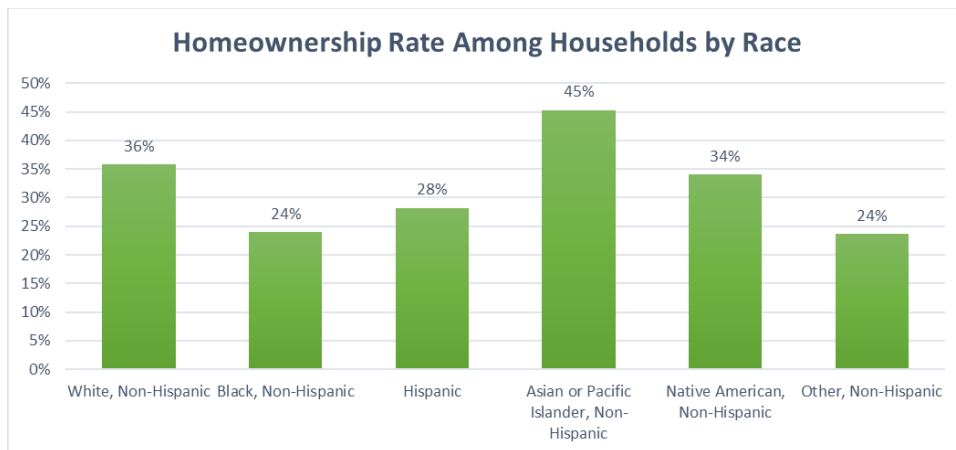
Homeownership rates in the City vary significantly across primary racial/ethnic groups. Rates are highest among Asian/Pacific Islander householders (45%) followed by White householders (36%). Black/African American and Hispanic/Latino householders are less likely to own homes (24% and 28% homeownership rates respectively). In the Region, all groups have higher homeownership rates, but the same general pattern holds with White and Asian/Pacific Islander householders having relatively high rates (61% and 58%, respectively) and Black/African American (33%) and Hispanic (41%) householders having relatively low rates.

Across the city, about 16% of all households are families with children. 20% of the households living in publicly supported housing units have children. However publicly supported housing programs vary considerably in the availability of units with 2 or more bedrooms. The public housing program (at it is reflected in HUD's AFFH data, which lags current day public housing program conditions – see next section for more details) provides the largest proportional share where 44% of units are two bedrooms and 25% are 3 or more bedrooms. The housing choice voucher program also provides larger units with more than half of units having more than one bedroom and 23% having 3 or more bedrooms. 72% of Project-Based Section 8 and 96% of Other Multifamily units are studio or one-bedroom units.

**Table 29.** Homeowners and Renters by Race/Ethnicity in 2009-2013 (Source: HUD AFFH-T V4)

| Race/Ethnicity                          | <i>(San Francisco, CA CDBG, HOME, ESG)<br/>Jurisdiction</i> |        |                |        | <i>(San Francisco-Oakland-Hayward, CA)<br/>Region</i> |        |                |        |
|---|---|--------|----------------|--------|---|--------|----------------|--------|
|   | <b>Homeowners</b>   |        | <b>Renters</b> |        | <b>Homeowners</b>                                     |        | <b>Renters</b> |        |
|   | #   | %      | #              | %      | #   | %      | #              | %      |
| White, Non-Hispanic                     | 63,580  | 50.30% | 113,860        | 52.00% | 513,295   | 58.19% | 328,315        | 44.07% |
| Black, Non-Hispanic                     | 4,970   | 3.93%  | 15,745         | 7.19%  | 47,205  | 5.35%  | 93,885         | 12.60% |
| Hispanic                                | 10,980  | 8.69%  | 27,940         | 12.76% | 101,040   | 11.45% | 147,765        | 19.83% |
| Asian or Pacific Islander, Non-Hispanic | 44,235  | 35.00% | 53,325         | 24.35% | 200,525   | 22.73% | 146,485        | 19.66% |
| Native American, Non-Hispanic           | 315   | 0.25%  | 610            | 0.28%  | 1,904   | 0.22%  | 2,945          | 0.40%  |
| Other, Non-Hispanic                     | 2,315   | 1.83%  | 7,470          | 3.41%  | 18,140  | 2.06%  | 25,620         | 3.44%  |
| Total Household Units                   | 126,395   | -      | 218,950        | -      | 882,115   | -      | 745,010        | -      |

**Table 30.** Homeownership Rate Among Households by Race, 2009-2013 (Source: HUD AFFH-T V4)



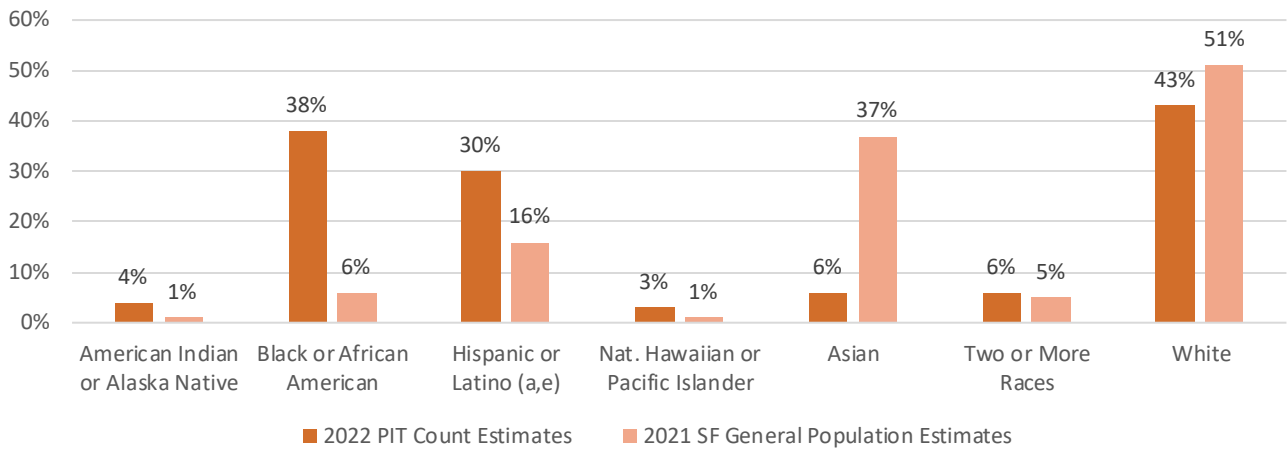
## 5. Homelessness

San Francisco is home to over 7,700 homeless individuals based on the 2022 Point-in-Time (PIT) Count of people experiencing homelessness. The PIT Count is conducted every two years as mandated by HUD, and provides a snapshot of the state of people experiencing homelessness in San Francisco. From 2005 to 2022, the PIT Count of people experiencing homelessness increased from 5,404 people to approximately 7,754 people. However, the Department of Homelessness and Supportive Housing estimates that as many as 20,000 people may experience homelessness in San Francisco over the course of a full year.<sup>4</sup>

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 105). 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.

<sup>4</sup> 2022 PIT Count, HSH, p.2.

**Figure 28.** 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 106).

#### 6. Relevant Findings from Community Engagement

- Among all the needs and concerns identified during community engagement, San Francisco stakeholders are most frequently concerned about displacement, increasing housing prices, transit accessibility, and the overall cleanliness and safety of their neighborhoods.
- Participants shared 92 distinct needs during this process, and services to support self-sufficiency and stability are as important as the need for housing itself.

**Table 31.** Top Identified Needs

| <i>Top 15 Identified Needs</i>          | <i>Frequency</i> |
|---|------------------|
| Job Training                            | 87               |
| Mental Health and Substance Use Support | 86               |
| Language Support                        | 78               |
| Employment                              | 66               |
| Knowledge of Services                   | 64               |
| Affordable Housing                      | 64               |
| Financial Planning/Education Services   | 56               |
| Senior & Disability Support             | 50               |
| Senior & Disability Housing             | 49               |
| Education                               | 45               |

|   |    |
|---|----|
| Affordable Childcare                        | 45 |
| Housing Navigation & Application Assistance | 45 |
| Accessible Transit                          | 42 |
| Case Management                             | 41 |
| Food Access                                 | 40 |

- Participants expressed a need for greater awareness of, navigation of, and access to available services, including both housing and other supportive services.
- Stakeholders also expressed a desire for more inclusive and relaxed standards around affordable housing eligibility.
- Many community members voiced the need for more opportunities to provide input on the City’s housing eligibility policies as well as participate in the development of affordable housing programs.
- Stakeholder asked for more streamlined services, improved interagency collaboration, and stronger cross-agency communication to support the delivery of both housing and supportive services.
- Participants emphasized the need for safe, healthy, affordable housing environments at the most vulnerable end of the housing spectrum: shelters and transitional housing for persons experiencing homelessness, accessible housing for seniors and individuals with disabilities, and public housing for the lowest-income households.
- San Francisco stakeholders want more accessible and culturally-specific housing navigation and application assistance, eviction support and protection services, and tenant education programs.
- Community members expressed the need for stronger eviction and tenant supports and protections, including tenant education as well as City policies to prevent unlawful eviction.

*Table 32.* Top Housing Service Needs Identified

| <i>Top 10 Housing Service Needs</i>                 | <i>Frequency</i> |
|---|------------------|
| Affordable housing                                  | 64               |
| Senior and disability-accessible housing            | 49               |
| Housing navigation and application assistance       | 45               |
| Safe, healthy housing environments                  | 39               |
| Safe shelters and transitional housing environments | 34               |
| Rental assistance                                   | 33               |
| Eviction support and protection                     | 29               |
| Housing subsidies                                   | 27               |
| Tenant education                                    | 26               |
| Supportive housing                                  | 19               |

## 7. Population-specific Housing Service Needs

- **LGBTQ+ housing needs.** Focus groups with the LGBTQ+ community highlighted concerns for LGBTQ+ individuals experiencing homelessness. The most frequently discussed need was for safe shelters and transitional housing, with an emphasis on safe environments for transgender individuals.
- **Seniors and persons with disabilities.** A need for housing for seniors and persons with disabilities was mentioned in nine out of 10 community forums and multiple focus groups. The most commonly specified needs were for affordable housing and housing that meets the access needs of seniors and persons with disabilities, including accessible housing for families with children who have disabilities. Some individuals commented that they perceived ageism on the part of some landlords and are afraid to ask for modifications to units for fear of eviction or displacement.
- **Immigrant communities.** Immigration status was mentioned as a barrier to obtaining housing or other services. Specifically, participants noted that for individuals/families that are undocumented, it is more difficult to find housing, and there are rental assistance programs and emergency assistance/funds for which they are not eligible.
- **Persons living with HIV.** Persons living with HIV and HIV providers pointed out several characteristics that can improve the housing environments for persons living with HIV, including safety, quiet, personal outdoor space, having a liaison between building management and tenants, and management being respectful and knowledgeable about HIV.
- **TAY.** Community members in seven of the 10 forums raised a need for more youth services. In terms of housing, they recommended affordable housing assistance for transitional age youth (TAY), particularly for homeless TAY and TAY who are in school.
- **Residents in public and subsidized housing.** These focus groups conveyed the highest number of needs out of all forums and focus groups. In these focus groups, the most commonly mentioned need was for mental health services, followed by needs for accessible transportation, employment, and food access. This group was the only forum or focus group in which food access was one of the five most frequently mentioned needs. Other top needs among participants included employment training, financial planning and education services, health and wellness services, senior and disability support, and overall knowledge of available services.
- **Individuals experiencing homelessness.** By far the most frequently mentioned need was for case management. The next most frequently mentioned needs were for employment support and training, financial assistance including rental assistance and subsidies, and supportive housing.
- **Participants named displacement and increasing housing prices as the top concerns impacting housing access and the ability to remain in housing.**

*Table 33.* Top Housing Concerns

| <i>Top 10 Housing Concerns</i>     | <i>Frequency</i> |
|------------------------------------|------------------|
| Displacement                       | 30               |
| Increasing housing prices          | 30               |
| Gentrification                     | 13               |
| Presence of tech companies/workers | 12               |
| Vacant buildings                   | 11               |
| Lack of housing                    | 10               |
| Homelessness                       | 8                |
| Short-term rental market           | 8                |
| Cost of living                     | 5                |
| Income inequality                  | 3                |
| Overcrowding                       | 3                |

- **Both renters and homeowners express low overall housing choice because they feel “locked in.”**
- **Participants named several key barriers to homeownership.**
- Credit score, income, limited housing stock, cost, downpayment, HOA dues, financing, lack of financial literacy, housing lottery system, loan qualification, Tenancy in Common, competitive market, and rental history.
- **Participants shared multiple experiences of housing discrimination, but overall, their responses reveal that there is not one specific, overt type of discrimination. Their responses indicate a more pervasive and entrenched systemic discrimination that affects people of color and African American communities in particular.**
- **While the forums and focus groups participants did not tend to speak about fair housing violations, a number of participants did perceive bias or discrimination on the part of landlords (e.g., strict, sometimes unlawful renting criteria).**

## V. Fair Housing Issues

### A. Disproportionate Housing Needs

#### 1. Housing Problems

Across the City, about 154,000 (45%) of the 345,000 households experience at least one housing problem (housing cost burden, overcrowding, or lack of kitchen or plumbing facilities). Black/African American (55%), Hispanic/Latino (57%) and Native American (64%) householders have substantially higher rates of the four housing problems relative to White (38%) householders. Asian/Pacific Islander householders (49%) experience housing problems more frequently than White householders, but not as frequently as other racial/ethnic groups. Rates of housing problems by race are similar the Region with the notable exception that Native American householders face problems at rates more similar to Asian/Pacific Islander households in the Region.

Housing problems are least prevalent among smaller (less than 5 people) families of whom 40% of small families experience at least one problem and most prevalent among larger families (5 or more people) of whom 63% experience at least one problem. 46% of non-family households experience problems, placing them somewhere in-between small and large families. The proportions in the region are nearly identical.

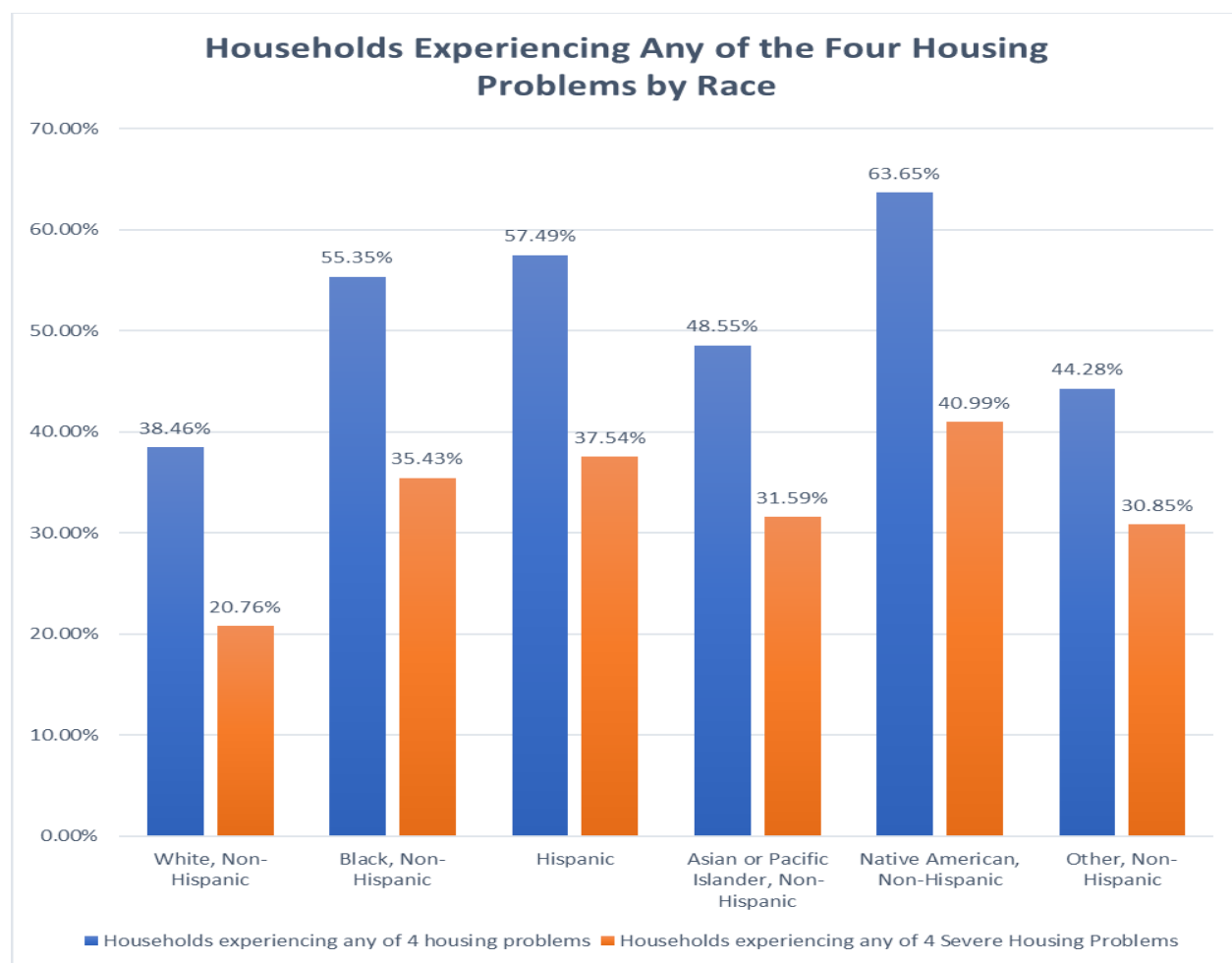
**Table 34.** Disproportionate Housing Needs by Race/Ethnicity, 2009-2013 (Source: HUD AFFH-T v4)

|  | <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> |                     |                        | <i>(San Francisco-Oakland-Hayward, CA) Region</i> |                     |                        |
|--|---|---------------------|------------------------|---|---------------------|------------------------|
| <i>Households experiencing any of 4 housing problems</i> | <b># with problems</b>                                  | <b># households</b> | <b>% with problems</b> | <b># with problems</b>                            | <b># households</b> | <b>% with problems</b> |
| White, Non-Hispanic                                      | 68,240  | 177,440             | 38.46%                 | 316,225   | 841,640             | 37.57%                 |
| Black, Non-Hispanic                                      | 11,465  | 20,715              | 55.35%                 | 79,090  | 141,095             | 56.05%                 |
| Hispanic   | 22,375  | 38,920              | 57.49%                 | 148,135   | 248,785             | 59.54%                 |
| Asian or Pacific Islander, Non-Hispanic                  | 47,370  | 97,560              | 48.55%                 | 155,414   | 347,022             | 44.79%                 |
| Native American, Non-Hispanic                            | 590   | 927                 | 63.65%                 | 2,302   | 4,841               | 47.55%                 |
| Other, Non-Hispanic                                      | 4,335   | 9,790               | 44.28%                 | 20,950  | 43,760              | 47.87%                 |
| <b>Total</b>   | <b>154,370</b>  | <b>345,345</b>      | <b>44.70%</b>          | <b>722,110</b>                                    | <b>1,627,125</b>    | <b>44.38%</b>          |

**Table 35.** Disproportionate Housing Needs by Household Type, 2009-2013 (Source: HUD AFFH-T v4)

|  | <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> |                     |                        | <i>(San Francisco-Oakland-Hayward, CA) Region</i> |                     |                        |
|--|---|---------------------|------------------------|---|---------------------|------------------------|
| <i>Households experiencing any of 4 housing problems</i> | <b># with problems</b>                                  | <b># households</b> | <b>% with problems</b> | <b># with problems</b>                            | <b># households</b> | <b>% with problems</b> |
| Family households, <5 people                             | 54,225  | 135,815             | 39.93%                 | 331,070   | 856,140             | 38.67%                 |
| Family households, 5+ people                             | 13,160  | 20,925              | 62.89%                 | 99,495  | 159,025             | 62.57%                 |
| Non-family households                                    | 86,985  | 188,605             | 46.12%                 | 291,550   | 611,960             | 47.64%                 |

**Figure 29.** Households Experiencing Any of the Four Housing Problems by Race (Source: HUD AFFH-T v4)



## 2. Cost Burdened

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.

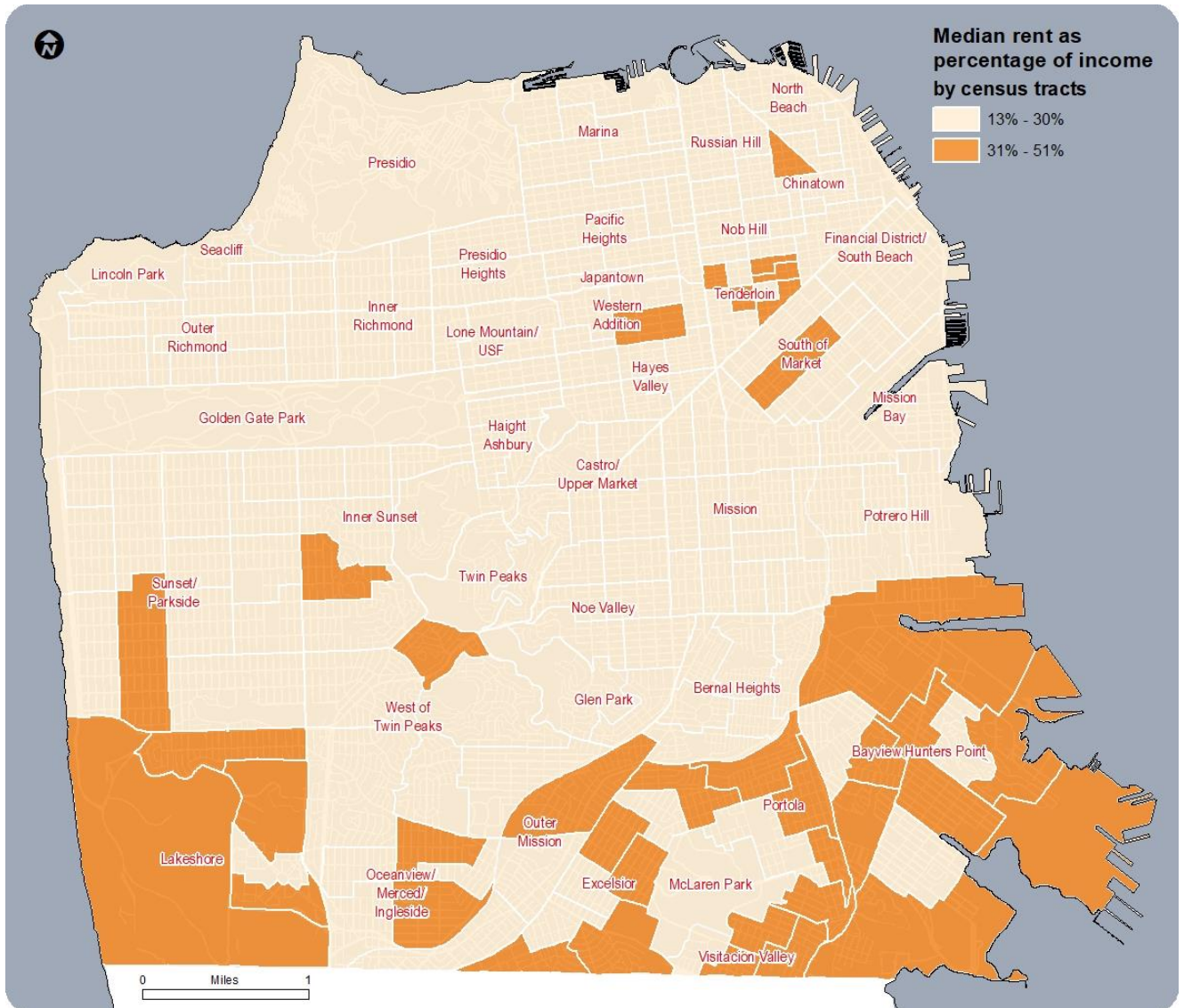
**Table 36.** Cost and Rent Burden by Tenure and Income, 2014-2018

| <i>Cost and Rent Burden by Tenure and Income</i> |                    |                         |                           |                   |                        |                          |
|--|--------------------|-------------------------|---------------------------|-------------------|------------------------|--------------------------|
|  | <i>All Renters</i> | <i>Burdened Renters</i> | <i>Renters % Burdened</i> | <i>All Owners</i> | <i>Burdened Owners</i> | <i>Owners % Burdened</i> |
| 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%                       |
| <b>All Households</b>                            | <b>226,033</b>     | <b>85,174</b>           | <b>38%</b>                | <b>133,642</b>    | <b>39,524</b>          | <b>30%</b>               |

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 44). The Lakeshore area surrounds San Francisco State University and has a substantial number of student renters.

**Figure 30.** 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 37.** Rent Burden by Income and Severity, 2014-2018

|                | No Rent Burden | Rent Burden<br>30-50% of<br>Income | Severe Rent<br>Burden 50-70%<br>of Income | Extreme Rent<br>Burden Over<br>70% of Income | Total Renters  | Total<br>Burdened<br>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%         |
| <b>Total</b>   | <b>140,859</b> | <b>40,641</b>                      | <b>16,259</b>                             | <b>28,274</b>                                | <b>226,033</b> | <b>85,174</b>                | <b>38%</b> |

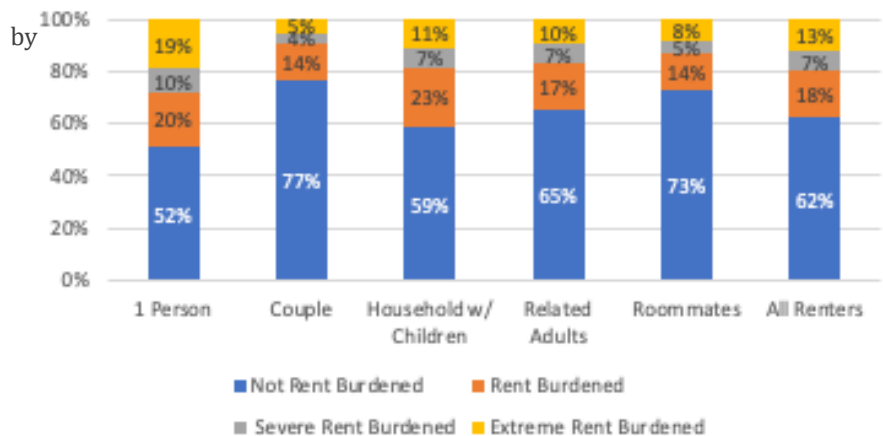
Source: ACS 2018 5-Year Estimates; IPUMS USA.

*Rent Burden and Household Type*

One-person households are the most severely impacted by rent burden (Figure 45). 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 2.** 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

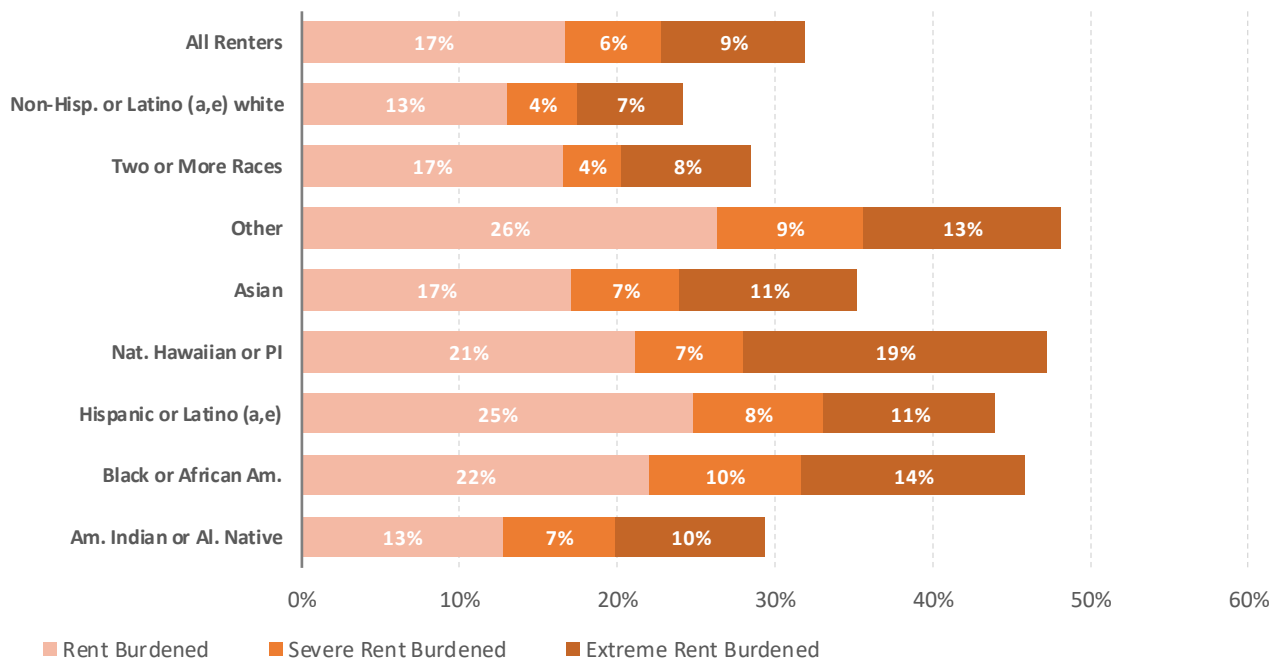
People of color in San Francisco experience significantly higher rates of rent burden than white renters. In particular, Black or African American, Hispanic or Latino(a,e), Native Hawaiian or Pacific Islander, and Asian renters have higher rates of extreme rent burden (Figure 46). Native Hawaiian or 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 38.** Housing Cost Burdens by Race & Ethnicity, 2015-2019

| <i>Housing Cost Burdens by Race and Ethnicity</i> |                                 |                             |                                |                            |              |              |                          |                                       |                   |
|---|---------------------------------|-----------------------------|--------------------------------|----------------------------|--------------|--------------|--------------------------|---------------------------------------|-------------------|
|   | <i>Am. Indian or Al. Native</i> | <i>Black or African Am.</i> | <i>Hispanic or Latino(a,e)</i> | <i>Nat. Hawaiian or PI</i> | <i>Asian</i> | <i>Other</i> | <i>Two or More Races</i> | <i>Non-Hisp. or Latino(a,e) white</i> | <i>All Owners</i> |
| 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 3.** 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 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 39.** San Francisco Cost Burden Over Time, 1990-2018

|                               | 1990    | 2000    | 2010    | 2018    | 1990-2018<br>Change | 1990-2018 %<br>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%                   |
| <b>Total Cost Burdened</b>    | 25,703  | 36,852  | 49,359  | 39,596  | 13,893              | 54%                   |
| <b>% Cost Burdened</b>        | 24%     | 32%     | 39%     | 30%     | -                   | 5%                    |
| <b>Total Owner Households</b> | 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 40.** Owner Cost Burden by Income and Severity, 2014-2018

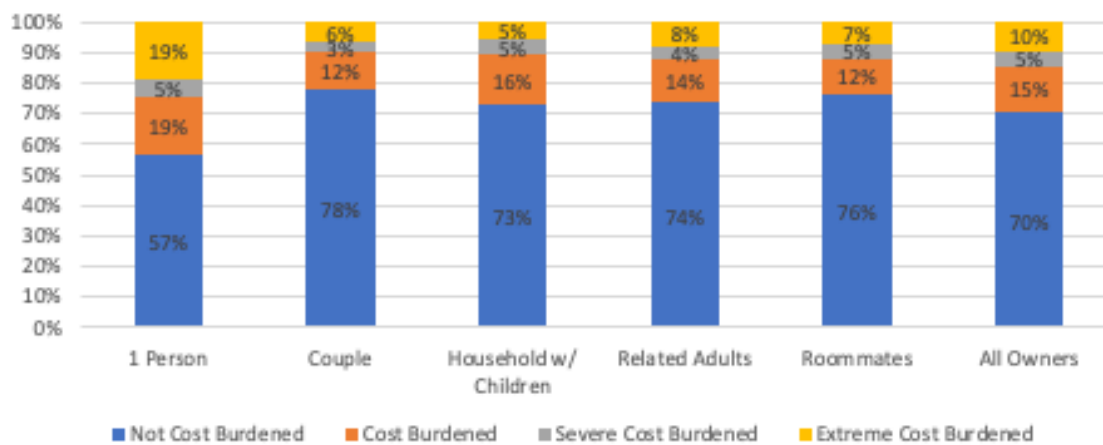
| <i>Owner Cost Burden by Income and Severity</i> |                       |                                     |  |   |                   |                              |                                    |
|---|-----------------------|-------------------------------------|--|---|-------------------|------------------------------|------------------------------------|
|   | <i>No Cost Burden</i> | <i>Cost Burden 30-50% of Income</i> | <i>Severe Cost Burden 50-70% of Income</i> | <i>Extreme Cost Burden Over 70% of Income</i> | <i>All Owners</i> | <i>Total Burdened Owners</i> | <i>% of all owners cost burden</i> |
| 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%                                 |
| <b>Total</b>                                    | <b>94,118</b>         | <b>20,376</b>                       | <b>6,284</b>                               | <b>12,936</b>                                 | <b>133,714</b>    | <b>39,596</b>                | <b>30%</b>                         |

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 47). 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 4.** Owner Cost Burden by Household Type, 2014-2018

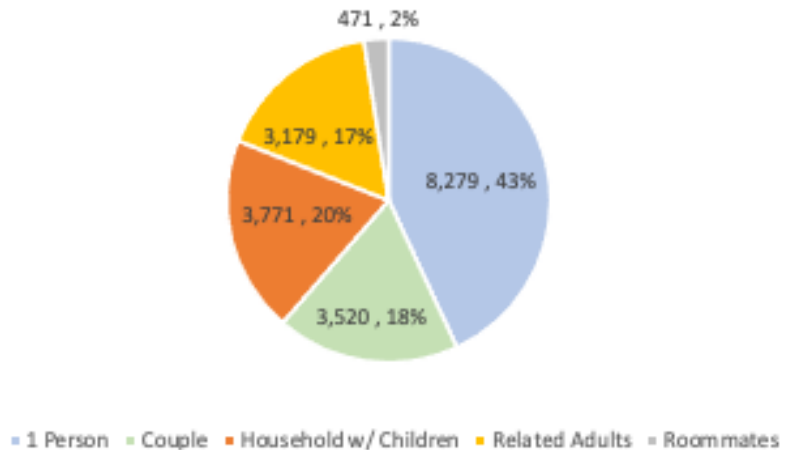


Source: ACS 2018 5-Year Estimates; IPUMS USA.

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 48).

*Figure 5.* Severe Owner Cost Burden by Household Type, 2014-2018

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



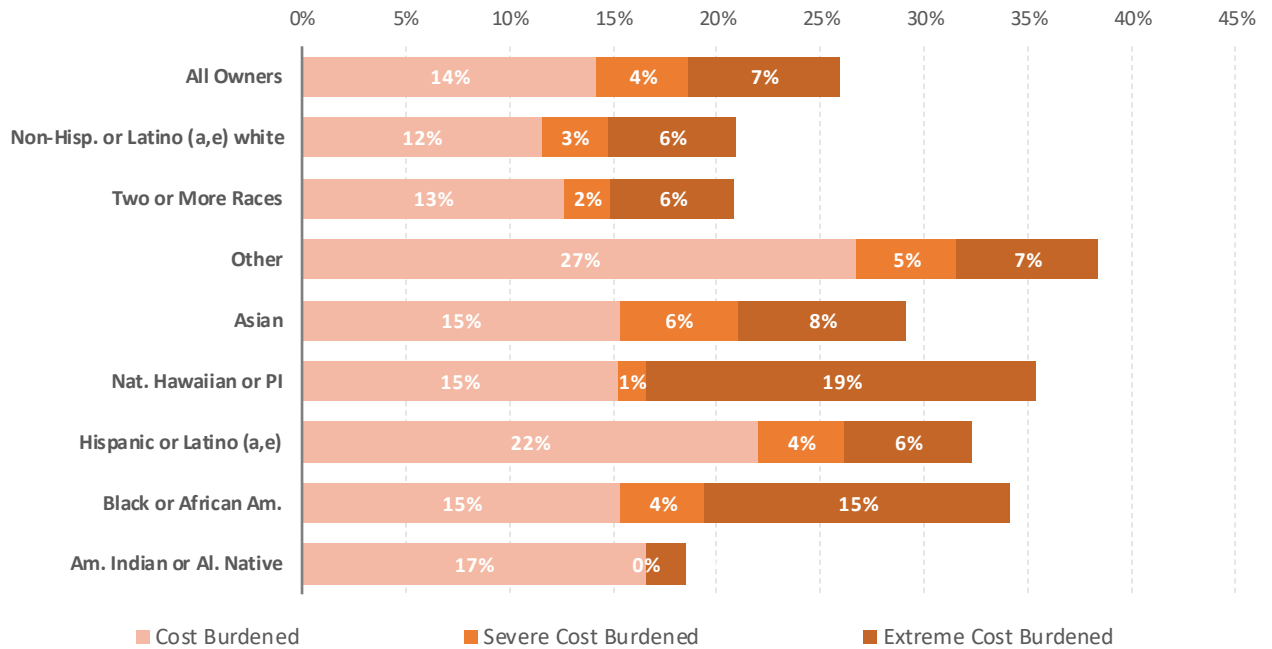
The majority of senior householders and seniors in general live in owner households. Cost burdens among senior owners are similar to other owners, except that senior owners are more likely to have extreme cost burdens above 70% of their income. Seniors comprise 37% of severely burdened owner households, 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 49).

Figure 6. Owner Cost Burden by Race & Ethnicity, 2014-2019



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

### 3. Housing Needs by Race and Ethnicity

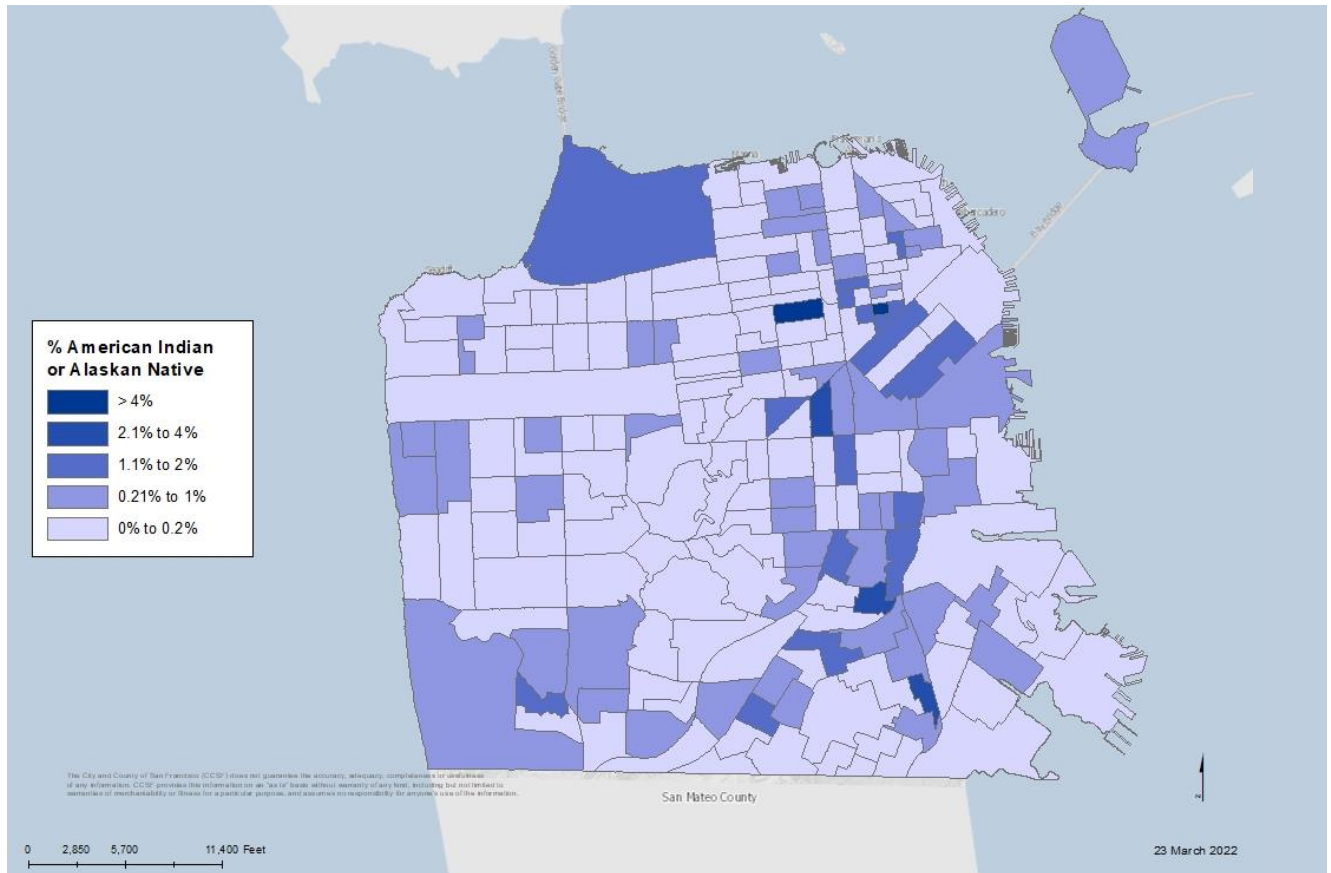
Due to discriminatory government actions, the current conditions and life outcomes of people of color are unequal with those of white residents. Those harms and intentional disparities give rise to unique housing needs. The following section provides a brief overview of harms committed against some racial 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 105), 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 95).

Figure 50. Percent of Population Identifying as American Indian or Alaska Native by Census Tract, 2015-2019



Source: ACS 2019 5-Year Estimates.

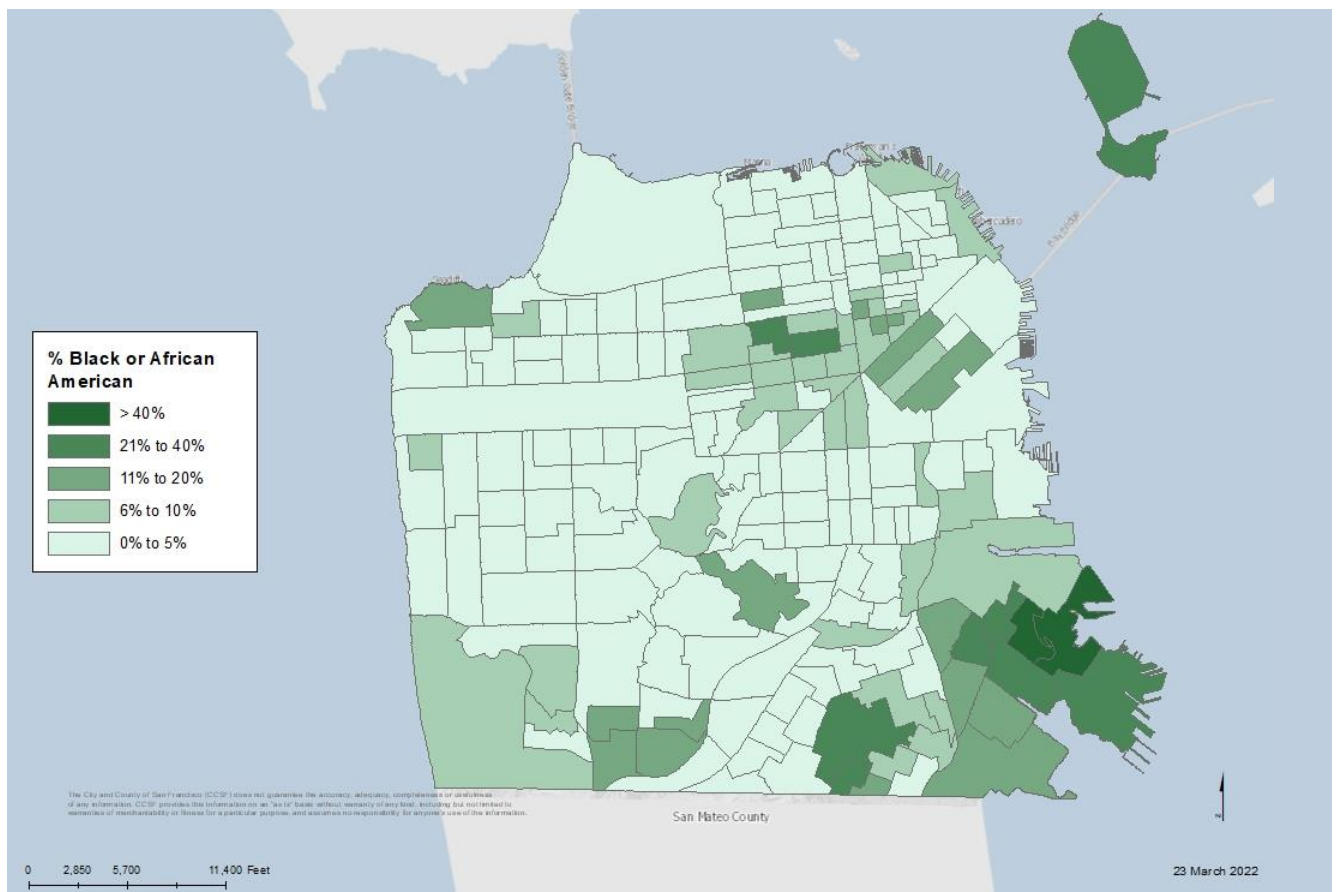
### Black Community

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

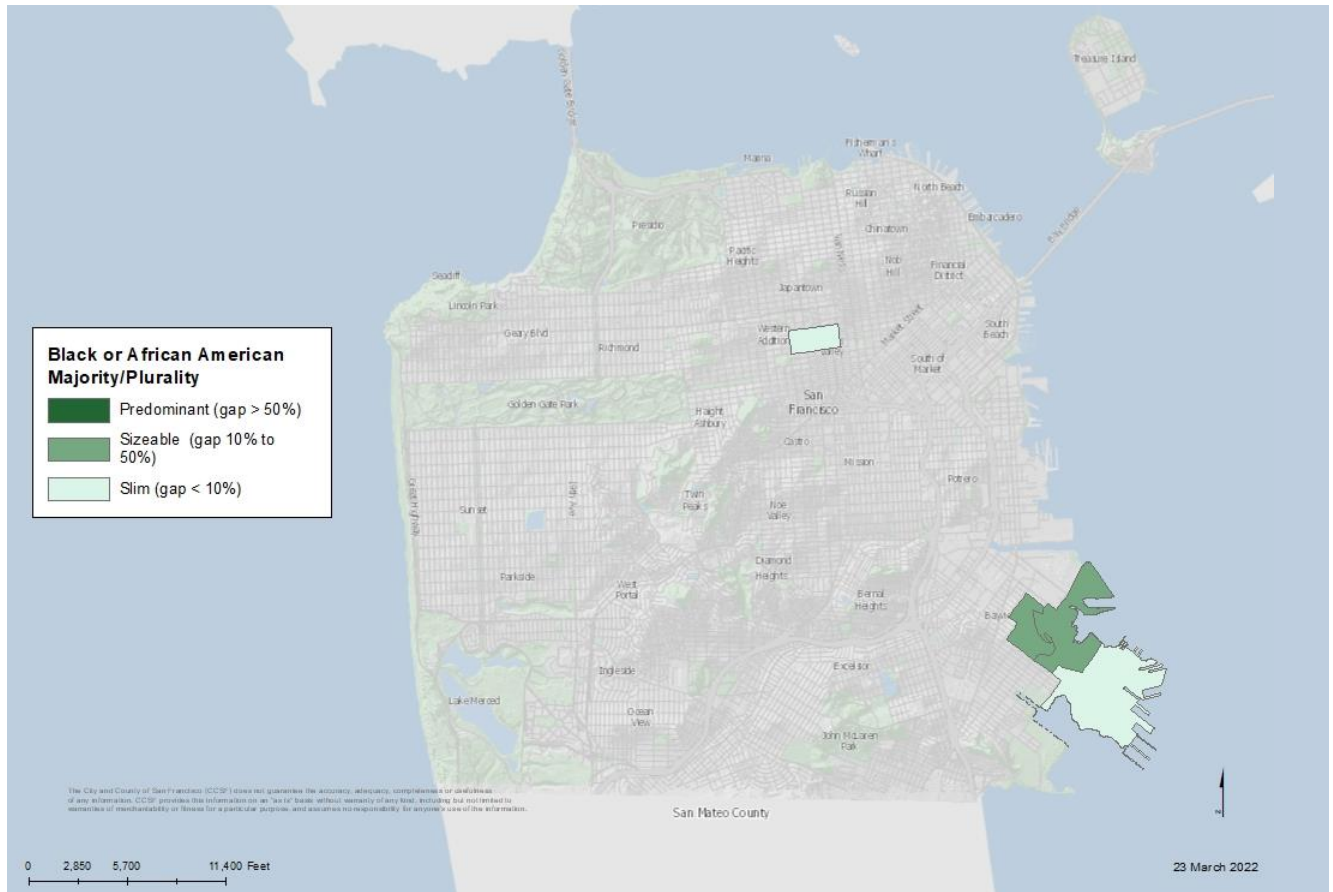
markers for access to educational, employment, transportation and healthy environment opportunities (Figure 96, Figure 97). A history of discrimination has compounded to adversely impact health outcomes of members of the Black community; so much so that both male and female members have the lowest life expectancy in San Francisco. Additionally, while 7.3 percent of white births were preterm, 13.8 percent of Black or African American births were preterm. Over the past 10 years, Black or African American mothers also had about 4 out of 100 births, but experienced 5 out of 10 maternal deaths, and 15 out of 100 infant deaths. Significantly higher rates of hospitalizations and ER visits due to asthma and COPD among the Black or African American community also reflect the poor environmental quality of the neighborhoods where these communities have been concentrated and the disparities caused by racial discrimination: asthma and COPD rates for the Black or African American community are also significantly higher at 186.1 and 104.97 respectively, compared to 34.9 and 18.55 respectively citywide, and 21.5 and 15.91 for the white population.

**Figure 51.** Percent of Population Identifying as Black or African American by Census Tract, 2015-2019



Source: ACS 2019 5-Year Estimates.

Figure 52. Census Tracts with Black or African American Majority/Plurality, 2015-2019



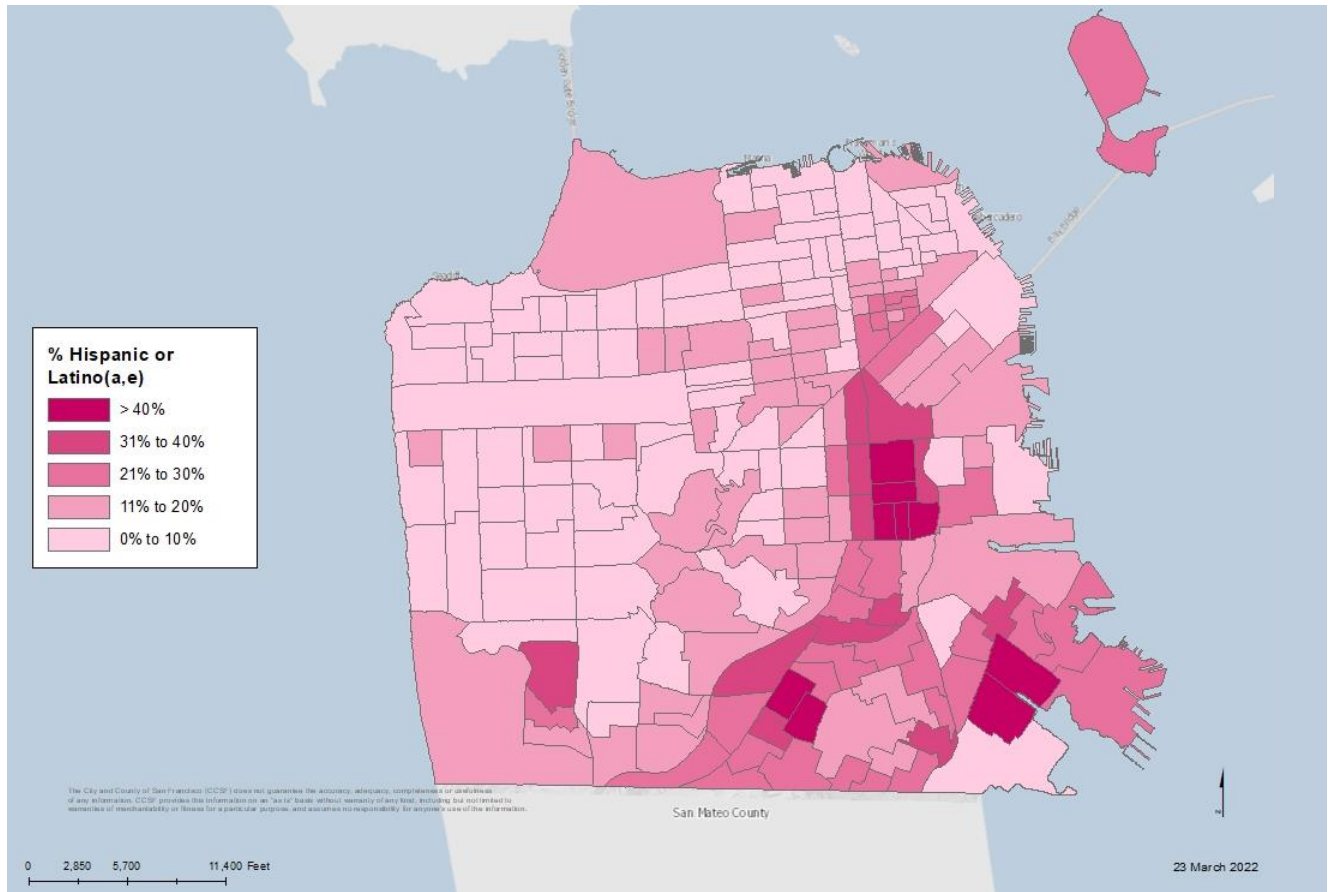
Source: ACS 2019 5-Year Estimates.

### 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).

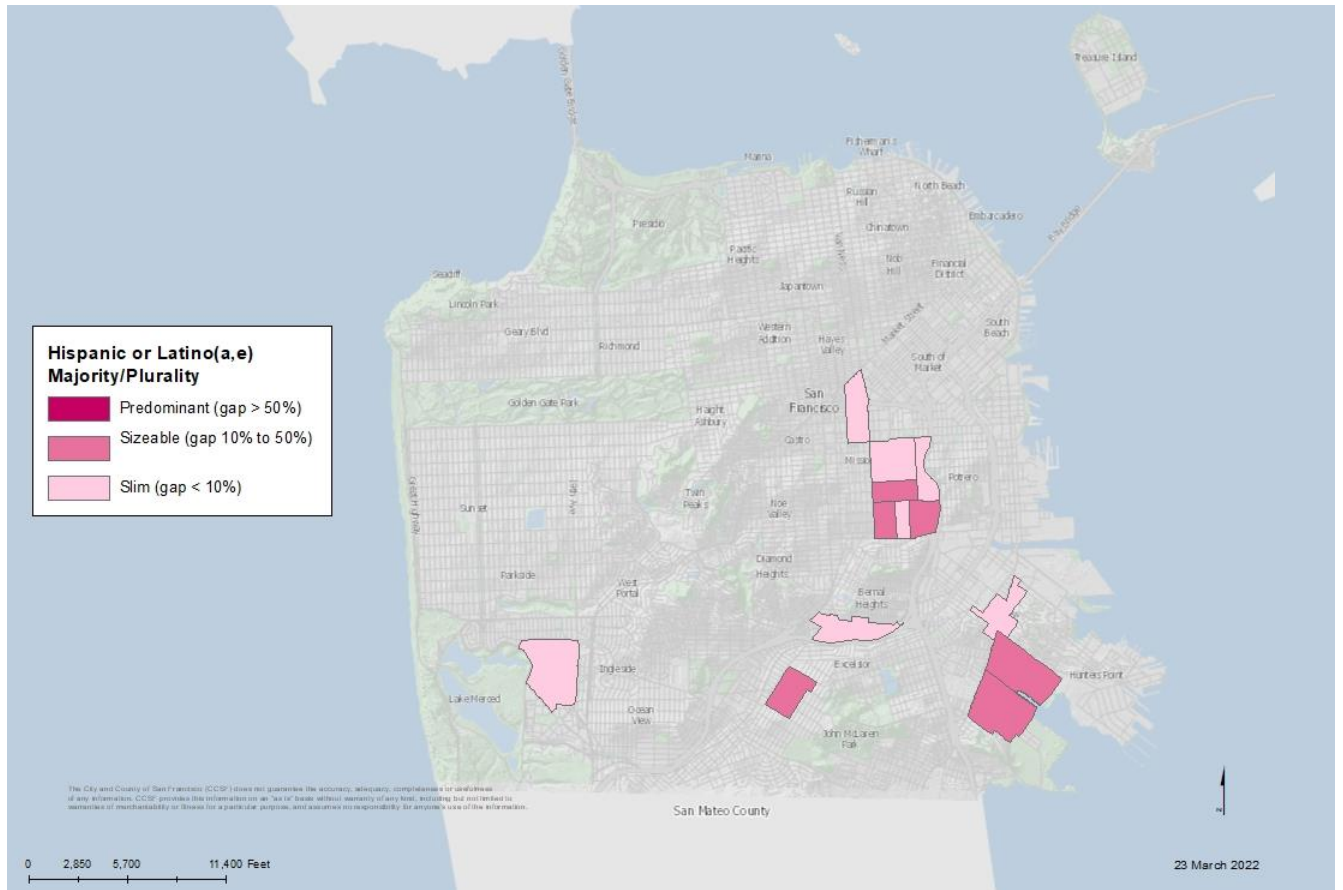
Only 24% of Latino(a,e) households own their home, 13% less than the citywide average (Figure 6). Almost half of Latino(a,e) households have children (Figure 11) and have a household size of 4 or more people (Figure 12). This also contributes to a reported overcrowding rate of 13% of households, compared to just 6% of households citywide (Figure 53). 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 98, Figure 99).

Figure 53. Percent of Population Identifying as Hispanic or Latino(a,e) by Census Tract, 2015-2019



Source: ACS 2019 5-Year Estimates.

**Figure 54.** Census Tracts with Hispanic or Latino(a,e) Majority/Plurality, 2015-2019



Source: ACS 2019 5-Year Estimates.

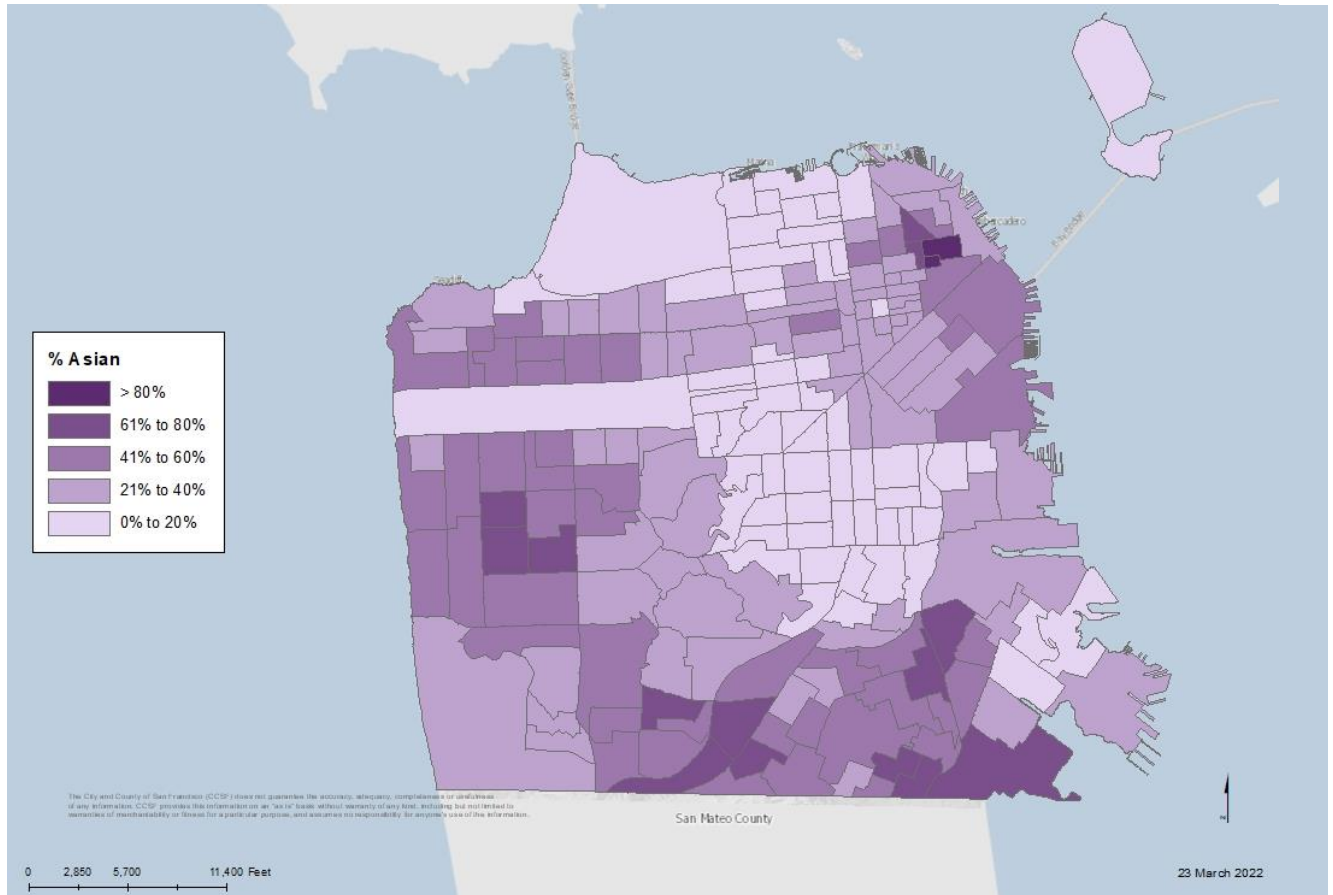
### Asian Communities

“Asian” communities contain a wide diversity of racial and ethnic groups, just a few that will be highlighted in greater detail in this analysis. 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 118), possibly contributing to a overcrowding rate of 11% compared to a citywide average of 6% (Figure 53). Asian residents also make up the vast majority of foreign-born, linguistically isolated residents at 76% (Table 77).

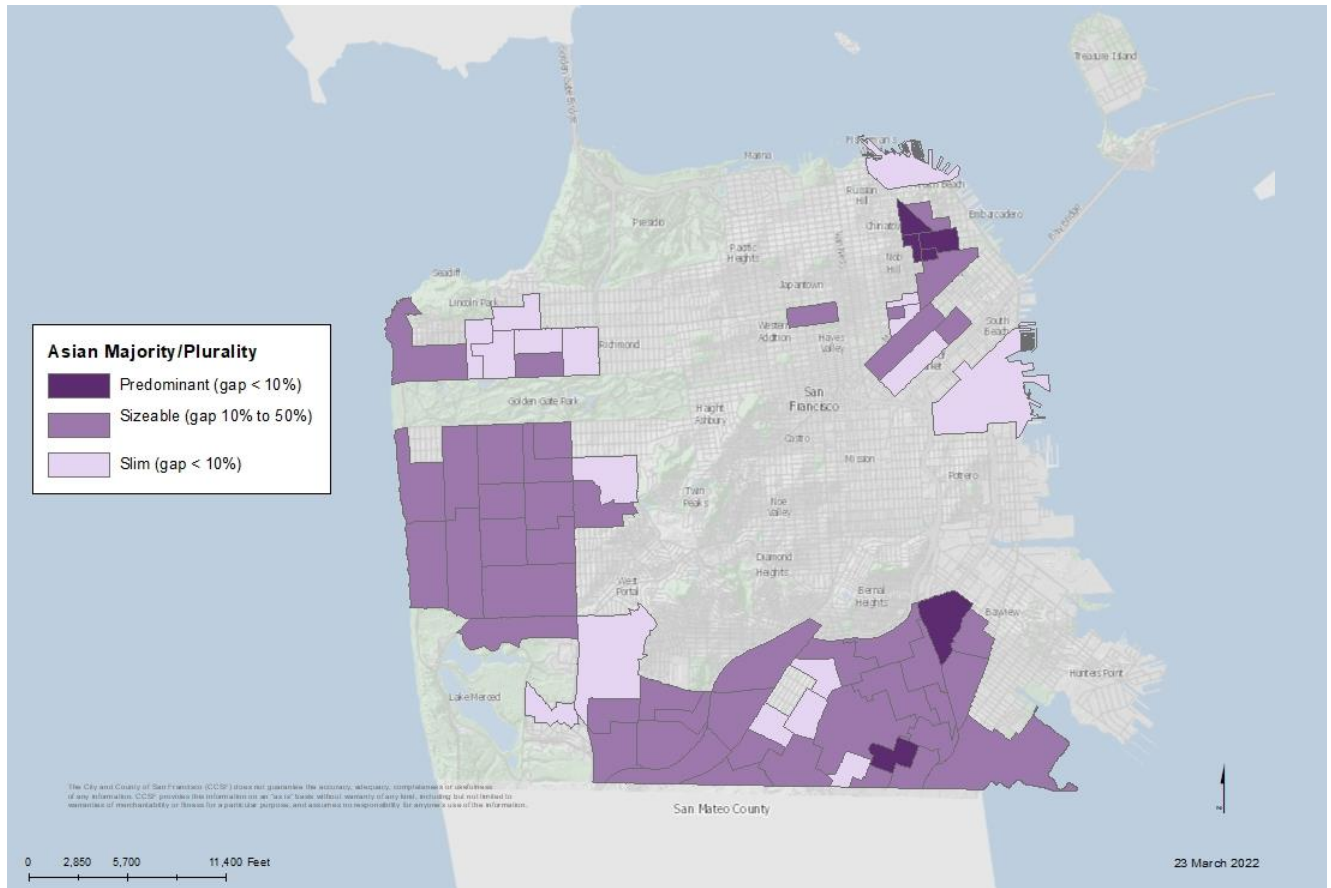
Asian households have the highest rate of homeownership of any racial group, including white residents (Figure 6). Asian renters more likely than the average San Francisco renter to be living in a non-rent-controlled unit, contributing to a lack of housing price security. Asian residents live in large numbers across many San Francisco neighborhoods, but are particularly concentrated in Chinatown, Excelsior, Sunset, and Inner Richmond (Figure 100, Figure 101).

**Figure 55.** Percent of Population Identifying as Asian by Census Tract, 2015-2019



Source: ACS 2019 5-Year Estimates.

Figure 56. 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 Regional Housing Needs Analysis (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 41. Housing Needs of Special Populations*

| <i>Communities</i>  | <i>Special Needs</i>   |
|---|--|
| <b>Black, American Indian, and other communities of color</b> | <ul style="list-style-type: none"> <li>• More housing opportunities in high resource areas</li> <li>• Preferences for affordable housing and homebuyer programs for displaced people or at-risk and outreach and support for use of preferences</li> <li>• Services for low- and moderate-income homeowners and renters of color</li> <li>• Targeted affordable preservation and production investment in communities of color in coordination with nonprofits and philanthropy</li> </ul>   |
| <b>ELI Households</b>   | <ul style="list-style-type: none"> <li>• Group housing, SROs, studios, and other simple, compact units, especially supportive housing, to help majority of ELI that live alone</li> <li>• Affordable rental housing for ELI groups with particular need: families with children, seniors, and people with disabilities</li> <li>• Ongoing and emergency rent aid and services to keep people housed</li> <li>• Preservation purchases of SROs or other housing occupied by ELI people</li> </ul>   |
| <b>VLI and Low-Income Households</b>                          | <ul style="list-style-type: none"> <li>• Expanded affordable housing production especially for families with children and seniors as well as people with disabilities</li> <li>• More housing opportunities in high resource areas</li> <li>• Preservation purchases for buildings occupied by low-income renters</li> <li>• Expanded services to keep renters housed</li> <li>• Financing tools to add units to existing home or legalize unpermitted units</li> <li>• Ongoing and emergency rent aid and services to keep people housed</li> </ul> |
| <b>Moderate- and Middle -Income Households</b>                | <ul style="list-style-type: none"> <li>• Subsidized and market-based affordable homeownership opportunities</li> <li>• Financing tools to add units to existing home or legalize unpermitted units</li> </ul>  |
| <b>People Experiencing Homelessness or At-Risk</b>            | <ul style="list-style-type: none"> <li>• Expanded Permanent Supportive Housing, homelessness prevention resources, and shelter capacity</li> <li>• Services and strategies to stabilize people with untreated mental illness and/or substance use disorder</li> <li>• Expanded housing and support for adults in transition (for example, exiting incarceration or treatment)</li> </ul>   |

|  |  |
|--|--|
|  | <ul style="list-style-type: none"> <li>• Expanded housing and support for Transitional Age Youth (for example, those in the foster care system or who have experienced homelessness)</li> <li>• Expand homelessness prevention, shelter and housing solutions for older adults at risk of or experiencing homelessness.</li> </ul>                                   |
| <b>People with Disabilities</b>                      | <ul style="list-style-type: none"> <li>• Accessible design in affordable housing and other housing types</li> <li>• Targeted affordable housing and services given disproportionate need</li> </ul>  |
| <b>Seniors</b>                                       | <ul style="list-style-type: none"> <li>• Affordable housing for seniors</li> <li>• Services to help seniors looking to rent part of their home</li> <li>• Financing tools for low- and moderate-income senior homeowners would like to add more housing to their home</li> </ul>   |
| <b>Large Families And Female Headed Households</b>   | <ul style="list-style-type: none"> <li>• Ensure production and preservation of multibedroom units, especially in affordable housing</li> <li>• Prioritize families with children for multibedroom units</li> <li>• Strategies to help one and two person households in larger homes who would like to down-size, making more homes available for families</li> </ul> |
| <b>Immigrants/ Linguistically Isolated People</b>    | <ul style="list-style-type: none"> <li>• Language accessibility in affordable housing programs and tenant services given disproportionate need among linguistically isolated immigrants</li> </ul>   |
| <b>People living with HIV &amp; other conditions</b> | <ul style="list-style-type: none"> <li>• Continued investment in housing and services for low-income people with HIV and other major health conditions</li> </ul>  |
| <b>Transgender &amp; LGBTQ+ People</b>               | <ul style="list-style-type: none"> <li>• Targeted services for members of transgender and LGBTQ+ community who may face housing discrimination or lack family support, particularly transgender people</li> </ul>  |
| <b>Students</b>                                      | <ul style="list-style-type: none"> <li>• Expanded student housing provided through universities</li> <li>• Expanded housing types accessible to ELI renters</li> </ul>   |

### *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-

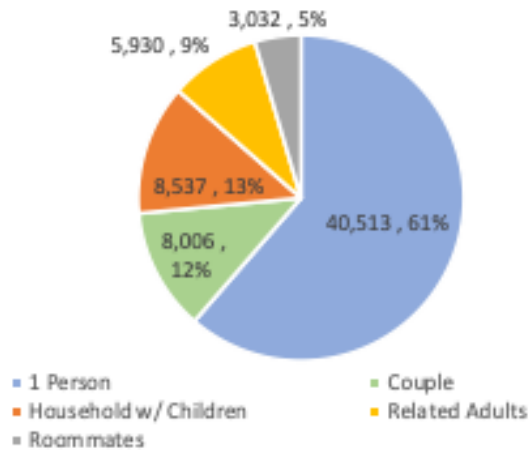
80% of AMI and moderate-income households earning between 80% and 120% of AMI have been migrating out of San Francisco at a faster rate than ELI households.

**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.

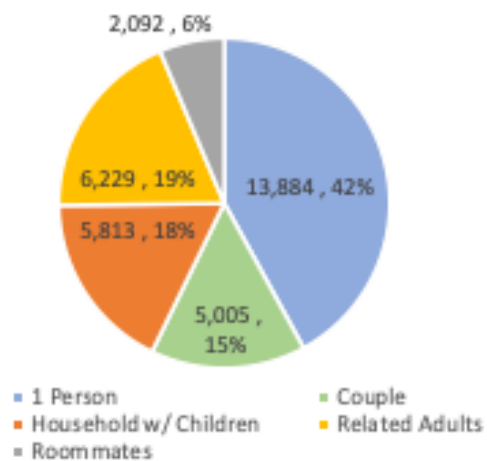
*Figure 57.* ELI Households Below 30% AMI by Household Type

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



*Figure 58.* 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 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 have led to the crisis of homelessness in San Francisco and around the country. 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.<sup>5</sup> To respond to this growing issue, the City has tripled the funding to address homelessness since 2016.

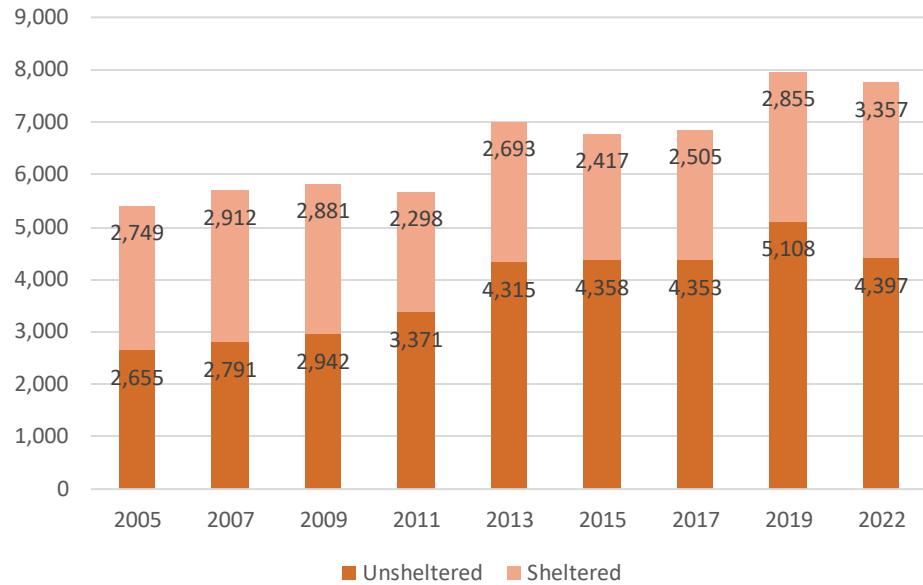
The COVID pandemic exacerbated these issues, as the economic fallout has left more people at risk of homelessness. However, the 2020 Mayor's Homelessness Recovery Plan has leveraged funds from the Our City, Our Home Fund, with state and federal resources for an unprecedented expansion of housing, shelter and homelessness prevention. This led to an actual decrease in overall homelessness (3.5%) and in unsheltered homelessness (15%) from 2019 to 2022 (Figure 104).

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<sup>5</sup> Ibid, p.2.

**Figure 59.** Number of People Experiencing Homelessness by Shelter Status, 2022

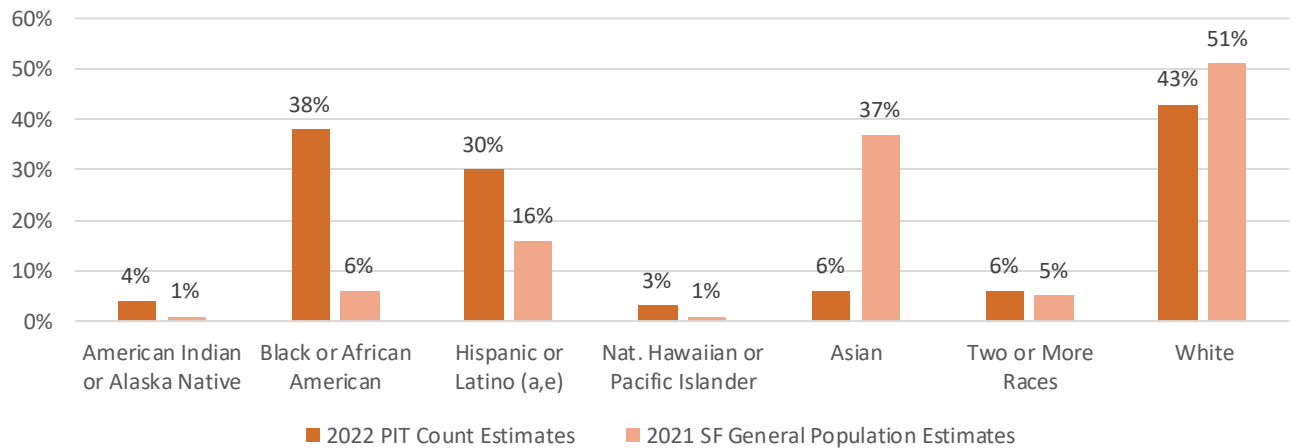
Source: 2022 San Francisco Point-In-Time Count Reports, Department of Homelessness and Supportive Housing.



*Race, Sexual Orientation and Gender Identity, Age*

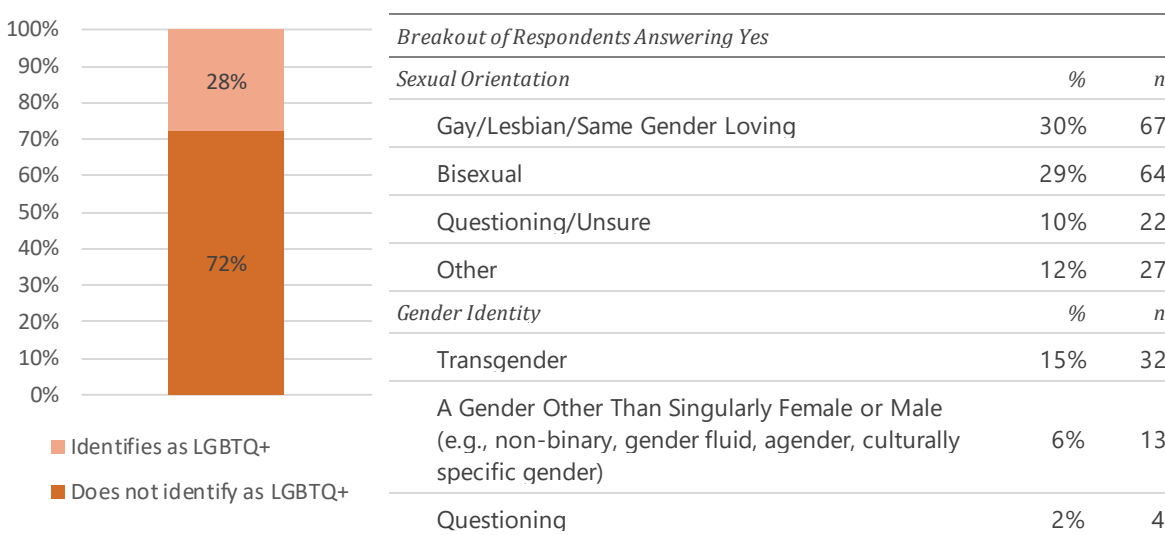
People of color disproportionately experience homelessness in San Francisco, particularly American Indian or Alaska Native, Black or African American and Native Hawaiian or Pacific Islander people. As reported in the 2022 PIT Count, the Black or African American population were 6 times more likely to be found among the unhoused population, American Indian or Alaska Native population 4 times, and Native Hawaiian or Pacific Islander population 3 times (Figure 105). 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.

**Figure 60.** People Experiencing Homelessness by Race & Ethnicity, 2022



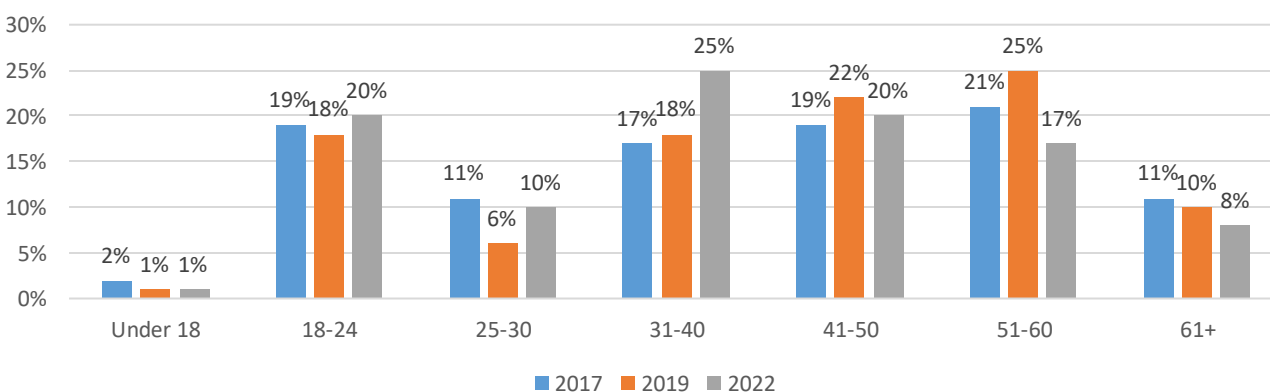
The majority of respondents experiencing homelessness were male (62%). More than a quarter (28%) of people experiencing homelessness identified as LGBTQ+, compared to the estimated 12% of the San Francisco population who are LGBTQ+ (Figure 106).

**Figure 61.** Sexual Orientation and Gender Identity of People Experiencing Homelessness, 2022



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 107). 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 62.** People Experiencing Homelessness by Age, 2022

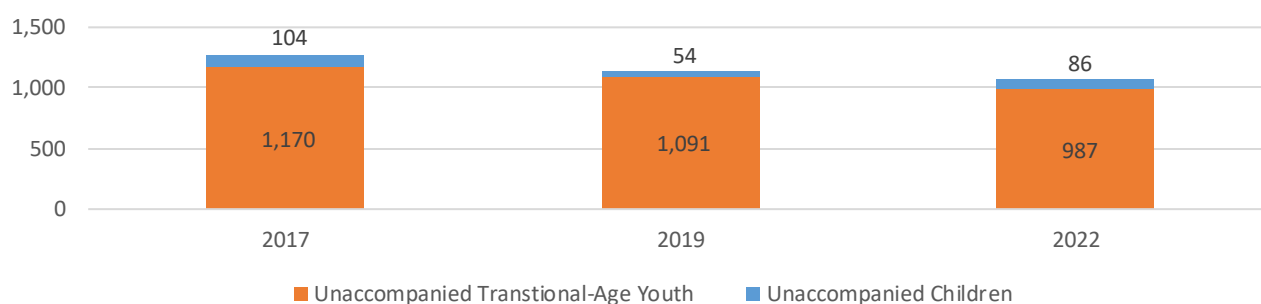


### Youth and Families with Children

The number of youth experiencing homelessness declined by 44% between 2013 and 2022, with 1,902 unsheltered youth in 2013 and 1,073 unsheltered 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 108). More than 84% of the Transitional Age Youth respondents were unsheltered<sup>6</sup>.

40% of unsheltered 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<sup>7</sup>. 38% of homeless youth identified as LGBTQ+<sup>8</sup>. 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%)<sup>9</sup>.

Figure 63. 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 109). Of the 205 families with children experiencing homelessness in 2022, 87% were sheltered, a decrease from 94% in 2019<sup>10</sup>. 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.”<sup>11</sup>

<sup>6</sup> 2022 TAY PIT Count, HSH, p. 10.

<sup>7</sup> Ibid, p. 16.

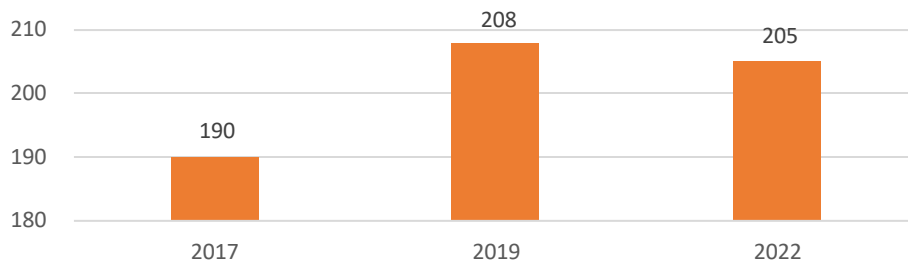
<sup>8</sup> Ibid, p. 15.

<sup>9</sup> Ibid, p. 23.

<sup>10</sup> 2022 PIT Count, HSH, p. 48.

<sup>11</sup> Ibid, p. 49.

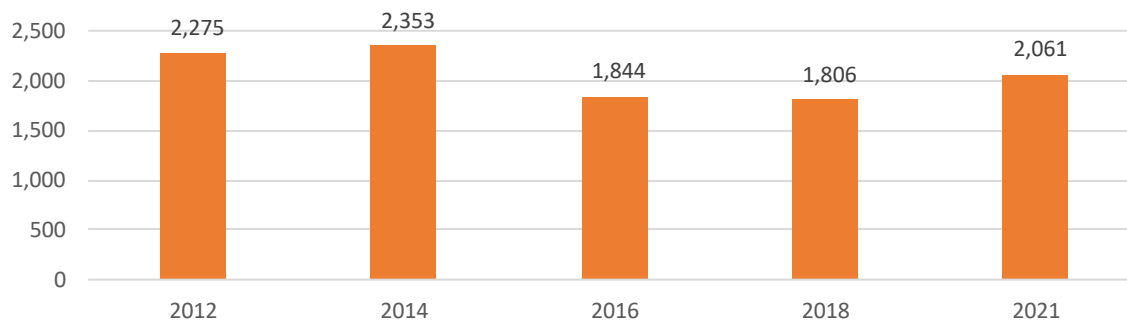
**Figure 64.** Families with Children Experiencing Homelessness, 2017-2022



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 110).

**Figure 65.** Students in SFUSD Experiencing Homelessness, 2012-2021



Source: 2022 Point-in-Time Count Report, San Francisco Department of Homelessness and Supportive Housing, Figure 65.

### *Mental Illness & Substance Abuse Issues*<sup>12</sup>

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).

<sup>12</sup> Ibid, p. 41.

### *Domestic Violence Survivors*<sup>13</sup>

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*<sup>14</sup>

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), 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.

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<sup>13</sup> Ibid, p. 42.

<sup>14</sup> Ibid, p. 47.

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.

The occupancy rate of emergency shelters has slightly decreased since 2015, but the 2021 utilization climbed back up to 89% (Table 62). The number of beds allocated to people in adult and family households has increased overall.

*Table 42.* Emergency Shelter Counts and Utilization, 2015-2021

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

Source: HSH’s [Housing Inventory Counts and Point-in-Time Counts](#), 2019

\* 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 77% utilization in 2021 (Table 63). The number of beds among households with children saw a decline in 2020 after nearly doubling between 2018 and 2019, and an increase in 2021.

**Table 43.** Transitional Housing Counts and Utilization, 2015-2021

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

Source: HSH

\* 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.

Permanent housing (PSH) utilization has generally hovered around 90% over the past few years (Table 64).

**Table 44.** Permanent Supportive Housing and Other Permanent Housing, 2015-2021

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

Source: HSH

\* 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 SRO projects.

Rapid Rehousing utilization has been at 100% capacity over the past five years (Table 65). Households with children have primarily been served through Rapid Rehousing and households without children had an increase over the past 3 years.

**Table 45.** Rapid Rehousing Numbers, 2015-2021

| Type of Resource*          | 2015       | 2016       | 2017       | 2018       | 2019       | 2020         | 2021         |
|----------------------------|------------|------------|------------|------------|------------|--------------|--------------|
| <b>Total Beds*</b>         | <b>753</b> | <b>774</b> | <b>176</b> | <b>227</b> | <b>664</b> | <b>1,187</b> | <b>2,101</b> |
| Family Beds                | 753        | 774        | 39         | 181        | 183        | 422          | 1,738        |
| Adult-Only Beds            | 0          | 0          | 137        | 46         | 481        | 765          | 363          |
| People Housed or Sheltered | 753        | 774        | 176        | 227        | 664        | 1,187        | 2,101        |
| Utilization**              | 100%       | 100%       | 100%       | 100%       | 100%       | 100%         | 100%         |

Source: HSH

\* 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 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

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 46.** HSH Funding Sources, FY 2018-19, 2019-20, 2020-21, 2021-22 (in millions)

| <i>Funding Source</i>                       | <i>FY2018-2019</i> | <i>FY2019-2020</i> | <i>FY2020-2021</i> | <i>FY2021-2022</i> | <i>FY2022-2023</i> |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|
| 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            |
| <b>TOTAL</b>                                | <b>\$284.53</b>    | <b>\$367.69</b>    | <b>\$852.12</b>    | <b>\$667.83</b>    | <b>\$672.02</b>    |

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 47.** Disability by Type and Age Group, 2014-2018

|                                      | <i>Number</i> | <i>% of Population Affected</i> | <i>% with that Disability by Age Group</i> |
|--------------------------------------|---------------|---------------------------------|--|
| <b>With a hearing difficulty</b>     | <b>23,313</b> | <b>2.7%</b>                     |  |
| 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%  |
| <b>With a vision difficulty</b>      | <b>17,356</b> | <b>2.0%</b>                     |  |
| 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%  |
| <b>With a cognitive difficulty</b>   | <b>36,716</b> | <b>4.4%</b>                     |  |
| 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%  |
| <b>With an ambulatory difficulty</b> | <b>47,012</b> | <b>5.7%</b>                     |  |
| 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%  |
| <b>With a self-care difficulty</b>   | <b>22,020</b> | <b>2.7%</b>                     |  |

|  |               |             |     |
|--|---------------|-------------|-----|
| 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% |
| <b>With an independent living difficulty</b> | <b>39,779</b> | <b>5.3%</b> |     |
| 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 48.* 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%                |
| <b>Total Population with a Disability</b> | <b>85,194</b>  | <b>87,245</b>  | <b>-</b>                       | <b>2%</b>          |
| <b>% of Population with a Disability</b>  | <b>11%</b>     | <b>10%</b>     | <b>-</b>                       | <b>-1%</b>         |
| <b>Total Population</b>                   | <b>801,770</b> | <b>879,045</b> | <b>10%</b>                     | <b>10%</b>         |

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

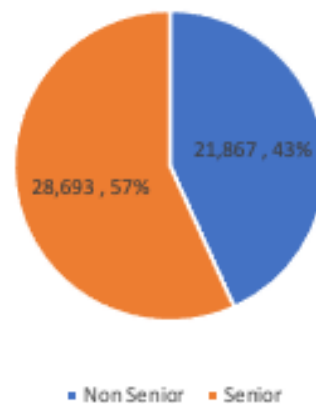
autism, 12.7% have epilepsy, 12.5% have cerebral palsy, and 8.2% have a severe or profound intellectual disability. Whites are the most populous ethnic group served (32%), followed by Asians (25%), Hispanics/Latinos (22%), and Blacks (8%). The majority of clients are within the 22 to 51 years of age 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 111). 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 66.* Heads of Household with Disability, 2014-2018

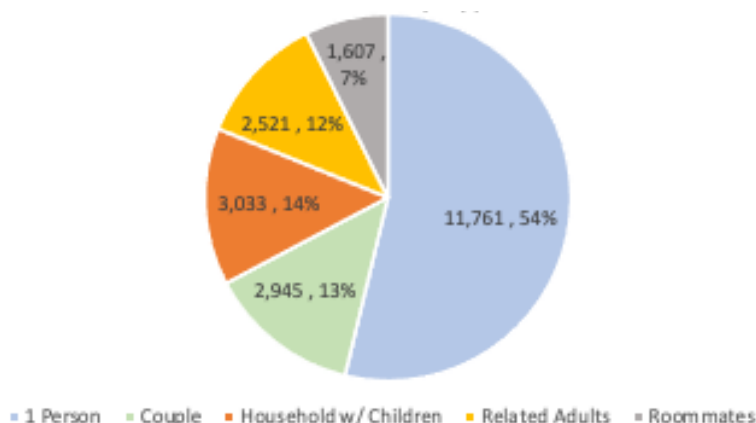
Source: ACS 2018 5-Year Estimates; IPUMS-USA.



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 67.** 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 49.** Household Income by Disability Among Household Members, 2014-2018

|                | <i>HH Head Has Disability</i> | <i>Other HH with a Person with Disability</i> | <i>All HHs</i> |
|----------------|-------------------------------|---|----------------|
| 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 50.** 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%                                |
| <b>Total Population</b>             | <b>87,690</b>                      | <b>10.3%</b>                                | <b>100.0%</b>                        |

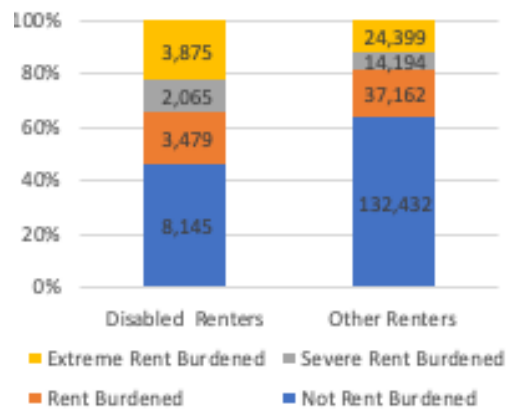
Source: ACS 2019 5-year Estimate, IPUMS-USA.

### 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 68.** Non-Senior Renters with a Disability by Rent Burden, 2014-2018

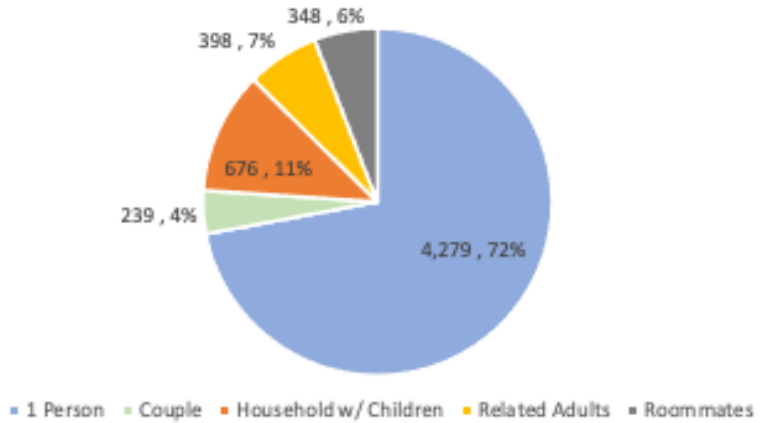
Source: ACS 2018 5-Year Estimates; IPUMS-USA.



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 69.** 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.

*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 51.** Seniors by Race & Ethnicity, 2015-2019

| <i>Racial or Ethnic Group</i>       | <i>Number of Seniors</i> | <i>% of Racial or Ethnic Population</i> | <i>% of Total Senior Population</i> |
|-------------------------------------|--------------------------|---|-------------------------------------|
| 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%                               |
| <b>Total Population</b>             | <b>131,134</b>           | <b>15.3%</b>                            | <b>100.0%</b>                       |

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

**Table 52.** Senior-Headed Households by Race & Ethnicity, 2015-2019

| <i>Racial or Ethnic Group</i>       | <i>Number of Senior-Headed Households</i> | <i>% of Racial or Ethnic Households</i> | <i>% of Total Senior-Headed Households</i> |
|-------------------------------------|---|---|--|
| 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%                                      |
| <b>Total Households</b>             | <b>81,313</b>                             | <b>22.4%</b>                            | <b>100.0%</b>                              |

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 53.** 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%                  |
| <b>Total</b>   | <b>36,922</b>  | -                   | <b>42,071</b> | -                  | <b>78,993</b> | -                | -                    |

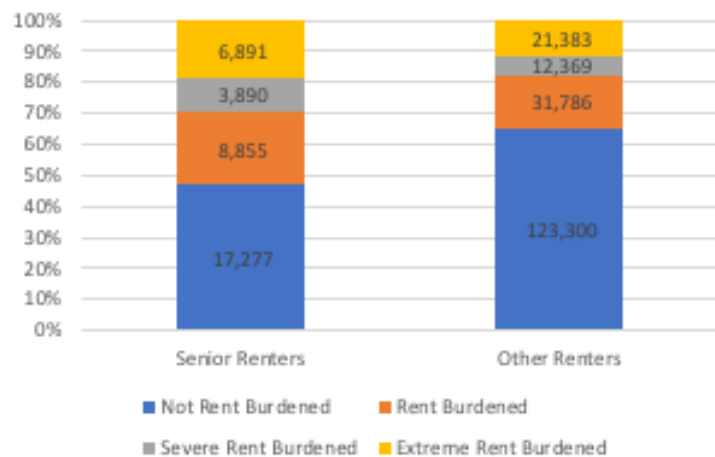
Source: ACS 2018 5-Year Estimates; IPUMS-USA.

### Housing Challenges of Seniors

Senior renters are disproportionately rent burdened, likely reflecting the concentration of ELI and VLI renters among seniors (Figure 115). 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 70.** All Renters & Senior Renters by Rent Burden, 2014-2018

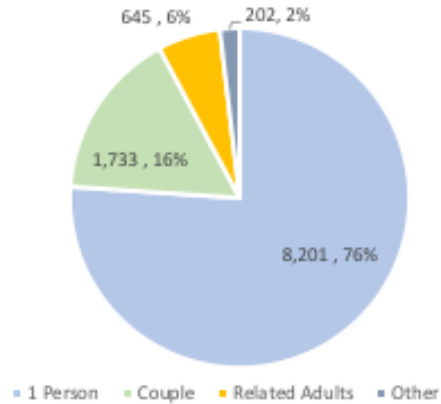
Source: ACS 2018 5-Year Estimates; IPUMS-USA.



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 116). 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 71.** Severely Rent-Burdened Senior-Headed Households, 2014-2018

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



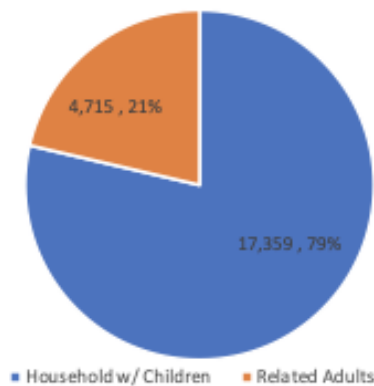
Thirty-two percent (32%) of Senior homeowners are cost burdened, over 12,000 senior owners, similar to the rate of cost burden for other homeowners. Severe cost burdens and specifically extreme cost burden, however, is more pronounced for seniors who make up 39% of extremely cost burdened owners despite 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.

*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 117). 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 118). As a result of affordability challenges, overcrowding disproportionately affects larger families with children.

**Figure 72.** Families of 5+ People by Household Type, 2014-2018

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



**Table 54.** Large Family Household Head by Race & Ethnicity, 2015-2019

| <i>Racial or Ethnic Group</i>       | <i>Number of Large Family Households</i> | <i>% of Racial or Ethnic Group Households</i> | <i>% of Total Large Family Households</i> |
|-------------------------------------|--|---|---|
| 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%                                     |
| <b>Total Households</b>             | <b>21,991</b>                            | <b>6.1%</b>                                   | <b>100.0%</b>                             |

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 55.** Overcrowded Families by Household Type, Size, and Severity of Crowding, 2014-2018

|                               | <i>Number of Families</i>           | <i>% Of Overcrowded Families</i> |     |
|-------------------------------|-------------------------------------|----------------------------------|-----|
| <b>Families with Children</b> | 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% |
| <b>Related Adults</b>         | Large Family Overcrowded            | 953                              | 6%  |

|                                     |               |             |
|-------------------------------------|---------------|-------------|
| Large Family Severely Overcrowded   | 391           | 3%          |
| Smaller Family Overcrowded          | 1,172         | 8%          |
| Smaller Family Severely Overcrowded | 1,619         | 11%         |
| <b>Total</b>                        | <b>15,228</b> | <b>100%</b> |

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

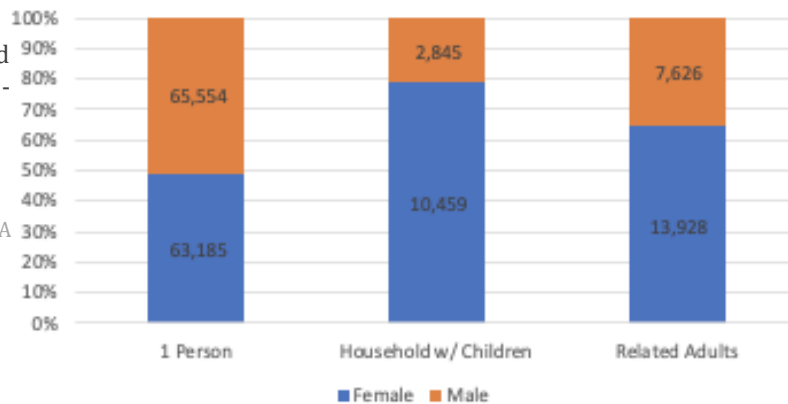
### Female-Headed Households

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.

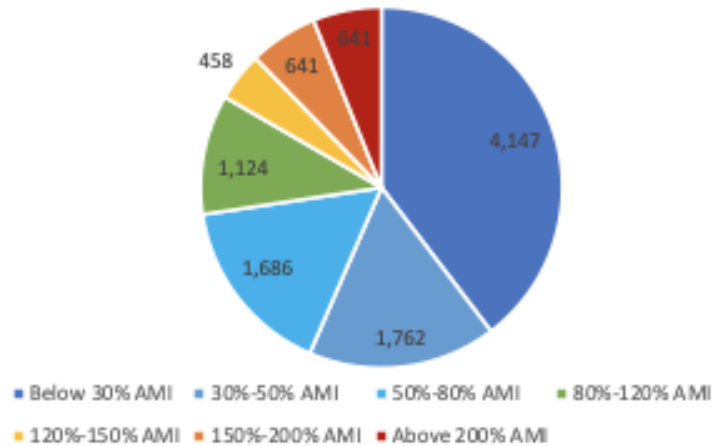
**Figure 73.** Female and Male Headed Households by Household Type, 2014-2018

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



**Figure 74.** Female Headed Families with Children, 2014-2018

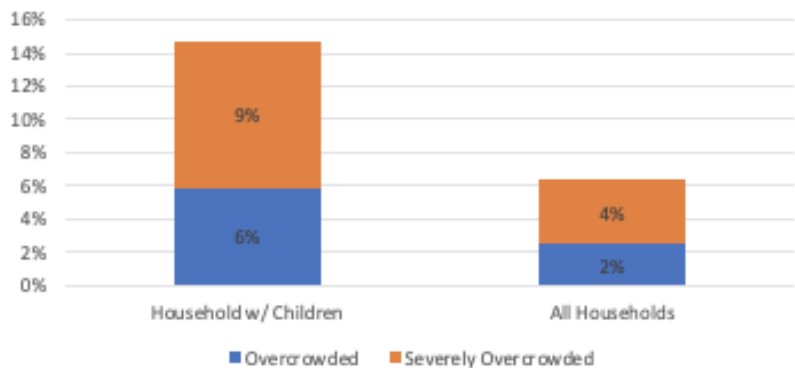
Source: ACS 2018 5-Year Estimates; IPUMS-USA.



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 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.

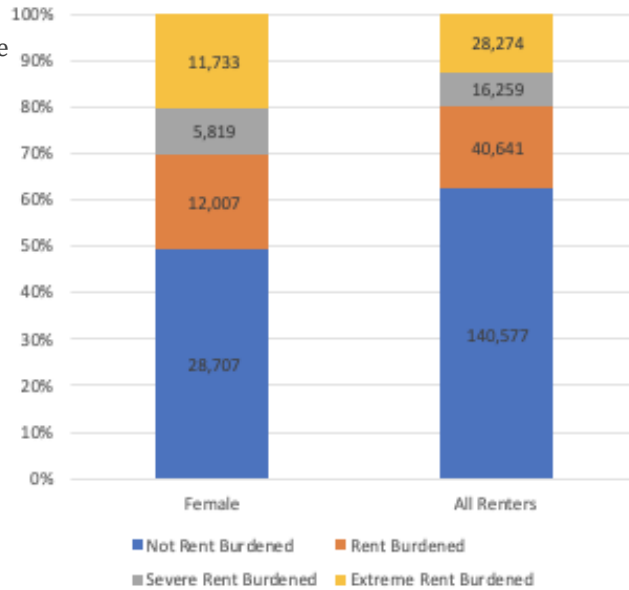
**Figure 75.** Overcrowding for Female Headed Households with Children, 2014-2018

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



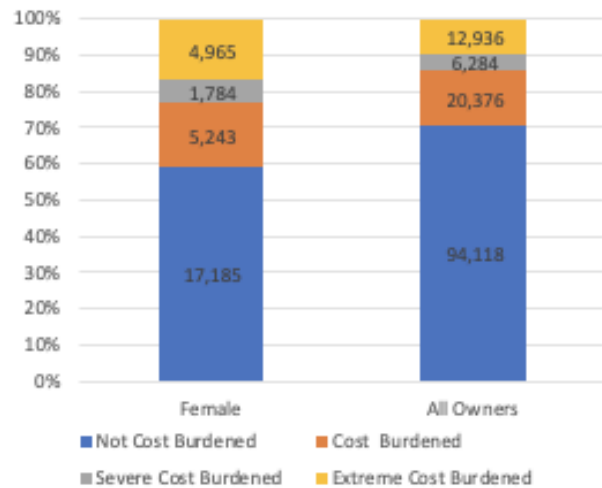
**Figure 76.** Rent Burden for Female Headed Renters, 2014-2018

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



**Figure 77.** Cost Burden for Female Headed Owners, 2014-2018

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



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.

*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.

*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 56.** Foreign-Born Population, 2018

|                         | <i>San Francisco</i> | <i>California</i> | <i>United States</i> |
|-------------------------|----------------------|-------------------|----------------------|
| <b>Total Population</b> | <b>883,305</b>       | <b>39,557,045</b> | <b>327,167,439</b>   |
| 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%                  |

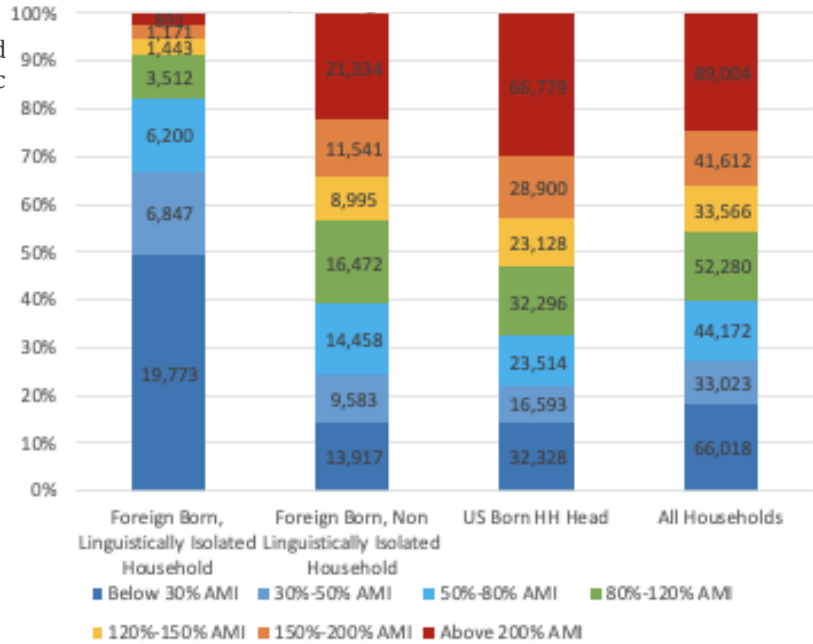
Source: Source: ACS 2018 1-Year Estimates.

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 78.** 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 57.** Race & Ethnicity of Foreign-Born and Linguistically Isolated Households, 2015-2019

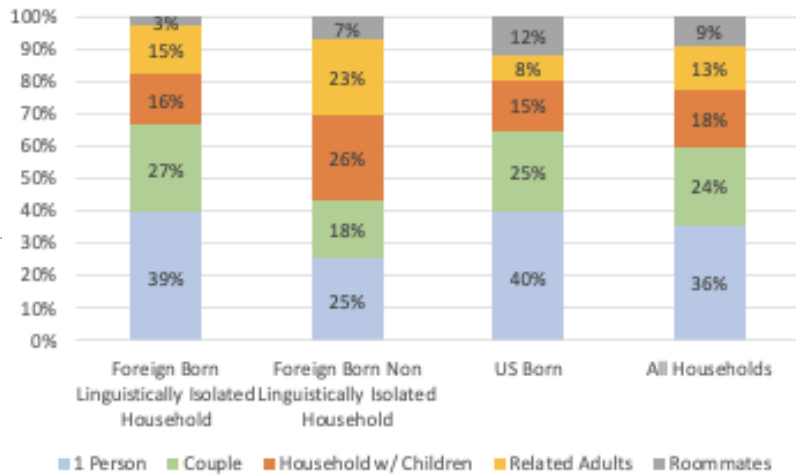
| Racial or Ethnic Group              | % of Foreign-Born Households | % of Foreign-Born and Linguistically Isolated Households | % of Total Households |
|-------------------------------------|------------------------------|--|-----------------------|
| American Indian or Alaska Native    | 0.2%                         | 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%                 |
| <b>Total Households</b>             | <b>138,473</b>               | <b>39,303</b>  | <b>362,353</b>        |
| <b>% of Total Households</b>        | <b>38.2%</b>                 | <b>10.8%</b>   | <b>100.0%</b>         |

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 79.** Foreign-Born and Linguistically Isolated Residents by Household Type, 2014-2018

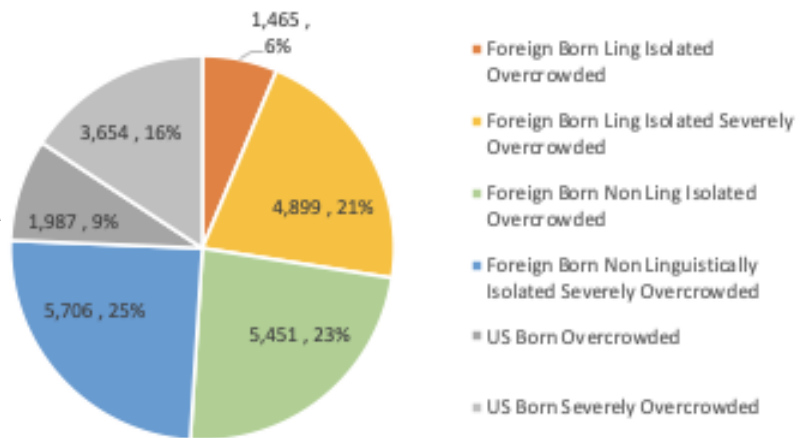
Source: ACS 2018 5-Year Estimates; IPUMS-USA



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 rates of severe overcrowding.

**Figure 82.** Overcrowding by Birth Origin and Linguistic Isolation, 2014-2018

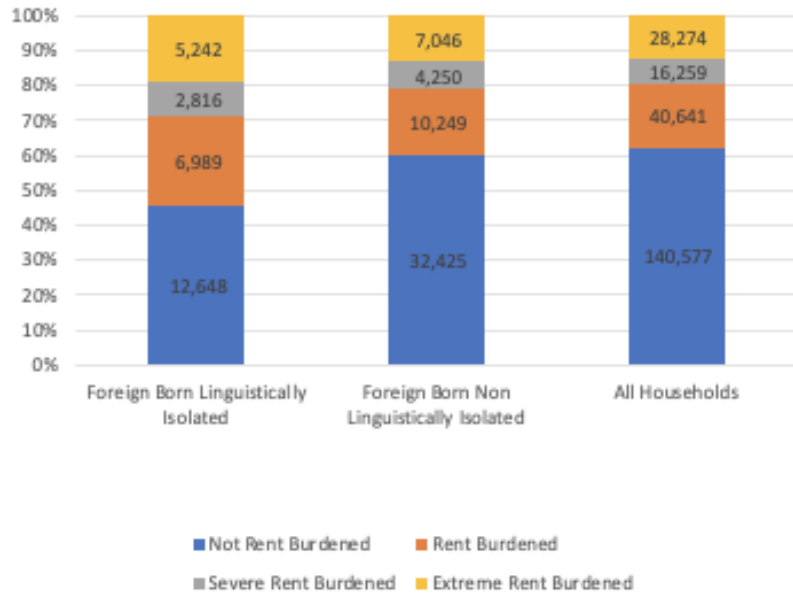
Source: ACS 2018 5-Year Estimates; IPUMS-USA



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.

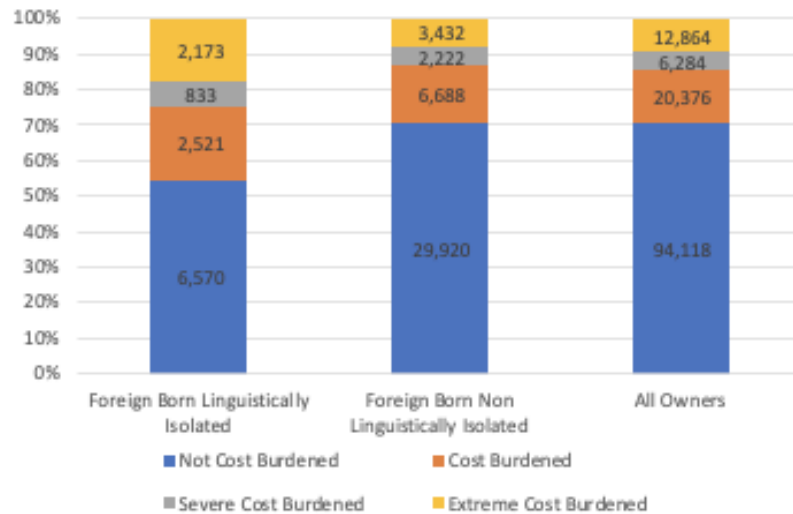
**Figure 83.** Foreign-Born and Linguistically Isolated Residents by Rent Burden, 2014-2018

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



**Figure 84.** Foreign-Born and Linguistically Isolated Residents by Owner Cost Burden, 2014-2018

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

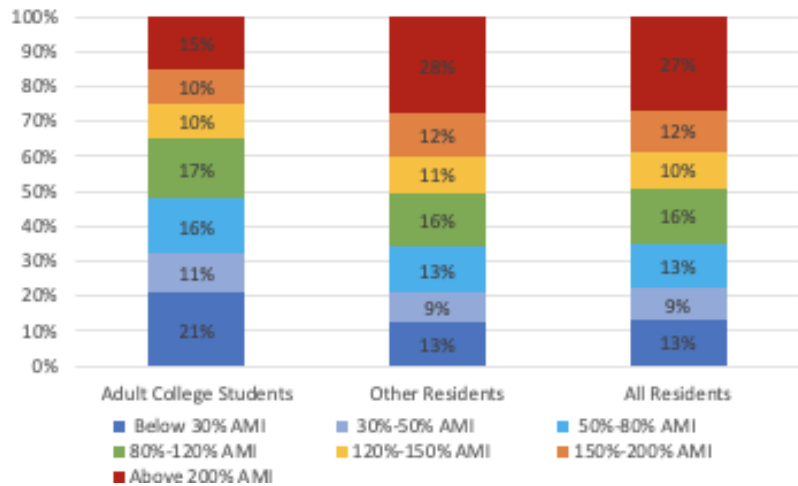


### Students

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 85.** Adult Students by Household Income, 2014-2018

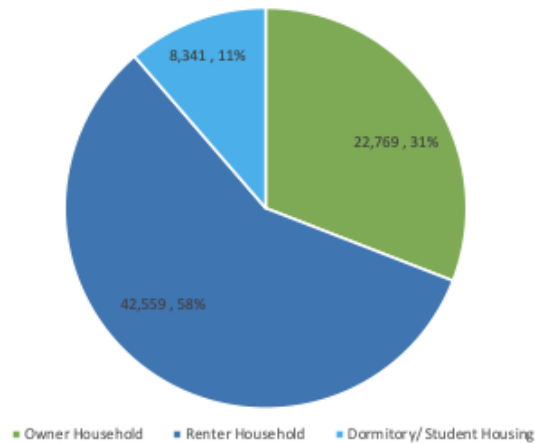
Source: ACS 2018 5-Year Estimates; IPUMS-USA.



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 86.** Adult Students by Tenure, 2014-2018

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



**Table 58.** 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%               |

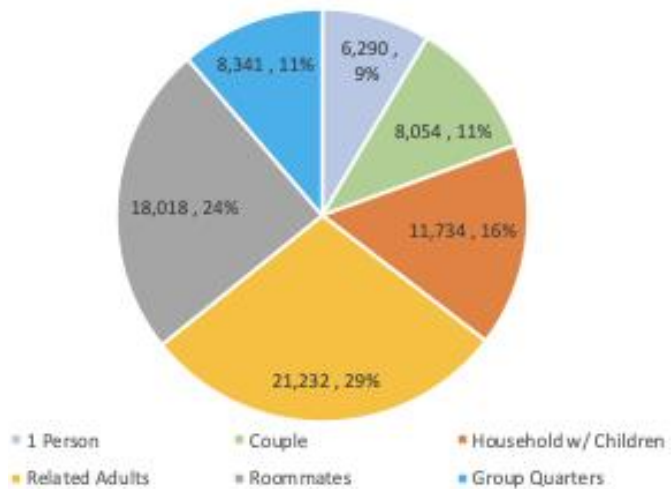
|                                    |               |
|------------------------------------|---------------|
| Non-Hispanic or Latino (a,e) white | 30.7%         |
| <b>Total College Students</b>      | <b>71,755</b> |

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 87.* Adult Students by Household Type, 2014-2018

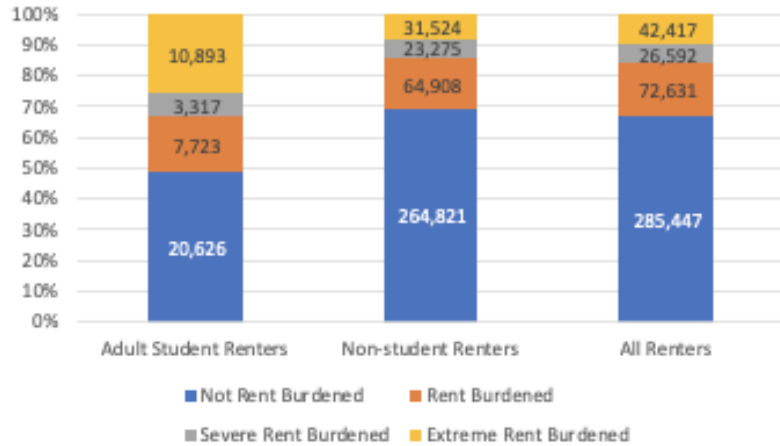
Source: ACS 2018 5-Year Estimates; IPUMS-USA.



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 88.** 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-20<sup>th</sup> 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 106). Among youth (under 25 years old) experiencing homelessness, 38% are LGBTQ+. <sup>15</sup> 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. <sup>16 17 18</sup> One out of two transgender San Franciscans has been homeless. <sup>19</sup> Seventy percent (70%) of transgender people living in shelters nationally have reported being harassed, <sup>20</sup> contributing to the 24% of homeless transgender people in California that have reported avoiding in staying in a shelter for fear of mistreatment. <sup>21</sup> In addition to facing disproportionate homelessness rates, 7 out of 10 transgender

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15 The San Francisco Local Homeless Coordinating Board (2017). San Francisco Homeless Unique Youth Count & Survey Comprehensive Report. San Francisco, CA.

16 The San Francisco Local Homeless Coordinating Board (2017). San Francisco Home Point-In-Time Count and Survey. San Francisco, CA.

17 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>

18 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/>

19 The San Francisco Local Homeless Coordinating Board (2017). San Francisco Homeless Unique Youth Count & Survey Comprehensive Report. San Francisco, CA.

20 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>

21 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>

people nationally report had no identity documents with their correct information.<sup>22</sup> 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 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.

#### 4. Displacement, Eviction, and Foreclosure

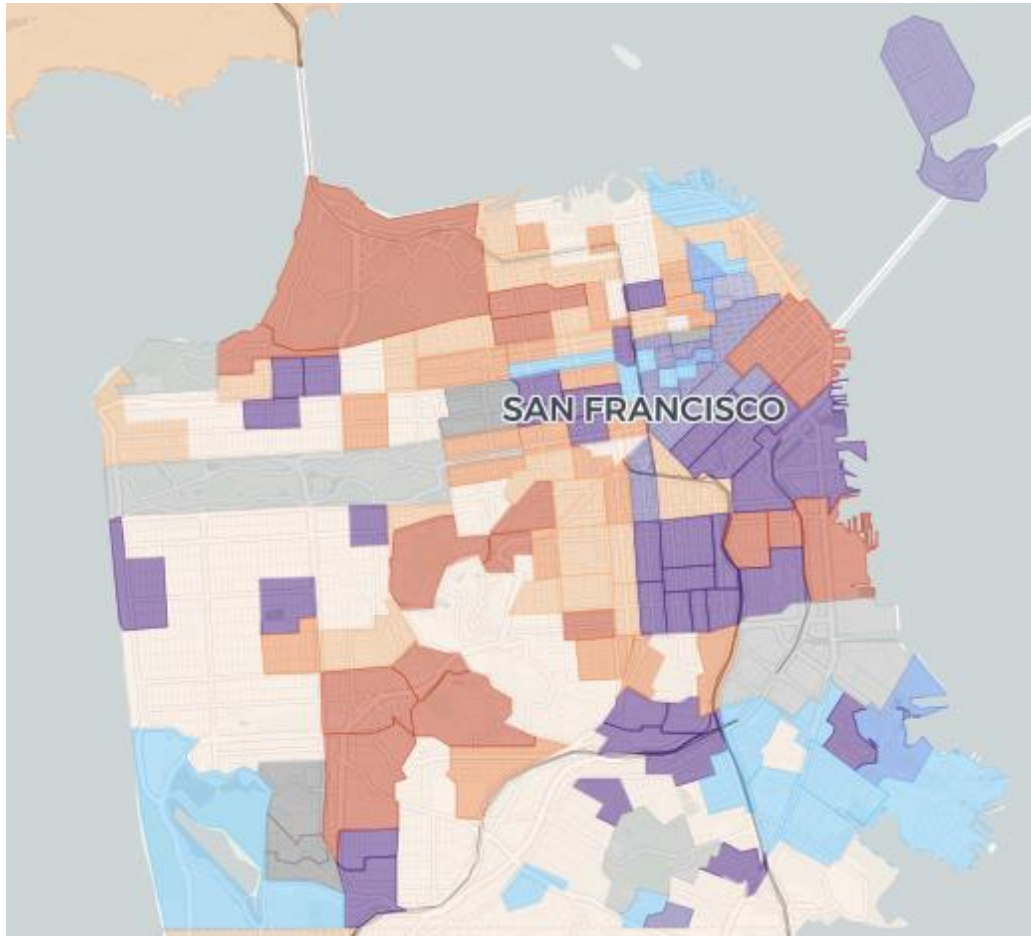
##### *Displacement*

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 133). 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.

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22 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>

Figure 89. Urban Displacement Project



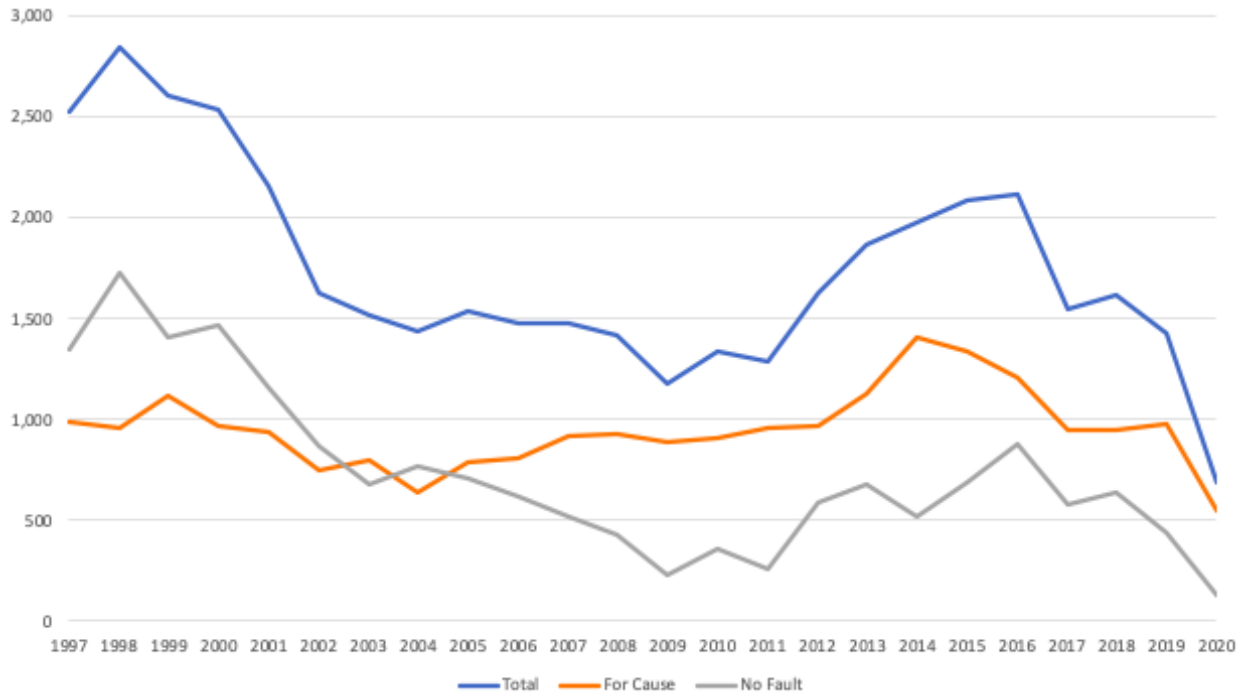
Source: Urban Displacement Project

### 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 134) 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 90.* 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%). 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 59.* Total Eviction Notices and No Fault (OMI and Ellis) by Neighborhood, 1997-2020

| 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%      |

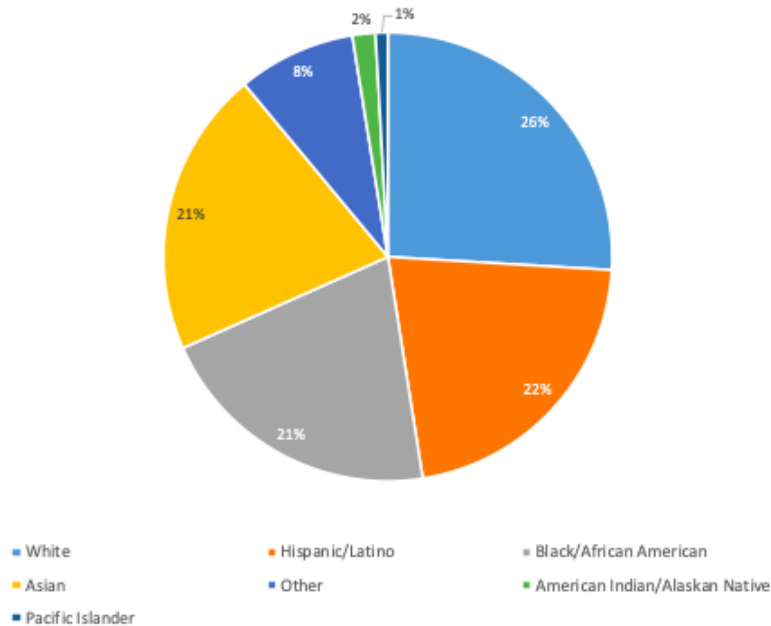
Source: San Francisco Rent Board,  
January 1997 – November 2020

\*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

|                            |               |             |               |             |
|----------------------------|---------------|-------------|---------------|-------------|
| 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%          |
| Visitation 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%          |
| <b>Total</b>               | <b>41,907</b> | <b>100%</b> | <b>14,332</b> | <b>100%</b> |

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.

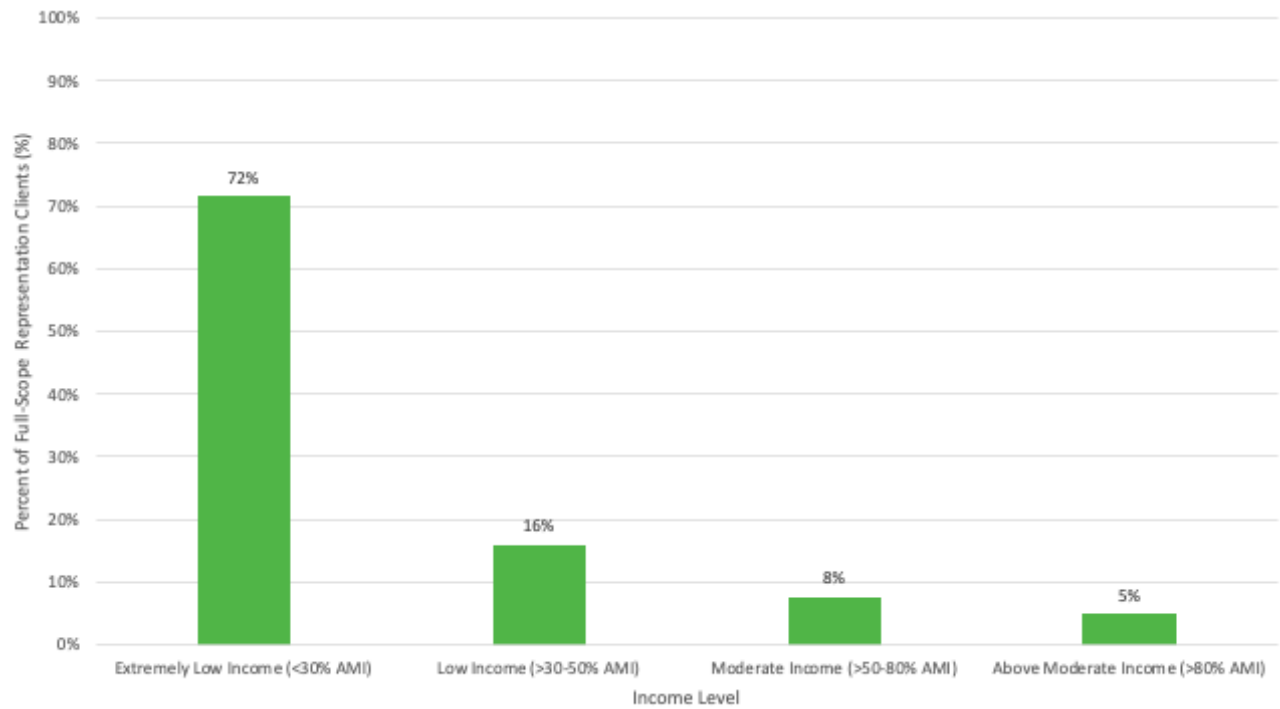
*Figure 91.* Full-Scope Representation Clients by Race, FY 2018-19, FY 2019-20



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.

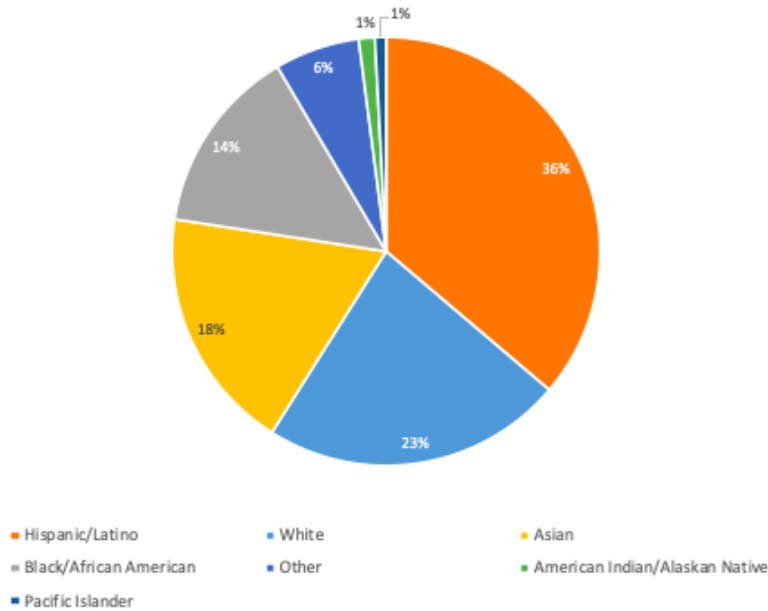
Figure 92. Full-Scope Representation by Income, FY 2018-19, FY 2019-2020



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 137).

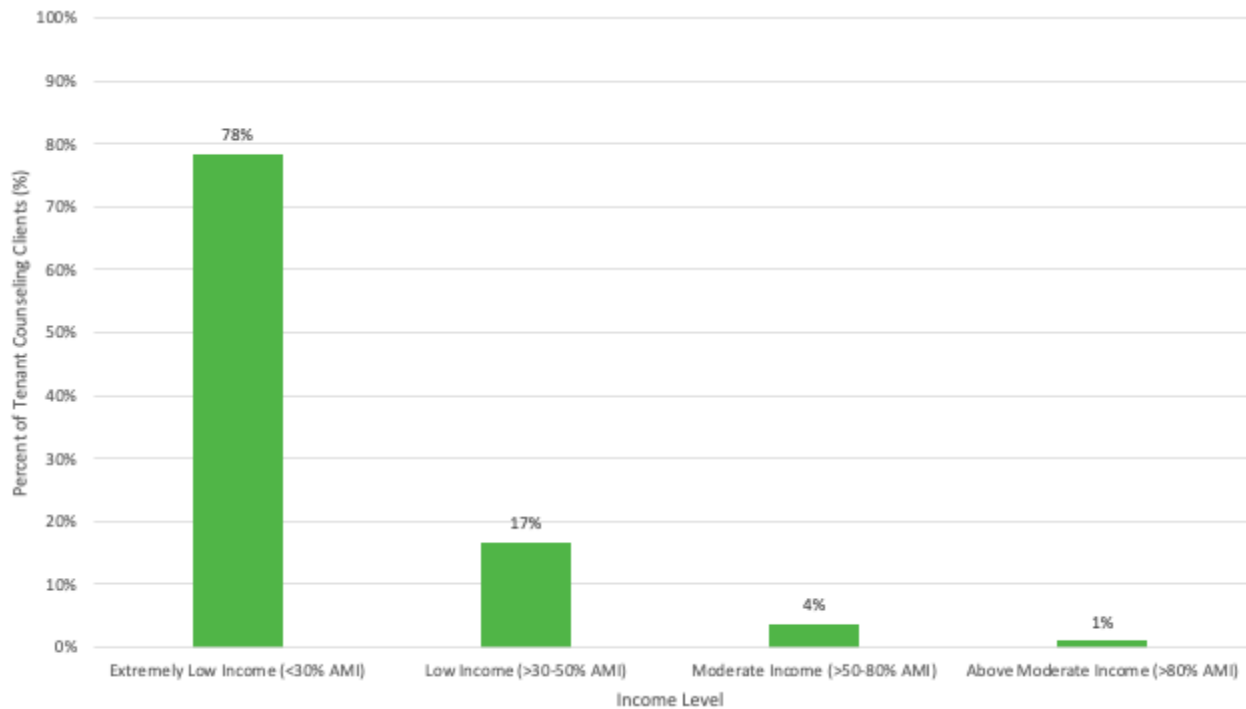
Figure 93. Tenant Counseling Clients by Race & Ethnicity, FY 2018-19, 2019-20



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 94. 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 60.**  
Renter Buyouts Agreements by  
Neighborhood, 2015-2020

| <i>Buyout Agreements</i>     |              |                |
|------------------------------|--------------|----------------|
| <i>Analysis Neighborhood</i> | <i>Total</i> | <i>Percent</i> |
| 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%             |
| Visitation Valley            | 22           | 1%             |

Source: San Francisco Rent Board, March 2015 – December 2020

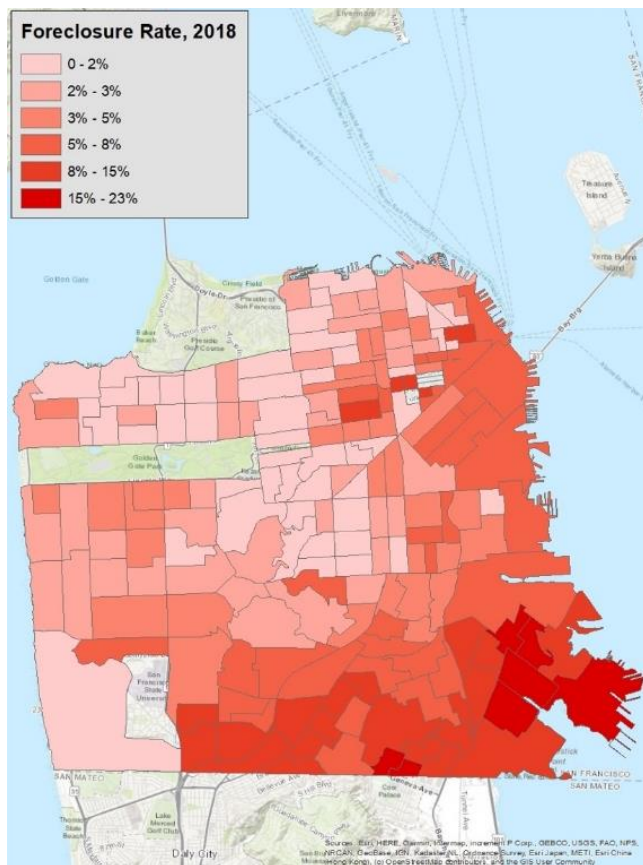
\*Note: Other Neighborhoods category combined neighborhoods where eviction data <1% of total, neighborhoods include: Chinatown, Twin Peaks, South of Market, Seacliff, Japantown, Financial District/South Beach, Lakeshore, Mission Bay, McLaren Park, Presidio, Lincoln Park

|                     |              |             |
|---------------------|--------------|-------------|
| Glen Park           | 19           | 1%          |
| Chinatown           | 16           | 1%          |
| Twin Peaks          | 14           | 1%          |
| South of Market     | 12           | 1%          |
| Other Neighborhoods | 22           | 1%          |
| Not Indicated       | 61           | 3%          |
| <b>Total</b>        | <b>1,922</b> | <b>100%</b> |

### Foreclosures

Figure 139 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 95.** Foreclosure rate by Census Tract, 2018



Source: ESRI, 2018.

Note: Foreclosure rates refer to the rate of foreclosures as a percentage of total loans.

## B. Publicly Supported Housing

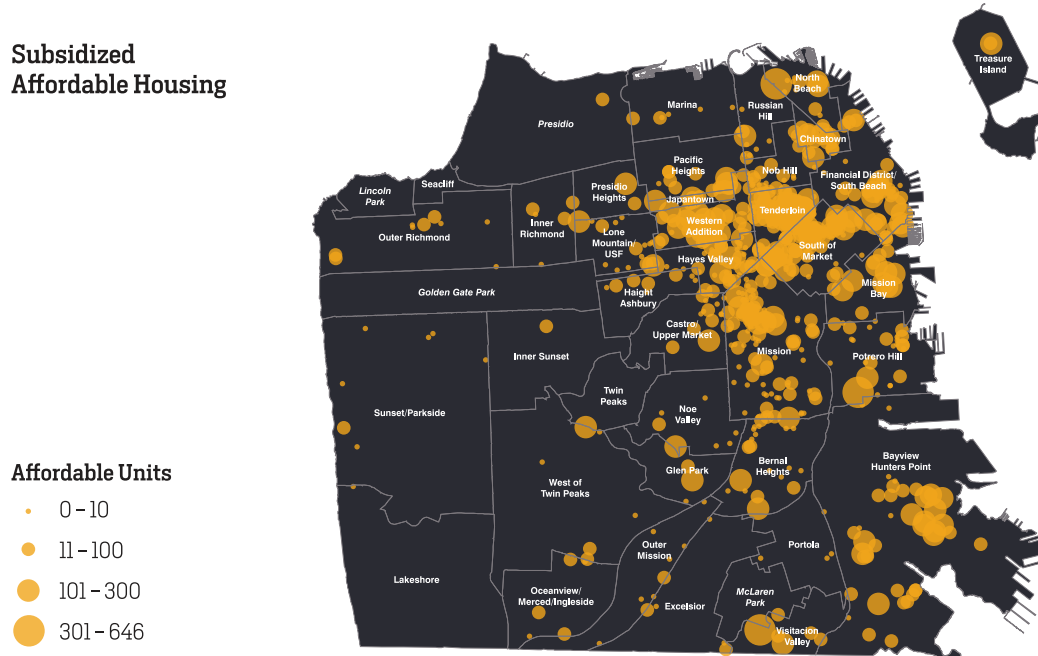
The city has an estimated 35,600 units of income-targeted affordable housing for low- and moderate-income people across 703 buildings, making up nearly 9% of all housing. These homes have been built or acquired over decades using federal, state, and local funding programs that often must be combined. 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.

### 1. Affordable Housing Locations

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 29). 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 96. 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 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 61. 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%         |
| <b>Total</b>                   | <b>35,876</b> | <b>397,812</b> | <b>9%</b> | <b>100%</b> |

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

## 2. Affordable Housing Demographics

The city's federally-supported programs vary widely in their racial compositions. Black/African American Householders are the largest racial/ethnic group in public housing households, representing nearly 40% of all public housing households. Recent changes to the public housing portfolio appear to have made this trend even further pronounced. Alongside a more than 50% reduction in the number of public housing units, Black/African American householders now represent 47% of all public housing householders, despite making up only 6% of all householders. The HCV program is dominated by White householders, who make up nearly half of all HCV recipients. 2018 PoSH data indicates that while White householders are still the largest group, they now make up only 37 percent of HCV recipients alongside increases in the number and share of Black/African American and Hispanic voucher holders. Project-based Section 8 and Other Multifamily programs predominantly and disproportionately serve Asian/Pacific Islander households – 44% of Project-Based Section 8 units and 70% of Other Multifamily Units have Asian/Pacific Islander householders, yet Asian/Pacific Islanders make up only 28% of all householders and 32% of all low-income householders (earning 80% of AMI or less). The trends across project-based housing programs are similar in the Region as a whole, although it is impossible to fully compare in the absence of regional HCV data, which is not currently available from HUD.

**Table 62.** Publicly Supported Households by Race/Ethnicity (HUD AFFH)

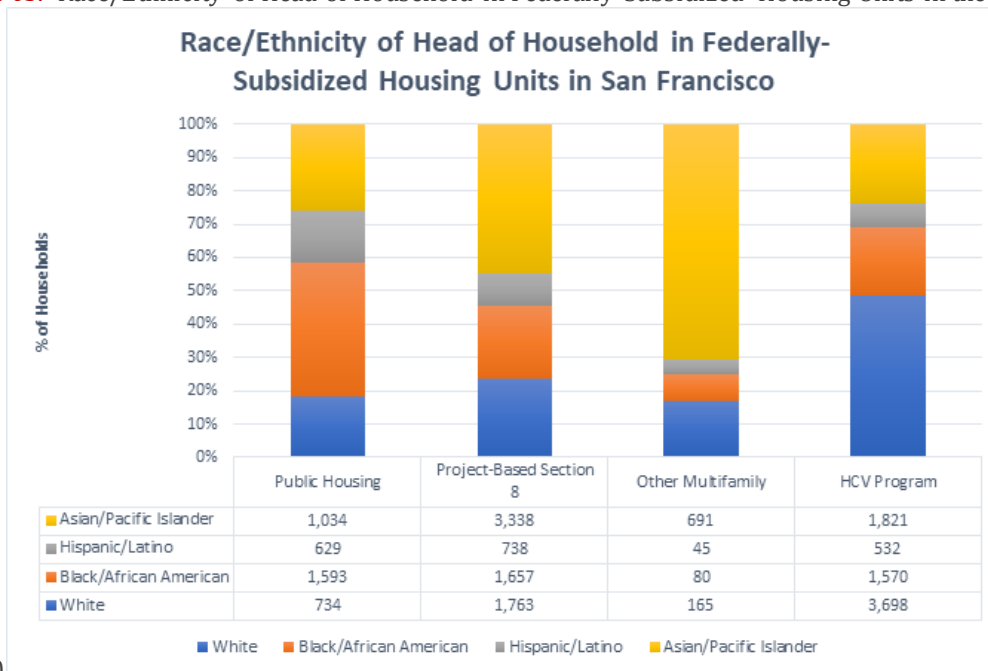
| <i>(San Francisco, CA<br/>CDBG, HOME, ESG)<br/>Jurisdiction</i> |          | <i>White</i> |          | <i>Black</i> |          | <i>Hispanic</i> |          | <i>Asian or Pacific Islander</i> |  |
|---|----------|--------------|----------|--------------|----------|-----------------|----------|----------------------------------|--|
| <i>Housing Type</i>   | <i>#</i> | <i>%</i>     | <i>#</i> | <i>%</i>     | <i>#</i> | <i>%</i>        | <i>#</i> | <i>%</i>                         |  |
| Public Housing  | 734      | 18.37%       | 1,593    | 39.87%       | 629      | 15.74%          | 1,034    | 25.88%                           |  |

|                         |         |        |        |        |        |        |        |        |
|-------------------------|---------|--------|--------|--------|--------|--------|--------|--------|
| Project-Based Section 8 | 1,763   | 23.43% | 1,657  | 22.02% | 738    | 9.81%  | 3,338  | 44.35% |
| Other Multifamily       | 165     | 16.80% | 80     | 8.15%  | 45     | 4.58%  | 691    | 70.37% |
| HCV Program             | 3,698   | 48.45% | 1,570  | 20.57% | 532    | 6.97%  | 1,821  | 23.86% |
| Total Households        | 177,440 | 51.38% | 20,715 | 6.00%  | 38,920 | 11.27% | 97,560 | 28.25% |
| 0-30% of AMI            | 25,720  | 34.65% | 9,295  | 12.52% | 10,060 | 13.55% | 26,365 | 35.52% |
| 0-50% of AMI            | 40,315  | 35.17% | 12,690 | 11.07% | 17,100 | 14.92% | 38,665 | 33.73% |
| 0-80% of AMI            | 63,265  | 38.32% | 15,835 | 9.59%  | 24,790 | 15.02% | 53,785 | 32.58% |

Despite wide variation in the racial/ethnic composition of federally-supported households, there does not seem to be a corresponding variation in the relative racial compositions of low-income households generally where differences in program income eligibility might explain the observed racial differences among housing programs. The racial compositions of households in the 0-30% AMI, 31-50% AMI and 51-80% AMI income ranges do vary somewhat with respect to one another, but not enough to indicate that differing incomes could account for the significant differences observed among housing programs.

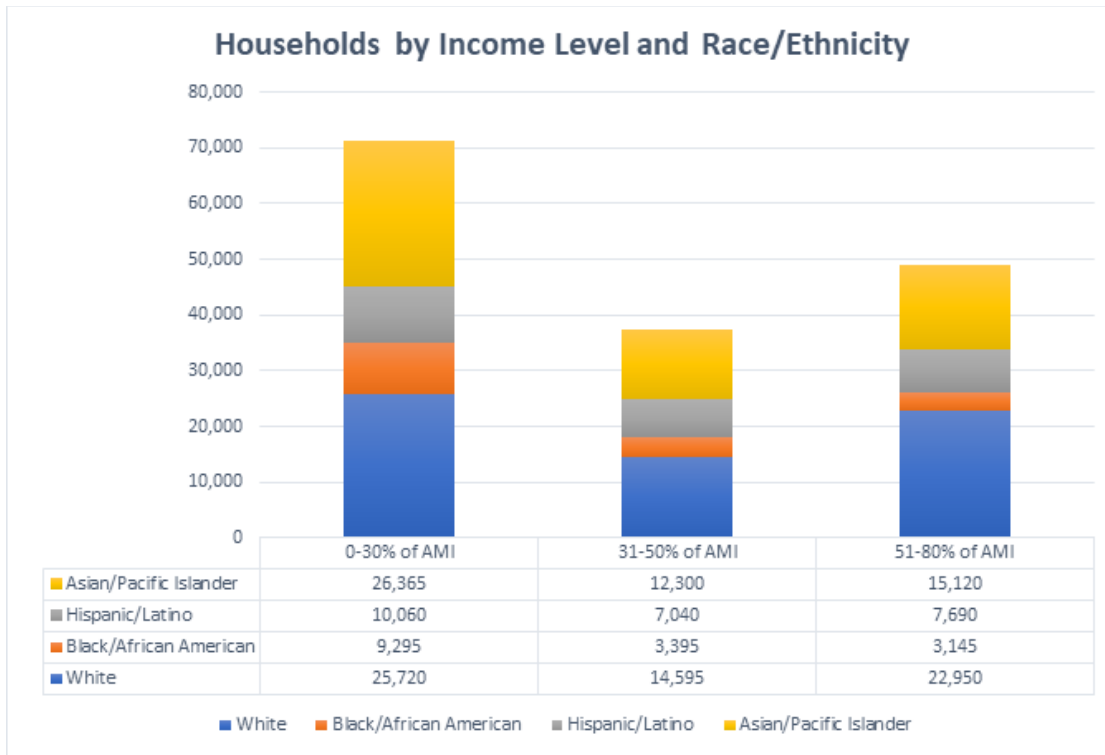
Although voucher data is not available for the MSA region as a whole, among the three project-based programs, a similar trend holds with Black/African American households having the largest presence in public housing units and Asian/Pacific Islander households being the predominant group in project-based section 8 and other multifamily units. This is true even when backing out the contributions from San Francisco, indicating that this is truly a regional pattern.

Figure 63. Race/Ethnicity of Head of Household in Federally-Subsidized Housing Units in the City (HUD)



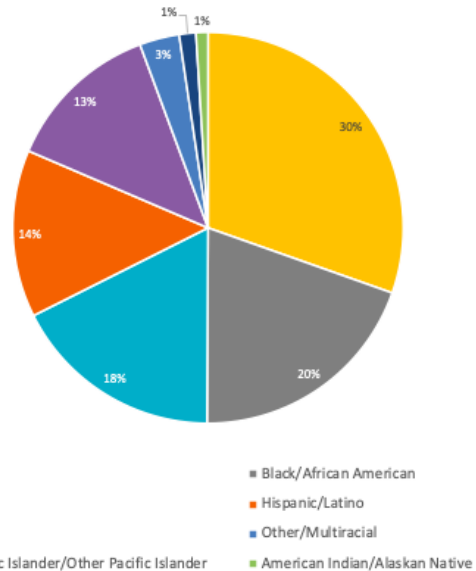
AFFH]

Figure 64. Households by Income Level and Race/Ethnicity (Source: HUD AFFH-T v4)



Within MOHCD’s affordable housing portfolio of multifamily units and former public housing that are home to approximately 22,000 households, the heads of households are predominantly Asian (30% of heads of households), followed by Black or African American (20%), white (18%), and Hispanic or Latino(a,e) (14%).

Figure 65. MOHCD Affordable Housing Residents by Race and Ethnicity (Head of Household)



Source: MOHCD; Total Households= 22,787.

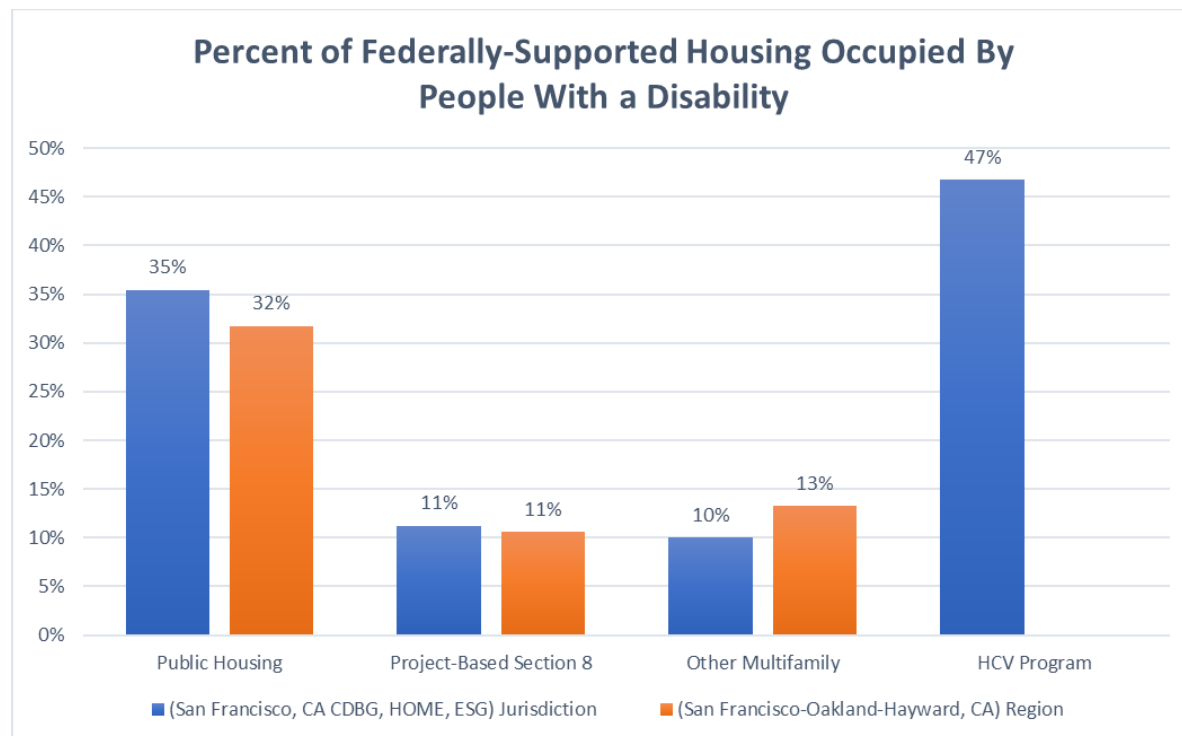
Note: “Other/Multiracial” category includes those who identified as Other, Multiracial, or More than 1 Race; “American Indian or Native Alaskan” category includes anyone who identified as having American Indian or Native Alaskan heritage

People with disabilities are unevenly represented in publicly-subsidized housing programs. Overall, about 6,000 households containing people with disabilities receive some form of federal housing assistance, with Housing Choice Vouchers being the most common. While people with disabilities represent just under 22% of the total population, they represent 35% of all public housing residents (based on HUD’s 2016 AFFH-T data) and 47% of all HCV holders, but only 11% of Project-Based Section 8 residents and 10% of Other Multifamily programs. This trend is mirrored in the MSA as a whole (with the exception of vouchers where data is unavailable). In addition, 57% of HCV recipients living in a R/ECAP have a disability compared to only 45% of those not living in a R/ECAP, meaning that voucher holders with a disability are more likely to live in a R/ECAP compared to the average voucher holder.

**Table 39.** HUD AFFH

| Disability by Publicly Supported Housing Program Category | (San Francisco, CA CDBG, HOME, ESG) Jurisdiction |        | (San Francisco-Oakland-Hayward, CA) Region |        |
|---|--|--------|--|--------|
|   | #  | %      | #  | %      |
| Public Housing  | 1,430  | 35.44% | 2,437                                      | 31.74% |
| Project-Based Section 8                                   | 864  | 11.25% | 1,902                                      | 10.57% |
| Other Multifamily   | 102  | 9.99%  | 453  | 13.23% |
| HCV Program   | 3,677  | 46.75% | N/a  | N/a    |

**Figure 34:** HUD AFFH



### 3. Publicly-supported housing and R/ECAPs

Federally-supported housing programs vary considerably in their intersection with R/ECAPs. This intersection also varies over time as demographics and correspondingly R/ECAPs shift geographies in the City. According to HUD’s data (based on 2016 Federally-supported housing data and 2009-2013 R/ECAP definitions), about 43% of all project-based units and 11% of voucher-holders are located in R/ECAPs, indicating a good success rate at vouchers being utilized outside of R/ECAPs. Because of the differences in racial compositions of housing programs, however, this effectively means that more white households are given the opportunity to live outside of R/ECAPs compared to particularly Black/African American and Asian/Pacific Islander households who are more prevalent in project-based housing.

*Table 40: R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category (Source: HUD AFFH v4)*

| <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> | <i>Total # units (occupied)</i> | <i>% White</i> | <i>% Black</i> | <i>% Hispanic</i> | <i>% Asian or Pacific Islander</i> |
|---|---------------------------------|----------------|----------------|-------------------|------------------------------------|
| <b>Public Housing</b>                                   |                                 |                |                |                   |                                    |
| R/ECAP tracts   | 1,650                           | 16.93%         | 37.07%         | 13.47%            | 32.41%                             |
| Non R/ECAP tracts                                       | 2,465                           | 19.33%         | 41.73%         | 17.25%            | 21.57%                             |
| <b>Project-based Section 8</b>                          |                                 |                |                |                   |                                    |
| R/ECAP tracts   | 3,334                           | 21.96%         | 25.43%         | 5.07%             | 47.18%                             |
| Non R/ECAP tracts                                       | 4,168                           | 24.60%         | 19.28%         | 13.60%            | 42.08%                             |
| <b>Other Multifamily</b>                                |                                 |                |                |                   |                                    |
| R/ECAP tracts   | 456                             | 5.56%          | 3.78%          | 0.44%             | 90.22%                             |
| Non R/ECAP tracts                                       | 553                             | 26.32%         | 11.84%         | 8.08%             | 53.57%                             |
| <b>HCV Program</b>                                      |                                 |                |                |                   |                                    |
| R/ECAP tracts   | 963                             | 43.58%         | 25.26%         | 6.52%             | 24.53%                             |
| Non R/ECAP tracts                                       | 6,674                           | 49.30%         | 19.75%         | 7.03%             | 23.78%                             |

Based on HUD’s AFFH data, there are some differences across demographic characteristics of federally supported housing units located in R/ECAPs compared to those located outside of R/ECAPs, although recent changes to the public housing portfolio may have affected this. In particular, Asian/Pacific Islander householders living in Public Housing, Project-Based Section 8, and Other Multifamily Units are more heavily represented in units located in R/ECAPs compared to units in the same programs outside of R/ECAPs. Elderly householders in Public Housing and Other Multifamily units are more heavily represented in units located in R/ECAPs compared to units in non-R/ECAPs. People with a disability living in Public Housing and who are HCV recipients are more heavily represented in units located in R/ECAPs compared to units located in non-R/ECAPs. Other demographic group representation in federally supported housing programs either show little or no difference between R/ECAP and non-R/ECAP units or have stronger representation in non-R/ECAP census tracts.

**Table 41:** R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category (Source: HUD AFFH v4)

| <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> | <i>Total # units (occupied)</i> | <i>% Families with children</i> | <i>% Elderly</i> | <i>% with a disability</i> |
|---|---------------------------------|---------------------------------|------------------|----------------------------|
| <b>Public Housing</b>                                   |                                 |                                 |                  |                            |
| R/ECAP tracts   | 1,650                           | 36.52%                          | 36.83%           | 40.07%                     |
| Non R/ECAP tracts                                       | 2,465                           | 39.62%                          | 30.66%           | 32.39%                     |
| <b>Project-based Section 8</b>                          |                                 |                                 |                  |                            |
| R/ECAP tracts   | 3,334                           | 13.72%                          | 74.85%           | 11.28%                     |
| Non R/ECAP tracts                                       | 4,168                           | 14.00%                          | 72.36%           | 11.23%                     |
| <b>Other Multifamily</b>                                |                                 |                                 |                  |                            |
| R/ECAP tracts   | 456                             | N/a                             | 99.78%           | 0.43%                      |
| Non R/ECAP tracts                                       | 553                             | 1.79%                           | 88.93%           | 17.86%                     |
| <b>HCV Program</b>                                      |                                 |                                 |                  |                            |
| R/ECAP tracts   | 963                             | 16.90%                          | 49.90%           | 57.13%                     |
| Non R/ECAP tracts                                       | 6,674                           | 19.43%                          | 49.28%           | 45.41%                     |

Federally-supported housing developments that are predominantly occupied by Black/African American residents are primarily located in neighborhoods that are either predominantly Black/African American (40% of developments) or predominantly White (40% of developments) with some representation in predominantly Asian neighborhoods (11%). Predominantly White developments are primarily located in predominantly White census tracts (61% of developments) with some representation in predominantly Asian/Pacific Islander (15%) and Black/African American (15%). Predominantly Asian/Pacific Islander developments are primarily located in predominantly Asian/Pacific Islander tracts (48%) but also have a strong presence in predominantly White tracts (40%). Predominantly Hispanic/Latino developments are primarily located in predominantly Hispanic/Latino neighborhoods (50%), but also have representation in predominantly Asian/Pacific Islander (38%) and White (13%) neighborhoods. Table XXX lists developments by the predominant Race/Ethnicity in the development and the surrounding tract. In each of the three types of federal programs (Public Housing, Project-Based Section 8 and Other Multifamily) roughly half of developments are located in areas where the predominant race of residents matches the predominant race of the surrounding neighborhood.

**Table 42:** Percent of Publicly Supported Housing Developments by the Predominant Race/Ethnicity of Householders and the Predominant Race/Ethnicity of Residents of the Surrounding Census Tract (Source: HUD AFFH-T v4)

|   | <i>Predominant Race Ethnicity in Housing Development</i> |              |                 |              |
|---|--|--------------|-----------------|--------------|
|   | <i>Asian</i>   | <i>Black</i> | <i>Hispanic</i> | <i>White</i> |
| <b>Predominant Race/Ethnicity in Census Tract</b> |  |              |                 |              |
| Asian   | 48%  | 11%          | 0%              | 15%          |

|          |     |     |     |     |
|----------|-----|-----|-----|-----|
| Black    | 2%  | 40% | 38% | 15% |
| Hispanic | 10% | 9%  | 50% | 9%  |
| White    | 40% | 40% | 13% | 61% |

**Table 43:** Tract Demographic vs Predominant Resident Demographic

| <i>Project Name</i>                   | <i>Program Type</i>     | <i>Units in Project</i> | <i>Development<br/>Predominant Race</i> | <i>Tract<br/>Predominant<br/>Race</i> | <i>Same<br/>Race?</i> |
|---------------------------------------|-------------------------|-------------------------|---|---------------------------------------|-----------------------|
| Fellowship Manor                      | Project-Based Section 8 | 105                     | Asian                                   | Black                                 | NO                    |
| Providence Senior Housing             | Other Multifamily       | 49                      | Asian                                   | Hispanic                              | NO                    |
| All Hallows Community                 | Project-Based Section 8 | 45                      | Asian                                   | Hispanic                              | NO                    |
| Geraldine Johnson Manor               | Other Multifamily       | 53                      | Asian                                   | Hispanic                              | NO                    |
| Bethany Center                        | Project-Based Section 8 | 123                     | Asian                                   | Hispanic                              | NO                    |
| Crescent Manor                        | Project-Based Section 8 | 92                      | Asian                                   | Hispanic                              | NO                    |
| Lady Shaw Senior Center               | Project-Based Section 8 | 69                      | Asian                                   | White                                 | NO                    |
| Autumn Glow Alzheimers'S<br>Care Home | Other Multifamily       | 15                      | Asian                                   | White                                 | NO                    |
| Alexis Apartments                     | Project-Based Section 8 | 132                     | Asian                                   | White                                 | NO                    |
| Notre Dame Apartments                 | Project-Based Section 8 | 191                     | Asian                                   | White                                 | NO                    |
| Wharf Plaza I                         | Project-Based Section 8 | 116                     | Asian                                   | White                                 | NO                    |
| Turk Eddy Preservation                | Project-Based Section 8 | 82                      | Asian                                   | White                                 | NO                    |
| Buena Vista Terrace                   | Other Multifamily       | 39                      | Asian                                   | White                                 | NO                    |
| Maria Manor                           | Project-Based Section 8 | 118                     | Asian                                   | White                                 | NO                    |
| Vera Haile Senior Housing             | Other Multifamily       | 86                      | Asian                                   | White                                 | NO                    |
| Wharf Plaza Ii                        | Project-Based Section 8 | 114                     | Asian                                   | White                                 | NO                    |
| Nihonmachi Terrace                    | Project-Based Section 8 | 120                     | Asian                                   | White                                 | NO                    |
| Dorothy Day Community                 | Project-Based Section 8 | 100                     | Asian                                   | White                                 | NO                    |
| Banneker Homes, Inc.                  | Project-Based Section 8 | 96                      | Asian                                   | White                                 | NO                    |
| Eastern Park Apartments               | Project-Based Section 8 | 201                     | Asian                                   | White                                 | NO                    |
| Casa De Vida                          | Project-Based Section 8 | 21                      | Asian                                   | White                                 | NO                    |
| O'Farrell Towers                      | Project-Based Section 8 | 101                     | Asian                                   | White                                 | NO                    |
| Golden Gate Apartments                | Project-Based Section 8 | 24                      | Asian                                   | White                                 | NO                    |
| Namiki Apartments                     | Project-Based Section 8 | 33                      | Asian                                   | White                                 | NO                    |
| Octavia Court                         | Other Multifamily       | 14                      | Asian                                   | White                                 | NO                    |
| Francis Of Assisi                     | Project-Based Section 8 | 110                     | Asian                                   | White                                 | NO                    |
| Fair Oaks Apartments                  | Project-Based Section 8 | 20                      | Asian                                   | White                                 | NO                    |

| <i>Project Name</i>                    | <i>Program Type</i>     | <i>Units in Project</i> | <i>Development<br/>Predominant Race</i> | <i>Tract<br/>Predominant<br/>Race</i> | <i>Same<br/>Race?</i> |
|--|-------------------------|-------------------------|---|---------------------------------------|-----------------------|
| Heritage Homes                         | Project-Based Section 8 | 33                      | Black                                   | Asian                                 | NO                    |
| Plaza                                  | Public Housing          | 193                     | Black                                   | Asian                                 | NO                    |
| 29th Avenue Apartments                 | Other Multifamily       | 19                      | Black                                   | Asian                                 | NO                    |
| Sunnydale Velasco                      | Public Housing          | 766                     | Black                                   | Asian                                 | NO                    |
| Alice Griffith                         | Public Housing          | 247                     | Black                                   | Hispanic                              | NO                    |
| Bernal                                 | Public Housing          | 160                     | Black                                   | Hispanic                              | NO                    |
| Holly Court Alemany                    | Public Housing          | 154                     | Black                                   | Hispanic                              | NO                    |
| Hayes Valley South                     | Public Housing          | 66                      | Black                                   | White                                 | NO                    |
| Potrero Annex                          | Public Housing          | 133                     | Black                                   | White                                 | NO                    |
| Westside Courts                        | Public Housing          | 135                     | Black                                   | White                                 | NO                    |
| Potrero Terrace                        | Public Housing          | 465                     | Black                                   | White                                 | NO                    |
| Hayes Valley North                     | Public Housing          | 51                      | Black                                   | White                                 | NO                    |
| Laurel Gardens Apartments              | Project-Based Section 8 | 51                      | Black                                   | White                                 | NO                    |
| Ammel Park Coop                        | Project-Based Section 8 | 95                      | Black                                   | White                                 | NO                    |
| Martin Luther King/Marcus<br>Garvey Sq | Project-Based Section 8 | 211                     | Black                                   | White                                 | NO                    |
| North Beach                            | Public Housing          | 138                     | Black                                   | White                                 | NO                    |
| Valencia Gardens                       | Public Housing          | 148                     | Black                                   | White                                 | NO                    |
| Diamond View Apts                      | Project-Based Section 8 | 43                      | Black                                   | White                                 | NO                    |
| Cecil Williams Glide                   | Project-Based Section 8 | 29                      | Black                                   | White                                 | NO                    |
| Glenridge Apartments                   | Project-Based Section 8 | 209                     | Black                                   | White                                 | NO                    |
| Vista Del Monte                        | Project-Based Section 8 | 94                      | Black                                   | White                                 | NO                    |
| Shoreview Apartments                   | Project-Based Section 8 | 156                     | Hispanic                                | Black                                 | NO                    |
| All Hallows Garden Apartments          | Project-Based Section 8 | 150                     | Hispanic                                | Black                                 | NO                    |
| La Salle Apartments                    | Project-Based Section 8 | 145                     | Hispanic                                | Black                                 | NO                    |
| Mariposa Gardens Apartments            | Project-Based Section 8 | 63                      | Hispanic                                | White                                 | NO                    |
| Crocker Amazon Senior Apts             | Other Multifamily       | 36                      | White                                   | Asian                                 | NO                    |
| Ocean Beach Apartments                 | Project-Based Section 8 | 85                      | White                                   | Asian                                 | NO                    |
| Eddy Street Apartments                 | Other Multifamily       | 20                      | White                                   | Asian                                 | NO                    |
| Western Park Apartments                | Project-Based Section 8 | 114                     | White                                   | Asian                                 | NO                    |
| La Playa Apartments                    | Other Multifamily       | 13                      | White                                   | Asian                                 | NO                    |
| El Bethel Arms                         | Project-Based Section 8 | 255                     | White                                   | Black                                 | NO                    |
| Rosa Parks & San Jules Apts            | Public Housing          | 205                     | White                                   | Black                                 | NO                    |
| El Bethel Terrace                      | Project-Based Section 8 | 100                     | White                                   | Black                                 | NO                    |

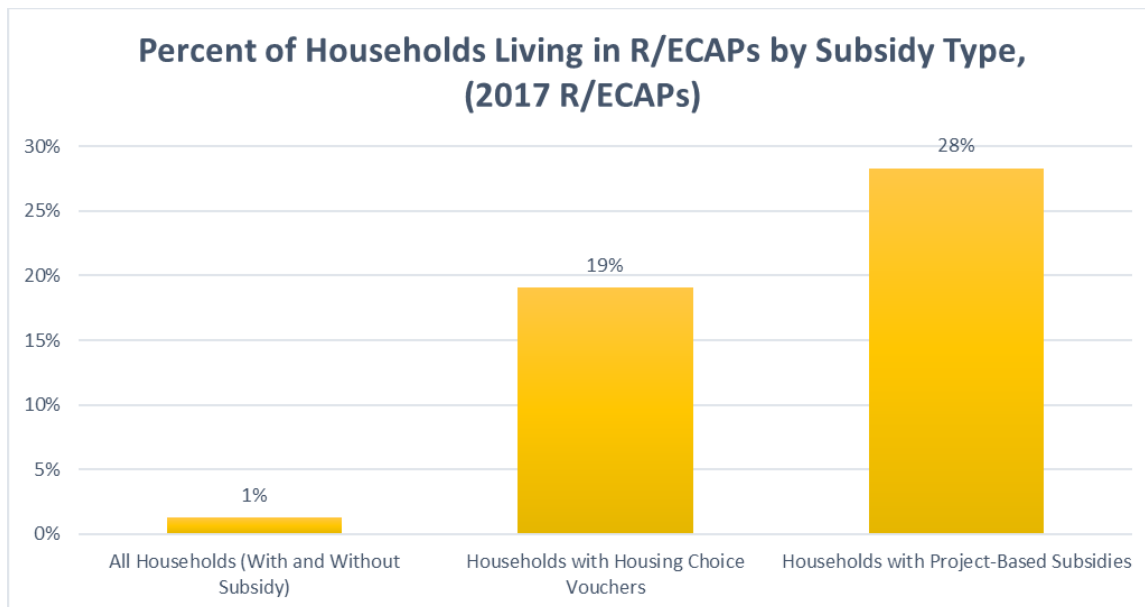
| <i>Project Name</i>                 | <i>Program Type</i>     | <i>Units in Project</i> | <i>Development<br/>Predominant Race</i> | <i>Tract<br/>Predominant<br/>Race</i> | <i>Same<br/>Race?</i> |
|-------------------------------------|-------------------------|-------------------------|---|---------------------------------------|-----------------------|
| Prince Hall Apartments              | Project-Based Section 8 | 92                      | White                                   | Black                                 | NO                    |
| Junipero Serra House                | Project-Based Section 8 | 24                      | White                                   | Black                                 | NO                    |
| Betel Apartments                    | Project-Based Section 8 | 41                      | White                                   | Hispanic                              | NO                    |
| Progress Apartments                 | Project-Based Section 8 | 11                      | White                                   | Hispanic                              | NO                    |
| Abel Gonzales                       | Project-Based Section 8 | 29                      | White                                   | Hispanic                              | NO                    |
| Bayside Elderly Housing             | Project-Based Section 8 | 30                      | Asian                                   | Asian                                 | YES                   |
| Mei Lun Yuen                        | Project-Based Section 8 | 185                     | Asian                                   | Asian                                 | YES                   |
| On Lok House                        | Project-Based Section 8 | 54                      | Asian                                   | Asian                                 | YES                   |
| John King, Sr.                      | Other Multifamily       | 90                      | Asian                                   | Asian                                 | YES                   |
| Ywca Apartments, Inc.               | Project-Based Section 8 | 97                      | Asian                                   | Asian                                 | YES                   |
| International Hotel Senior Housing  | Other Multifamily       | 104                     | Asian                                   | Asian                                 | YES                   |
| Lassen Apartments                   | Project-Based Section 8 | 81                      | Asian                                   | Asian                                 | YES                   |
| Eugene Coleman Community House      | Other Multifamily       | 85                      | Asian                                   | Asian                                 | YES                   |
| Silvercrest Residence - San Francis | Project-Based Section 8 | 103                     | Asian                                   | Asian                                 | YES                   |
| Ceatrice Polite Apartments          | Project-Based Section 8 | 91                      | Asian                                   | Asian                                 | YES                   |
| Presentation Senior Community       | Other Multifamily       | 92                      | Asian                                   | Asian                                 | YES                   |
| Herald Hotel                        | Project-Based Section 8 | 72                      | Asian                                   | Asian                                 | YES                   |
| Padre Apartments                    | Project-Based Section 8 | 41                      | Asian                                   | Asian                                 | YES                   |
| Woolf House                         | Project-Based Section 8 | 182                     | Asian                                   | Asian                                 | YES                   |
| Antonia Manor                       | Project-Based Section 8 | 132                     | Asian                                   | Asian                                 | YES                   |
| San Lorenzo Ruiz Center             | Project-Based Section 8 | 145                     | Asian                                   | Asian                                 | YES                   |
| Ping Yuen North & 990 Pacific       | Public Housing          | 199                     | Asian                                   | Asian                                 | YES                   |
| Ping Yuen Bay Street                | Public Housing          | 233                     | Asian                                   | Asian                                 | YES                   |
| Edith Witt Senior Community         | Other Multifamily       | 95                      | Asian                                   | Asian                                 | YES                   |
| The Alexander Residence             | Project-Based Section 8 | 178                     | Asian                                   | Asian                                 | YES                   |
| Marlton Manor                       | Project-Based Section 8 | 150                     | Asian                                   | Asian                                 | YES                   |
| Britton Courts                      | Project-Based Section 8 | 46                      | Asian                                   | Asian                                 | YES                   |
| Armstrong Place Senior Housing      | Other Multifamily       | 70                      | Asian                                   | Asian                                 | YES                   |
| 320 & 330 Clementina                | Public Housing          | 274                     | Asian                                   | Asian                                 | YES                   |
| Leland Apartments                   | Other Multifamily       | 24                      | Asian                                   | Asian                                 | YES                   |

| <i>Project Name</i>                          | <i>Program Type</i>     | <i>Units in Project</i> | <i>Development<br/>Predominant Race</i> | <i>Tract<br/>Predominant<br/>Race</i> | <i>Same<br/>Race?</i> |
|--|-------------------------|-------------------------|---|---------------------------------------|-----------------------|
| Loren Miller Homes                           | Project-Based Section 8 | 26                      | Black                                   | Black                                 | YES                   |
| Hunters View                                 | Public Housing          | 75                      | Black                                   | Black                                 | YES                   |
| Frederick Douglas Haynes                     | Project-Based Section 8 | 84                      | Black                                   | Black                                 | YES                   |
| Thomas Paine Square                          | Project-Based Section 8 | 93                      | Black                                   | Black                                 | YES                   |
| Westbrook Apartments                         | Public Housing          | 223                     | Black                                   | Black                                 | YES                   |
| Northridge Coop Homes                        | Project-Based Section 8 | 300                     | Black                                   | Black                                 | YES                   |
| Friendship Village Two                       | Project-Based Section 8 | 90                      | Black                                   | Black                                 | YES                   |
| Bayview Apartments                           | Project-Based Section 8 | 113                     | Black                                   | Black                                 | YES                   |
| Friendship Village One                       | Project-Based Section 8 | 68                      | Black                                   | Black                                 | YES                   |
| Jackie Robinson Gardens                      | Project-Based Section 8 | 130                     | Black                                   | Black                                 | YES                   |
| Unity, Peace & Freedom                       | Project-Based Section 8 | 88                      | Black                                   | Black                                 | YES                   |
| Ridgeview Terrace                            | Project-Based Section 8 | 100                     | Black                                   | Black                                 | YES                   |
| Buchanan Park Apartments                     | Project-Based Section 8 | 62                      | Black                                   | Black                                 | YES                   |
| Royal Adah Arms                              | Project-Based Section 8 | 142                     | Black                                   | Black                                 | YES                   |
| Colosimo Apartments                          | Project-Based Section 8 | 11                      | Hispanic                                | Hispanic                              | YES                   |
| Casa De La Raza                              | Project-Based Section 8 | 51                      | Hispanic                                | Hispanic                              | YES                   |
| Vincentian Villa                             | Project-Based Section 8 | 72                      | Hispanic                                | Hispanic                              | YES                   |
| Mission Plaza Apartments                     | Project-Based Section 8 | 132                     | Hispanic                                | Hispanic                              | YES                   |
| Park Sunset                                  | Project-Based Section 8 | 29                      | White                                   | White                                 | YES                   |
| Mercy Terrace                                | Project-Based Section 8 | 158                     | White                                   | White                                 | YES                   |
| Jones Senior Homes                           | Project-Based Section 8 | 51                      | White                                   | White                                 | YES                   |
| Menorah Park                                 | Project-Based Section 8 | 151                     | White                                   | White                                 | YES                   |
| Jones Memorial Homes li                      | Project-Based Section 8 | 101                     | White                                   | White                                 | YES                   |
| Presidio Gate                                | Project-Based Section 8 | 54                      | White                                   | White                                 | YES                   |
| Monsignor Lyne Community                     | Project-Based Section 8 | 19                      | White                                   | White                                 | YES                   |
| Alcantara Court Apartments                   | Other Multifamily       | 49                      | White                                   | White                                 | YES                   |
| Jones Memorial Homes I                       | Project-Based Section 8 | 32                      | White                                   | White                                 | YES                   |
| Mission Dolores & 363 Noe                    | Public Housing          | 112                     | White                                   | White                                 | YES                   |
| Sutter Apartments                            | Project-Based Section 8 | 67                      | White                                   | White                                 | YES                   |
| Noriega, Randolph, Great Hwy<br>& Mcallister | Public Housing          | 137                     | White                                   | White                                 | YES                   |
| Bernal Gateway Apartments                    | Project-Based Section 8 | 18                      | White                                   | White                                 | YES                   |
| Market Heights Apartments                    | Project-Based Section 8 | 22                      | White                                   | White                                 | YES                   |
| 1760 Bush & 1880 Pine                        | Public Housing          | 108                     | White                                   | White                                 | YES                   |

| <i>Project Name</i>                 | <i>Program Type</i>     | <i>Units in Project</i> | <i>Development Predominant Race</i> | <i>Tract Predominant Race</i> | <i>Same Race?</i> |
|-------------------------------------|-------------------------|-------------------------|-------------------------------------|-------------------------------|-------------------|
| Kennedy Towers & 2698 California St | Public Housing          | 138                     | White                               | White                         | YES               |
| Notre Dame Senior Housing           | Other Multifamily       | 65                      | White                               | White                         | YES               |
| 3850 18th & 105 Lundy Lane          | Public Housing          | 109                     | White                               | White                         | YES               |
| 350 & 666 Ellis St                  | Public Housing          | 95                      | White                               | White                         | YES               |
| Apts De La Esperanza                | Project-Based Section 8 | 39                      | White                               | White                         | YES               |

Looking at the more recent 2018 Picture of Subsidized Households (PoSH) data and using 2013-2017 R/ECAP definitions, we observe that only 28% of project-based units are now located in R/ECAPs. This is largely due to tracts that were historically R/ECAPs that contain a significant share of the City’s project-based stock being reclassified as non-R/ECAPs in addition to the reduction in the levels of public housing stock, as noted above. In addition, the newer data shows that 19% of voucher holders live in R/ECAP, up from 11%.

**Figure 35:** Percent of Households Living in R/ECAPs by Subsidy Type (Picture of Subsidized Households 2018)



Looking at the geographic distribution of federally-supported units with respect to 2013-2017 R/ECAPs, one can observe that there are concentrations of units in the Bayview/Hunter’s Point area (intersecting with 3 R/ECAPs), the Western Addition (which historically had R/ECAPS, but does not currently), and the Tenderloin/Civic Center area (which has 3 R/ECAPs). There are also lesser concentrations in the SOMA, Chinatown, and McLaren Park/Visitation Valley, all of which currently and historically have had R/ECAPs located there. Voucher holders display a different pattern with more usage in tracts that are not

R/ECAPs, as stated above. However, the Bayview/Hunter's Point area also has a high concentration of voucher-holders, though unlike project-based units, that concentration exists across the broader neighborhood area, rather than being specific to the R/ECAPs. There is also a high level of voucher use in the Treasure/Verba Buena Island tract, which is also a R/ECAP. There is also a tract in the northeast side of the SOMA neighborhood that is a R/ECAP and has high voucher utilization.

**Figure 36.** Locations of Low-Income Housing Tax Credit Developments (HUD AFFH-T)



Figure 37: Locations of Project-Based Section 8 Units (HUD AFFH-T)

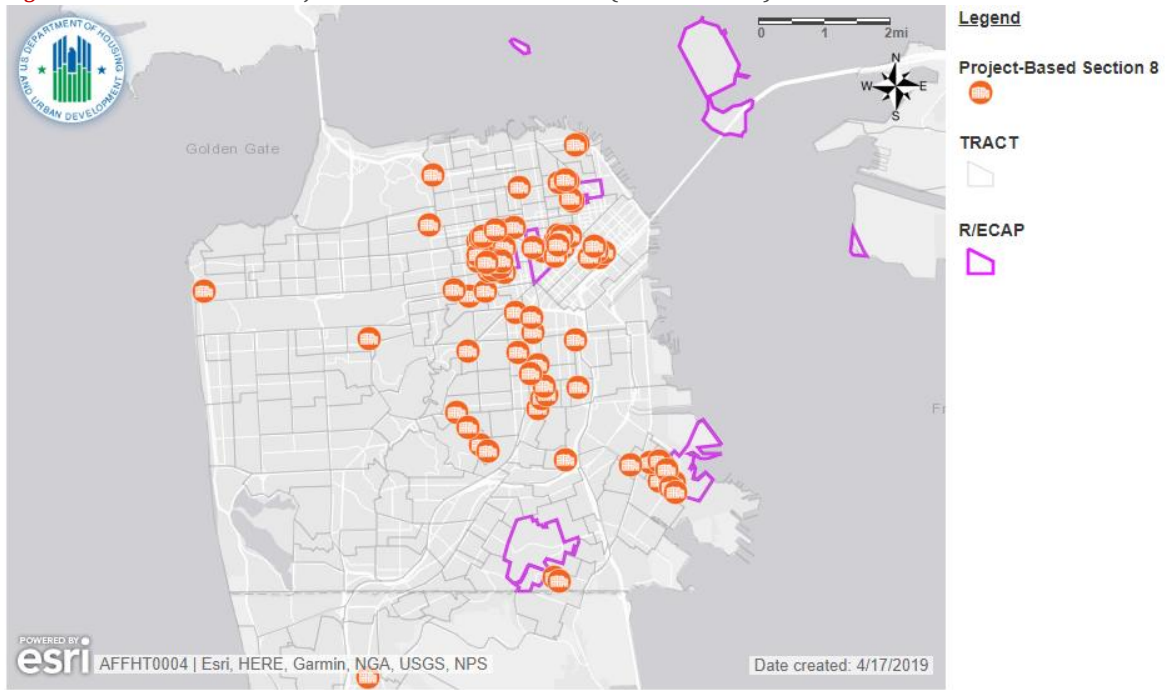
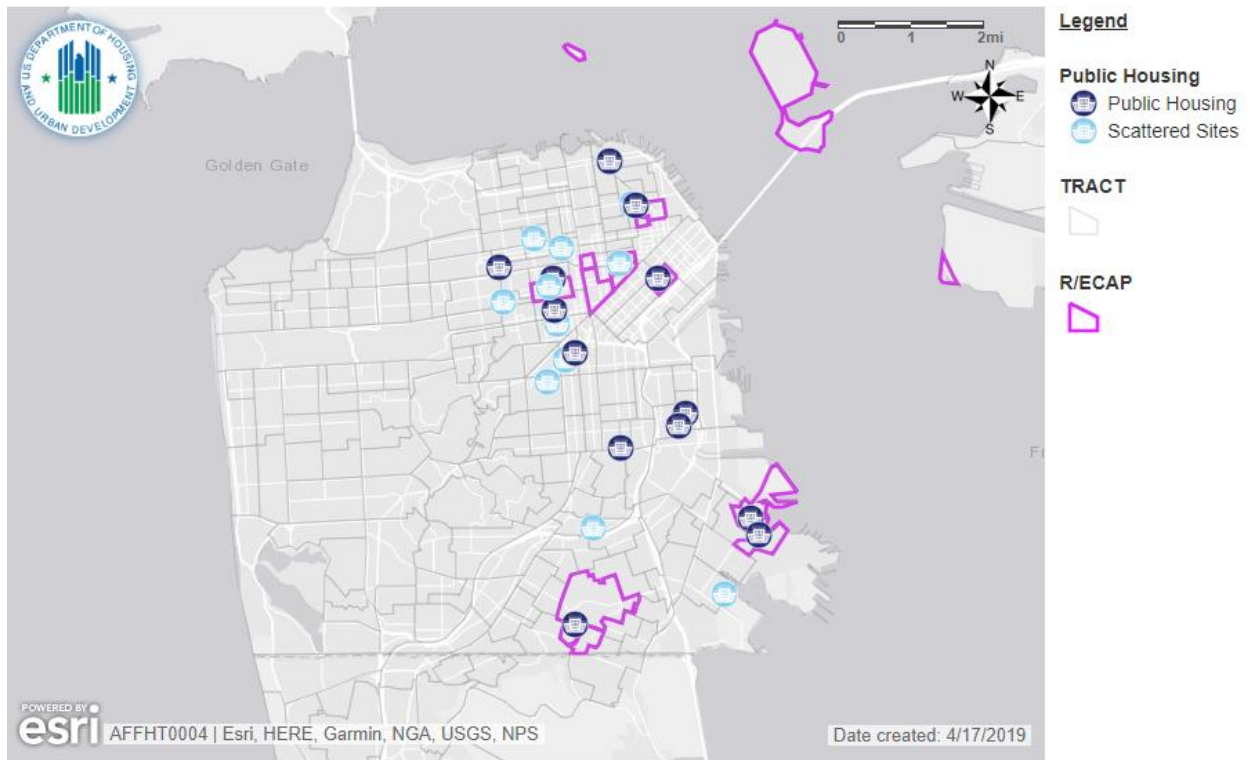
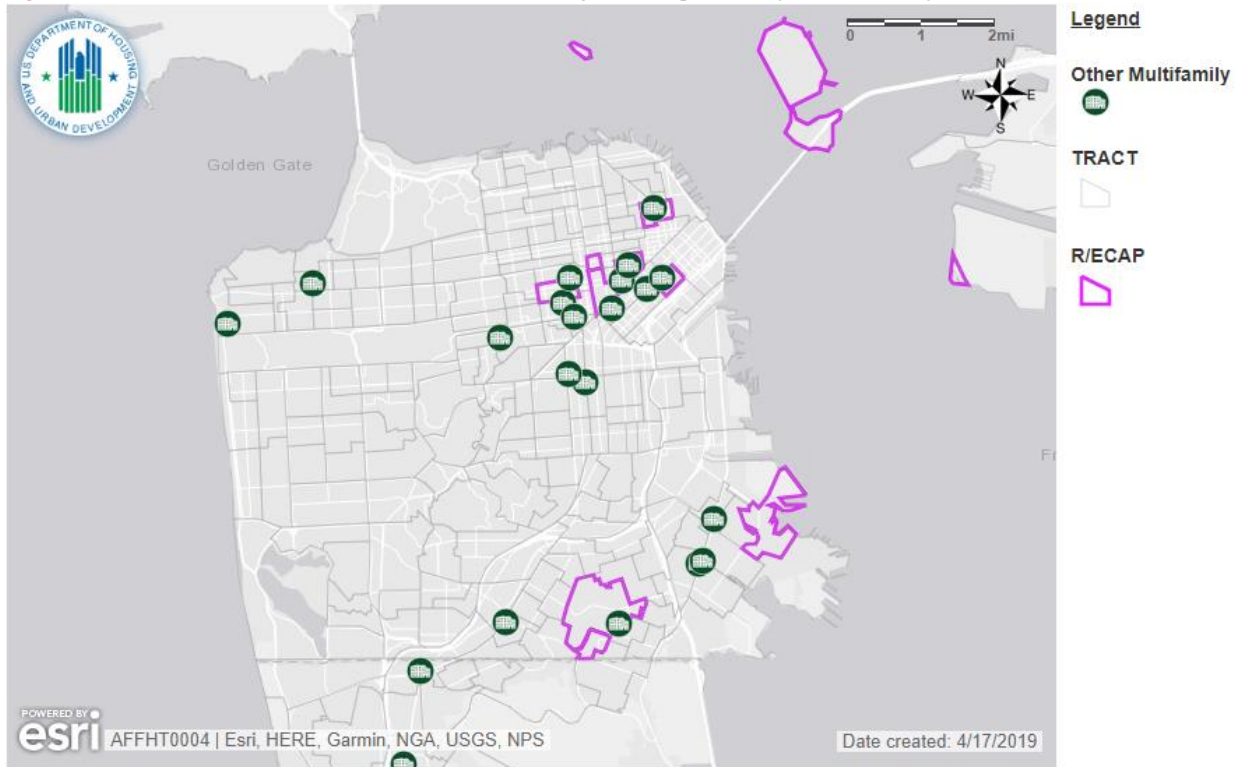


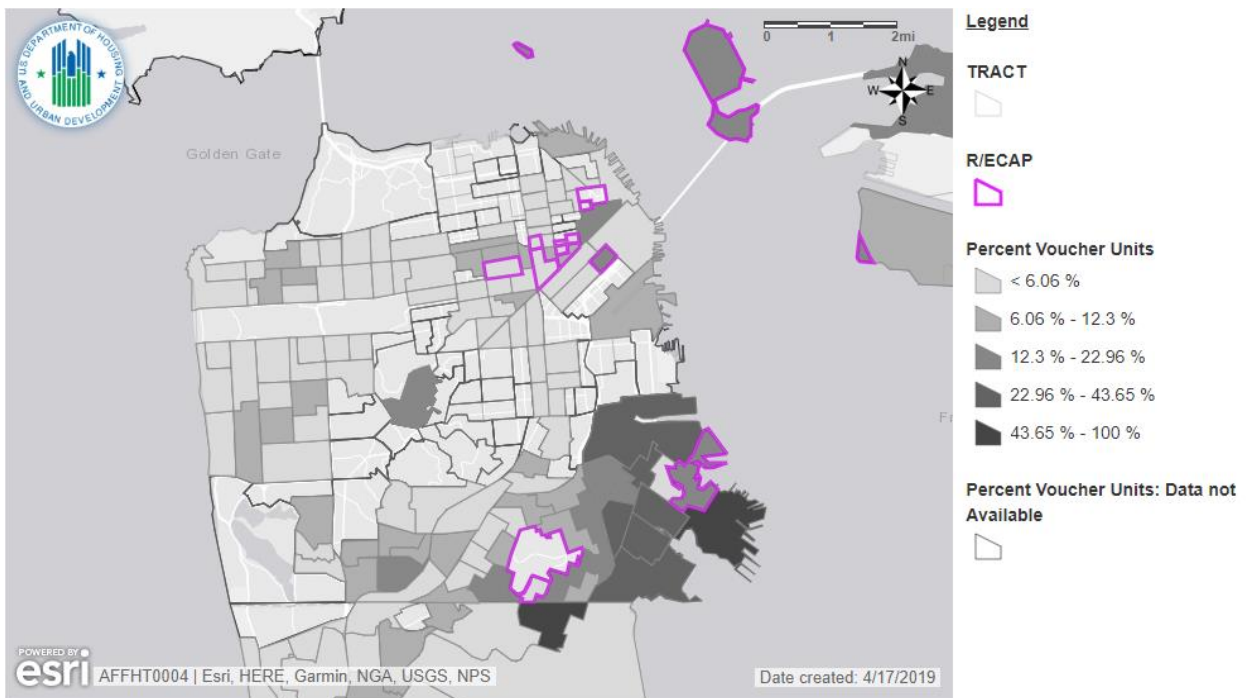
Figure 38: Locations of Public Housing Developments (HUD AFFH-T)



**Figure 39:** Locations of Other Affordable Multifamily Developments (HUD AFFH-T)



**Figure 40:** Percent of All Households That Receive Housing Choice Vouchers (HUD AFFH-T)



#### 4. 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.

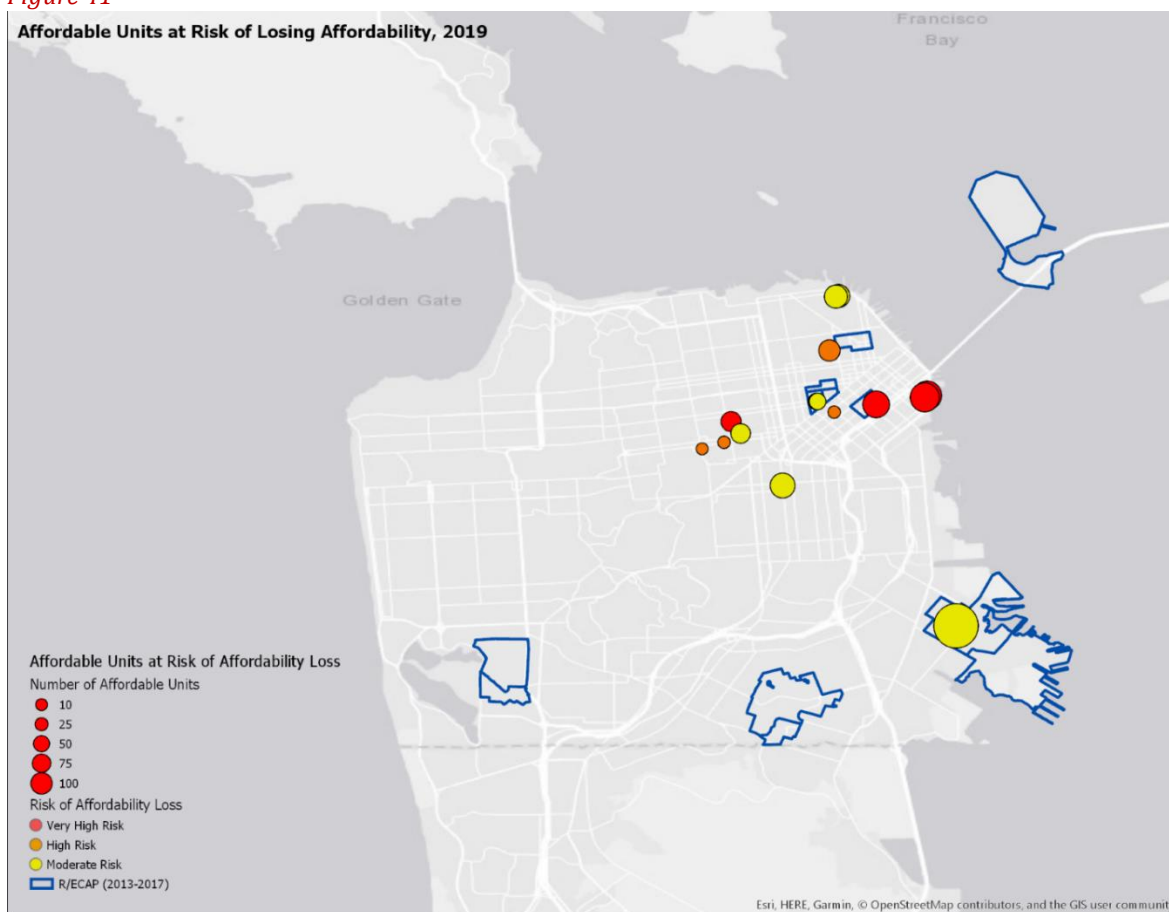
**Table 3.** Affordable Units At-Risk of Conversion (2022-2032)

| 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

Figure 41



From city-provided data, we observe that about 1580 units of currently affordable housing across 16 housing developments are at risk of losing that affordability due to expiring subsidies. 470 of those are

classified by the city as at a “Very High” risk of expiring. Only 4 of the 16 developments (comprising 561 units) are located in current R/ECAPs – in Bayview/Hunter’s point, SOMA, and the Tenderloin. The remainder of the units and developments are in non-R/ECAP areas.

Across all City-supported (non-voucher) programs, Asian/Pacific Islanders comprise the largest assisted group by race/ethnicity, occupying 30% of the units. White and Black/African Americans have a similar share of units at 19%, and Hispanic households represent only 13% of units. This is roughly consistent with the racial compositions of federally-supported project-based units, which makes sense given the inclusion of federal programs in the MOHCD datasets. Racial compositions vary considerably by program. For example, about two-thirds of beneficiaries of the Assisted Living program are Asian/Pacific Islander whereas less than 10% of Transitional Housing beneficiaries are.

Data on voucher holders from the Housing Authority is consistent with the trends observed from the federal data on HCVs in terms of race/ethnicity, but also contains some additional information. Over half (56%) of the individuals receiving vouchers are over the age of 60. 55% are female. Nearly 6% are non-citizens. The most commonly-spoken languages other than English are (in descending order) Cantonese, Russian, Spanish and Vietnamese.

## 5. Affordable Housing Pipeline

The affordable housing pipeline indicates that planned developments will create or rehabilitate 1,900 units in the Bayview/Hunter’s Point area, which has multiple R/ECAPs and a concentration of the City’s existing publicly supported housing developments. About 470 of these will be HOPE SF or RAD. Another 926 are new construction multifamily rental. The remaining units are split between the Limited Equity Program, the OCII Inclusionary Rental Program, and the Inclusionary Housing Program. The Mission, SOMA, Financial District/South Beach, Tenderloin and Mission Bay neighborhoods will also be focal areas for development/rehabilitation activities.

Although not responsible for the greatest number of units, among housing projects in the pipeline, the Inclusionary Housing Program is responsible for the greatest diversity in site location for new construction units.

In terms of the relationship of the federally supported housing portfolio to opportunity access, there are multiple neighborhoods including Bayview/Hunter’s Point, Chinatown, McLaren Park/Visitacion Valley, and the Tenderloin that have challenges with respect to opportunity access and that are also where a large portion of the City’s affordable housing portfolio is located and where a significant portion of the City’s affordable housing pipeline is planned to be built. With existing units in programs, the (HUD vintage) public housing portfolio, Project-Based Section 8, Low-Income Housing Tax Credit and Other Multifamily programs all have developments in and around each of these opportunity-poor areas. The HCV program, while it does have strong presence in the Bay View/Hunter’s point neighborhood has more utilization in other parts of the city (especially western and northern city neighborhoods) compared to the project-based portfolios.

Among programs included in the City’s pipeline, the Inclusionary Housing Program has the greatest portion of new construction pipeline concentrated outside of these areas.

The primary implication of this for specific protected classes is that protected classes more likely to utilize HCV’s are less likely to be impacted by the siting of affordable housing units in areas lacking

access to opportunity. This means that because 60% of the people with disabilities who benefit from federally supported housing programs are HCV recipients, they may have greater access to neighborhoods with higher levels of opportunity. For families with children and elderly residents of federally supported housing programs, 36% and 35% of which receive HCV's respectively, this means greater reliance on project-based units and therefore greater likelihood that they will be living in neighborhoods with opportunity access challenges as a result.

**Table 36: Affordable Units in MOHCD Pipeline by Program Area, Neighborhood and Construction Type as of May 6, 2019 (Source: DataSF)**

|   | New Construction | Rehabilitation | Grand Total |
|---|------------------|----------------|-------------|
| <b>Bond Financed Inclusionary Housing</b> | <b>170</b>       |                | <b>170</b>  |
| Potrero Hill                              | 60               |                | 60          |
| Mission                                   | 110              |                | 110         |
| <b>Bond Financed Multifamily Housing</b>  |                  | <b>537</b>     | <b>537</b>  |
| Bernal Heights                            |                  | 99             | 99          |
| Mission                                   |                  | 138            | 138         |
| Tenderloin                                |                  | 300            | 300         |
| <b>HOPE SF</b>                            | <b>474</b>       |                | <b>474</b>  |
| Visitacion Valley                         | 224              |                | 224         |
| Bayview Hunters Point                     | 250              |                | 250         |
| <b>Inclusionary Housing Program</b>       | <b>1972</b>      |                | <b>1972</b> |
| West of Twin Peaks                        | 1                |                | 1           |
| North Beach                               | 2                |                | 2           |
| Outer Richmond                            | 4                |                | 4           |
| Portola                                   | 7                |                | 7           |
| Sunset/Parkside                           | 11               |                | 11          |
| Castro/Upper Market                       | 18               |                | 18          |
| Nob Hill                                  | 22               |                | 22          |
| Presidio Heights                          | 22               |                | 22          |
| Marina                                    | 24               |                | 24          |
| Western Addition                          | 29               |                | 29          |
| Hayes Valley                              | 67               |                | 67          |

|  |             |             |             |
|--|-------------|-------------|-------------|
| Potrero Hill   | 81          |             | 81          |
| Mission Bay  | 104         |             | 104         |
| Tenderloin   | 115         |             | 115         |
| Financial District/South Beach                       | 126         |             | 126         |
| Bayview Hunters Point                                | 240         |             | 240         |
| Lakeshore  | 287         |             | 287         |
| South of Market                                      | 364         |             | 364         |
| Mission  | 448         |             | 448         |
| <b>Limited Equity Program</b>                        | <b>239</b>  |             | <b>239</b>  |
| Financial District/South Beach                       | 80          |             | 80          |
| Bayview Hunters Point                                | 159         |             | 159         |
| <b>Multifamily Rental Program</b>                    | <b>4879</b> | <b>1112</b> | <b>5991</b> |
| North Beach  |             | 65          | 65          |
| Outer Sunset   | 128         |             | 128         |
| Bernal Heights                                       |             | 159         | 159         |
| Hayes Valley   | 185         |             | 185         |
| Outer Mission  | 242         |             | 242         |
| Treasure Island                                      | 285         |             | 285         |
| Western Addition                                     | 87          | 331         | 418         |
| Financial District/South Beach                       | 655         |             | 655         |
| Tenderloin   | 303         | 392         | 695         |
| Mission Bay  | 720         |             | 720         |
| South of Market                                      | 570         | 153         | 723         |
| Mission  | 778         | 12          | 790         |
| Bayview Hunters Point                                | 926         |             | 926         |
| <b>OCII Inclusionary Rental Program</b>              | <b>620</b>  |             | <b>620</b>  |
| Bayview Hunters Point                                | 104         |             | 104         |
| Financial District/South Beach                       | 516         |             | 516         |
| <b>Rental Assistance Demonstration Program (RAD)</b> |             | <b>1169</b> | <b>1169</b> |

|                            |  |            |            |
|----------------------------|--|------------|------------|
| Tenderloin                 |  | 96         | 96         |
| Western Addition           |  | 97         | 97         |
| Japantown                  |  | 134        | 134        |
| Bernal Heights             |  | 148        | 148        |
| Chinatown                  |  | 199        | 199        |
| Bayview Hunters Point      |  | 221        | 221        |
| South of Market            |  | 274        | 274        |
| <b>Small Sites Program</b> |  | <b>111</b> | <b>111</b> |
| Castro/Upper Market        |  | 5          | 5          |
| North Beach                |  | 6          | 6          |
| Bernal Heights             |  | 15         | 15         |
| Inner Richmond             |  | 16         | 16         |
| South of Market            |  | 29         | 29         |
| Mission                    |  | 40         | 40         |

## C. Race, Ethnicity and Concentrated Areas of Poverty (R/ECAPs)

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 60, Figure 61, Figure 62, Figure 63).

Since 1990, there have been 6 primary areas of the City where there have been R/ECAPs. Although the specific census tracts that meet the R/ECAP criteria have shifted somewhat, these areas consistently have R/ECAPs or are close to the R/ECAP thresholds. These are: Bayview/Hunter's Point, Chinatown, south McLaren Park/Western Visitation Valley, the census tracts directly surrounding San Francisco State University, Treasure/Yerba Buena Islands, and the Tenderloin (including some nearby census tracts in SOMA and the Western Addition). According to the most recent American Community Survey, there remain R/ECAPs in each of these 6 areas of the city.

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 74: Current R/ECAPs in San Francisco (HUD AFFH-T based on 2009-2013 ACS)

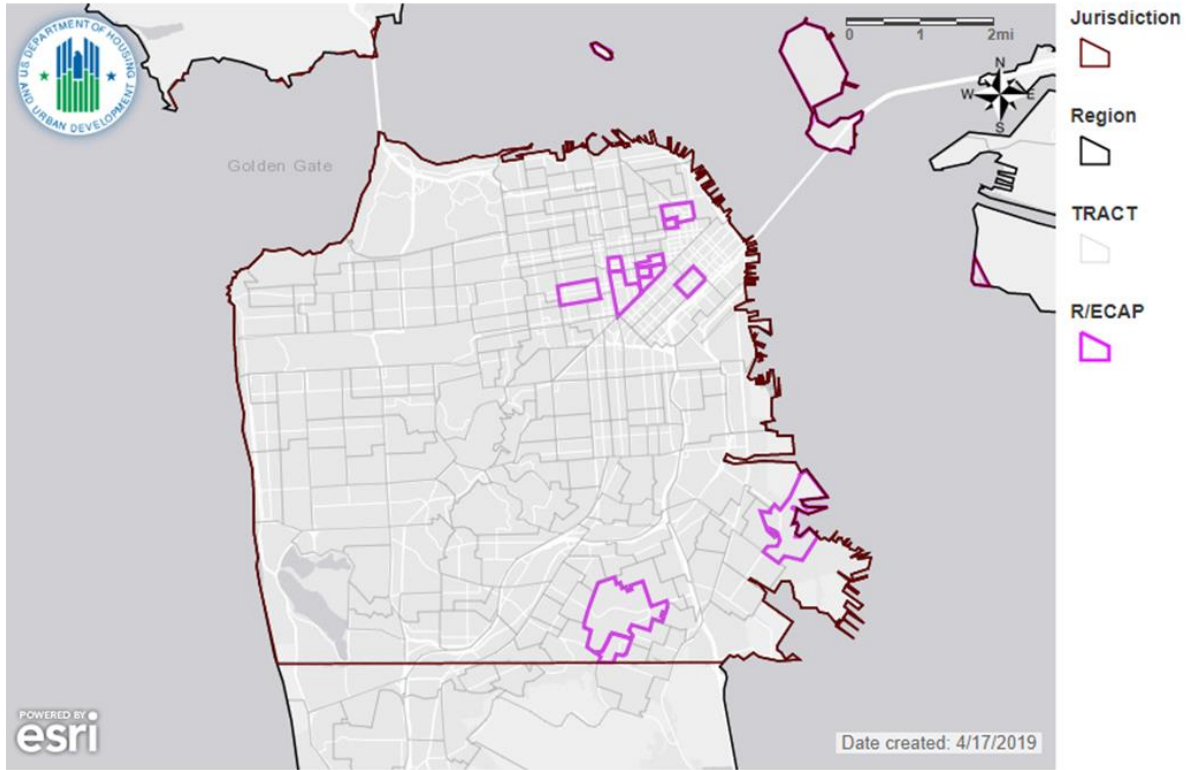


Figure 75: R/ECAPs in 1990

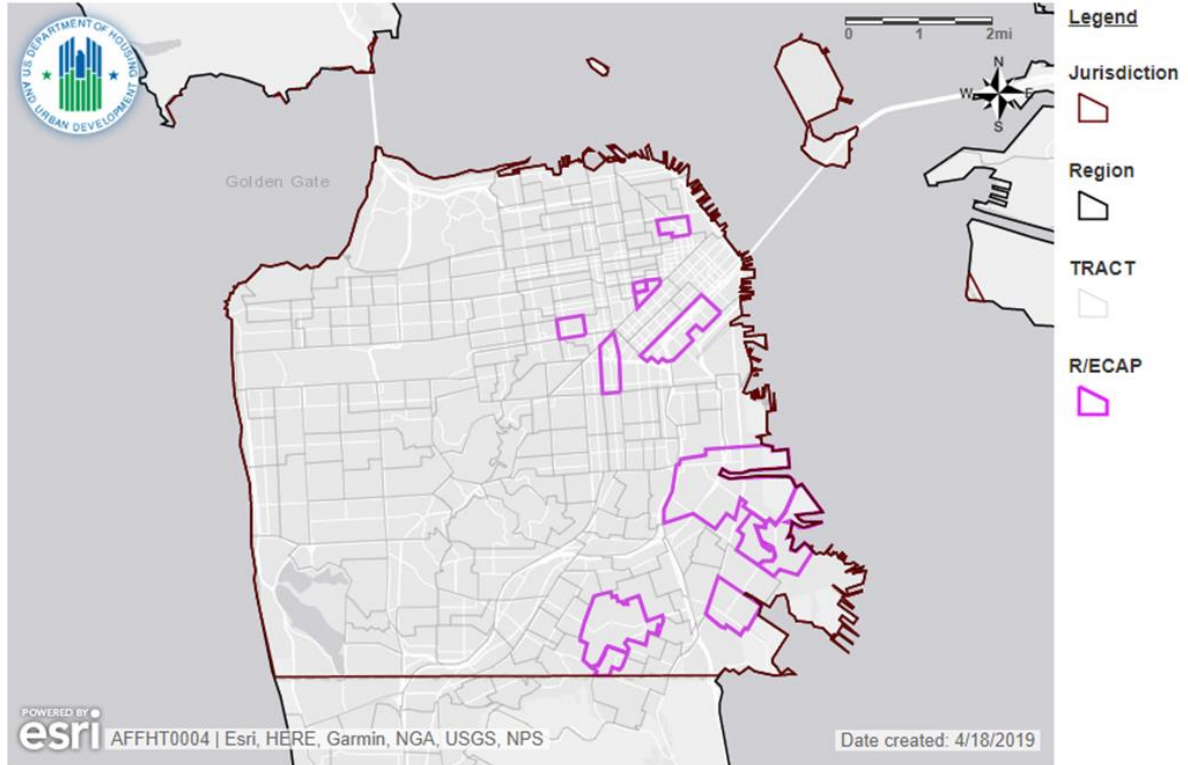


Figure 76: R/ECAPs in 2000

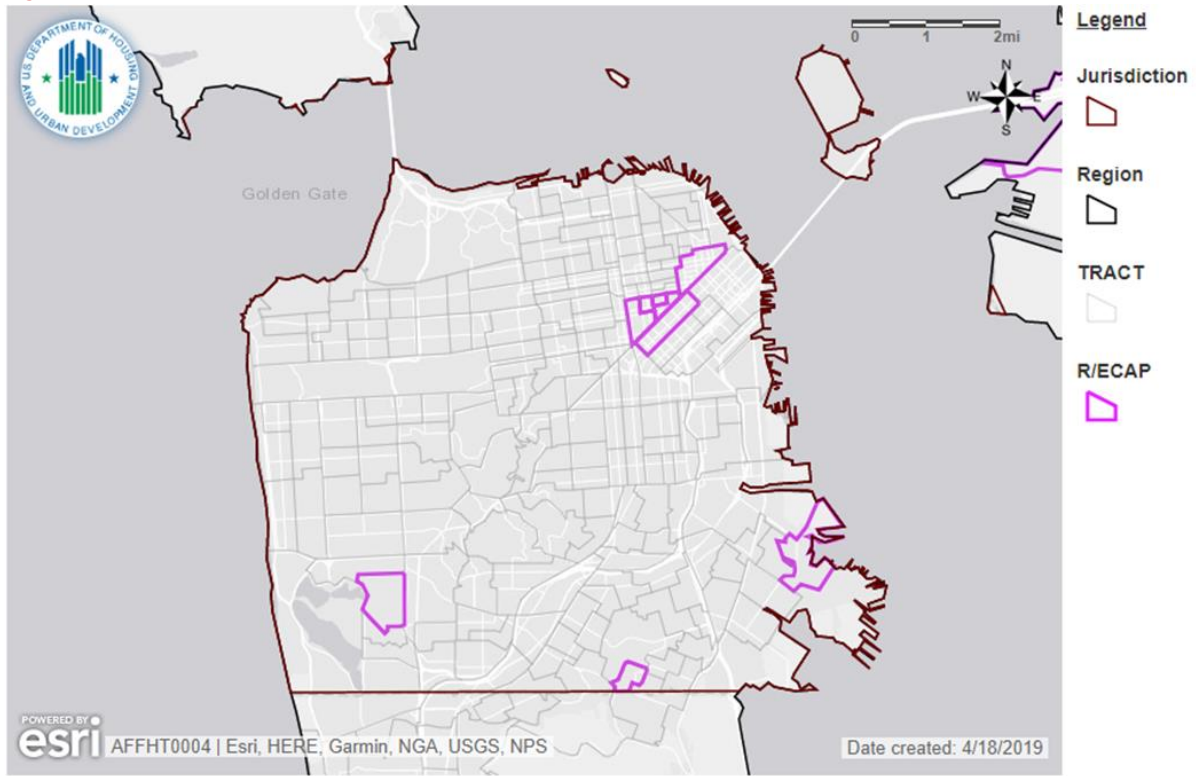
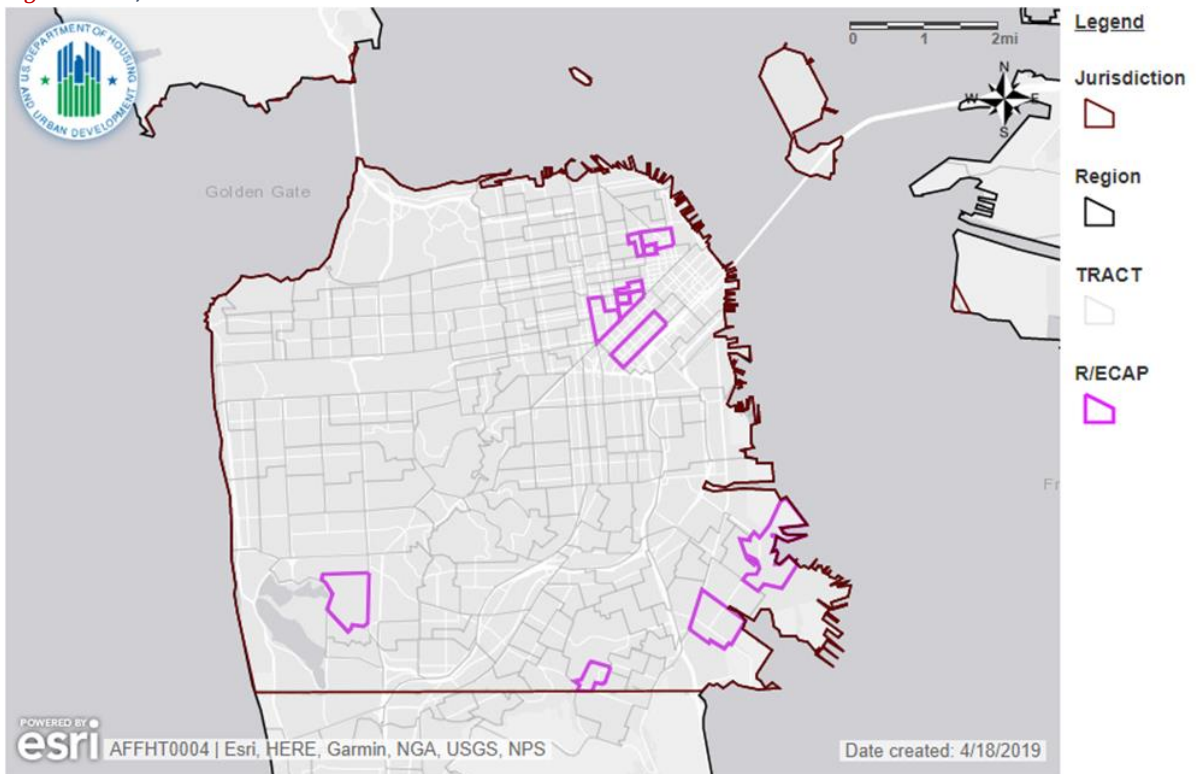


Figure 77: R/ECAPs in 2010



Note that census tracts that surround colleges and universities in many cities often qualify (or come close to qualifying) as R/ECAPs due to student populations who often earn no income, but are often supported by loans and/or parental support. They are also often very racially diverse relative to the City as a whole. So the R/ECAP tracts around San Francisco State University may reflect student demographics rather than demographics that may be of greater concern from a fair housing perspective.

Of the 44,140 who live in the 2009-2013 R/ECAP across the City the largest single racial/ethnic group is Asian/Pacific Islanders, comprising 39% of the R/ECAP population. This is somewhat higher than would be proportional to Asian/Pacific Islander presence in the broader population in which they comprise 33% of residents. Despite making up the second-largest group at 23%, White residents are disproportionately under-represented in the R/ECAP population, since they comprise 42% of the City's overall population. Hispanic residents are proportionately represented and Black/African American residents are the most disproportionately represented – Black/African American residents make up 19% of the R/ECAP population despite comprising only 6% of the City's population.

*Table 37: R/ECAP Demographics (Source: HUD AFFH-T v4)*

| <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> |          | <i>In R/ECAP</i> |           | <i>City Overall</i>   |  |
|---|----------|------------------|-----------|-----------------------|--|
| <i>Race/Ethnicity</i>                                   | <i>#</i> | <i>%</i>         | <i>#</i>  | <i>%</i>              |  |
| Total Population in R/ECAPs                             | 44,140   | -                |           |                       |  |
| White, Non-Hispanic                                     | 9,931    | 22.50%           | 337,451   | 41.91%                |  |
| Black, Non-Hispanic                                     | 8,552    | 19.37%           | 46,781    | 5.81%                 |  |
| Hispanic  | 6,802    | 15.41%           | 121,774   | 15.12%                |  |
| Asian or Pacific Islander, Non-Hispanic                 | 17,030   | 38.58%           | 268,828   | 33.39%                |  |
| Native American, Non-Hispanic                           | 173      | 0.39%            | 1,828     | 0.23%                 |  |
| Other, Non-Hispanic                                     | 109      | 0.25%            | 2,494     | 0.31%                 |  |
| <i>(San Francisco-Oakland-Hayward, CA) Region</i>       |          | <i>In R/ECAP</i> |           | <i>Region Overall</i> |  |
| <i>Race/Ethnicity</i>                                   | <i>#</i> | <i>%</i>         | <i>#</i>  | <i>%</i>              |  |
| Total Population in R/ECAPs                             | 142,522  | -                |           |                       |  |
| White, Non-Hispanic                                     | 26,457   | 18.56%           | 1,840,372 | 42.45%                |  |
| Black, Non-Hispanic                                     | 32,626   | 22.89%           | 349,895   | 8.07%                 |  |
| Hispanic  | 41,076   | 28.82%           | 938,794   | 21.65%                |  |
| Asian or Pacific Islander, Non-Hispanic                 | 36,557   | 25.65%           | 1,024,377 | 23.63%                |  |
| Native American, Non-Hispanic                           | 507      | 0.36%            | 10,657    | 0.25%                 |  |
| Other, Non-Hispanic                                     | 415      | 0.29%            | 13,550    | 0.31%                 |  |

These trends are largely consistent with the Regional comparisons of R/ECAP populations to the general population. Two differences in the Regional trends – Asian residents are more proportionally

represented and Hispanic/Latino residents are more heavily represented in R/ECAPs (29% of the R/ECAP population compared to 22% of the general population).

**Table 38.** R/ECAP Demographics (Source: HUD AFFH-T v4)

| R/ECAP Race/Ethnicity                   | <i>(San Francisco, CA CDBG, HOME, ESG)<br/>Jurisdiction</i> |        | <i>(San Francisco-Oakland-Hayward, CA)<br/>Region</i> |                                      |        |       |
|---|---|--------|---|--------------------------------------|--------|-------|
|   | #   | %      | #   | %                                    |        |       |
| Total Population in R/ECAPs             | 44,140  | -      | 142,522   | -                                    |        |       |
| White, Non-Hispanic                     | 9,931   | 22.50% | 26,457  | 18.56%                               |        |       |
| Black, Non-Hispanic                     | 8,552   | 19.37% | 32,626  | 22.89%                               |        |       |
| Hispanic                                | 6,802   | 15.41% | 41,076  | 28.82%                               |        |       |
| Asian or Pacific Islander, Non-Hispanic | 17,030  | 38.58% | 36,557  | 25.65%                               |        |       |
| Native American, Non-Hispanic           | 173   | 0.39%  | 507   | 0.36%                                |        |       |
| Other, Non-Hispanic                     | 109   | 0.25%  | 415   | 0.29%                                |        |       |
| R/ECAP Family Type                      |   |        |   |                                      |        |       |
| Total Families in R/ECAPs               | 7,592   | -      | 23,826  | -                                    |        |       |
| Families with children                  | 2,824   | 37.20% | 11,702  | 49.11%                               |        |       |
| R/ECAP National Origin                  |   |        |   |                                      |        |       |
| Total Population in R/ECAPs             | 44,140  | -      | 142,522   | -                                    |        |       |
| #1 country of origin                    | China excl.<br>Hong Kong<br>& Taiwan                        | 7,336  | 16.62%  | Mexico                               | 14,138 | 9.92% |
| #2 country of origin                    | Philippines   | 2,073  | 4.70%   | China excl.<br>Hong Kong<br>& Taiwan | 11,052 | 7.75% |
| #3 country of origin                    | Vietnam   | 1,321  | 2.99%   | Vietnam                              | 3,403  | 2.39% |
| #4 country of origin                    | Mexico  | 1,211  | 2.74%   | Philippines                          | 3,245  | 2.28% |
| #5 country of origin                    | Ukraine   | 672    | 1.52%   | El Salvador                          | 2,326  | 1.63% |
| #6 country of origin                    | Korea   | 652    | 1.48%   | Korea                                | 1,615  | 1.13% |
| #7 country of origin                    | Hong Kong   | 467    | 1.06%   | Guatemala                            | 1,294  | 0.91% |
| #8 country of origin                    | El Salvador   | 319    | 0.72%   | India                                | 757    | 0.53% |
| #9 country of origin                    | India   | 305    | 0.69%   | Hong Kong                            | 735    | 0.52% |
| #10 country of origin                   | Russia  | 300    | 0.68%   | Ukraine                              | 693    | 0.49% |

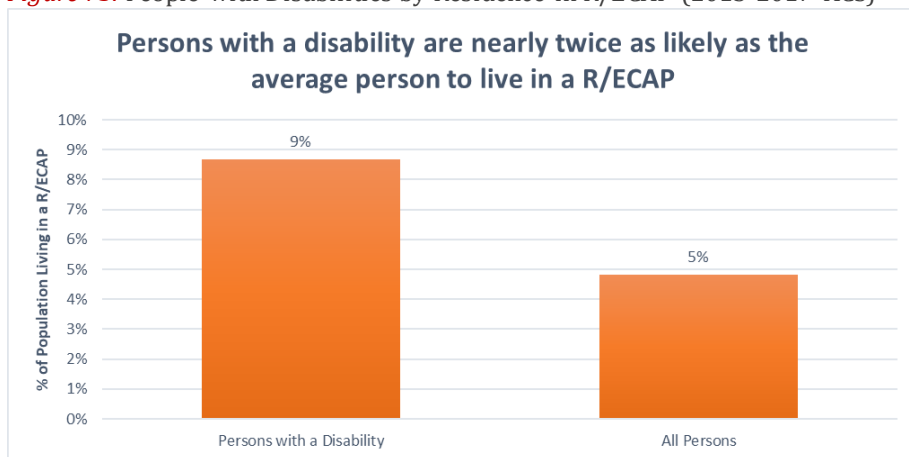
Looking at the 2013-2017 R/ECAPs, these trends still hold with 17% of all Black/African American residents living in a R/ECAP compared to 6% of Hispanic/Latino, 5% of Asian/Pacific Islander and only 2% of White residents.

The share of families with children in 2009-2013 R/ECAPs in both the City and Region is roughly proportional to the overall share of families in each geography. 37% of families in City R/ECAPs have children, while 49% of families in Regional R/ECAPs have children.

In the City, 17% of the R/ECAP population is foreign-born residents from China followed by those from the Philippines (5%) and Vietnam (3%). In the Region, foreign-born residents from Mexico make up 10% of the R/ECAP population followed by those from China (8%) and Vietnam (2%).

People with disabilities are nearly twice as likely as the average person to live in a 2013-2017 R/ECAP (9% vs 5% chance), raising concerns about compounding effects of lack of neighborhood access to services and resources and additional personal difficulties in accessing them. 57% of HCV recipients living in a R/ECAP have a disability compared to only 45% of those not living in a R/ECAP, meaning that voucher holders with a disability are more likely to live in a R/ECAP compared to the average voucher holder.

**Figure 73.** People with Disabilities by Residence in R/ECAP (2013-2017 ACS)



Federally-supported housing programs vary considerably in their intersection with R/ECAPs. This intersection also varies over time as demographics and correspondingly R/ECAPs shift geographies in the City. According to HUD’s data (based on 2016 Federally-supported housing data and 2009-2013 R/ECAP definitions), about 43% of all project-based units and 11% of voucher-holders are located in R/ECAPs, indicating a good success rate at vouchers being utilized outside of R/ECAPs. Because of the differences in racial compositions of housing programs, however, this effectively means that more white households are given the opportunity to live outside of R/ECAPs compared to particularly Black/African American and Asian/Pacific Islander households who are more prevalent in project-based housing.

Based on HUD’s AFFH data, there are some differences across demographic characteristics of federally supported housing units located in R/ECAPs compared to those located outside of R/ECAPs, although recent changes to the public housing portfolio may have affected this. In particular, Asian/Pacific Islander householders living in Public Housing, Project-Based Section 8, and Other Multifamily Units are

more heavily represented in units located in R/ECAPs compared to units in the same programs outside of R/ECAPs. Elderly householders in Public Housing and Other Multifamily units are more heavily represented in units located in R/ECAPs compared to units in non-R/ECAPs. People with a disability living in Public Housing and who are HCV recipients are more heavily represented in units located in R/ECAPs compared to units located in non-R/ECAPs. Other demographic group representation in federally supported housing programs either show little or no difference between R/ECAP and non-R/ECAP units or have stronger representation in non-R/ECAP census tracts.

**Table 39.** R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category (Source: HUD AFFH v4)

| <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> | <i>Total # units (occupied)</i> | <i>% White</i> | <i>% Black</i> | <i>% Hispanic</i> | <i>% Asian or Pacific Islander</i> |
|---|---------------------------------|----------------|----------------|-------------------|------------------------------------|
| <b>Public Housing</b>                                   |                                 |                |                |                   |                                    |
| R/ECAP tracts   | 1,650                           | 16.93%         | 37.07%         | 13.47%            | 32.41%                             |
| Non R/ECAP tracts                                       | 2,465                           | 19.33%         | 41.73%         | 17.25%            | 21.57%                             |
| <b>Project-based Section 8</b>                          |                                 |                |                |                   |                                    |
| R/ECAP tracts   | 3,334                           | 21.96%         | 25.43%         | 5.07%             | 47.18%                             |
| Non R/ECAP tracts                                       | 4,168                           | 24.60%         | 19.28%         | 13.60%            | 42.08%                             |
| <b>Other Multifamily</b>                                |                                 |                |                |                   |                                    |
| R/ECAP tracts   | 456                             | 5.56%          | 3.78%          | 0.44%             | 90.22%                             |
| Non R/ECAP tracts                                       | 553                             | 26.32%         | 11.84%         | 8.08%             | 53.57%                             |
| <b>HCV Program</b>                                      |                                 |                |                |                   |                                    |
| R/ECAP tracts   | 963                             | 43.58%         | 25.26%         | 6.52%             | 24.53%                             |
| Non R/ECAP tracts                                       | 6,674                           | 49.30%         | 19.75%         | 7.03%             | 23.78%                             |

Looking at the more recent 2018 Picture of Subsidized Households (PoSH) data and using 2013-2017 R/ECAP definitions, we observe that only 28% of project-based units are now located in R/ECAPs. This is largely due to tracts that were historically R/ECAPs that contain a significant share of the City’s project-based stock being reclassified as non-R/ECAPs in addition to the reduction in the levels of public housing stock, as noted above. In addition, the newer data shows that 19% of voucher holders live in R/ECAP, up from 11%.

**Table 40.** R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category (Source: HUD AFFH v4)

| <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> | <i>Total # units (occupied)</i> | <i>% Families with children</i> | <i>% Elderly</i> | <i>% with a disability</i> |
|---|---------------------------------|---------------------------------|------------------|----------------------------|
| <b>Public Housing</b>                                   |                                 |                                 |                  |                            |
| R/ECAP tracts   | 1,650                           | 36.52%                          | 36.83%           | 40.07%                     |
| Non R/ECAP tracts                                       | 2,465                           | 39.62%                          | 30.66%           | 32.39%                     |

| Project-based Section 8 |       |        |        |        |
|-------------------------|-------|--------|--------|--------|
| R/ECAP tracts           | 3,334 | 13.72% | 74.85% | 11.28% |
| Non R/ECAP tracts       | 4,168 | 14.00% | 72.36% | 11.23% |
| Other Multifamily       |       |        |        |        |
| R/ECAP tracts           | 456   | N/a    | 99.78% | 0.43%  |
| Non R/ECAP tracts       | 553   | 1.79%  | 88.93% | 17.86% |
| HCV Program             |       |        |        |        |
| R/ECAP tracts           | 963   | 16.90% | 49.90% | 57.13% |
| Non R/ECAP tracts       | 6,674 | 19.43% | 49.28% | 45.41% |

Looking at the geographic distribution of federally-supported units with respect to 2013-2017 R/ECAPs (the most recent vintage we have), we see that there are concentrations of units in the Bayview/Hunter's Point area (intersecting with 3 R/ECAPs), the Western Addition (which historically had R/ECAPS, but does not currently), and the Tenderloin/Civic Center area (which has 3 R/ECAPs). There are also lesser concentrations in the SOMA, Chinatown, and McLaren Park/Visitacion Valley, all of which currently and historically have had R/ECAPs located there. Voucher holders display a different pattern with more usage in tracts that are not R/ECAPs, as stated above. However, the Bayview/Hunter's Point area also has a high concentration of voucher-holders, though unlike project-based units, that concentration exists across the broader neighborhood area, rather than being specific to the R/ECAPs. There is also a high level of voucher use in the Treasure/Yerba Buena Island tract, which is also a R/ECAP. There is also a tract in the northeast side of the SOMA neighborhood that is a R/ECAP and has high voucher utilization.

## D. Segregation & Integration

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.

### 1. 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 the California Department of Housing and Community Development (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 considered 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 to 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 41.** 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.

## 2. 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 42.** 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.

### 3. 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 43.* Dissimilarity index by income group in San Francisco vs the Bay Area, 2010-2015

|                                | <i>San Francisco</i> |             | <i>Bay Area Average</i> |
|--------------------------------|----------------------|-------------|-------------------------|
|                                | <i>2010</i>          | <i>2015</i> | <i>2015</i>             |
| 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.

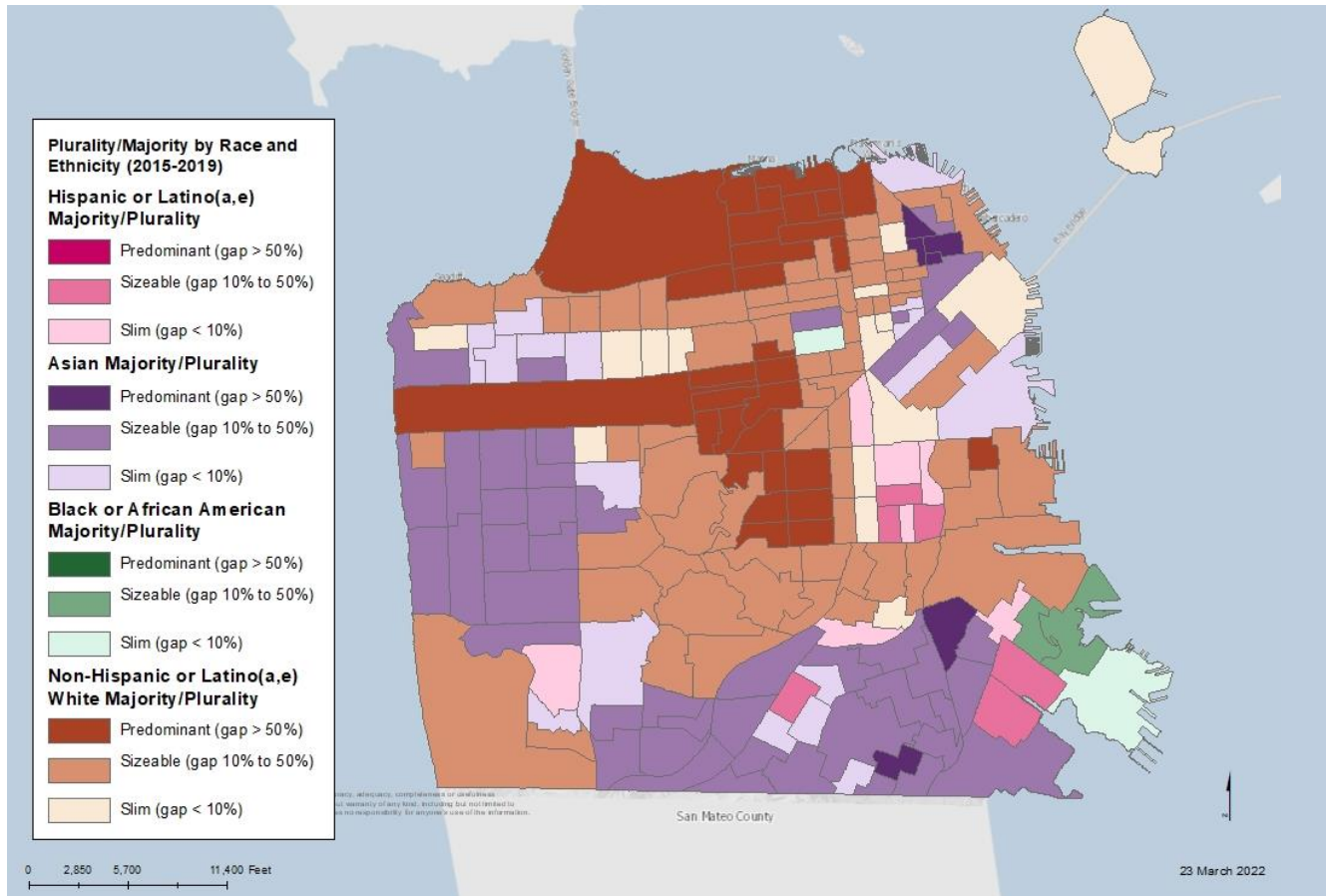
**4. Population Concentration by Race and Ethnicity**

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 57 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.

Figure 74. Plurality/Majority by Race and Ethnicity by Census Tract, 2015-2019



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

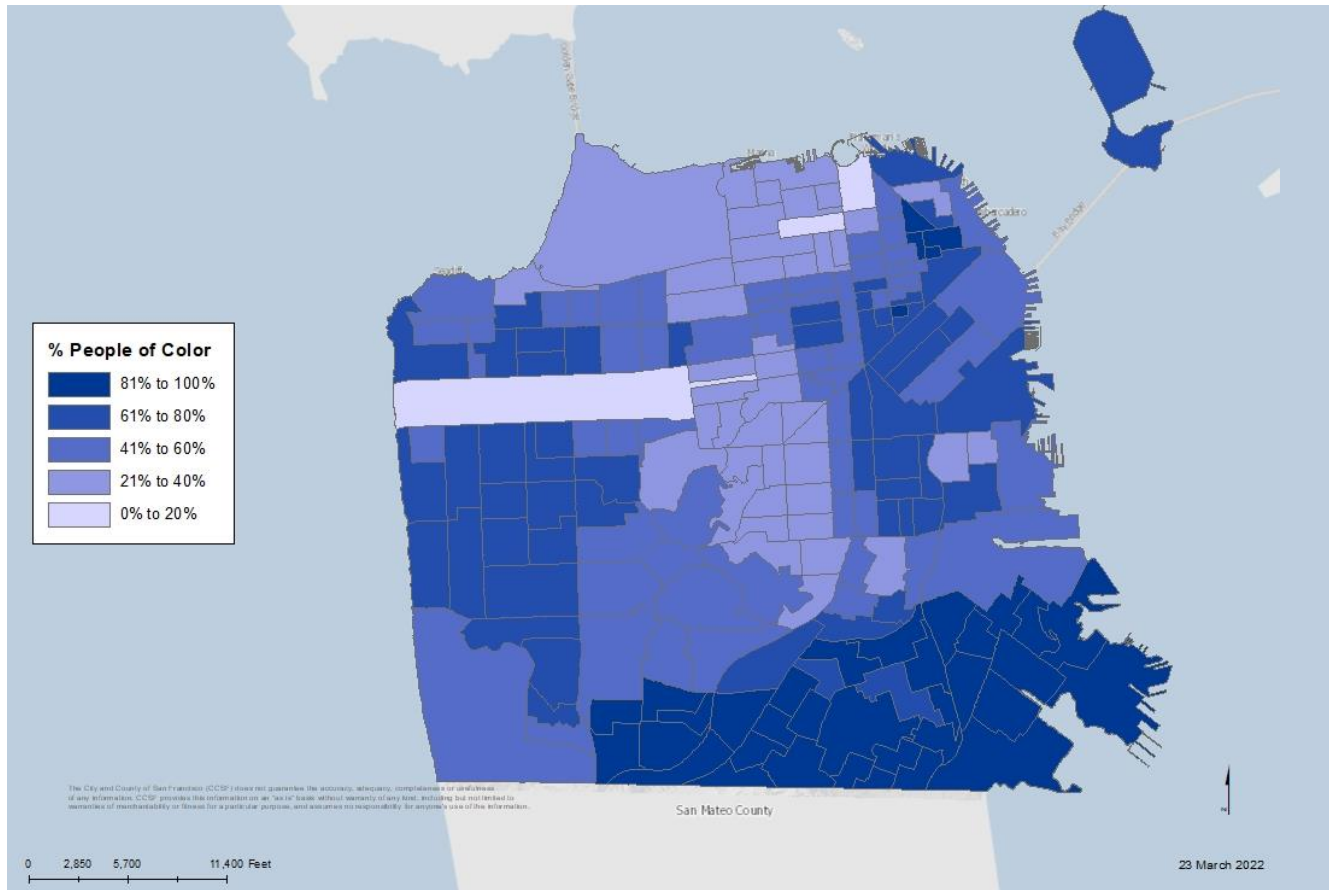
populations represent the largest shares. However, most American Indian or Native Alaskan and Native Hawaiian or Pacific Islander residents live in the eastside, especially in the Tenderloin and Mission.

Concentrations of people of color as reported in Figure 57 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 20<sup>th</sup> 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,e)s 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 20<sup>th</sup> 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 75. 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 58). 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.

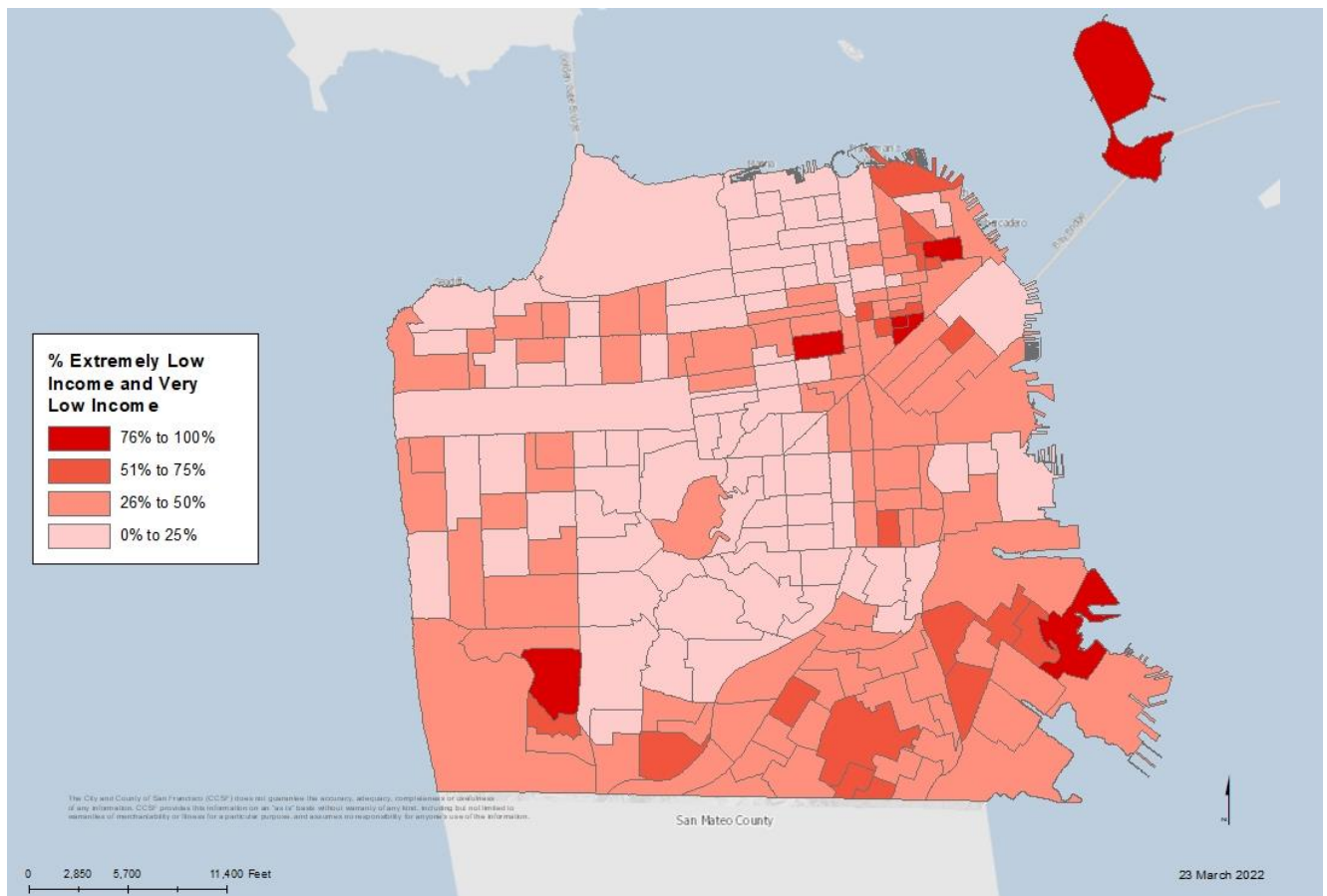
#### 5. Concentration of Extremely Low- and Very-Low-Income Residents

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 59). 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 58). 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 76.* Percent of Extremely Low- to Very-Low Income Population by Census Tract, 2015-2019



Source: ACS 2019 5-year Estimates.

## 6. 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 60, Figure 61, Figure 62, Figure 63). 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.

In addition to HUD's R/ECAP analysis, HCD also defined areas of High Segregation and Poverty as part of the TCAC Opportunity Maps.<sup>23</sup> 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."<sup>24</sup> 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 as racially segregated. If a place was flagged for both measures, it was identified as a "High Segregation and Poverty" area.

Figure 64 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

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

24 <https://www.treasurer.ca.gov/ctcac/opportunity/2022/2022-hcd-methodology.pdf>

Francisco compared to the Bay Area (Figure 65). 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.

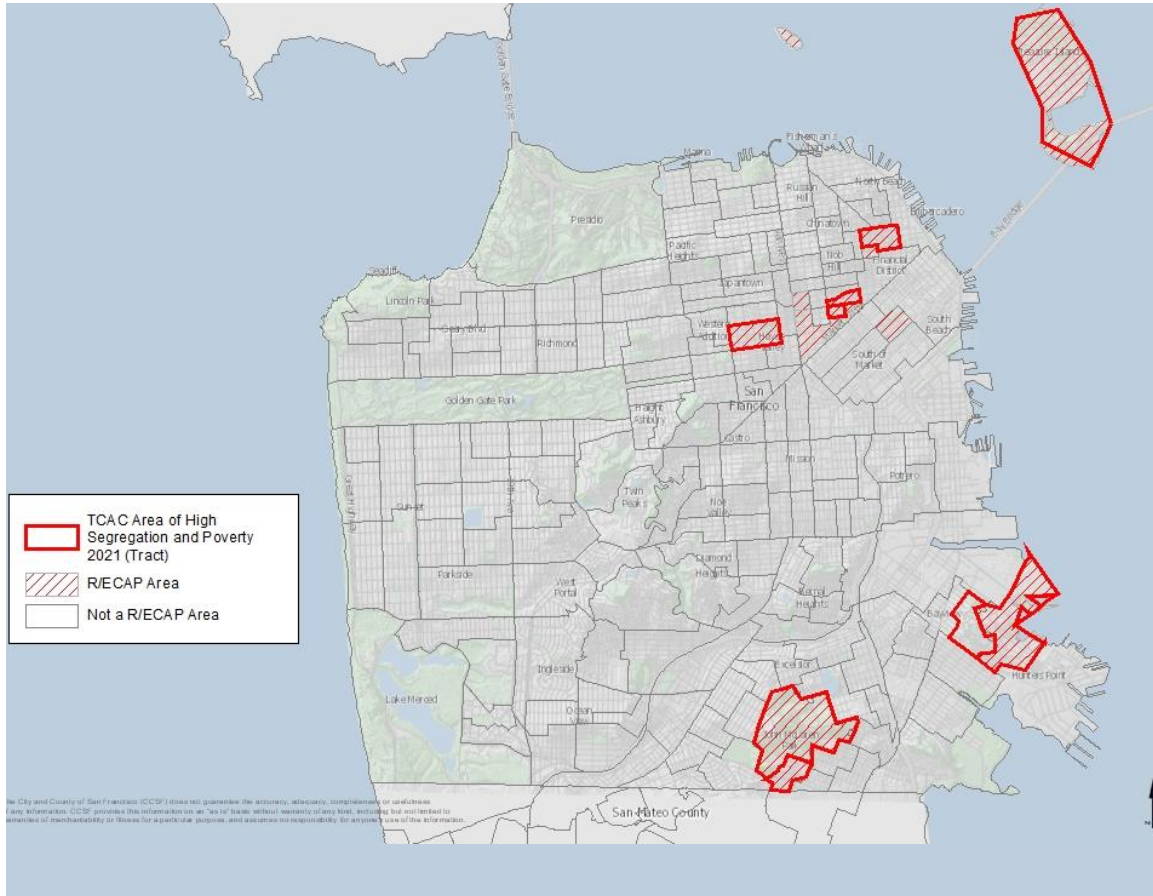
Vulnerable populations and households are also overrepresented in the expanded R/ECAP & High Segregation and Poverty areas. While 32% of the population in the city are extremely low- and very low-income, they represent 70% of the population in these geographies (Table 50). People with disabilities and 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 44.** Population Share by Race and Ethnicity for R/ECAP & High Segregation and Poverty Areas, 2015-2019

|   | <i>American Indian or Alaska Native</i> | <i>Black or African American</i> | <i>Hispanic or Latino(a,e)</i> | <i>Native Hawaiian or Pacific Islander</i> | <i>Asian</i> | <i>Other</i> | <i>Two or More Races</i> | <i>Non-Hispanic or Latino(a,e) white</i> |
|---|---|----------------------------------|--------------------------------|--|--------------|--------------|--------------------------|--|
| 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 77.** HUD R/ECAPs (2017) and TCAC Areas of High Segregation and Poverty, 2021



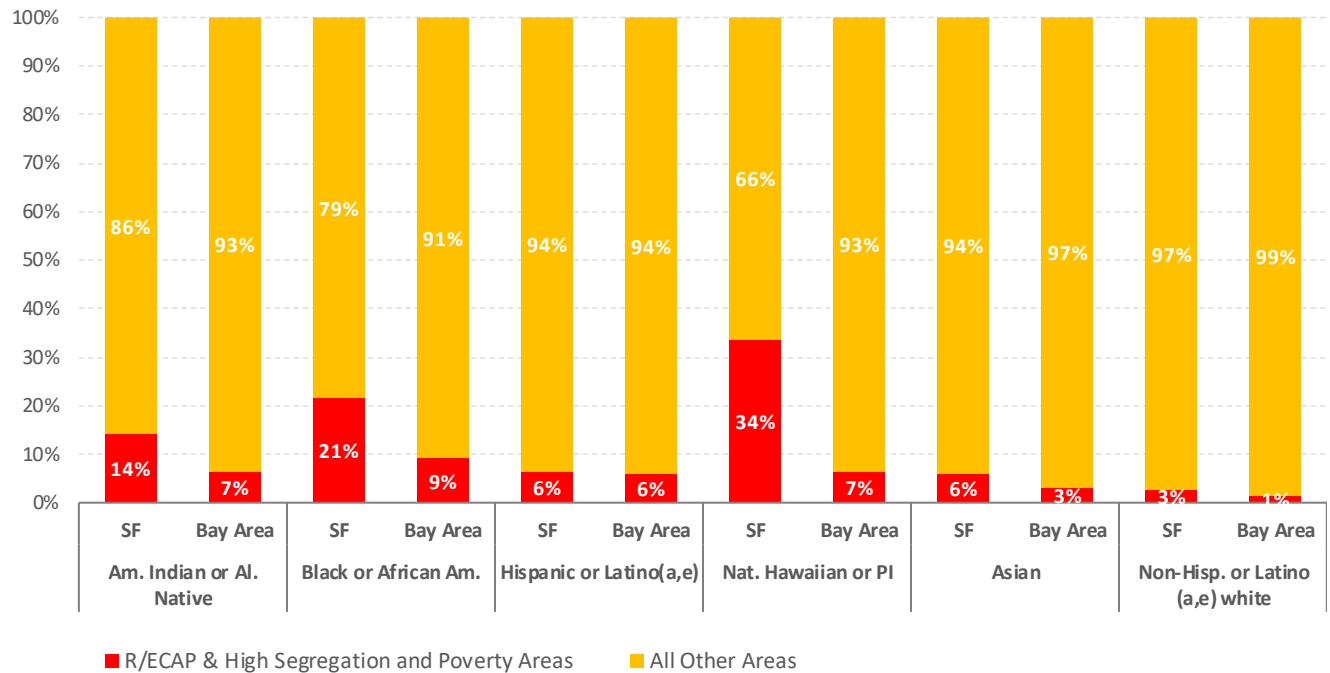
Source: HUD Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) (2017); TCAC Areas of High Segregation and Poverty (2021).

**Table 45.** Share by Special Needs Groups for R/ECAP & High Segregation and Poverty Areas, 2015-2019

|   | <i>ELI &amp; VLI Population</i> | <i>People with Disabilities</i> | <i>Seniors</i> | <i>Female-Headed Households with Children</i> | <i>Single Senior Households</i> |
|---|---------------------------------|---------------------------------|----------------|---|---------------------------------|
| 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 78.** 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.

### 7. Mapping Racially Concentrated Areas of Affluence

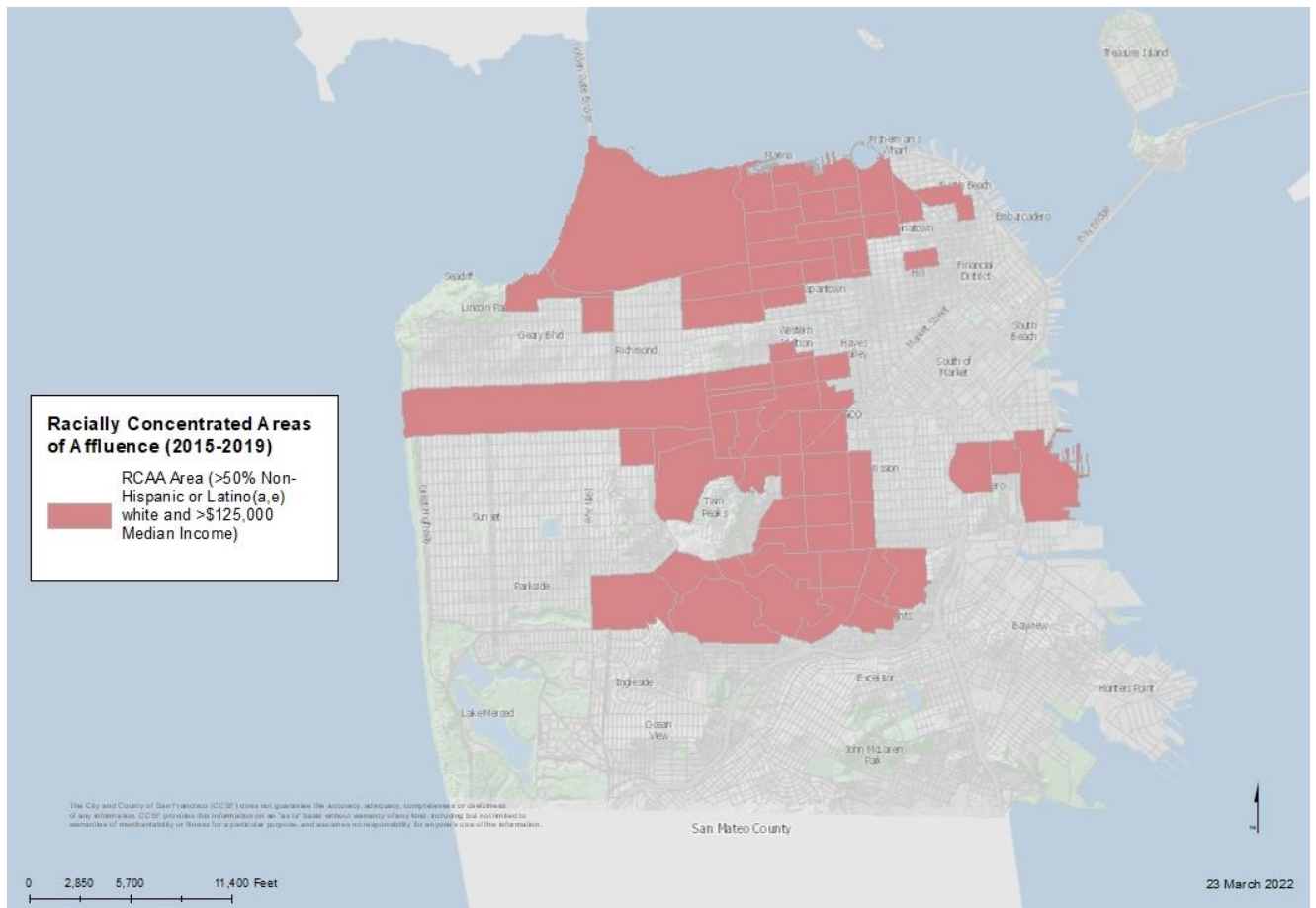
In order to get a full picture of fair housing issues, it is necessary to look to the counterpart of R/ECAPs: Racially Concentrated Areas of Affluence or RCAAs. Redlining, racial covenants, exclusionary zoning, and other policies enforced discriminatory practices that determined who should have access 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 66 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 67).

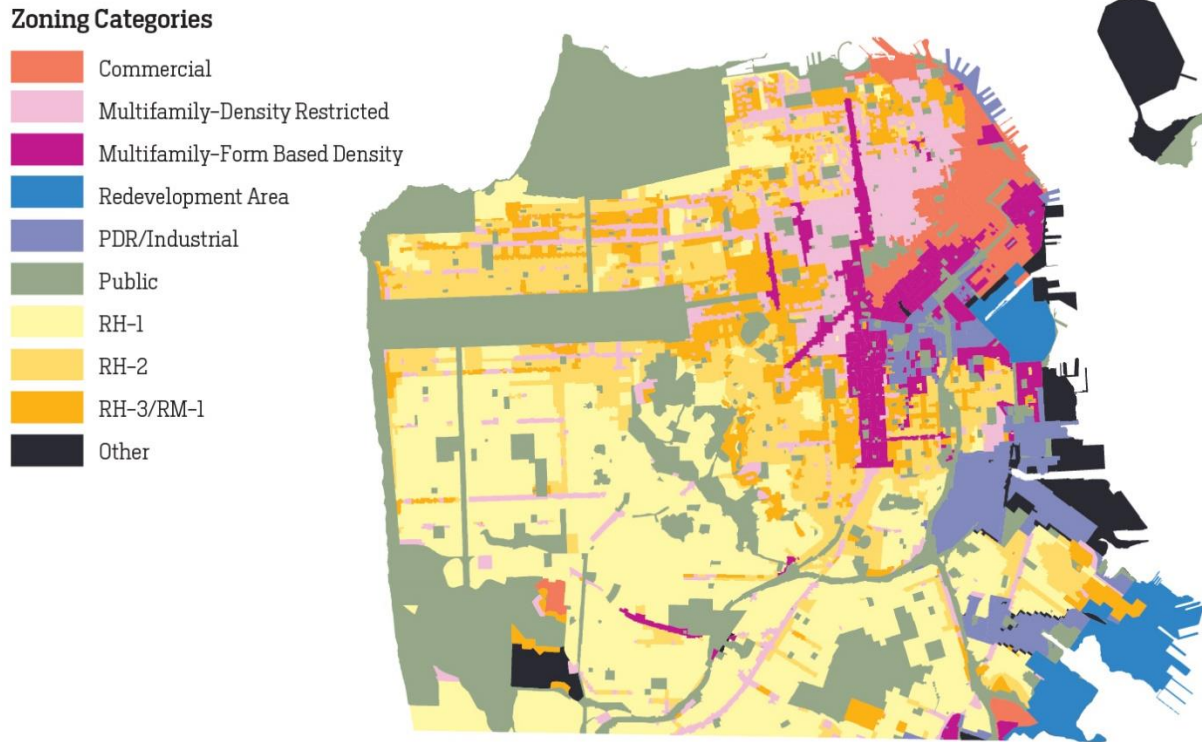
Given the rich racial and ethnic diversity of San Francisco, it is important to not only look at RCAAs, but also at the distribution of median income and concentrations of white people separately. Figure 68 shows the median income for each census tract in San Francisco. Areas with the highest median incomes match substantially with areas that are predominantly white as seen in Figure 69. Despite San Francisco being a diverse city, it still has a lot of areas where racial segregation and concentration of affluence correlate.

**Figure 79.** Racially Concentrated Areas of Affluence (RCAA), 2019



Source: ACS 2019 5-Year Estimates.

Figure 80. Simplified Zoning Map



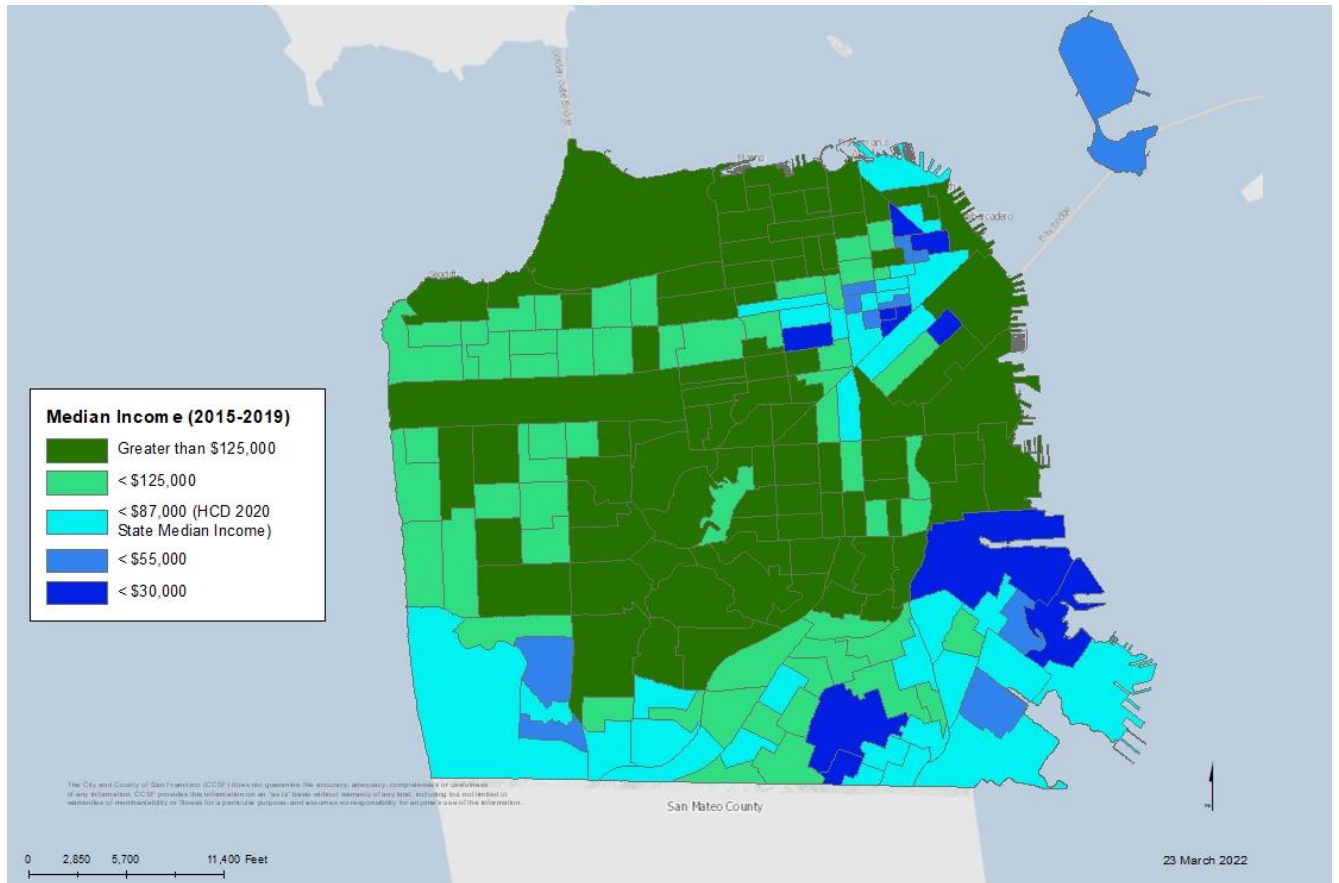
Source: SF Planning.

Table 46. RCAA Distribution of Race and Ethnicity, 2015-2019

|                                     | <i>San Francisco</i> | <i>Bay Area</i> |
|-------------------------------------|----------------------|-----------------|
| 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%            |

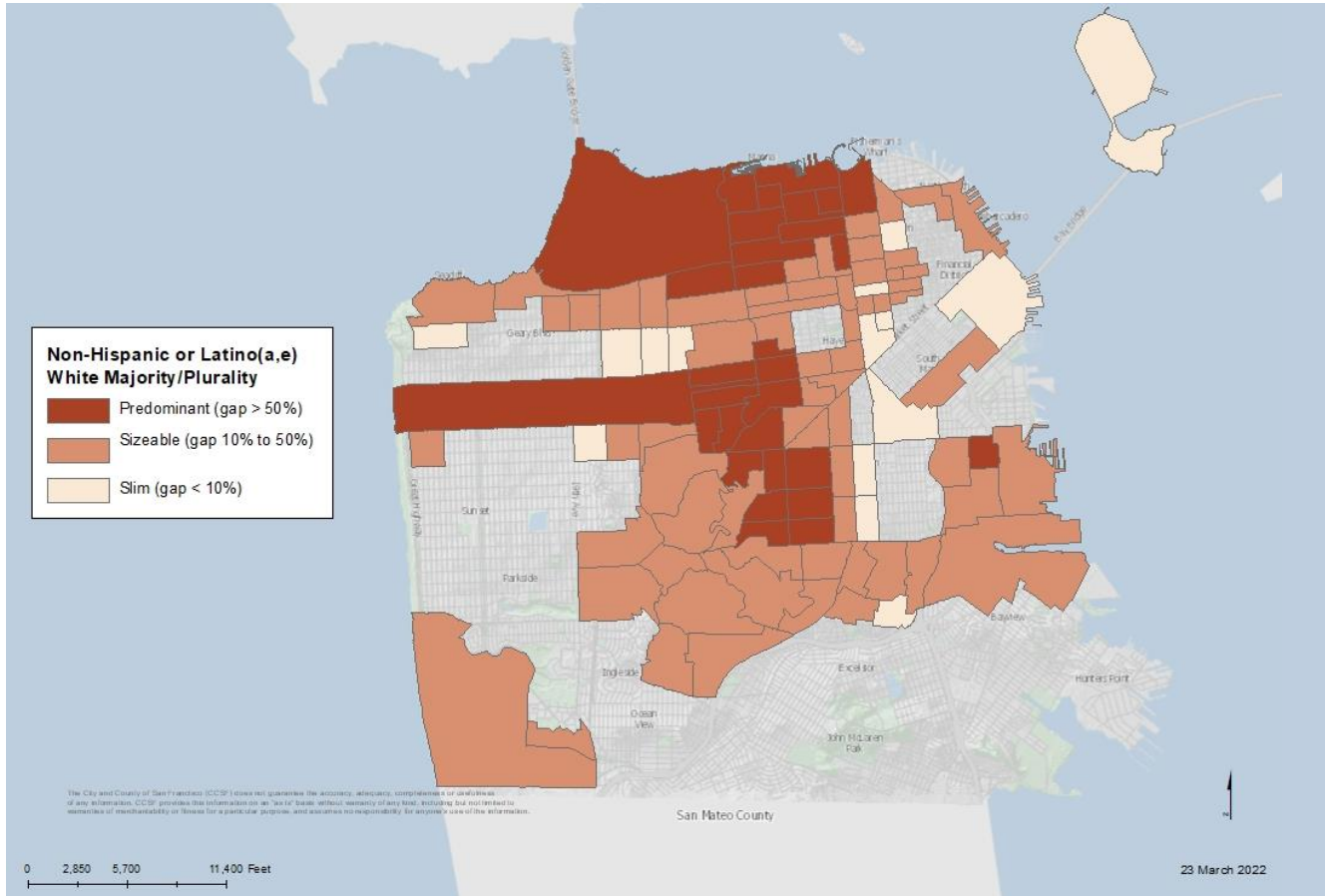
Source: ACS 2019 5-Year Estimates.

Figure 81. Median Household Income by Census Block Groups, 2015-2019



Source: ACS 2019 5-Year Estimates.

Figure 82. Census Tracts with white Population as the Predominant Race, 2015-2019

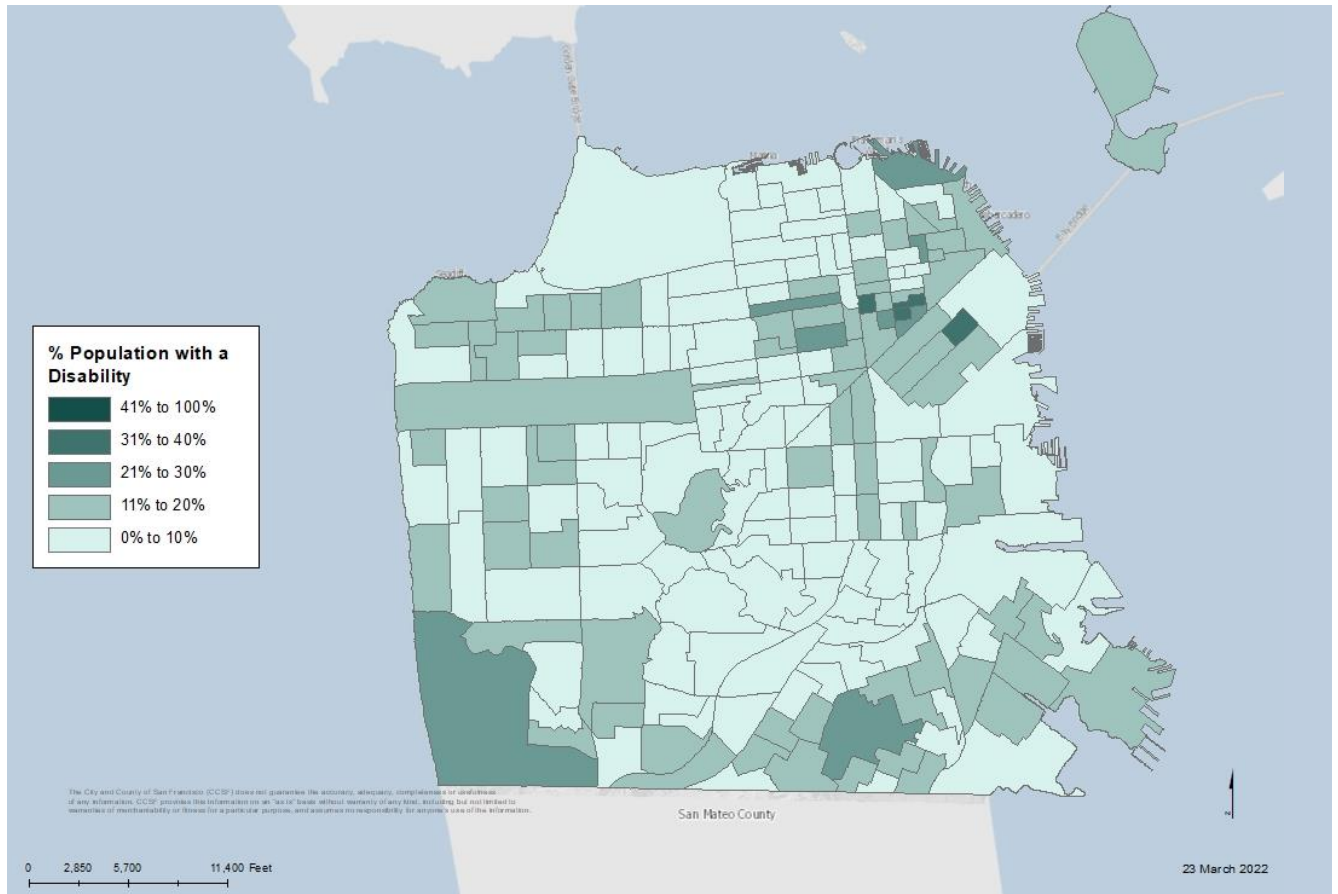


Source: ACS 2019 5-Year Estimates.

## 8. Geographies of Special Needs Groups

Figure 70 shows concentrations of people with disabilities in the city. This map overlaps with high concentrations of seniors (Figure 71) and also overlaps with the extended R/ECAP areas (Figure 64) and concentrations of extremely low- and very-low-income households (Figure 59), and low resource areas (Figure 77). 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.

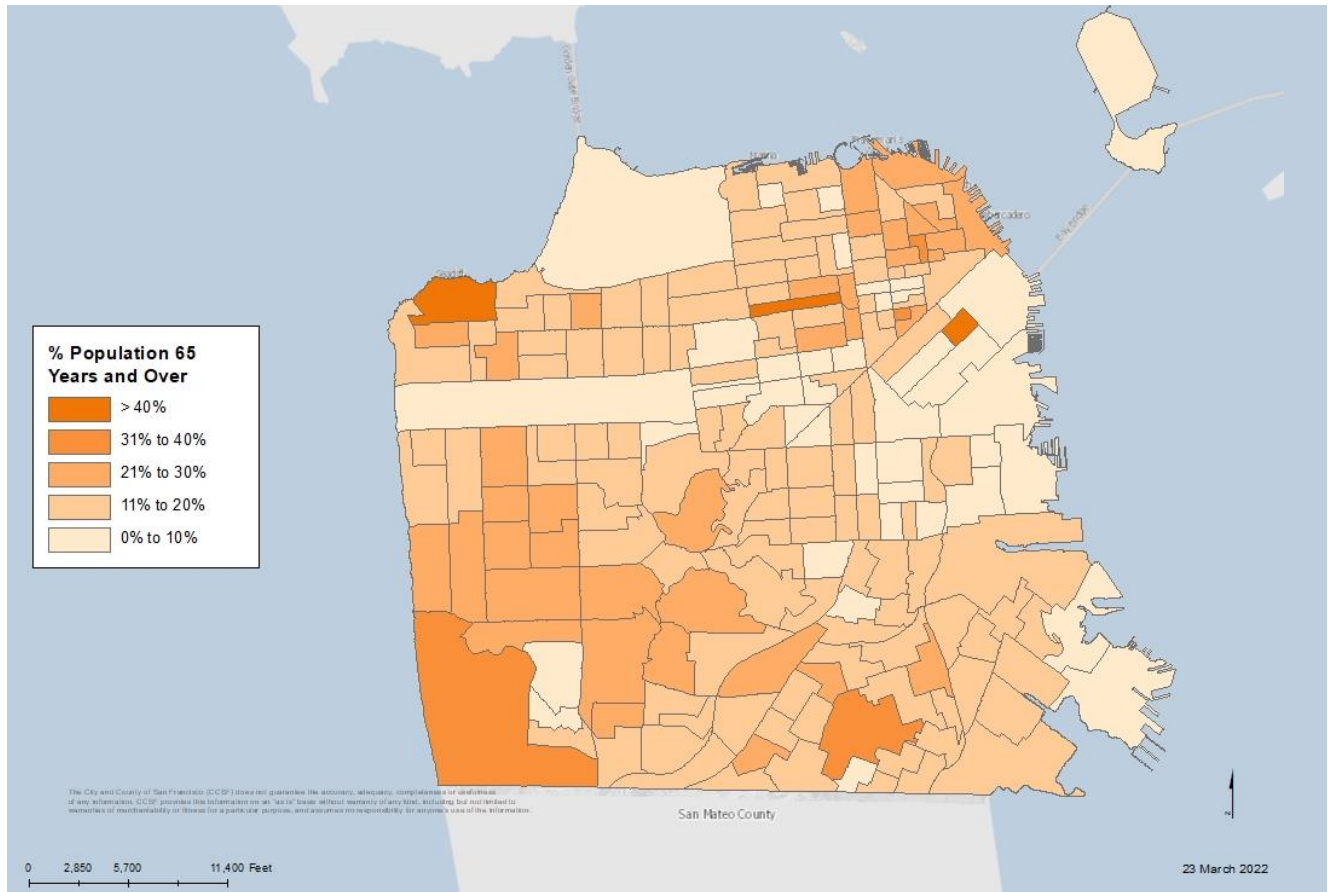
**Figure 83.** Share of the Population with a Disability by Census Tract, 2015-2019



Source: ACS 2019 5-Year Estimates.

Figure 83 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 59), 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 74).

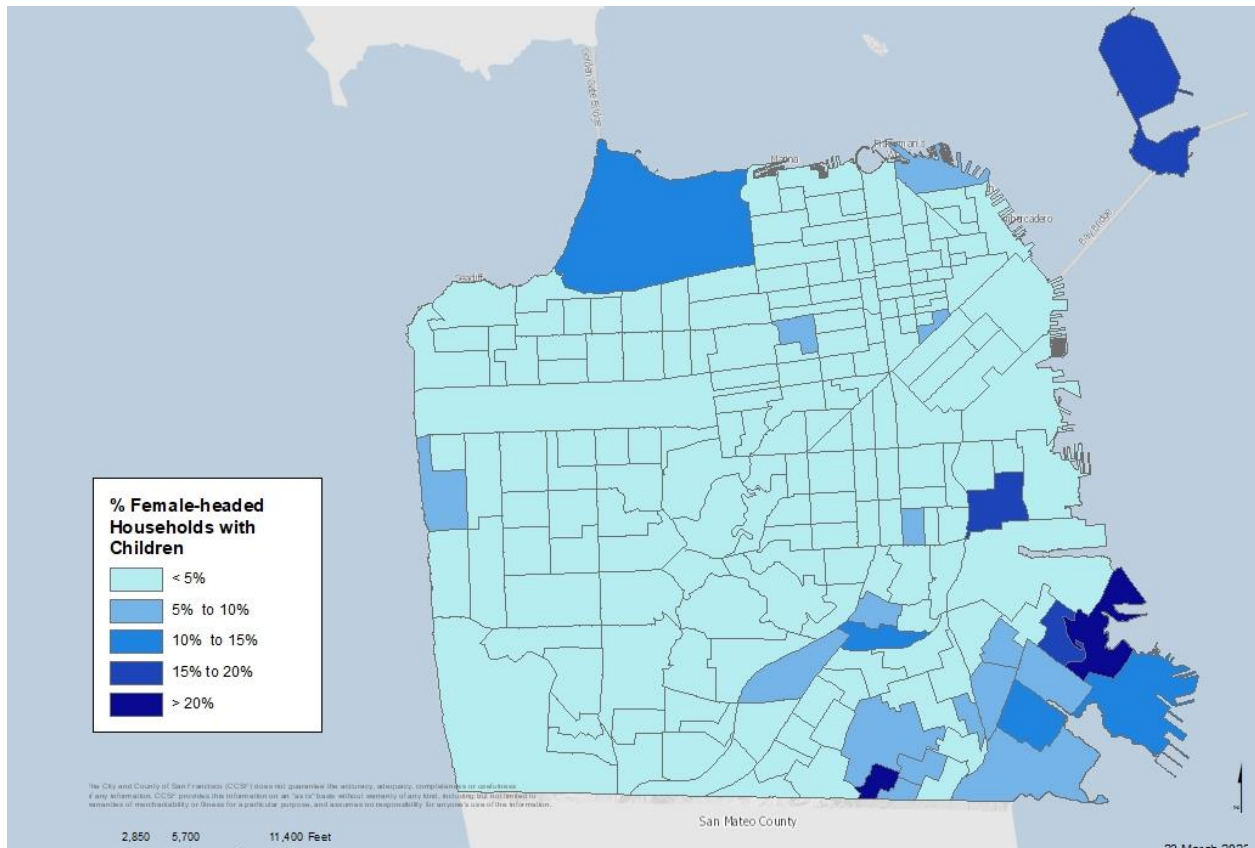
Figure 84. Share of Seniors by Census Tract, 2015-2019



Source: ACS 2019 5-Year Estimates.

Figure 84 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 64) and concentrations of extremely low- and very-low-income households (Figure 59), high concentrations of people of color (Figure 58), and low resource areas (Figure 77). 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 123). Additionally, some of these locations expose children to negative environmental factors and provide less access to educational opportunities (Figure 92 and Figure 80). 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.

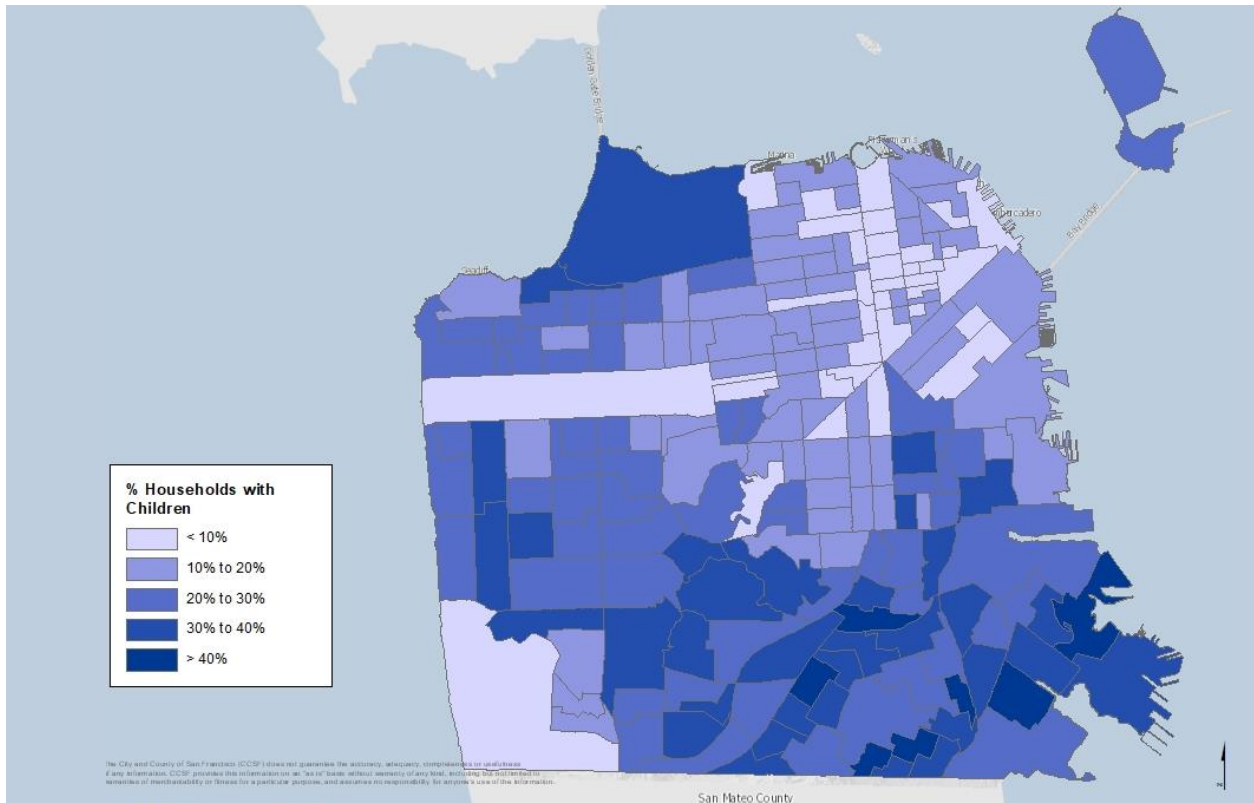
**Figure 85.** Share of Female-headed Households (no partner) with Children by Census Tract San Francisco, 2015-2019



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 73. 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 54) 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% in 2000 to 15.2% in 2018, a trend that has been ongoing as housing prices have skyrocketed.

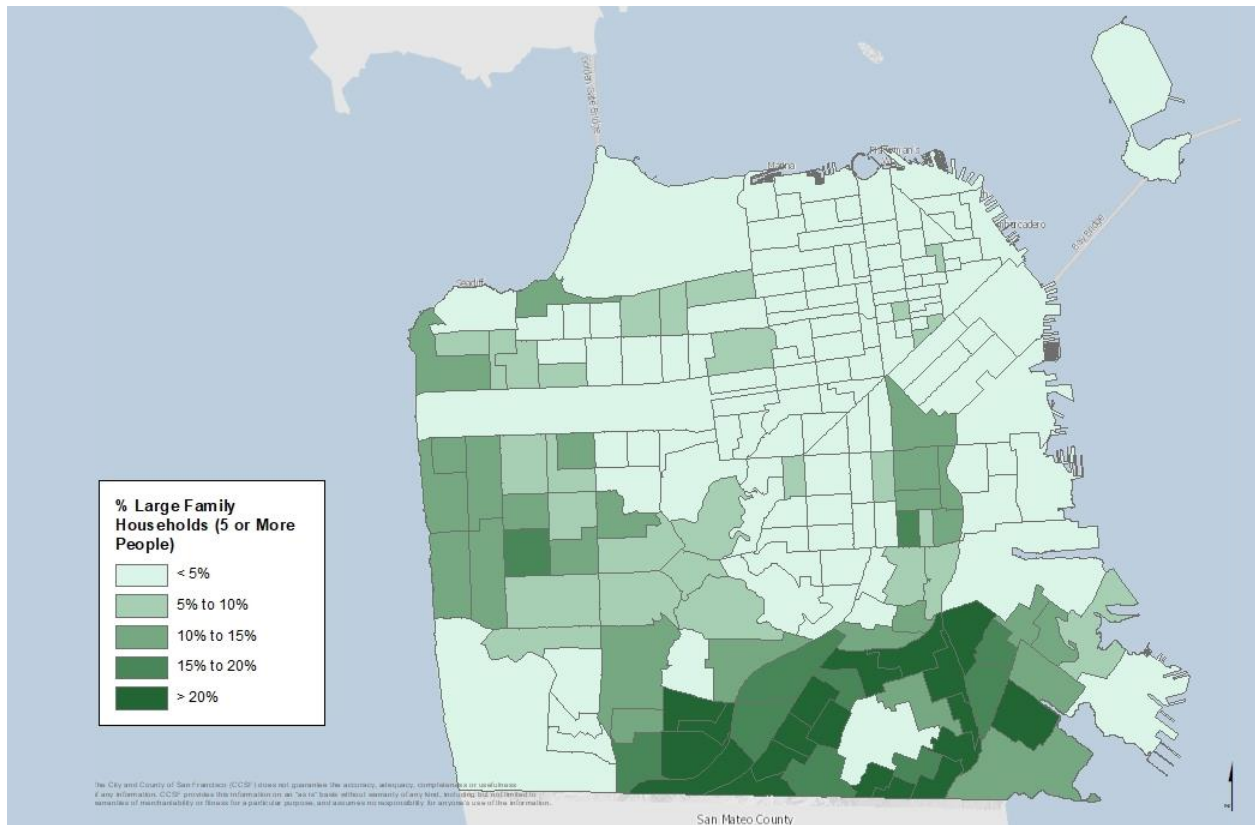
**Figure 86.** Share of Households with Children by Census Tract, 2015-2019



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 74 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 59) and high concentrations of people of color (Figure 58).

**Figure 87.** Percent of Large Family Households (5 or More People) by Census Tract in San Francisco, 2015-2019



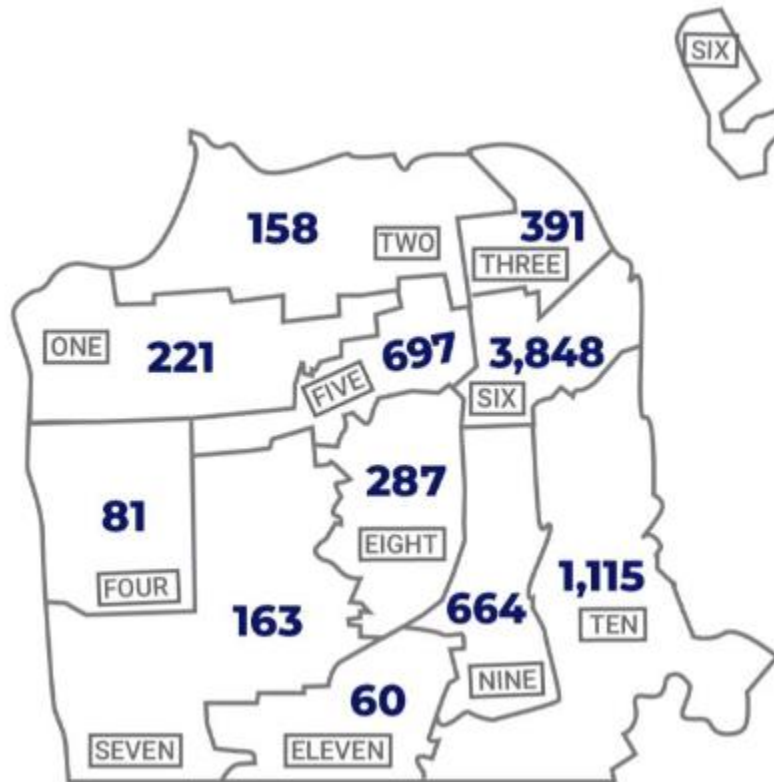
Source: ACS 2019 5-Year Estimates.

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 75). 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 88.* 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.

## 9. 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 76).

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).

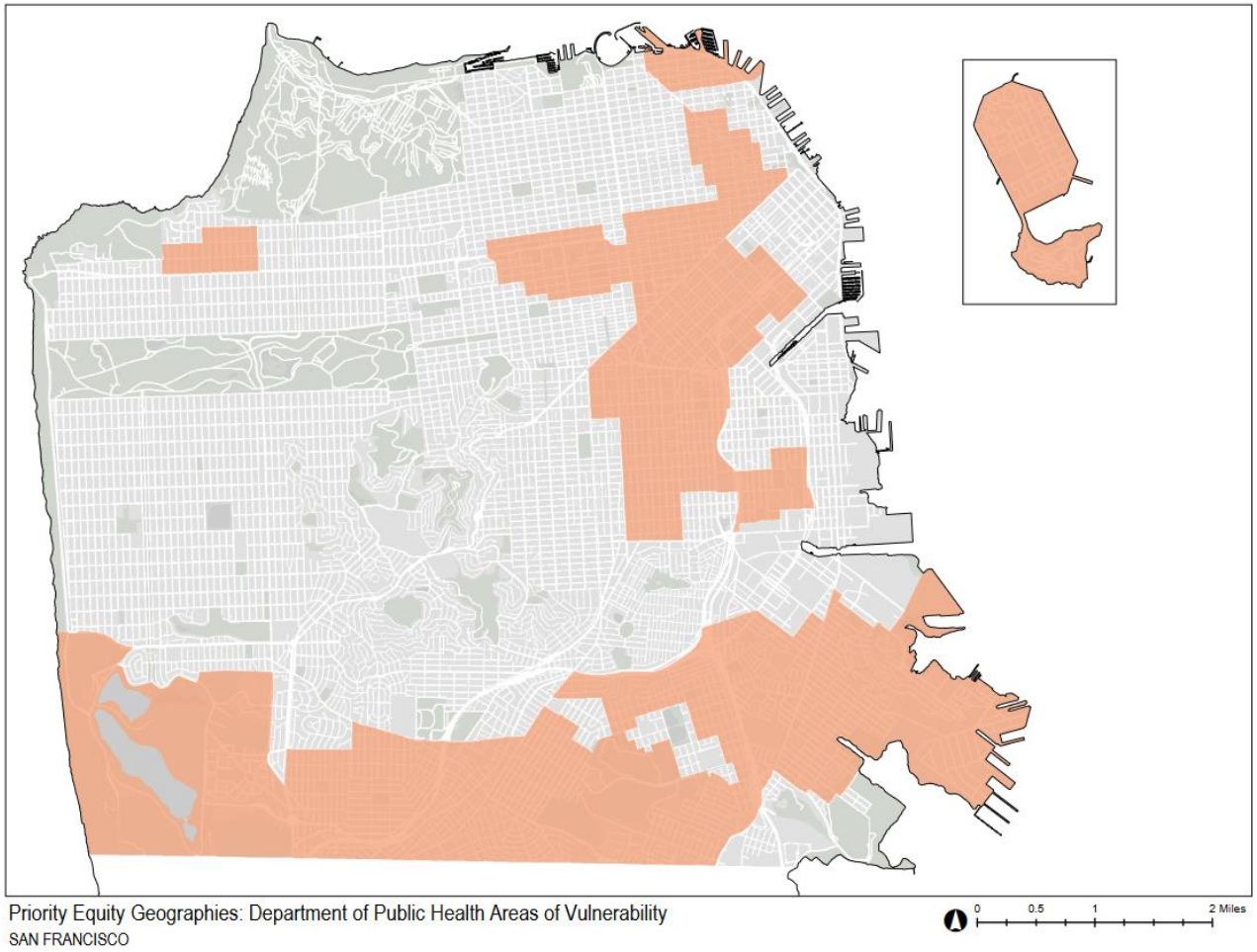
The Priority Equity Geographies will be SF Planning's primary methodology for identifying where to target policies to counteract disinvestment. These geographies not only identify the location of vulnerable populations, but, by extension, identify neighborhoods that report high instances of inequal access 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 89. Priority Equity Geographies



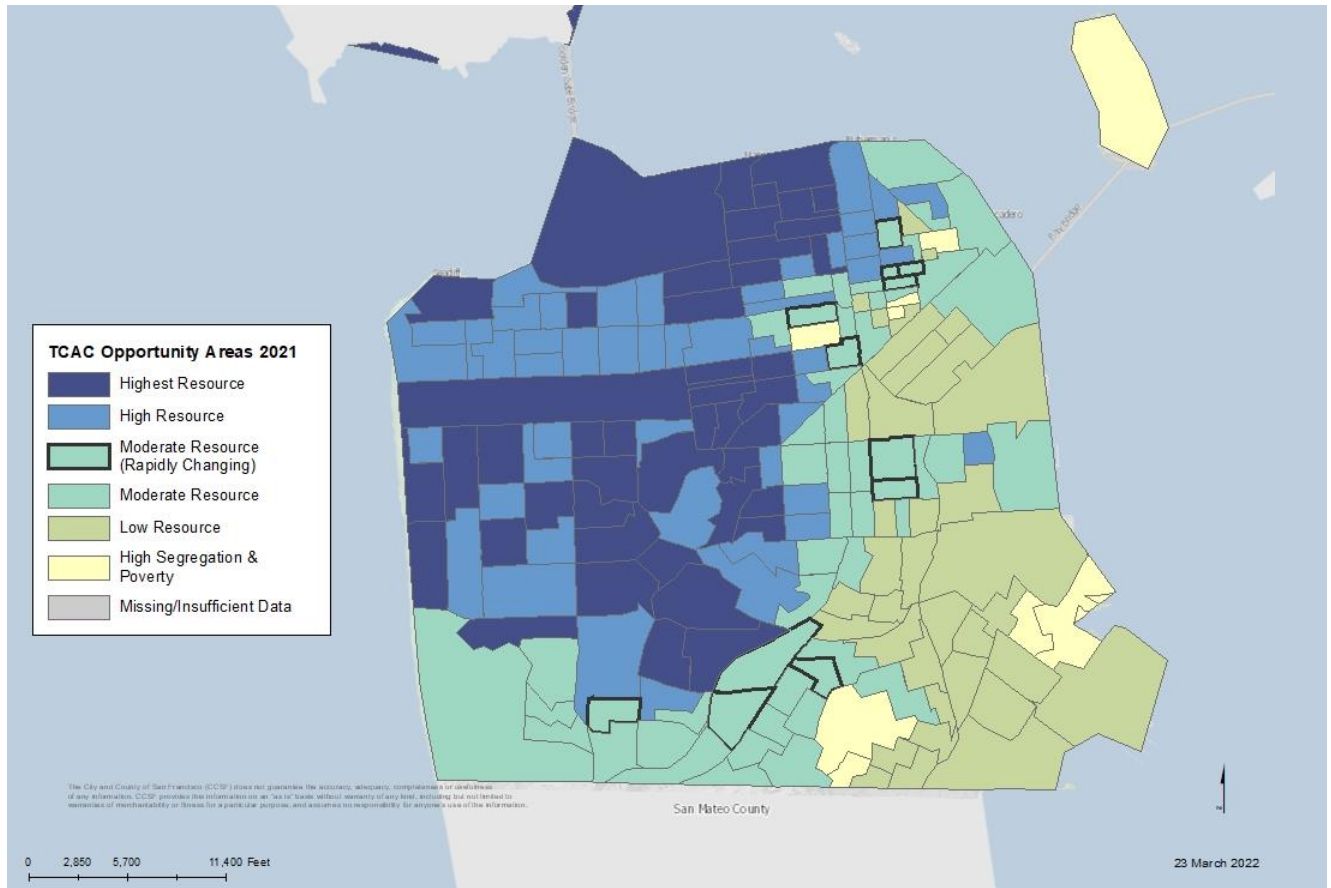
## E. Disparities in Access to Opportunity

### 1. TCAC 2021 Opportunity Map

The State Tax Credit Allocation Committee (TCAC) from the Department of Housing and Community Development (HCD) and the Otharing 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 77 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.

Figure 90. TCAC/HCD Opportunity Map for San Francisco, 2021



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

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.

Table 4. Share of population by race and ethnicity for each Opportunity Map classification for San Francisco, 2015-2019

|                                  | <i>% SF Population</i> | <i>Highest Resource</i> | <i>High Resource</i> | <i>Moderate Resource (Rapidly Changing)</i> | <i>Moderate Resource</i> | <i>Low Resource</i> | <i>High Segregation &amp; Poverty</i> |
|----------------------------------|------------------------|-------------------------|----------------------|---|--------------------------|---------------------|---------------------------------------|
| 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.

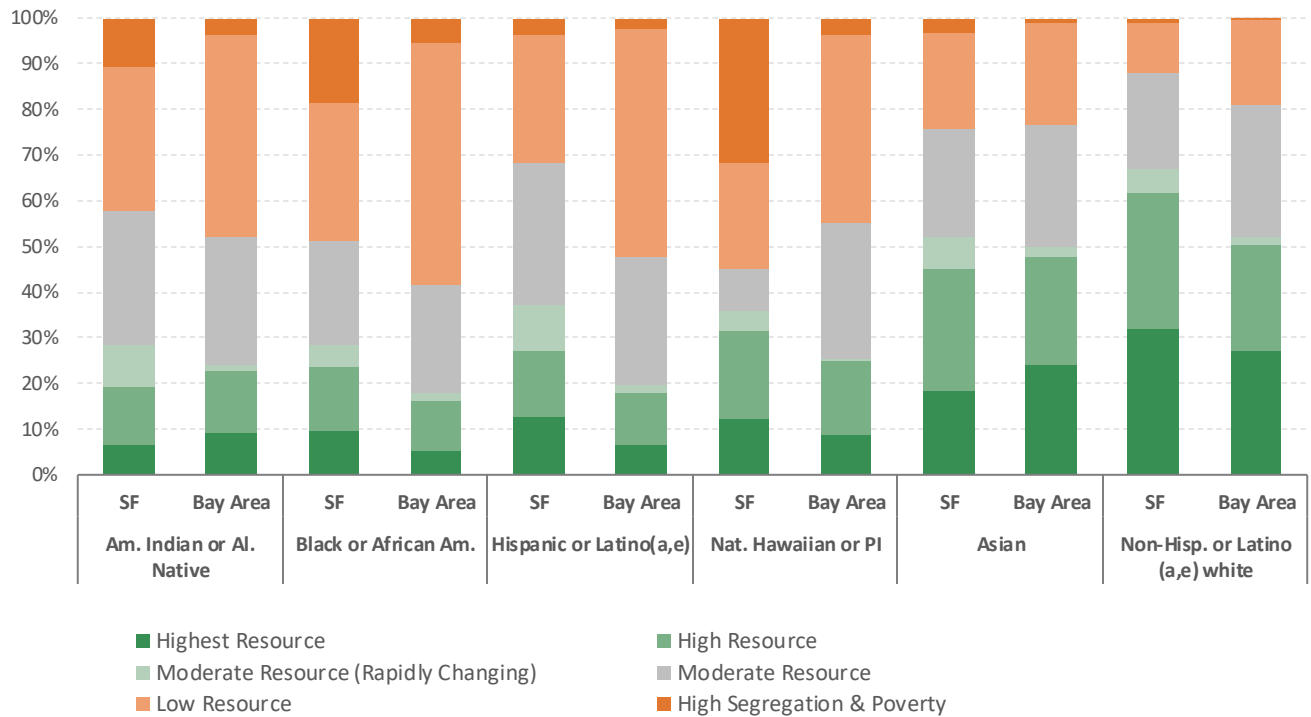
Notes: Light orange means that group is overrepresented for that area; dark orange means that group is overrepresented by twice or more their share of the SF population for that area.

**Table 5.** Median incomes by Opportunity Map classification for San Francisco and the Bay Area, 2015-2019

| <i>Opportunity Map Classification</i> | <i>San Francisco</i> | <i>Bay Area</i> |
|---------------------------------------|----------------------|-----------------|
| 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.

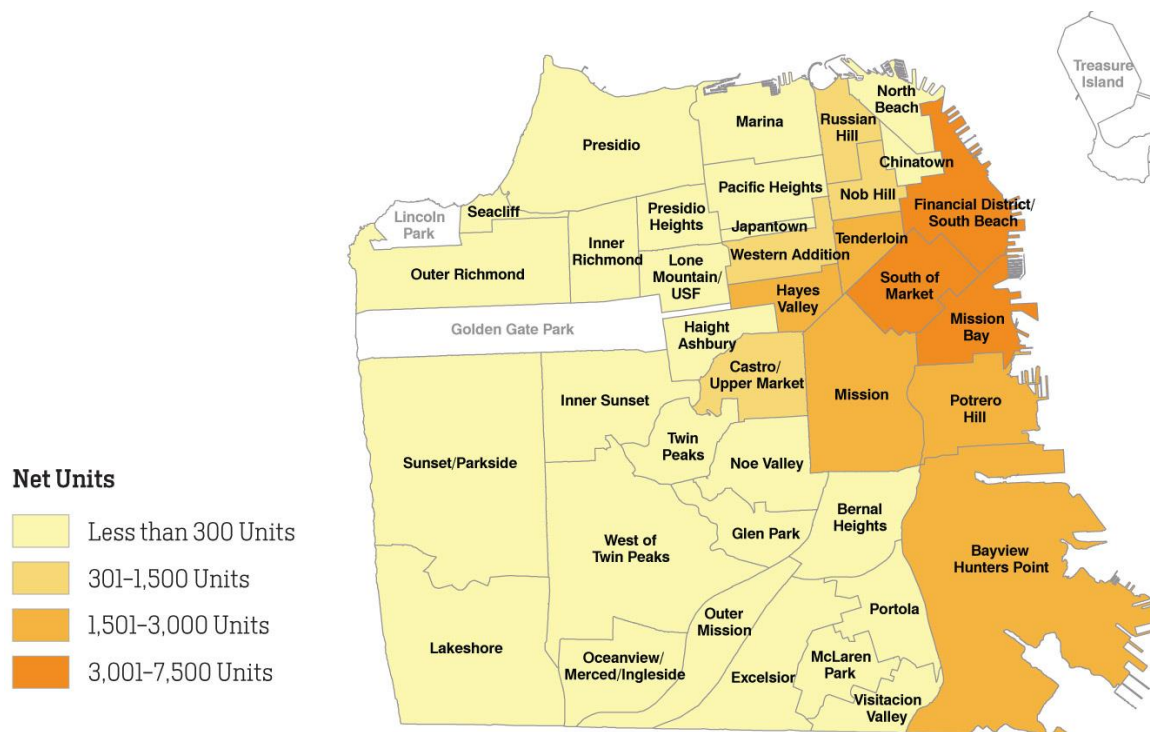
**Figure 91.** Distribution by race and ethnicity for each Opportunity Map classification, 2015-2019



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

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 79). 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 92. New housing production in San Francisco.



Source: SF Planning.

## 2. Education

HUD’s school proficiency index focuses on student performance on 4<sup>th</sup> grade reading and math scores for the nearest 3 schools to each block group. This proximity-based measure may have limited school utility due to the school assignment program in San Francisco.

HUD’s measure of school performance suggests disparities in access to proficient schools by race/ethnicity. On average White and Asian/Pacific Islander residents in the City live in neighborhoods with higher performing schools (average index scores of 60 and 57 respectively) while the average Black/African American and Hispanic/Latino resident lives in a neighborhood with a school proficiency score of 41 (below the regional average). The trend is similar in the Region, but with even greater disparities. The average White resident lives in a neighborhood with a higher degree of school proficiency (66), followed by Asian/Pacific Islanders (59). Black/African American and Hispanic residents tend to live in neighborhoods with the least proficient schools (scores of 38 and 41 respectively). Based on research on this issue suggests two things: first that the school assignment program has not resulted in the desired levels of school desegregation; and second that racial compositions of SFUSD schools (as of the 2015-2016 school year) generally mirror the compositions of the neighborhoods they are located in/near. All of this suggests that

while the assignment program may introduce some nuances at a micro-scale, the macro patterns likely still hold.

**Table 49.** Race and School Proficiency Index

| <i>HUD School Proficiency Index</i>          | <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> | <i>(San Francisco-Oakland-Hayward, CA) Region</i> |
|--|---|---|
| <b>Total Population</b>                      |   |   |
| White, Non-Hispanic                          | 60  | 66  |
| Black, Non-Hispanic                          | 41  | 38  |
| Hispanic                                     | 41  | 41  |
| Asian or Pacific Islander, Non-Hispanic      | 57  | 59  |
| Native American, Non-Hispanic                | 47  | 50  |
| <b>Population below federal poverty line</b> |   |   |
| White, Non-Hispanic                          | 56  | 58  |
| Black, Non-Hispanic                          | 40  | 32  |
| Hispanic                                     | 38  | 34  |
| Asian or Pacific Islander, Non-Hispanic      | 57  | 52  |
| Native American, Non-Hispanic                | 47  | 39  |

**Figure 93**

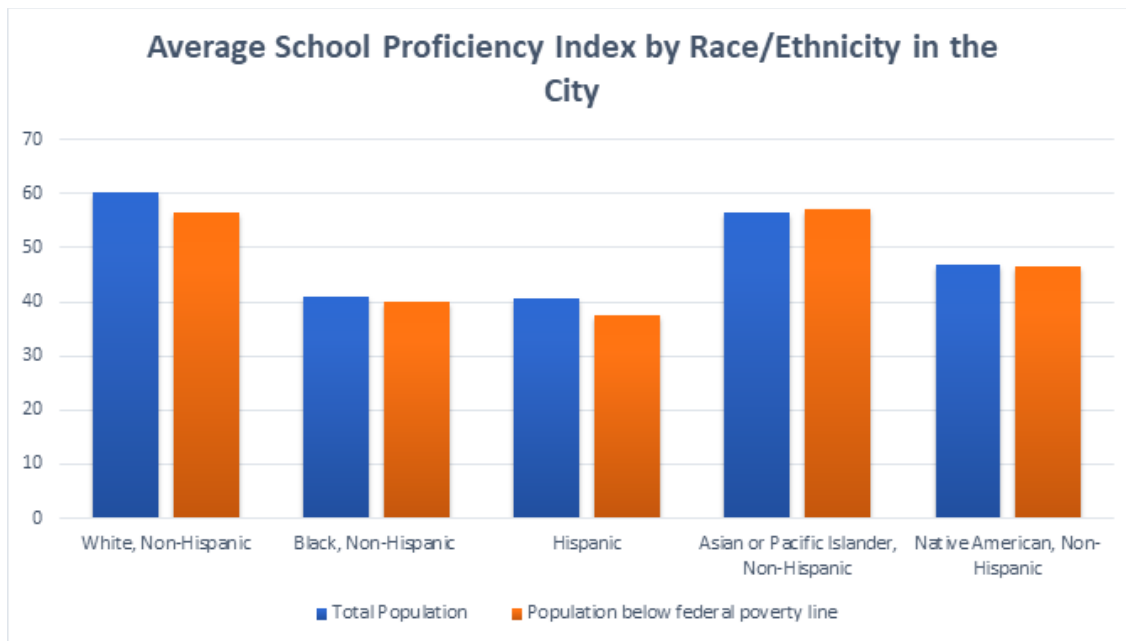
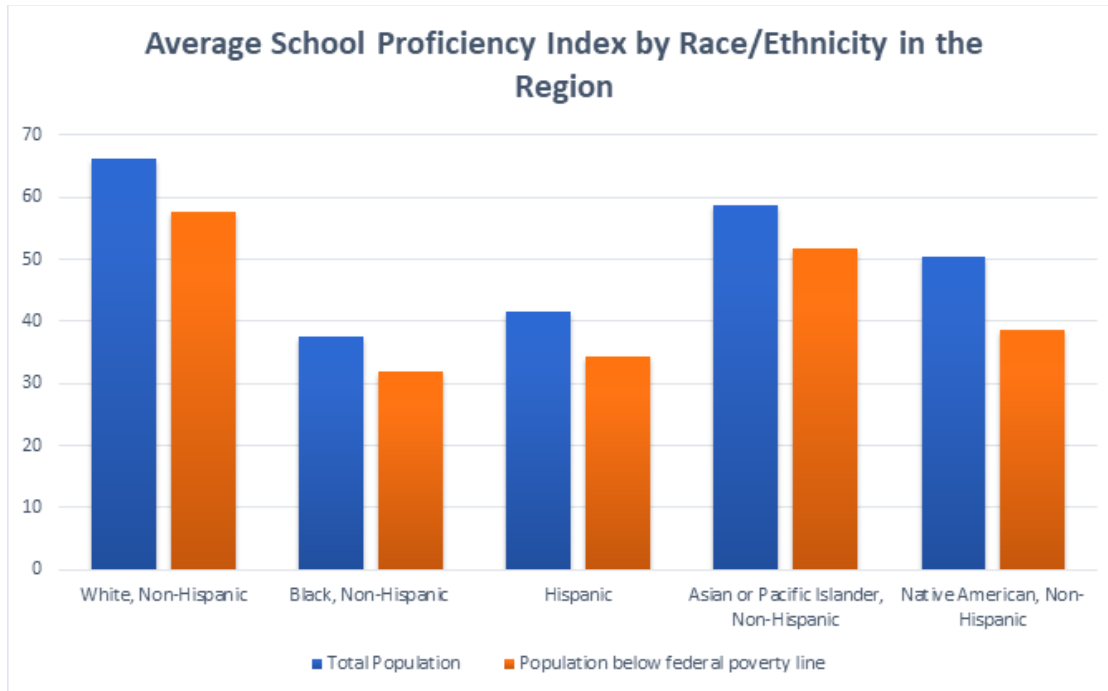


Figure 94.



Whether a person lives below the poverty line in San Francisco does not appear to have a substantial impact on access to proficient schools after accounting for race/ethnicity. In the Region, however, those living below the poverty line live in neighborhoods with significantly lower school proficiency levels compared to all people of the same race/ethnicity. Even so, race appears to be the more significant factor - the average White resident in poverty in the Region lives in a neighborhood with higher school proficiency level than the average Black/African American, Hispanic/Latino or Native American resident (regardless of poverty status) and in a neighborhood approximately on par with the average Asian/Pacific Islander resident.

Geographically, the city's schools have a clear northwest-to-southeast gradient in terms of proficiency where schools in the northwest part of the city tend to have higher proficiency and the schools in the southeast tend to have lower proficiency.

Areas that are R/ECAPs don't appear to have substantially different school proficiency levels compared to surrounding neighborhoods, however because R/ECAPs are primarily located in the southern and western neighborhoods of the city, they have lower school proficiency compared to the City as a whole.

Families with children tend to be more prevalent in neighborhoods in the central southern and eastern neighborhoods where school proficiency levels are lower, thus families with children may be disproportionately impacted by the geography of school proficiency.

Figure 95

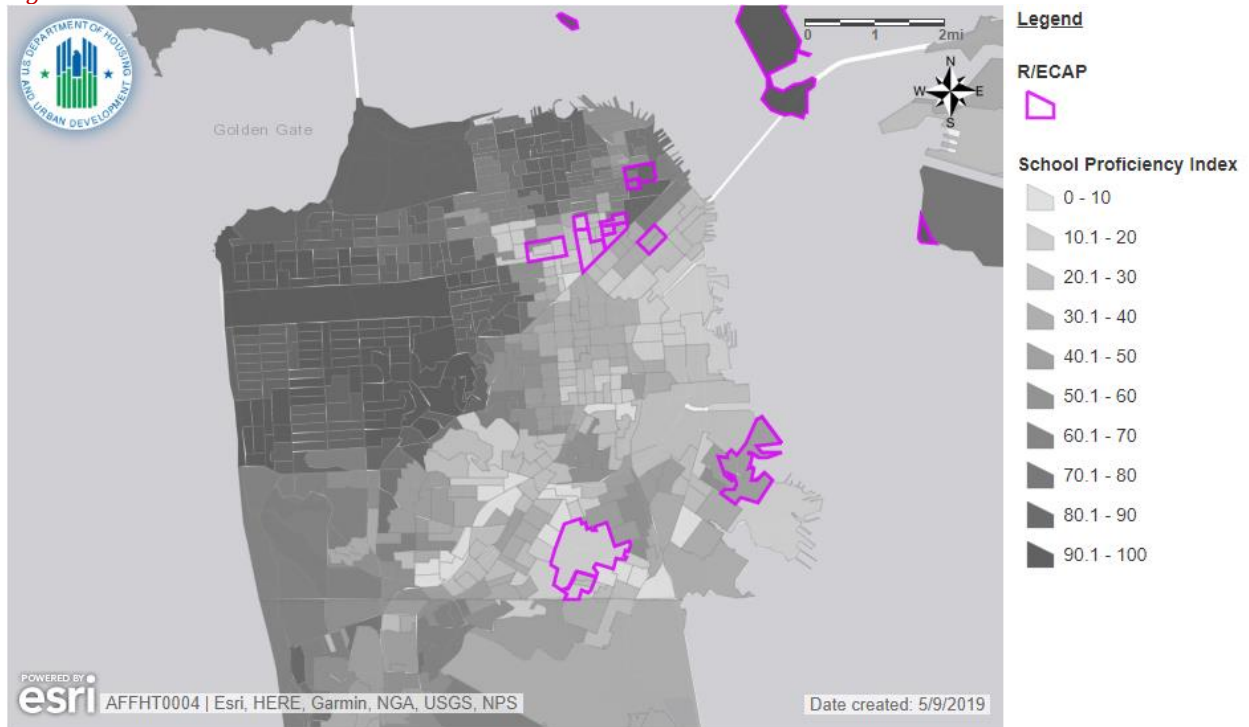
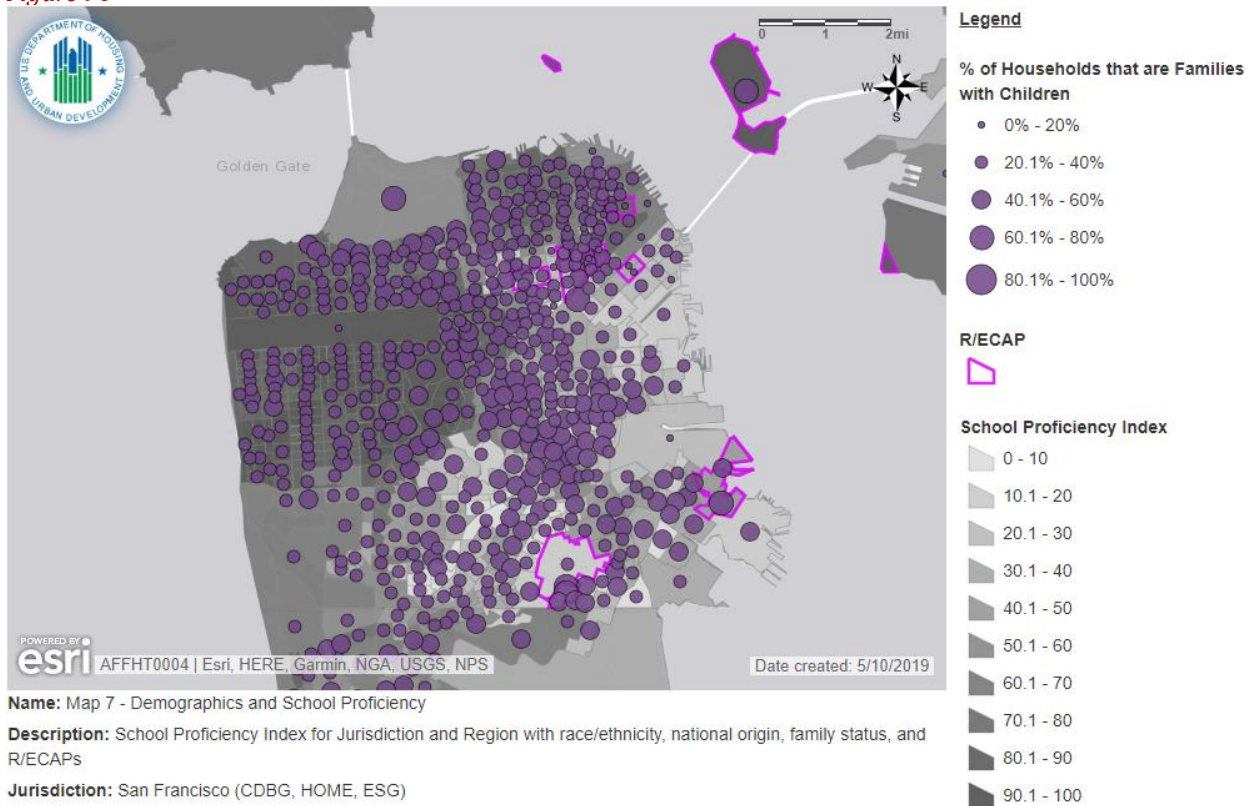


Figure 96



**Name:** Map 7 - Demographics and School Proficiency

**Description:** School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

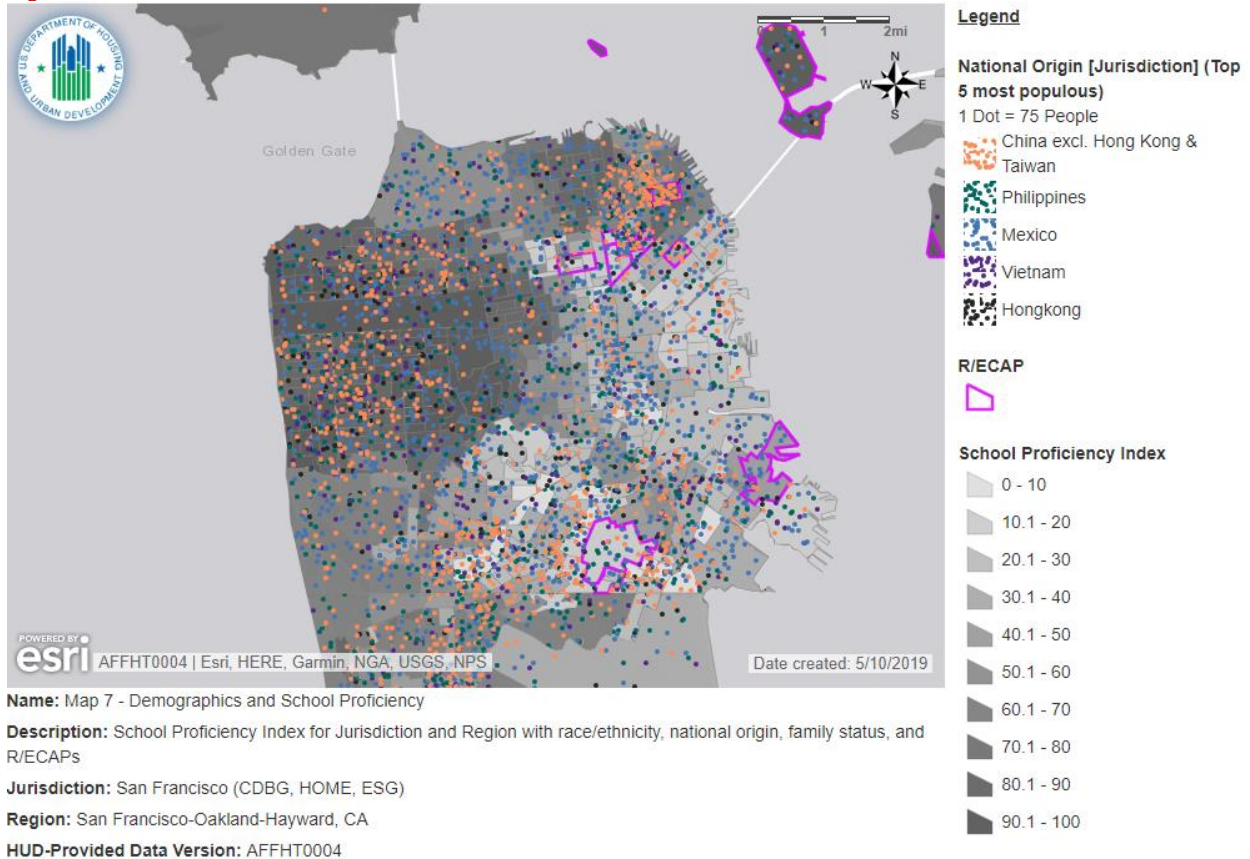
**Jurisdiction:** San Francisco (CDBG, HOME, ESG)

**Region:** San Francisco-Oakland-Hayward, CA

**HUD-Provided Data Version:** AFFHT0004

The case with national origin is more varied. Foreign-born residents from China, Vietnam and Hongkong live in a wide variety of neighborhoods across the city and consequently experience a wide range of school proficiency levels. These groups may even be more concentrated in high school proficiency areas. Foreign-born residents from Mexico and the Philippines, on the other hand, are more concentrated in areas with lower school proficiency levels.

Figure 97



Examining school-related data (as opposed to neighborhood-related data), we see that White students also make up a disproportionate share of private school enrollment, potentially creating further education gaps between White students and those of other races. Students of all other races have lower enrollment rates in private schools compared to public schools except those who identify as having two or more races.

Table 50: Race in Private and Public Schools by School Year (Source: PolicyMap; California DoE)

| Race-Ethnicity                    | Private Schools 15-16 | Public Schools 15-16 | Public Schools 18-19 |
|-----------------------------------|-----------------------|----------------------|----------------------|
| Not Reported                      | na                    | na                   | 5.1%                 |
| American Indian or Native Alaskan | 0.2%                  | 0.4%                 | 0.3%                 |
| Asian                             | 24.8%                 | 38.7%                | 29.9%                |

|                           |       |       |       |
|---------------------------|-------|-------|-------|
| Pacific Islander          | 1.0%  | 1.2%  | 0.9%  |
| Filipino                  | na    | na    | 4.1%  |
| Hispanic                  | 12.8% | 29.5% | 31.5% |
| Black or African American | 3.6%  | 9.3%  | 8.4%  |
| White                     | 44.0% | 13.8% | 14.4% |
| Two or More Races         | 13.6% | 7.1%  | 5.5%  |

English proficiency among students is varied with 28% of students if SFUSD classified by the State Department as “English Learners.” Another 20% have been reclassified as English proficient at some point during their years in school.

*Table 5.* English Proficiency Among Students (Source: CA DoE)

|  | <i># Students</i> | <i>% of Students</i> |
|--|-------------------|----------------------|
| English Only                           | 49,700            | 40.8%                |
| Initial Fluent English Proficient      | 8,348             | 6.9%                 |
| English Learner                        | 34,030            | 27.9%                |
| Reclassified Fluent English Proficient | 24,548            | 20.2%                |
| To Be Determined                       | 5,170             | 4.2%                 |
| Total Enrollment                       | 121,796           |                      |

Among the student population, Chronic Absenteeism rates are highest among Black/African American (40% of students), American Indian/Alaska Native (56% of students), and Pacific Islander (36%) students and lowest among Asian (4%), Filipino (12%) and White (12%) students. Homeless students also have high rates (36%).

*Table 5.:* Chronic Absenteeism by Demographic Group, 2018-2019 (Source: CA DoE)

|                                  | <i>Eligible Count</i> | <i>Count of Chronic Absentees</i> | <i>Percent of Chronic Absentees within Group Eligible</i> | <i>Percent of Chronic Absentees of Total Eligible</i> |
|----------------------------------|-----------------------|-----------------------------------|---|---|
| Black African American           | 6262                  | 2522                              | 40.3%   | 3.8%  |
| American Indian or Alaska Native | 97                    | 54                                | 55.7%   | 0.1%  |
| Asian                            | 19219                 | 716                               | 3.7%  | 0.0%  |
| Two or More Races                | 3174                  | 467                               | 14.7%   | 0.7%  |
| Pacific Islander                 | 448                   | 161                               | 35.9%   | 0.2%  |
| White                            | 9353                  | 1131                              | 12.1%   | 1.7%  |
| Hispanic or Latino               | 21739                 | 5977                              | 27.5%   | 9.1%  |

|                                 |       |       |       |       |
|---------------------------------|-------|-------|-------|-------|
| Filipino                        | 2439  | 285   | 11.7% | 0.4%  |
| Did not Report                  | 2879  | 434   | 15.1% | 0.7%  |
| Total                           | 65610 | 11747 | 17.9% |       |
| English Learners                | 18275 | 2969  | 16.2% | 4.5%  |
| Foster                          | 319   | 214   | 67.1% | 0.3%  |
| Homeless                        | 2181  | 794   | 36.4% | 1.2%  |
| Migrant                         | 45    | 3     | 6.7%  | 0.0%  |
| Socioeconomically Disadvantaged | 37379 | 7799  | 20.9% | 11.9% |
| Students with Disabilities      | 7358  | 1896  | 25.8% | 2.9%  |

Black/African American, Hispanic/Latino and Pacific Islander students have the lowest proficiency rates in both English Language Arts and Mathematics, while Asian and White students have the highest proficiency in these areas.

As a point of reference to determine how accurate it may be to use HUD's school proficiency index, given assignment programs, the maps below display the race/ethnicity of the student population in each SFUSD school across the city. In general, the predominant race in each public school corresponds to the neighborhoods near that school (e.g the Bay View/Hunter's Point schools are predominantly Black/African American, the schools around the Mission are predominantly Hispanic/Latino, etc.), there are also some indicators that there may be greater diversity in some of the student populations compared to the nearest neighborhoods, which may be an effect of the school assignment program.

*Table 5.:* Student Performance Metrics by Race/Ethnicity, 2017 (Source: SFUSD)

| <i>Spring 2017 test</i> | <i>ENGLISH LANGUAGE ARTS BY SUBGROUP</i> | <i>MATHEMATICS BY SUBGROUP</i> | <i>DROPOUT RATE GRADES 9-12</i> | <i>GRADUATION RATE GRADES 9-12</i> |
|-------------------------|--|--------------------------------|---------------------------------|------------------------------------|
| Black African American  | 19%                                      | 13%                            | 10%                             | 77%                                |
| Asian                   | 70%                                      | 72%                            | 3%                              | 94%                                |
| Two or More Races       | 66%                                      | 59%                            | NA                              |                                    |
| Pacific Islander        | 25%                                      | 19%                            | 6%                              | 80%                                |
| White                   | 77%                                      | 70%                            | 11%                             | 84%                                |
| Filipino                | 58%                                      | 43%                            | 5%                              | 89%                                |
| Latino                  | 28%                                      | 22%                            | 15%                             | 70%                                |

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 80 shows the San Francisco TCAC Education Score Map. Comparing this map with concentrations of higher income households (Figure 68) shows that higher education scores correlate with the areas within San Francisco, higher concentrations of white people (Figure 69), and overall higher resourced areas within the TCAC/HCD Opportunity Map (Figure 77). In contrast, lower education scores correlate with concentrations of lower income populations areas (Figure 59), with higher concentrations of people of color (Figure 58) 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.

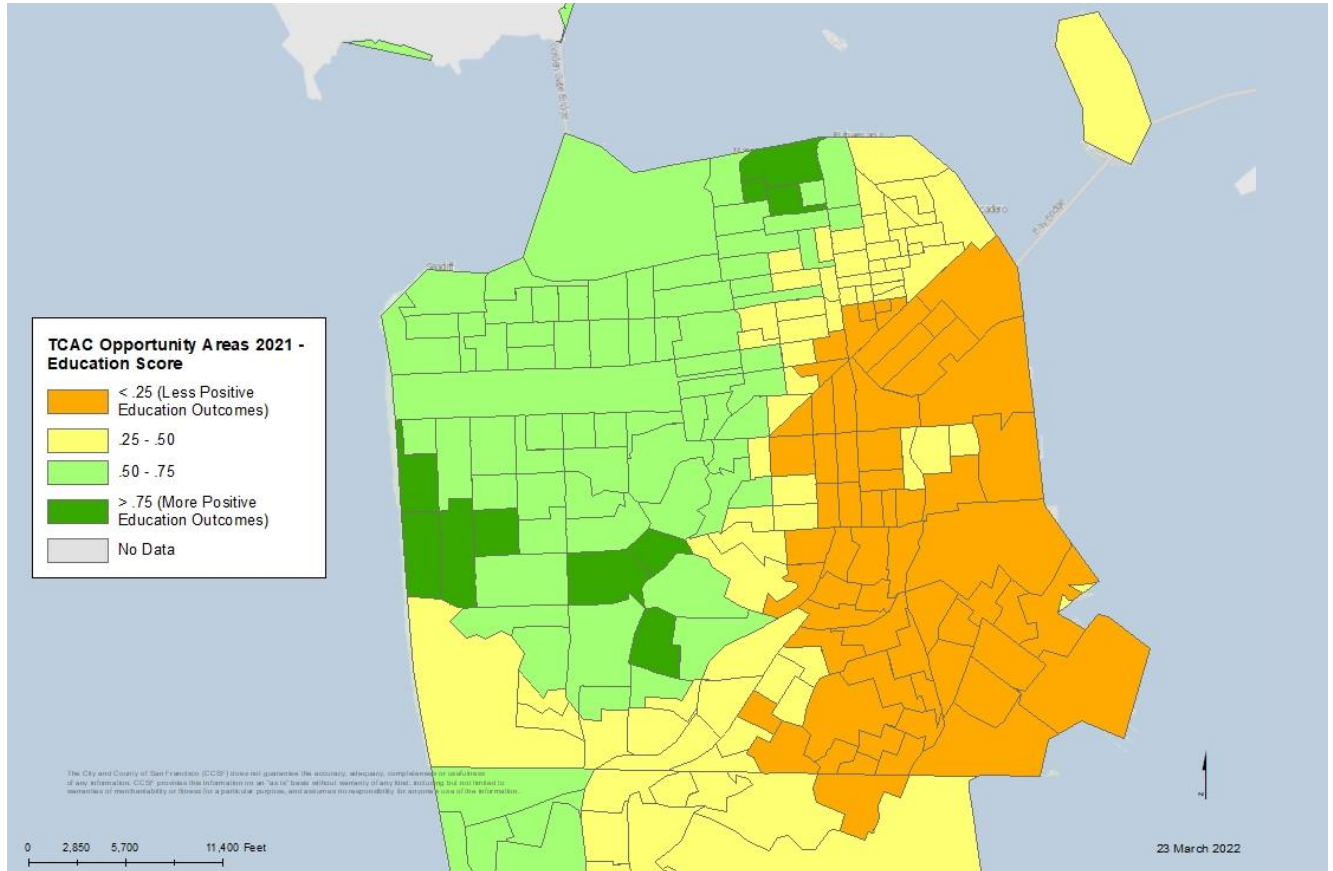
Table 54 provides race and ethnicity and income for the areas within the four education score ranges represented in the map, providing further proof of the intersection between racial and economic segregation and the systemic and structural factors that lead to lack of access to quality educational opportunities.

Generally speaking, educational outcomes are lower for San Francisco residents than for Bay Area residents as a whole (Figure 81), 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 80), median incomes for the different score ranges aren't as contrasting as those for different opportunity areas (Table 55, Figure 77).

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,<sup>25</sup> 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 82 and Figure 83). 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 98.** TCAC Opportunity Areas Education Score Map by Census Tract, 2021



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

**Table 6.** 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%                                      |

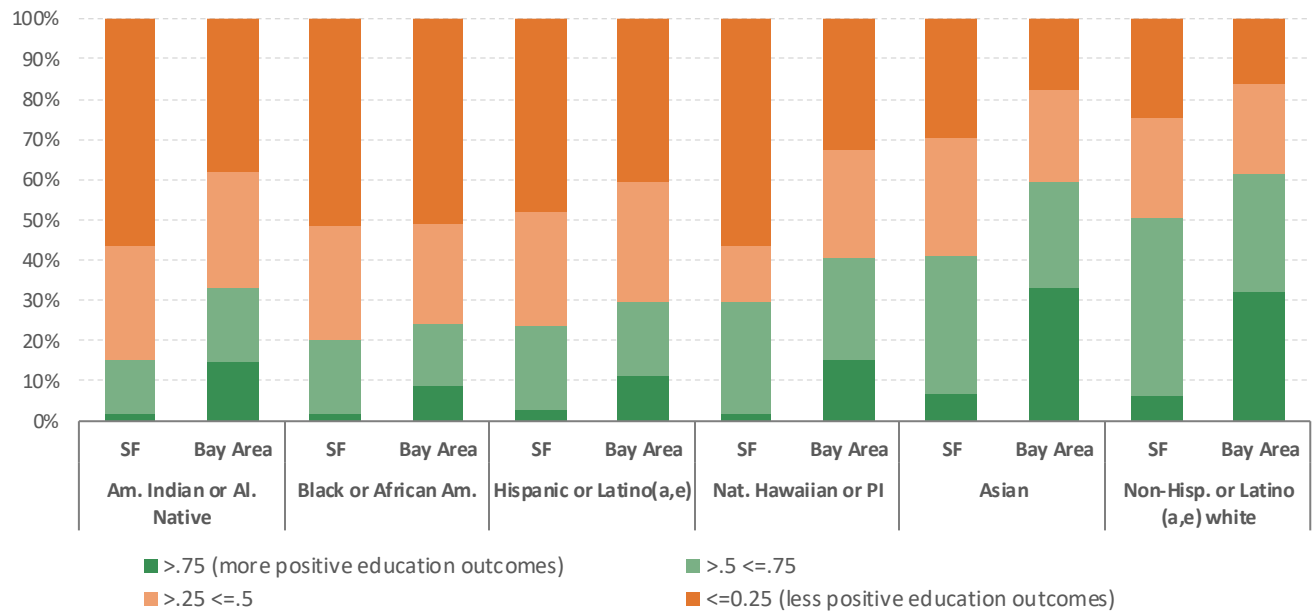
25 The California Department of Education identifies economically disadvantaged students as those who are socioeconomically disadvantaged, come from poverty backgrounds or participate in programs such as free lunch programs.

|                                     |       |       |       |       |       |
|-------------------------------------|-------|-------|-------|-------|-------|
| 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 99.** 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 7.** 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.

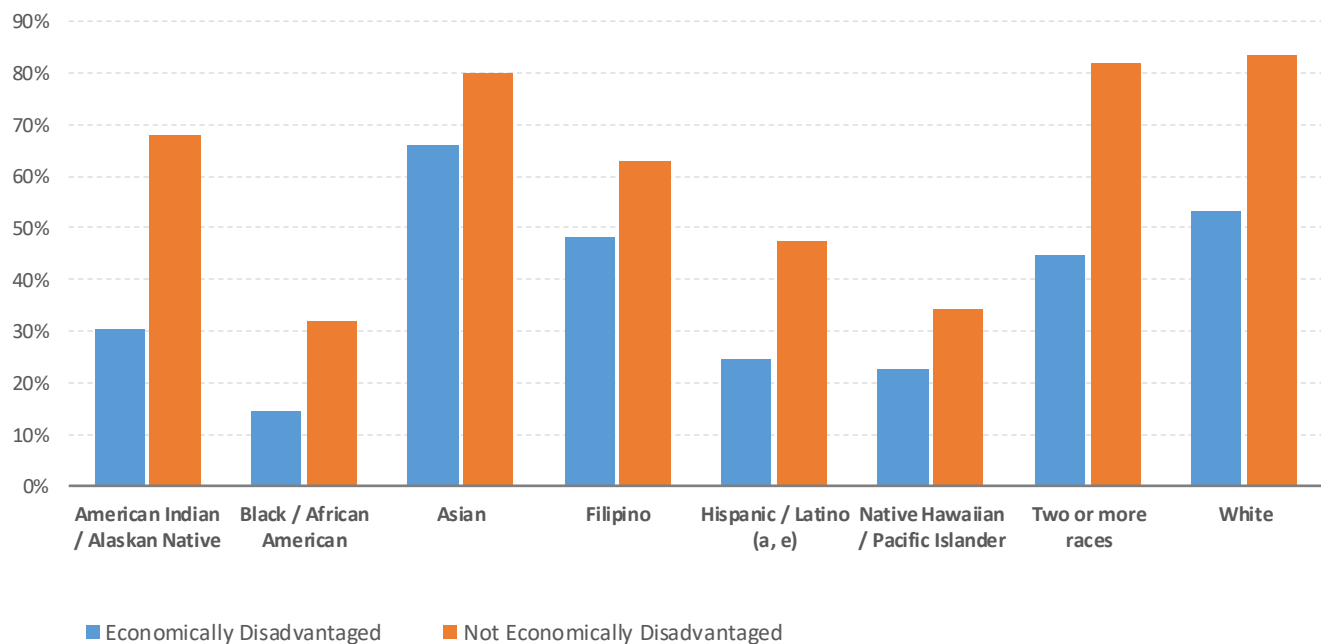
**Table 8.** Public School Enrollment by Race & Ethnicity, 2018-2019

|                                  | 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%                                    |

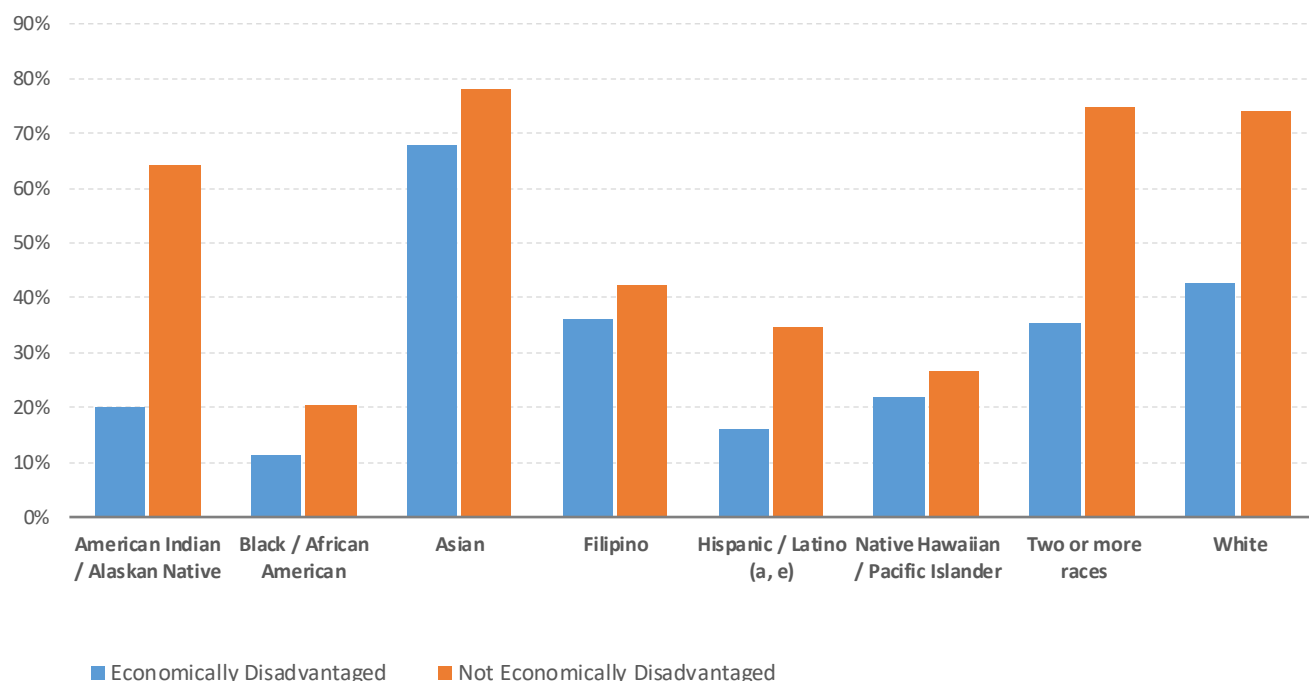
Source: California Department of Education’s Dataquest. ACS 2019 1-year.

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 100.** Met or Exceeded Standard for English Language Arts/Literacy, SF public schools grades 3 to 8, 2018-2019



**Figure 101.** Met or Exceeded Standard for Math, SF public schools grades 3 to 8, 2018-2019



### 3. Employment

Geographically, most of the city has moderate to high levels of labor market engagement (i.e. high employment, labor force participation and educational attainment) with the southern neighborhoods tending to be more moderate. The main exceptions are the Bayview/Hunter’s Point, McLaren Park/Visitacion Valley and Chinatown, (all of which also contain R/ECAPs), which have substantially lower labor market engagement levels.

The average White resident in the City lives in a neighborhood with very high labor market engagement with an index score of 85. Hispanic/Latino and Asian/Pacific Islanders live in neighborhoods with moderate levels of labor market engagement (67 and 68 respectively), while Black/African American residents live in neighborhoods with lower levels of labor market engagement (55). In the Region, the pattern is generally the same, except that Hispanic residents tend to live in neighborhoods with lower levels of labor market engagement.

**Table 54.** Labor Market and Job Proximity Demographics

|  | <i>(San Francisco, CA CDBG, HOME, ESG)<br/>Jurisdiction</i> |                                 | <i>(San Francisco-Oakland-Hayward,<br/>CA) Region</i> |                                 |
|--|---|---------------------------------|---|---------------------------------|
|  | <i>Labor Market<br/>Index</i>                               | <i>Jobs<br/>Proximity Index</i> | <i>Labor Market<br/>Index</i>                         | <i>Jobs<br/>Proximity Index</i> |
| <b>Total Population</b>                      |   |                                 |   |                                 |
| White, Non-Hispanic                          | 85  | 59                              | 77  | 50                              |
| Black, Non-Hispanic                          | 55  | 56                              | 47  | 49                              |
| Hispanic                                     | 67  | 53                              | 52  | 46                              |
| Asian or Pacific Islander, Non-Hispanic      | 68  | 52                              | 68  | 46                              |
| Native American, Non-Hispanic                | 68  | 60                              | 58  | 49                              |
| <b>Population below federal poverty line</b> |   |                                 |   |                                 |
| White, Non-Hispanic                          | 76  | 60                              | 68  | 53                              |
| Black, Non-Hispanic                          | 52  | 59                              | 39  | 51                              |
| Hispanic                                     | 62  | 59                              | 42  | 47                              |
| Asian or Pacific Islander, Non-Hispanic      | 62  | 61                              | 59  | 55                              |
| Native American, Non-Hispanic                | 72  | 66                              | 49  | 50                              |

**Figure 102.**

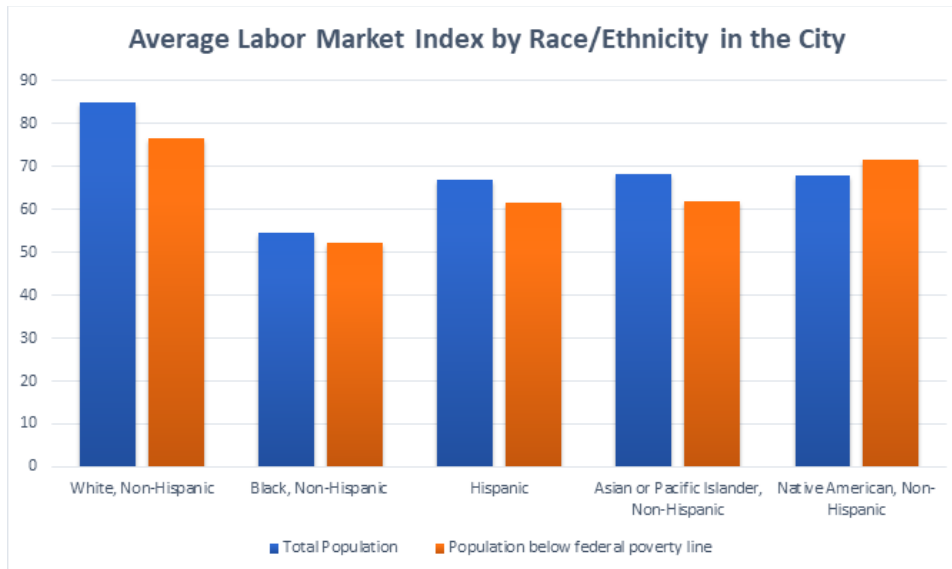


Figure 103.

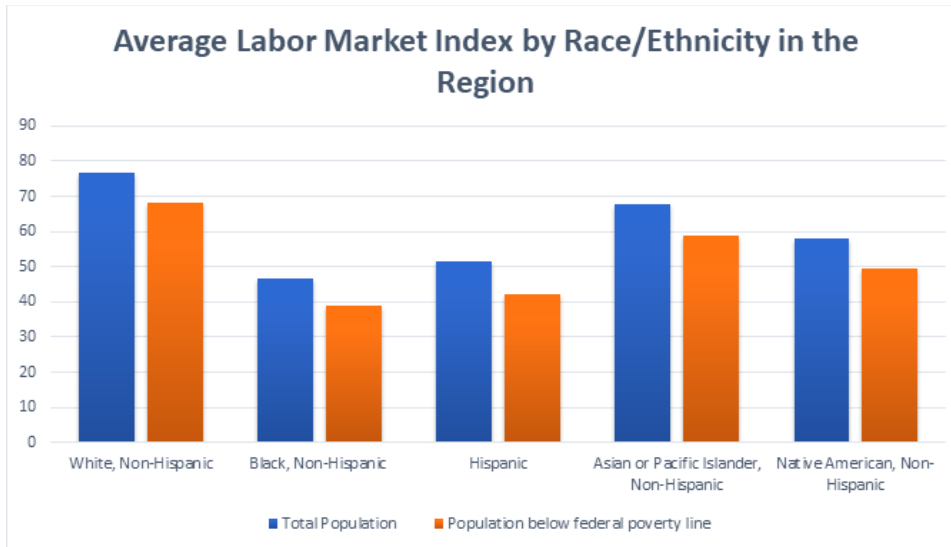
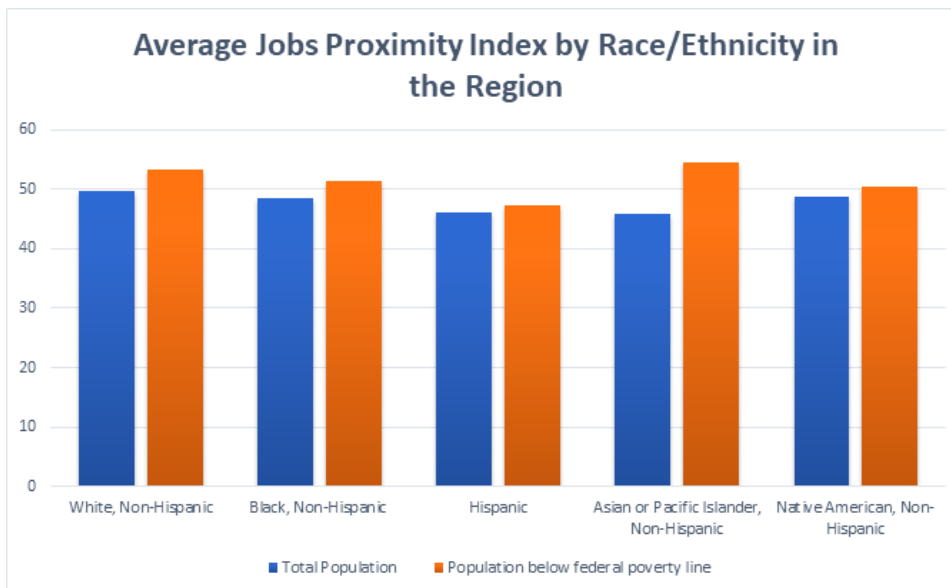
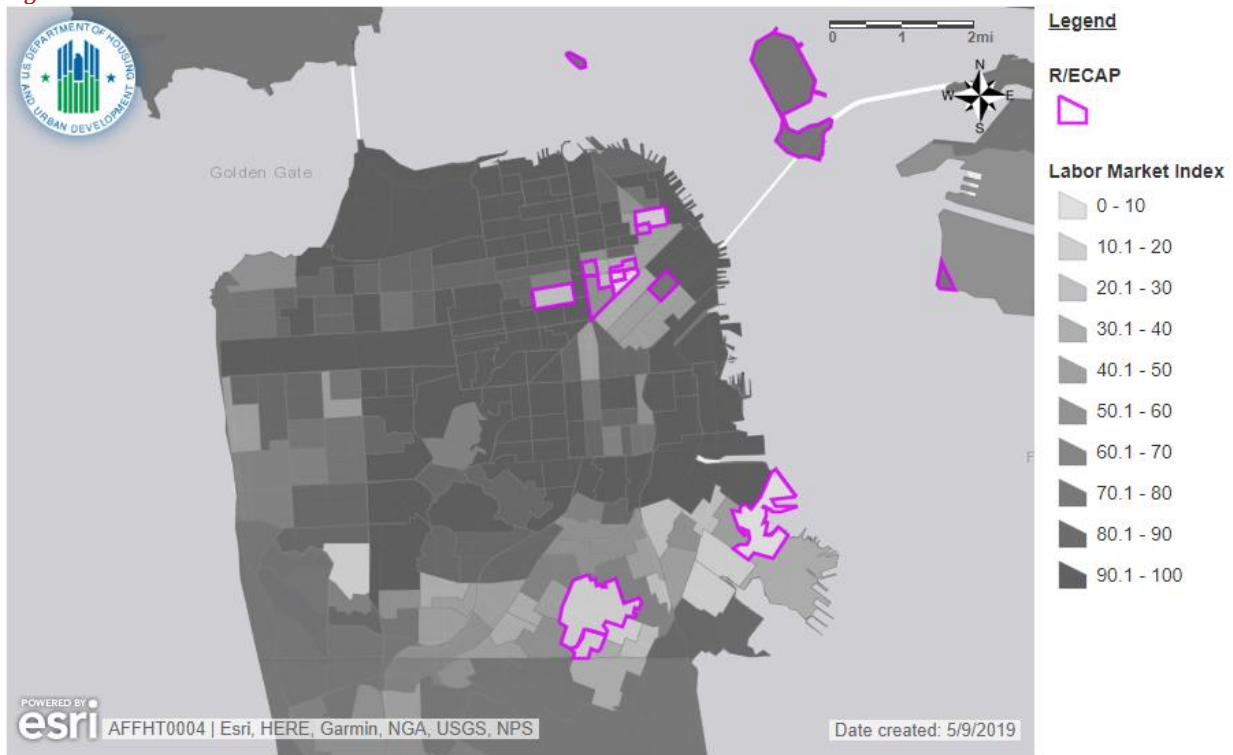


Figure 104



People in poverty in the City tend to live in neighborhoods that have slightly lower levels of labor market engagement relative to where all people of the same race might live, but as with education, race seems to be the primary determining factor, rather than poverty status influencing neighborhood character.

Figure 105



Very few foreign-born residents tend to live inside the areas with the lowest levels of labor market engagement. Chinatown is the primary exception to this rule, which contains a large number of foreign-born residents from China and has a low labor market engagement score. Immigrants from Mexico also tend to be more prevalent in the southern neighborhoods where labor market engagement is more moderate.

Figure 106

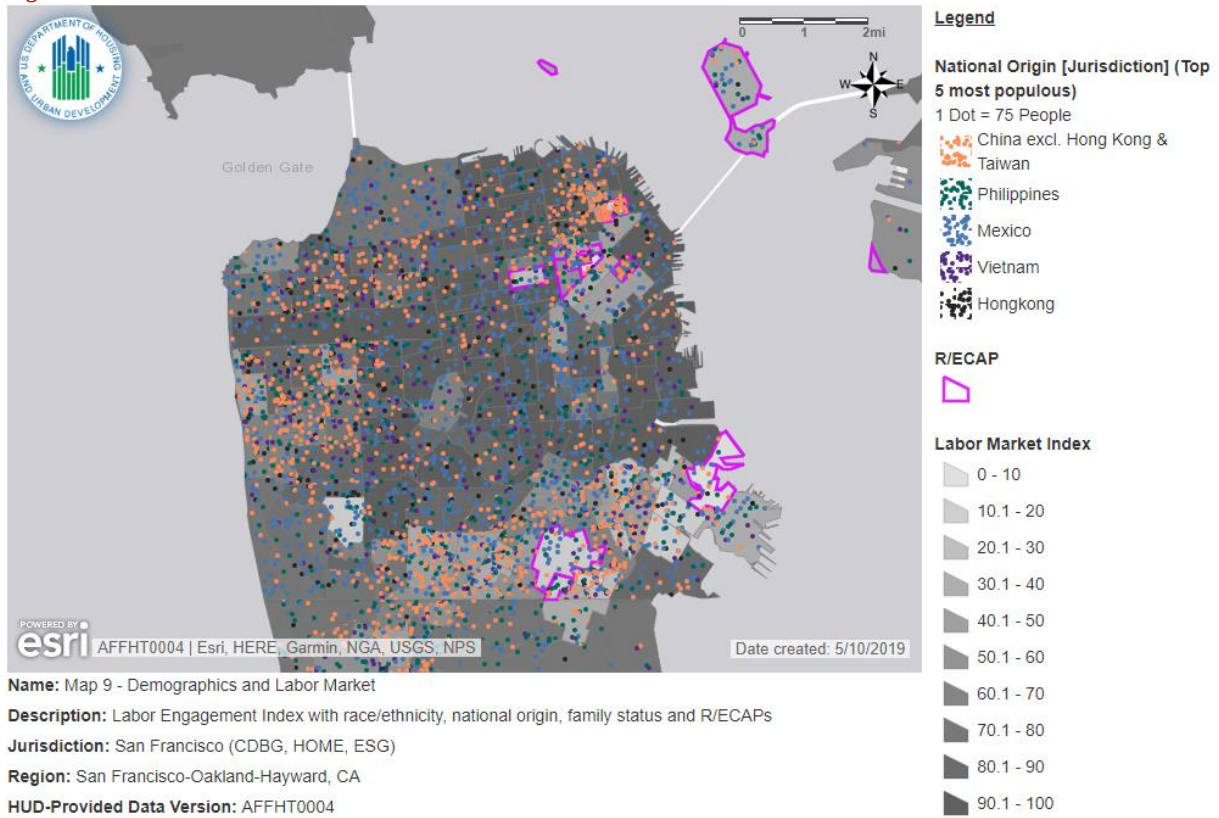
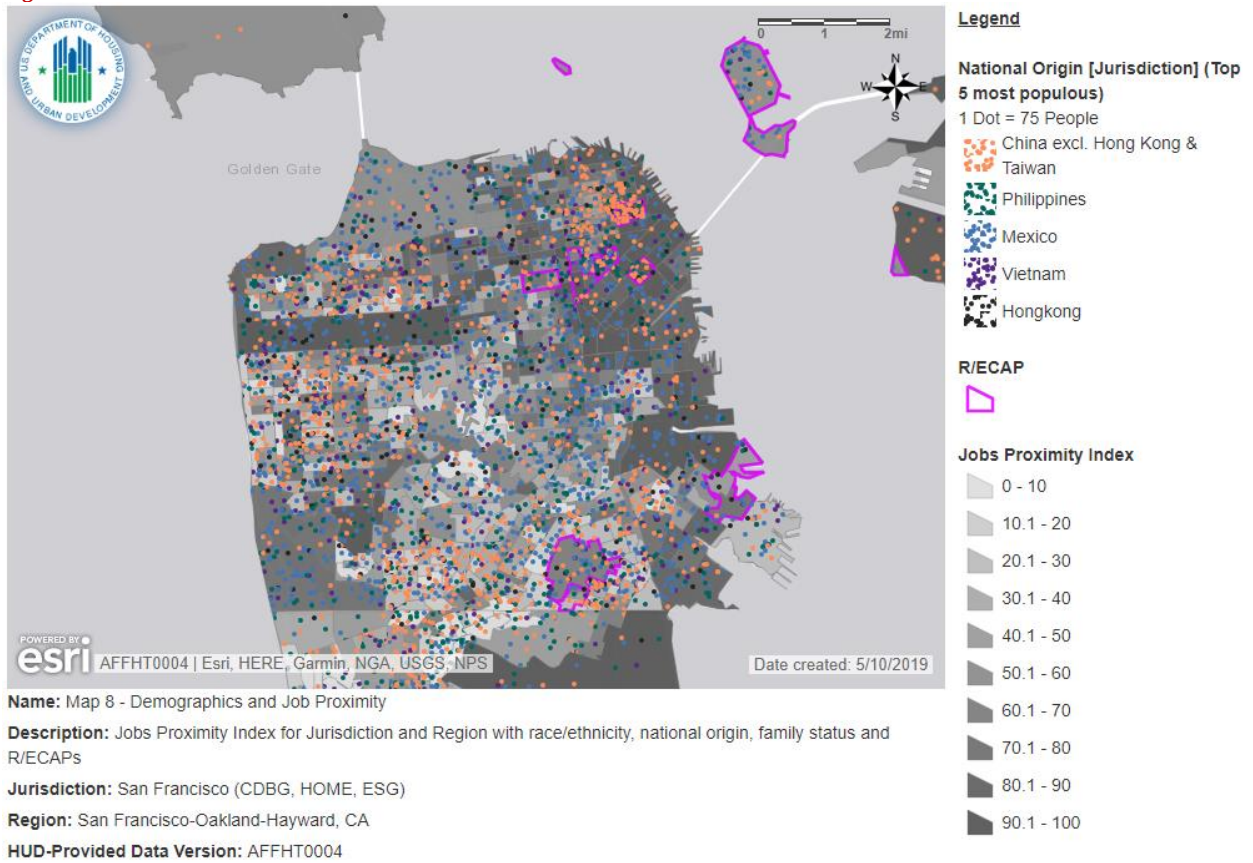
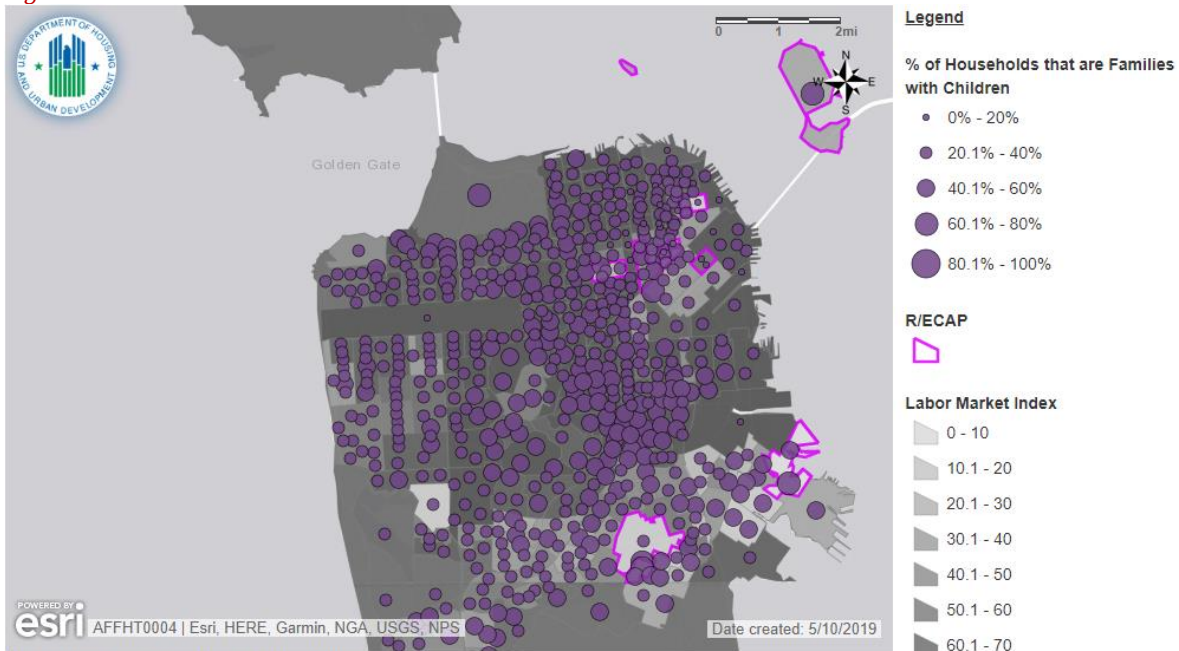


Figure 107



Neighborhoods with moderate or low labor market engagement do not appear to have different rates of families who have children relative to high labor market engagement areas.

Figure 108



**Name:** Map 9 - Demographics and Labor Market

**Description:** Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPS

**Jurisdiction:** San Francisco (CDBG, HOME, ESG)

**Region:** San Francisco-Oakland-Hayward, CA

**HUD-Provided Data Version:** AFFHT0004

Figure 109



**Name:** Map 8 - Demographics and Job Proximity

**Description:** Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPS

**Jurisdiction:** San Francisco (CDBG, HOME, ESG)

**Region:** San Francisco-Oakland-Hayward, CA

**HUD-Provided Data Version:** AFFHT0004

According to the most recent unemployment rates from the American Community Survey, the average unemployment rate across the City is 5.4%. Yet some specific groups tend to have higher rates of unemployment, including Black/African Americans (14.6%), American Indians/Alaska Natives (10.0%), Pacific Islanders (10.9%) and people with disabilities (12.3%). These patterns are very similar across the Region.

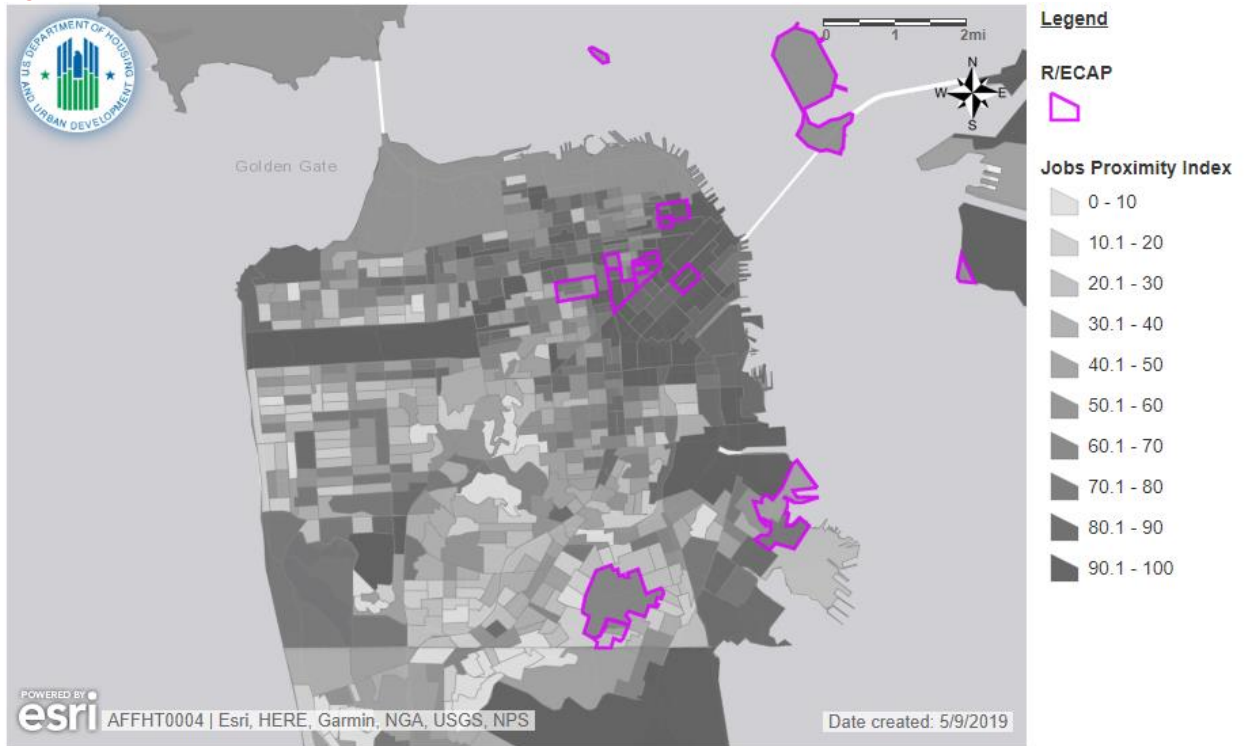
*Table 55. Unemployment Rate Demographics*

| <i>Unemployment Rate by Characteristic, 2013-2017</i> |             |               |
|---|-------------|---------------|
|   | <b>City</b> | <b>Region</b> |
| Population 16 years and over                          | 5.4%        | 5.8%          |
| White alone   | 4.3%        | 4.9%          |
| Black or African American alone                       | 14.6%       | 13.3%         |
| American Indian and Alaska Native alone               | 10.0%       | 10.9%         |
| Asian alone   | 5.7%        | 5.0%          |
| Native Hawaiian and Other Pacific Islander alone      | 10.9%       | 9.2%          |
| Some other race alone                                 | 5.7%        | 6.1%          |
| Two or more races                                     | 7.4%        | 8.0%          |
| Hispanic or Latino origin (of any race)               | 5.9%        | 6.3%          |
| White alone, not Hispanic or Latino                   | 4.1%        | 4.6%          |
| <b>DISABILITY STATUS</b>                              |             |               |
| With any disability                                   | 12.3%       | 13.2%         |

Geographically, there is a great deal of variation in job proximity across the city with very little degree of neighborhood clustering compared to the other opportunity indices. The main exception is the neighborhoods in the northeastern quarter of the city, which have consistently high job proximity values. In the remainder of the city, job proximity varies from census tract to census tract within each neighborhood/sub area. There is a small cluster of low job proximity tracts in the Twin Peaks area, but these also have some high job proximity tracts directly adjacent to them.

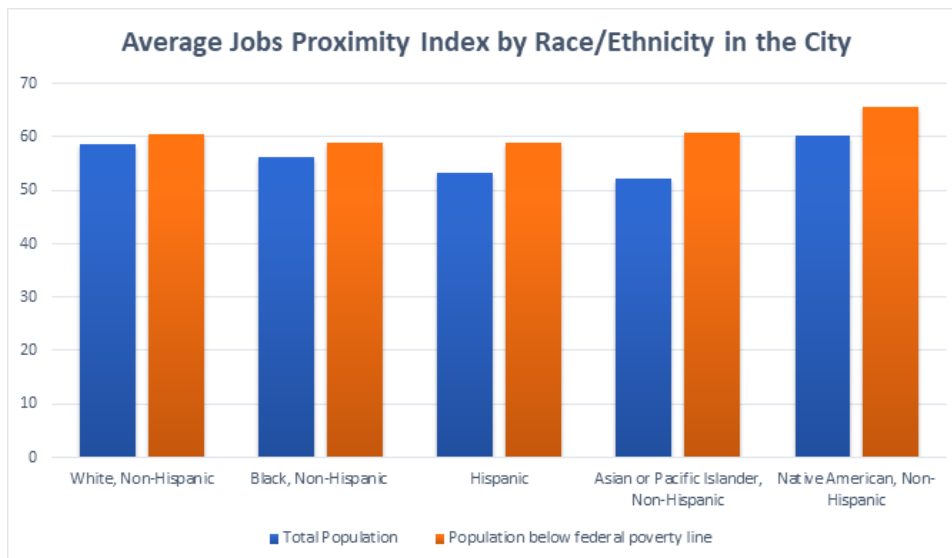
R/ECAPs tend to have equal or higher job proximity values compared to the neighborhoods around them and have moderate to high job proximity values relative to the City as a whole.

Figure 109



Among racial/ethnic groups in the City, there is little variation in job proximity access – all racial groups have average values between 52 and 60. Those in poverty tend to live in slightly higher job access tracts compared to all people of the same race, but the differences are small. The same pattern holds regionally, although the job access values are slightly lower, ranging from 46 to 50 for all people of each racial group and from 47 to 55 for people in poverty in each racial group.

Figure 110

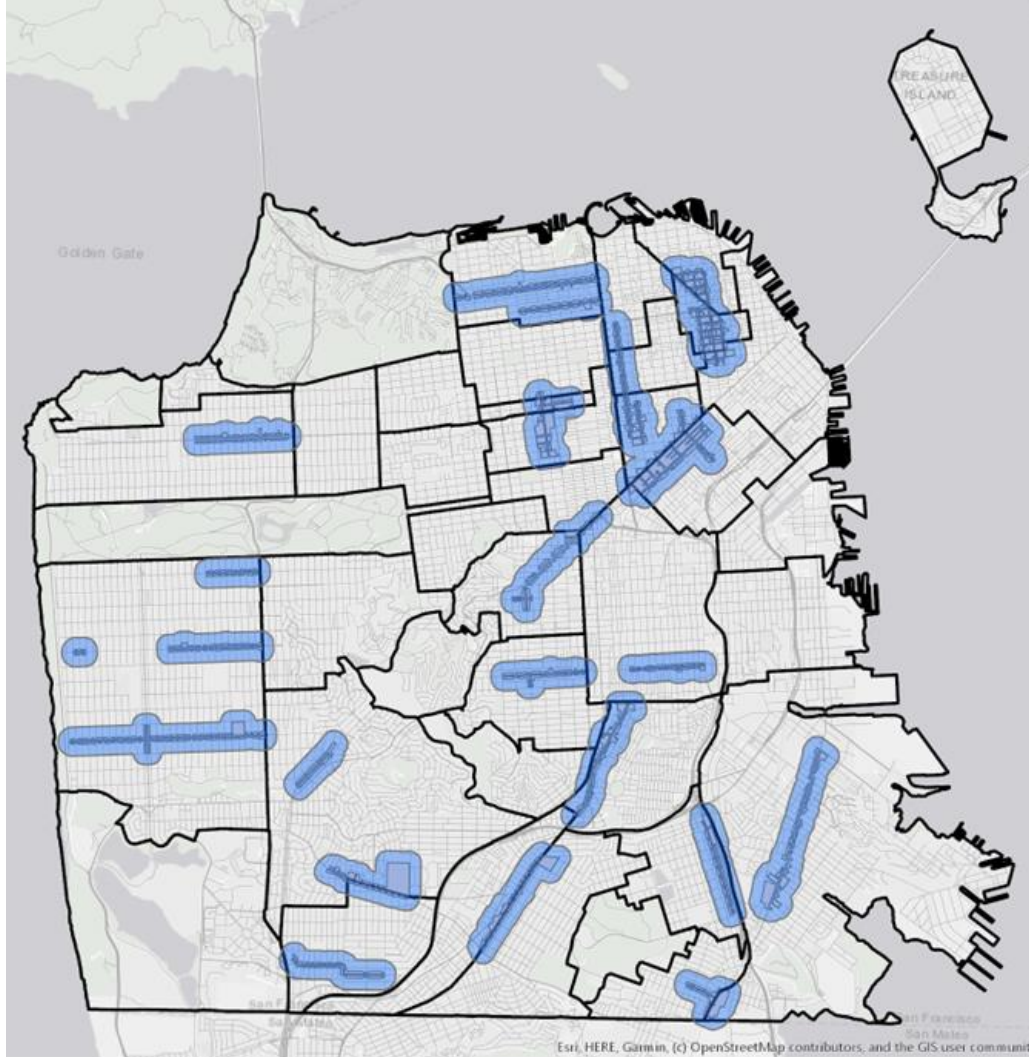


Similarly, it is not clear that any specific national origin group or families with children tend to live in areas with lower job access.

Thus the disparities observed among employment and labor market engagement outcomes of protected classes such as Black/African Americans, Pacific Islanders and people with disabilities are likely due to factors other than geographic proximity to jobs.

The city's Invest In Neighborhoods program, which creates targeted investment areas across the City, has several initiatives that could improve employment and labor market outcomes for residents of San Francisco.

*Figure 111.* Invest In Neighborhoods Area with 0.1 Mile Buffer for Visibilities (Source: DataSF)



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."<sup>26</sup>

The Economic Score Map shows that areas with the lowest economic scores match areas with high racial segregation and poverty concentration (Figure 84). 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 range (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 86), they still have low scores for economic opportunity. This signals that current systems and programs have not connected residents in these areas to existing opportunities near their neighborhoods, due to structural and systemic inequities of these systems

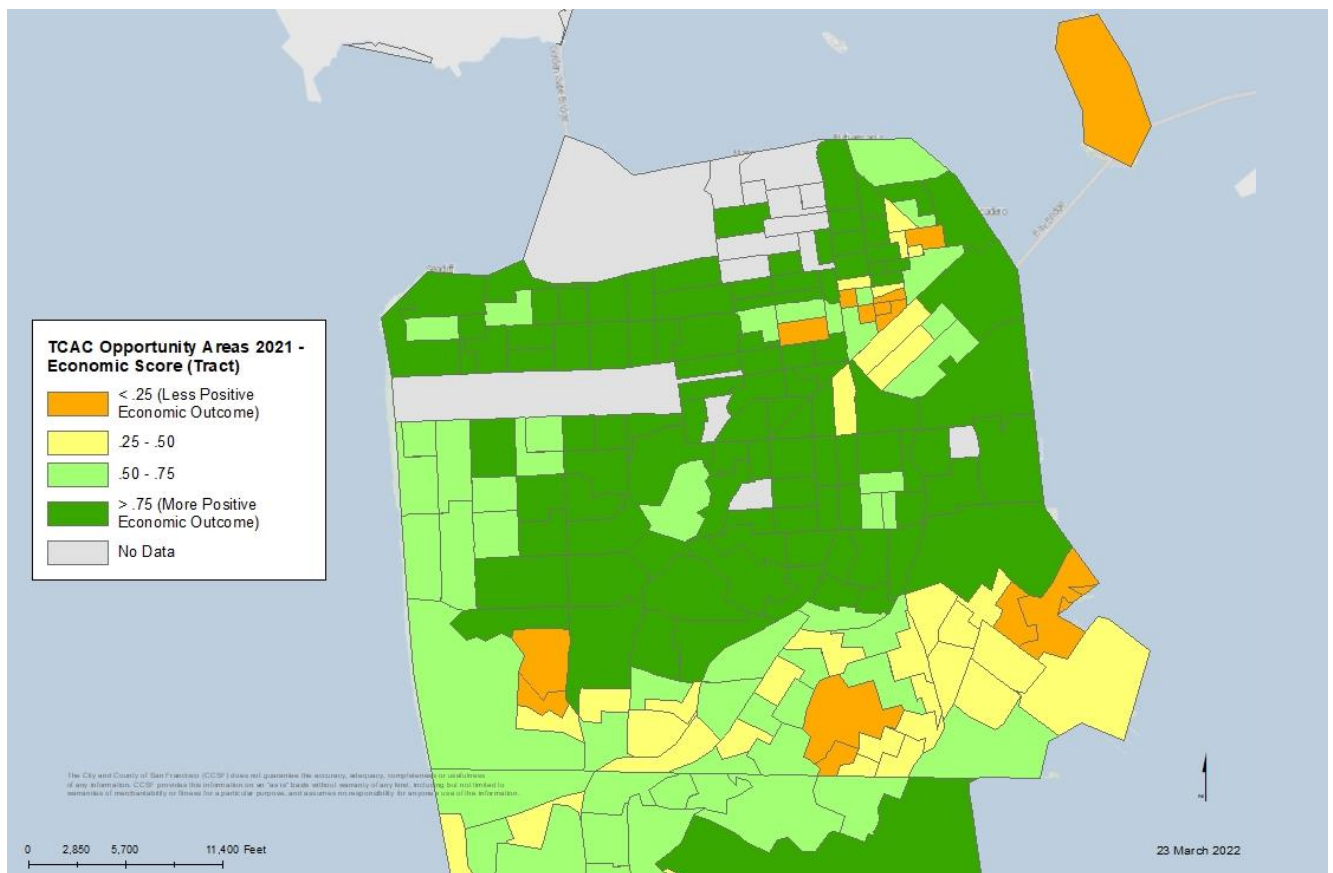
The Economic Score Map correlates less directly with high opportunity maps, compared to the Education Score Map (Figure 80). As shown in the last section, higher education scores correlate more closely with areas with overall greater resources and higher concentration of higher income households

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<sup>26</sup> <https://www.nccp.org/publication/childhood-and-intergenerational-poverty/>

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.

*Figure 112.* TCAC Opportunity Areas Economic Score Map by Census Tract, 2021



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

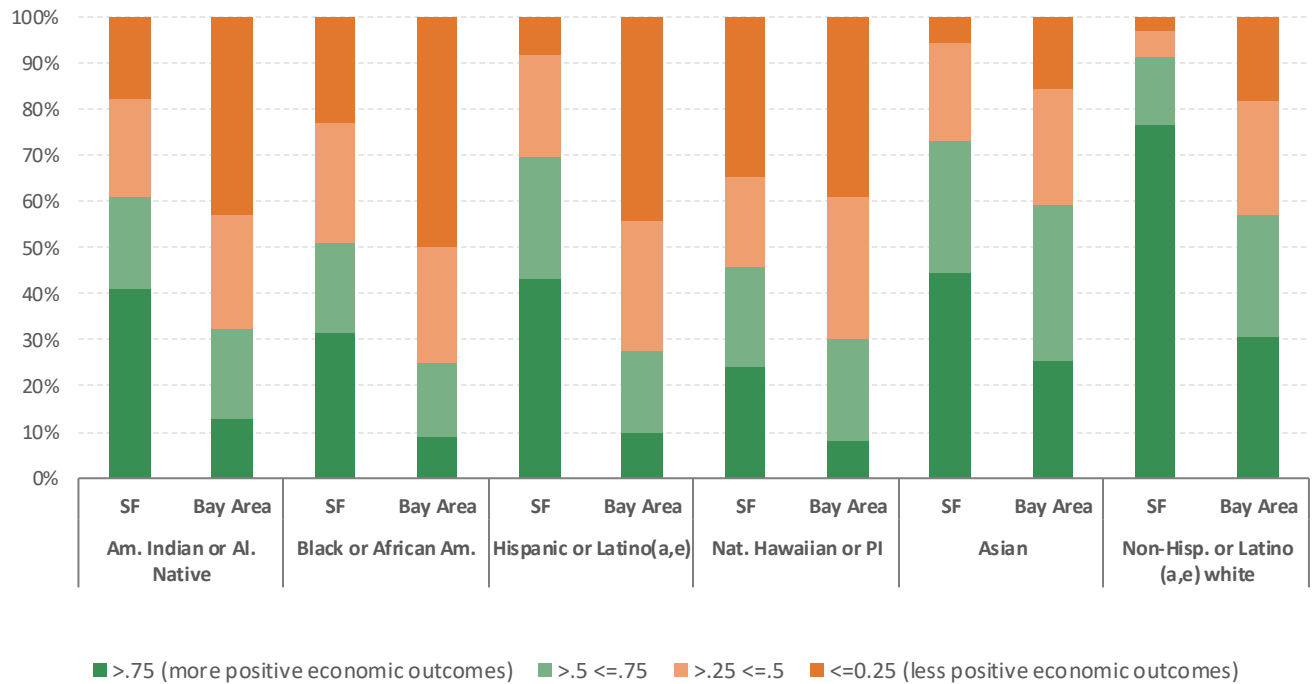
**Table 9.** Population Share by Race and Ethnicity for Economic Score for San Francisco, 2015-2019

|                                     | % 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 113.** Distribution by Race and Ethnicity by Economic Score, 2015-2019



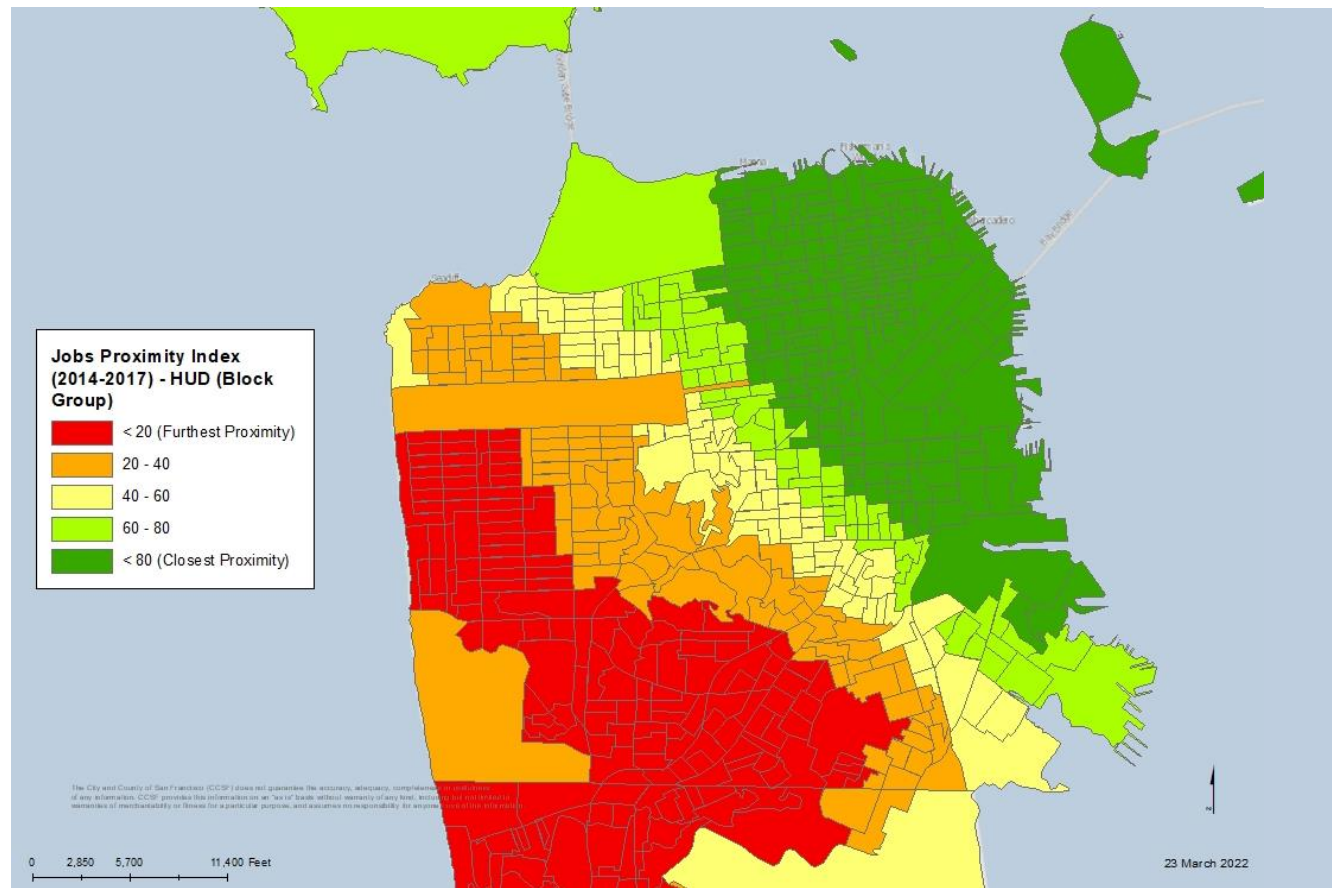
Source: 2021 TCAC/HCD Opportunity Map, Othering and Belonging Institute at Berkeley; ACS 2019 5-year.

**Table 10.** Median Incomes by Economic Score for San Francisco and the Bay Area, 2015-2019

|  | <i>San Francisco</i> | <i>Bay Area</i> |
|--|----------------------|-----------------|
| >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.

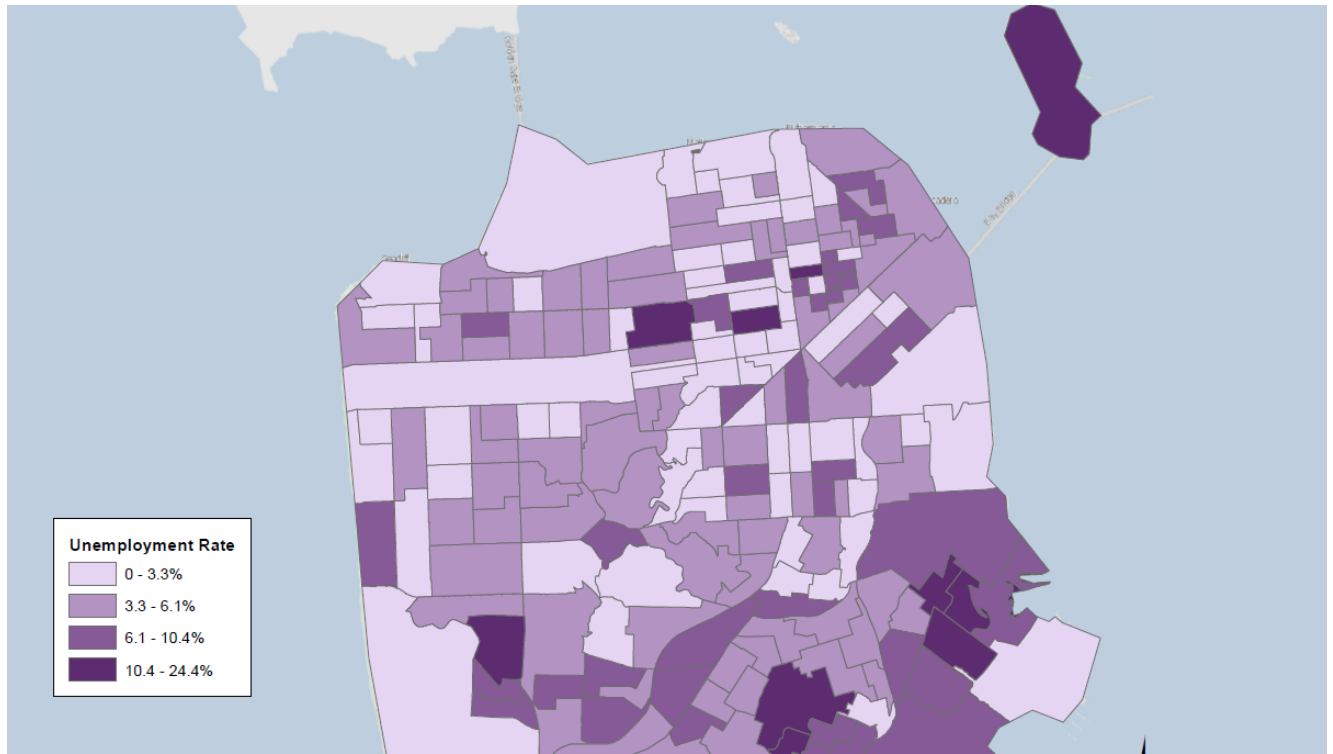
**Figure 114.** HUD’s Job Proximity Index, 2014-2017



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 17). 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 115. Map of Unemployment Rate by Census Tract, 2014-2019



Source: ACS 2018 5-Year Estimates.

#### 4. Transportation

Public transportation service in San Francisco is consistently and uniformly high. The only areas of the City that show up as having less than high levels of transit trips are major parks such as Golden Gate Park, John McLaren Park, etc. where there are no residents.

There are no observable differences among racial groups, foreign-born populations, family status groups, or people in poverty.

In comparison to the City, the Region also has relatively high levels of transit service, though not quite as high on average as the City. As with the City, there are no substantial differences between racial groups, people in poverty, foreign-born populations or families with children. People in poverty in the Region tend to live in neighborhoods where transit is utilized slightly more frequently than the population as a whole.

Similarly, transportation cost levels are consistent and favorable (a high index value means greater affordability). There are no discernable differences among racial/ethnic groups, foreign-born populations, or people in poverty. The same is true in the region, though people in poverty tend to live in neighborhoods with slightly lower transportation costs.

**Table 56.** Transportation and Low Transportation Cost Indices

|  | <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> |                                      | <i>(San Francisco-Oakland-Hayward, CA) Region</i> |                                      |
|--|---|--------------------------------------|---|--------------------------------------|
|  | <i>Transit Index</i>                                    | <i>Low Transportation Cost Index</i> | <i>Transit Index</i>                              | <i>Low Transportation Cost Index</i> |
| <b>Total Population</b>                      |   |                                      |   |                                      |
| White, Non-Hispanic                          | 95  | 98                                   | 85  | 83                                   |
| Black, Non-Hispanic                          | 94  | 97                                   | 88  | 85                                   |
| Hispanic                                     | 95  | 97                                   | 87  | 85                                   |
| Asian or Pacific Islander, Non-Hispanic      | 95  | 97                                   | 88  | 86                                   |
| Native American, Non-Hispanic                | 95  | 98                                   | 87  | 84                                   |
| <b>Population below federal poverty line</b> |   |                                      |   |                                      |
| White, Non-Hispanic                          | 96  | 98                                   | 88  | 87                                   |
| Black, Non-Hispanic                          | 95  | 97                                   | 90  | 88                                   |
| Hispanic                                     | 95  | 97                                   | 89  | 87                                   |
| Asian or Pacific Islander, Non-Hispanic      | 96  | 97                                   | 92  | 91                                   |
| Native American, Non-Hispanic                | 95  | 98                                   | 90  | 90                                   |

**Figure 116**

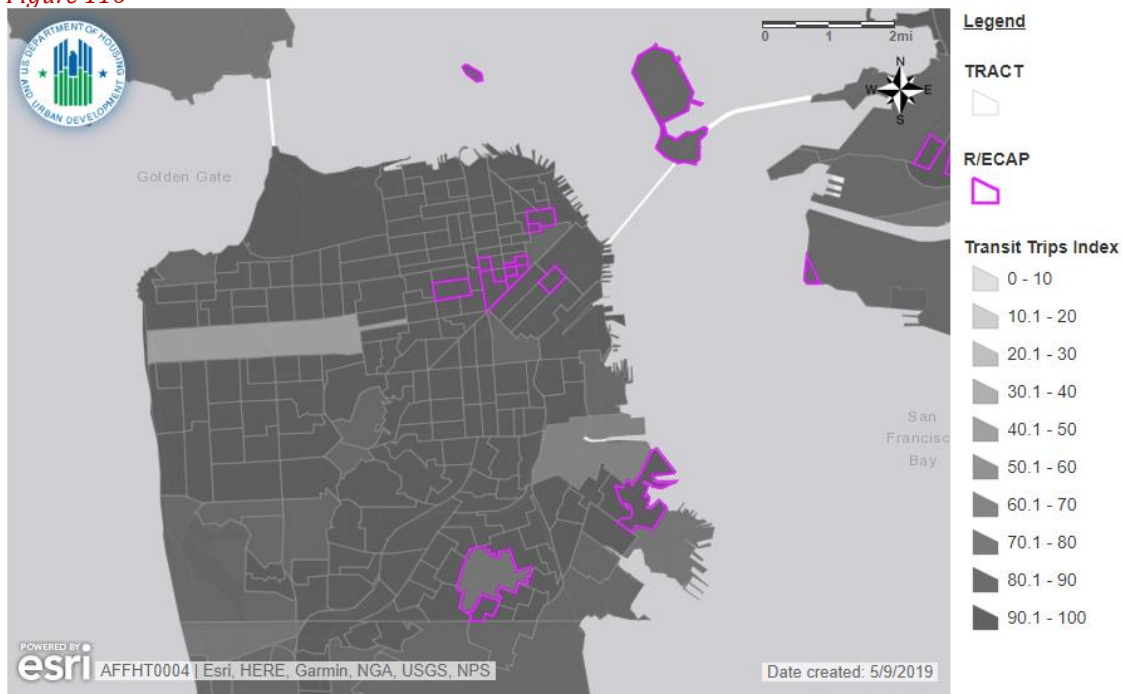


Figure 117



**Name:** Map 10 - Demographics and Transit Trips

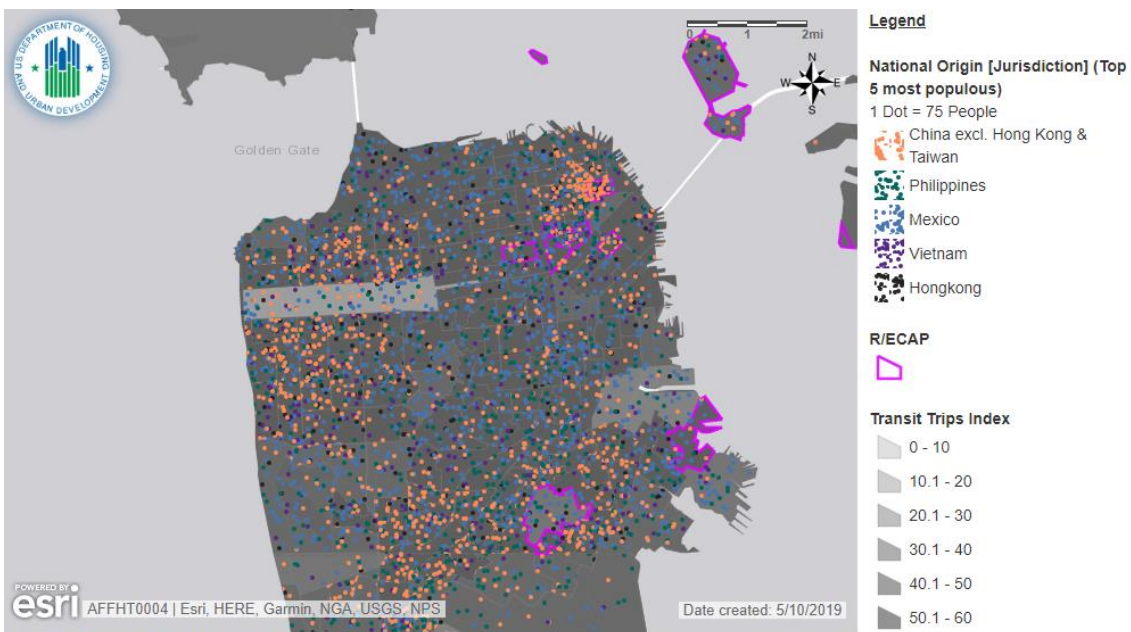
**Description:** Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** San Francisco (CDBG, HOME, ESG)

**Region:** San Francisco-Oakland-Hayward, CA

**HUD-Provided Data Version:** AFFHT0004

Figure 118



**Name:** Map 10 - Demographics and Transit Trips

**Description:** Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

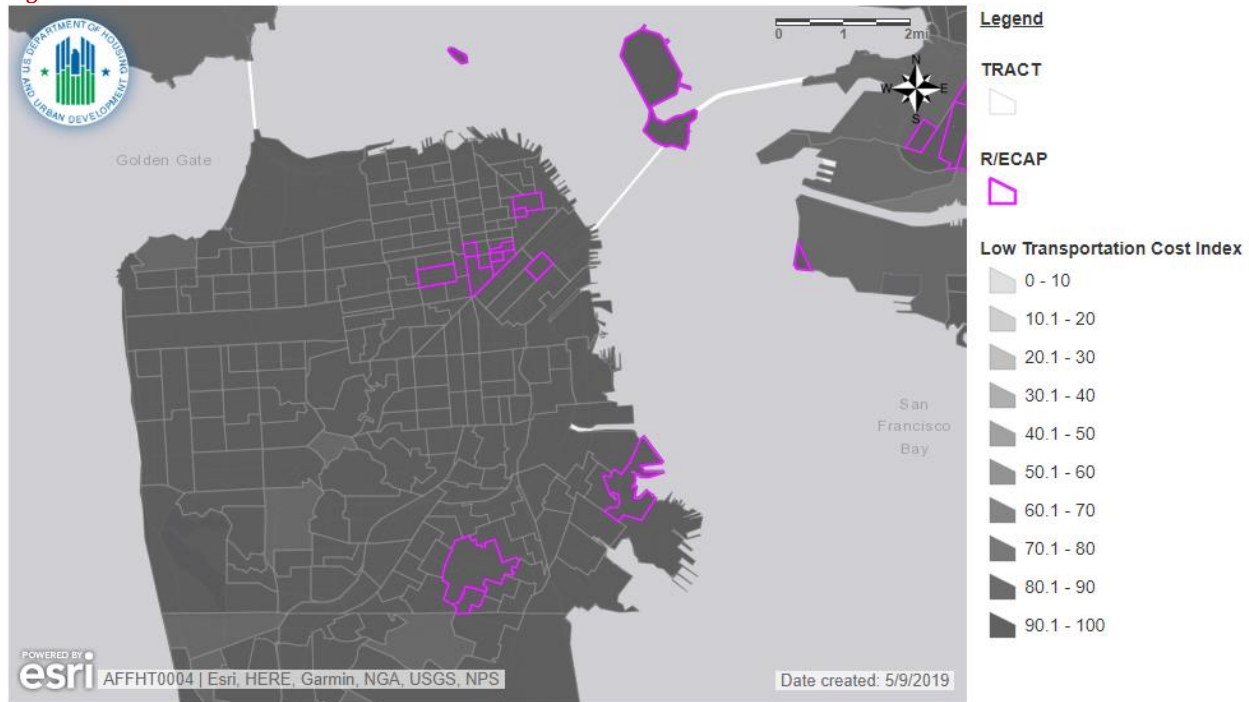
**Jurisdiction:** San Francisco (CDBG, HOME, ESG)

**Region:** San Francisco-Oakland-Hayward, CA

**HUD-Provided Data Version:** AFFHT0004

Geographically, there are no areas of the city that do not have low public transportation costs.

Figure 119



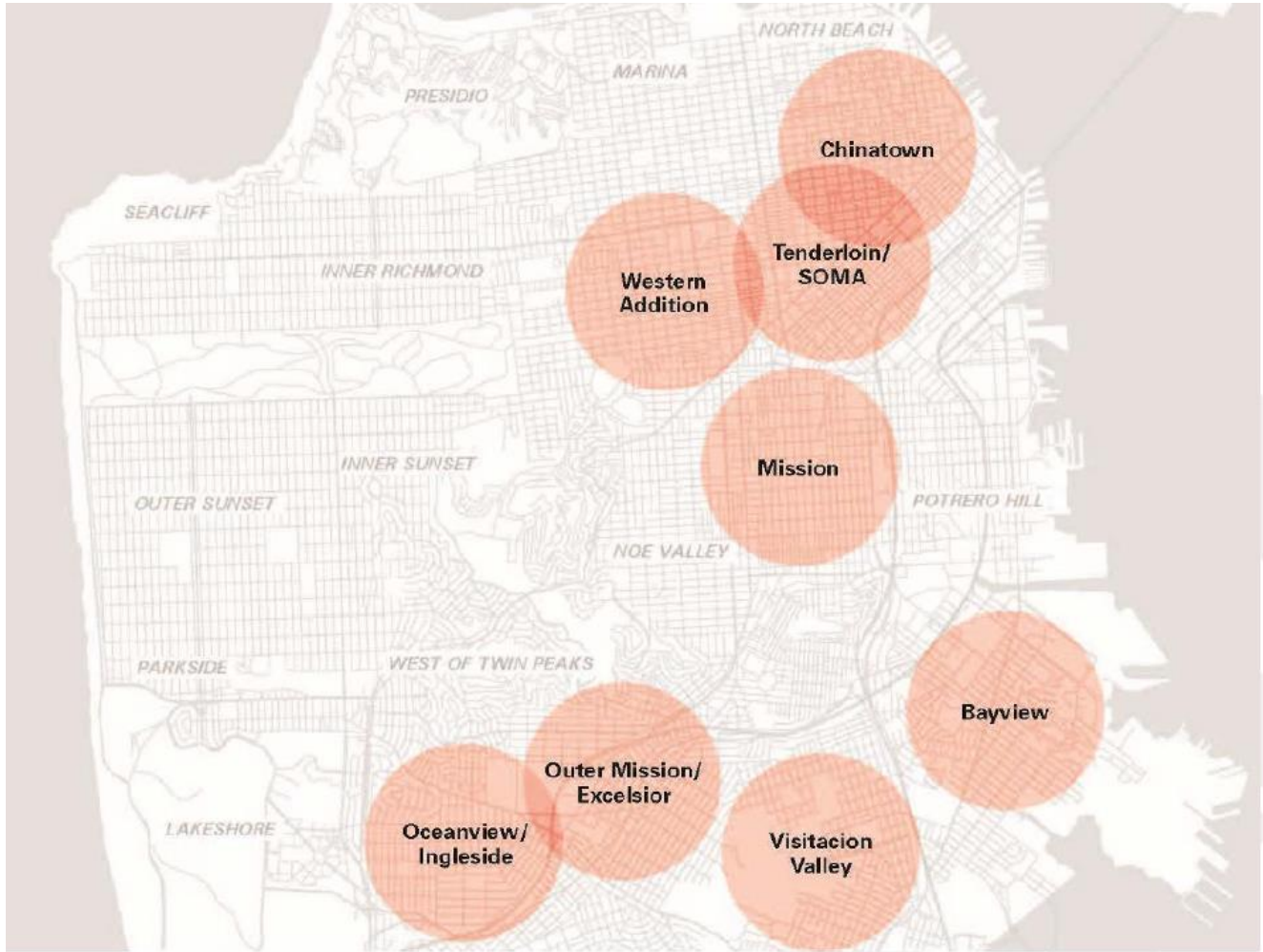
### *SFMTA Service Equity Strategy*

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. SFMTA survey results on priority Equity Strategy routes.). All three challenges cost residents time in getting to their destinations; all three challenges were persistent issues in these Equity Strategy geographies.

Figure 120. 2018 Equity Strategy Report Neighborhoods.



Source: Muni Service 2018 Equity Strategy Report.

Table 11. SFMTA survey results on priority Equity Strategy routes.

Source: Muni Service 2018 Equity Strategy Report.

| <i>Muni Equity Transit Line</i> | <i>Top Challenge Identified by Riders</i>        |
|---------------------------------|--|
| 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).

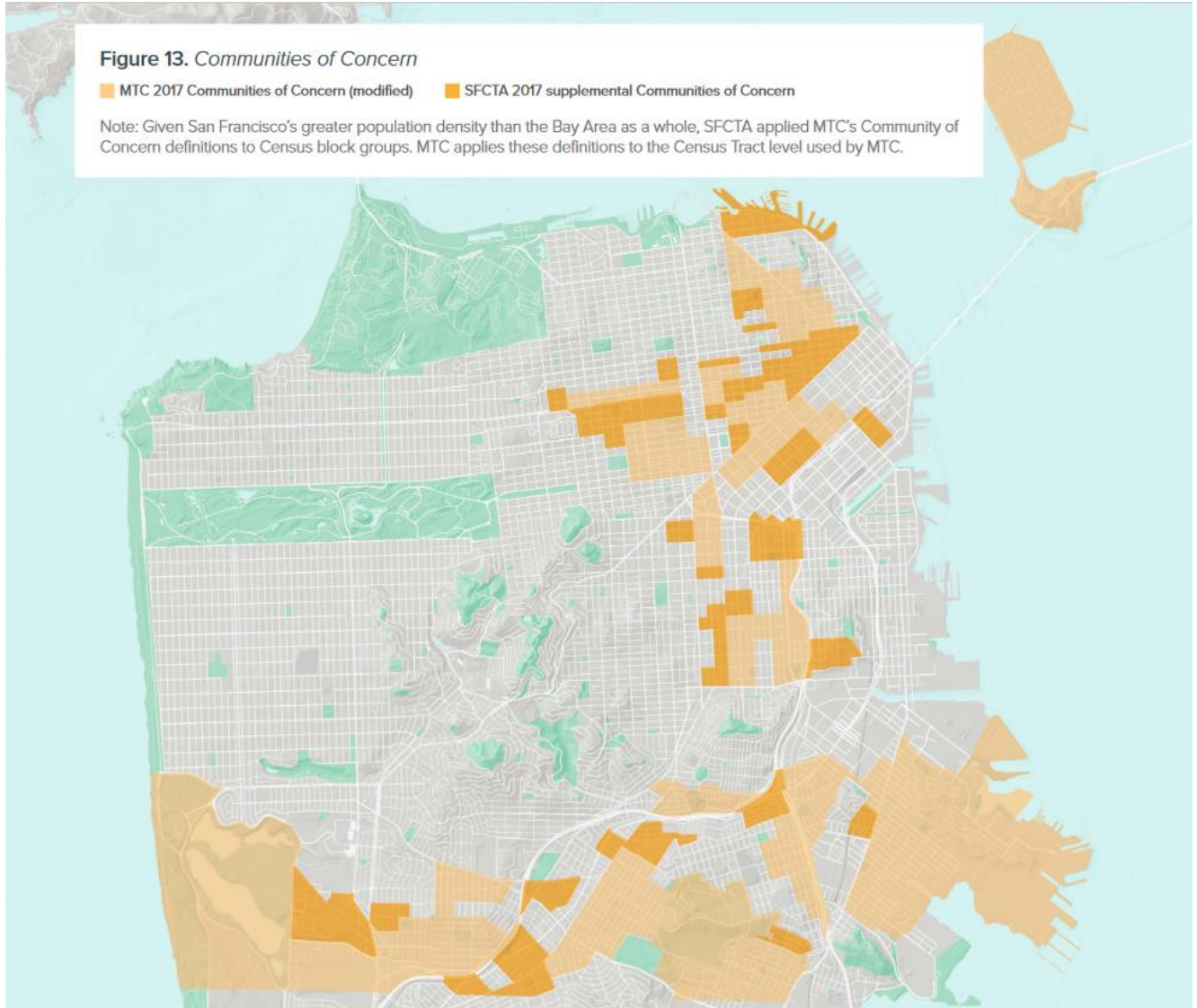
The ConnectSF Statement of Needs Report identifies that communities of concern have shorter commute travel times compared to non-communities of concern, 21.7 minutes vs. 25.1 minutes. The report also identifies that communities of concern can access approximately 996,700 jobs accessible by a 30-minute 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.

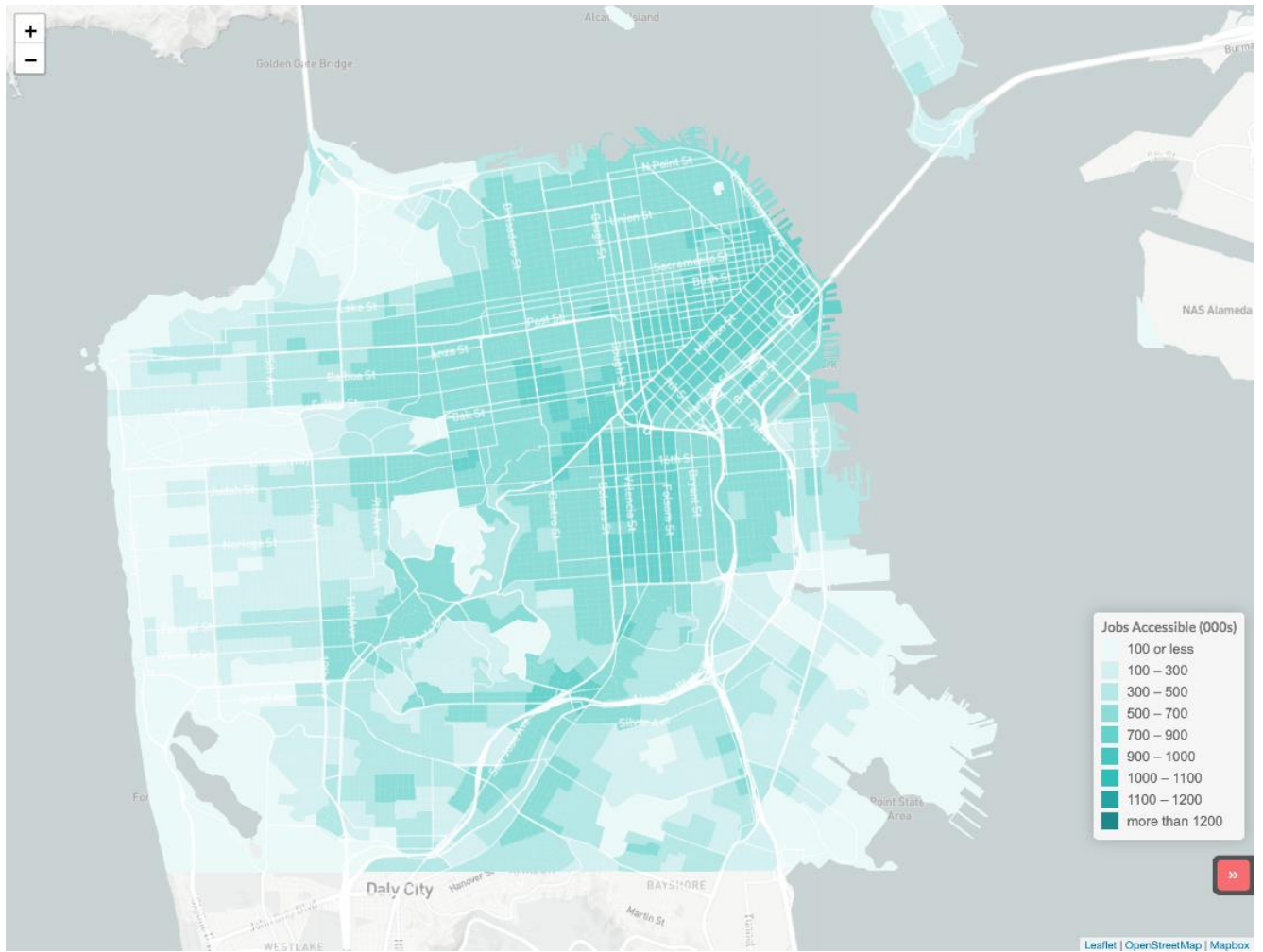
Figure 90 shows a similar trend for the auto-access scenario. In this scenario, job access by private automobile is highly concentrated in the northeast corridor. Areas zoned for residential use outside of the northeast corridor are not able to access as many jobs via a 30-minute auto trip. The most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

*Figure 121.* MTC 2017 Communities of Concern.



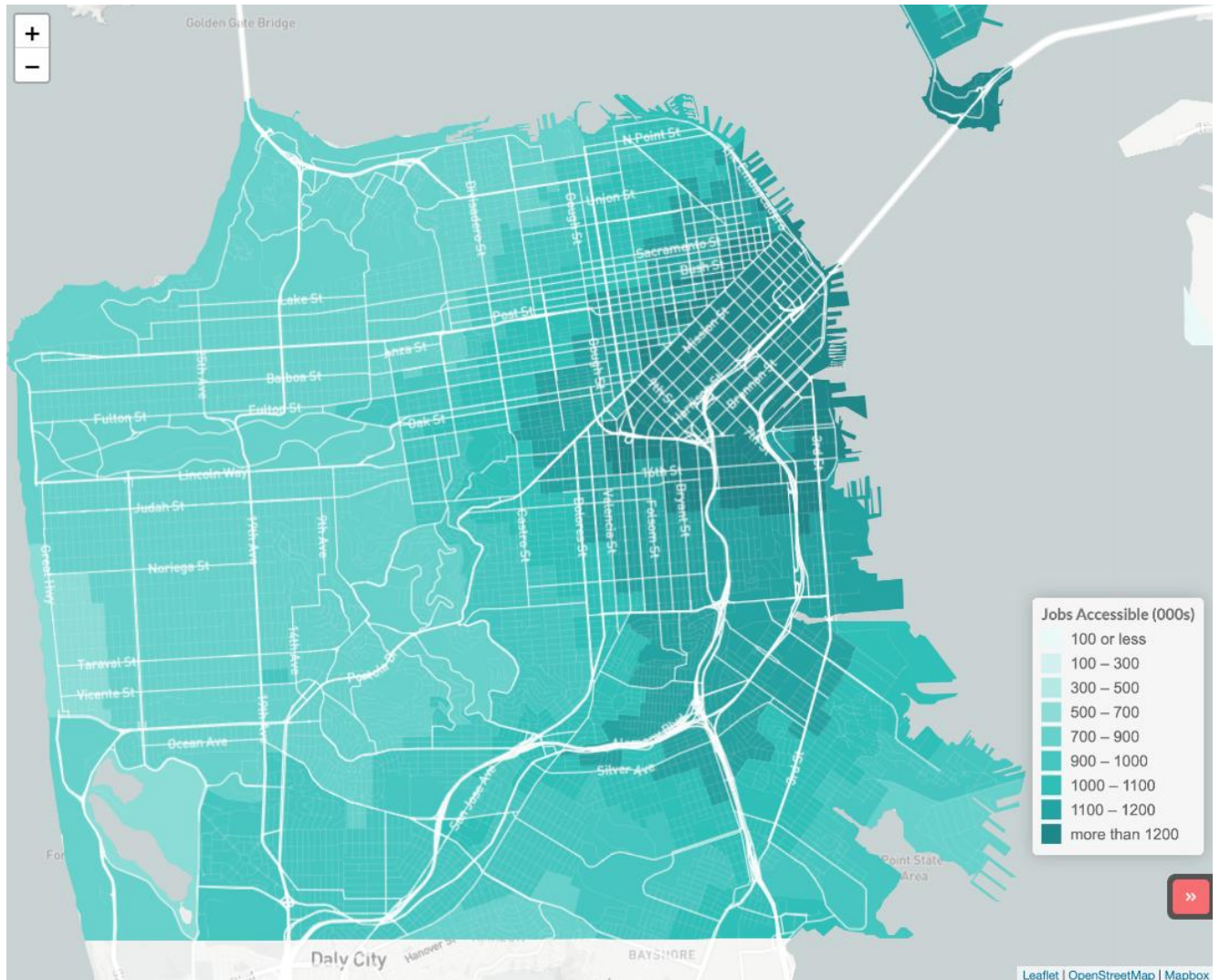
Source: ConnectSF Statement of Needs Report.

Figure 122. 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 123. Jobs accessible within a 30-min car trip, 2015



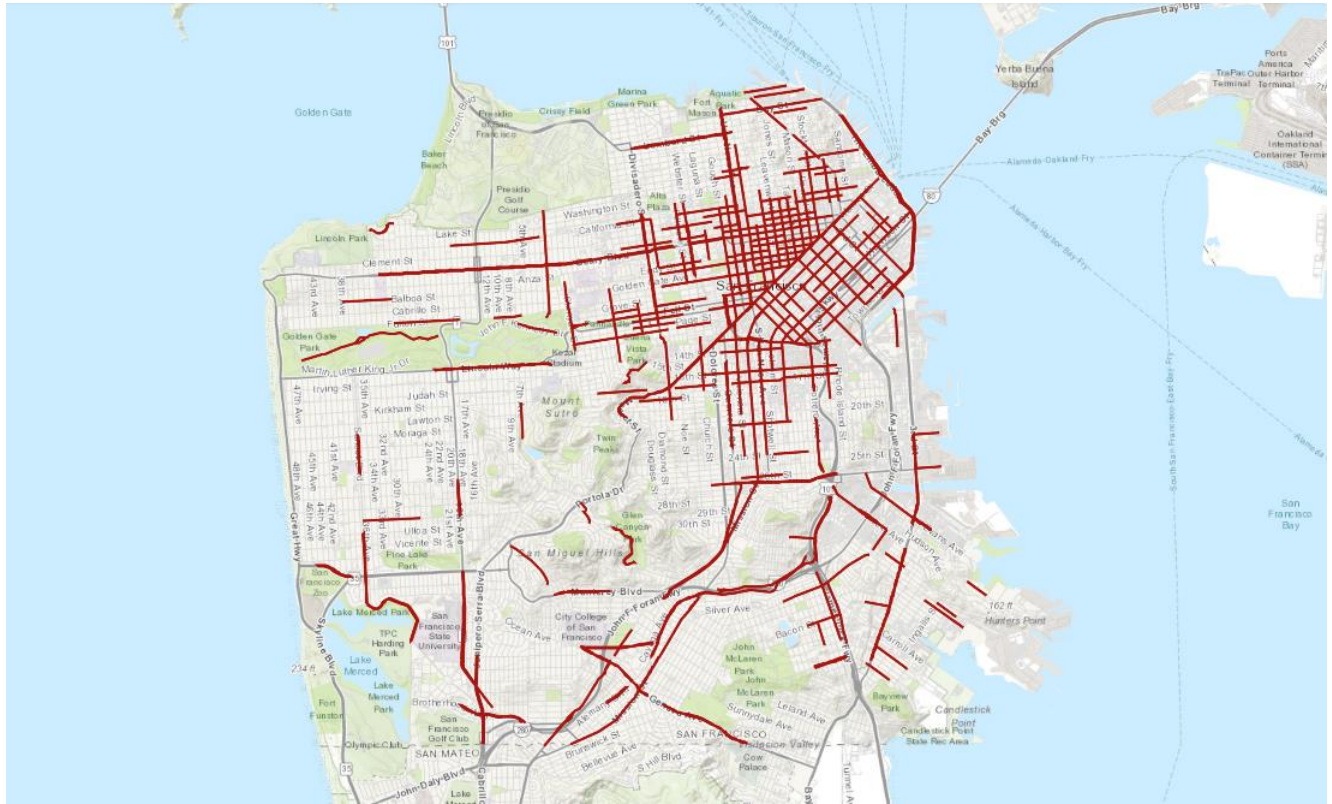
Source: ConnectSF. Note: This includes job locations in San Francisco and other counties. These estimates are broken down by Travel Analysis Zones (TAZs), which are spatial units used in travel modeling and analysis.

### 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 64) 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 124. 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.

## 5. Environment, Public Health & Community Safety

### *HUD Environmental Health Index*

HUD's Environmental Health Index, which focuses heavily on sources/types of air pollution, shows a clear west-to-east gradient with the western coastline having areas of lower environmental hazard levels and the east (bay) side having greater environmental hazard levels (a clear exception are the Treasure and Yerba Buena Islands, which have lower hazard levels). Western neighborhoods have scores as high as 85<sup>th</sup> percentile (where a higher percentile is better) in the metropolitan statistical area, while eastern neighborhoods have scores as low as 1<sup>st</sup> percentile. These eastern neighborhoods contain many predominantly minority communities, foreign-born populations, and the majority of the Racially or Ethnically Concentrated Areas of Poverty (both past and present). They also contain the vast majority of both the city's project based affordable housing stock and voucher holders.

Figure 125. HUD Environmental Health Index

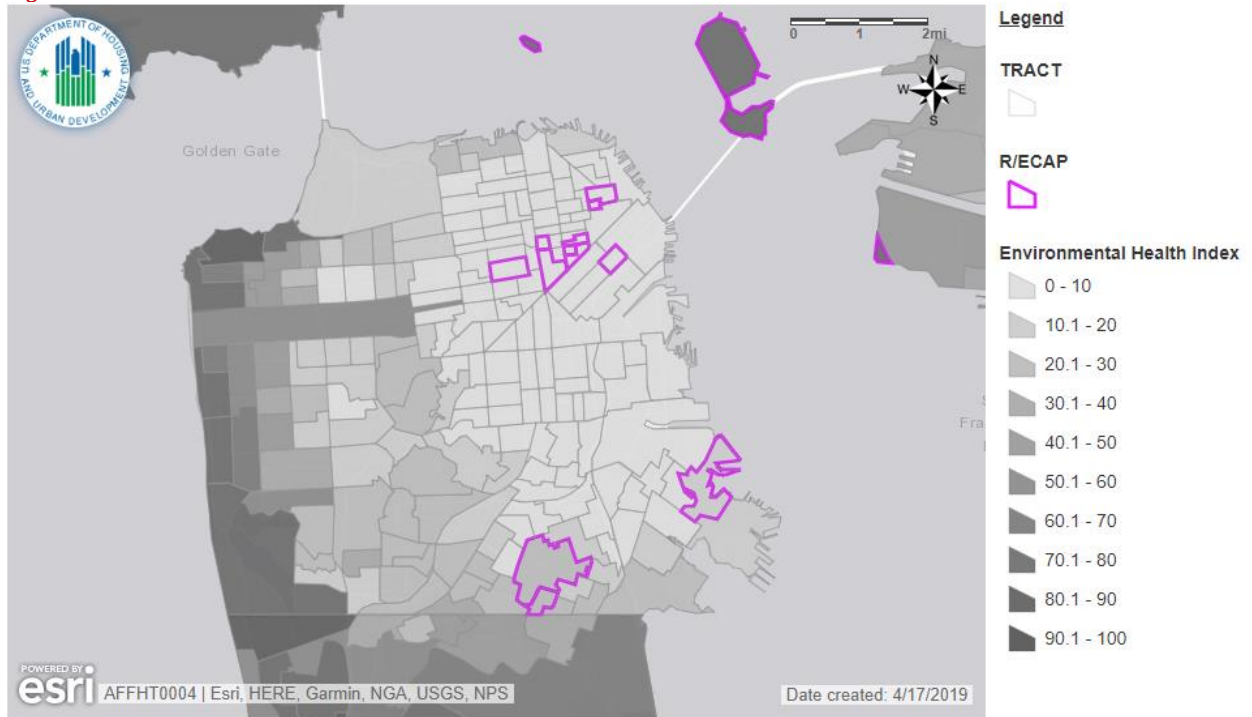


Figure 126. Predominant Race/Ethnicity by Block Group (2013-2017)

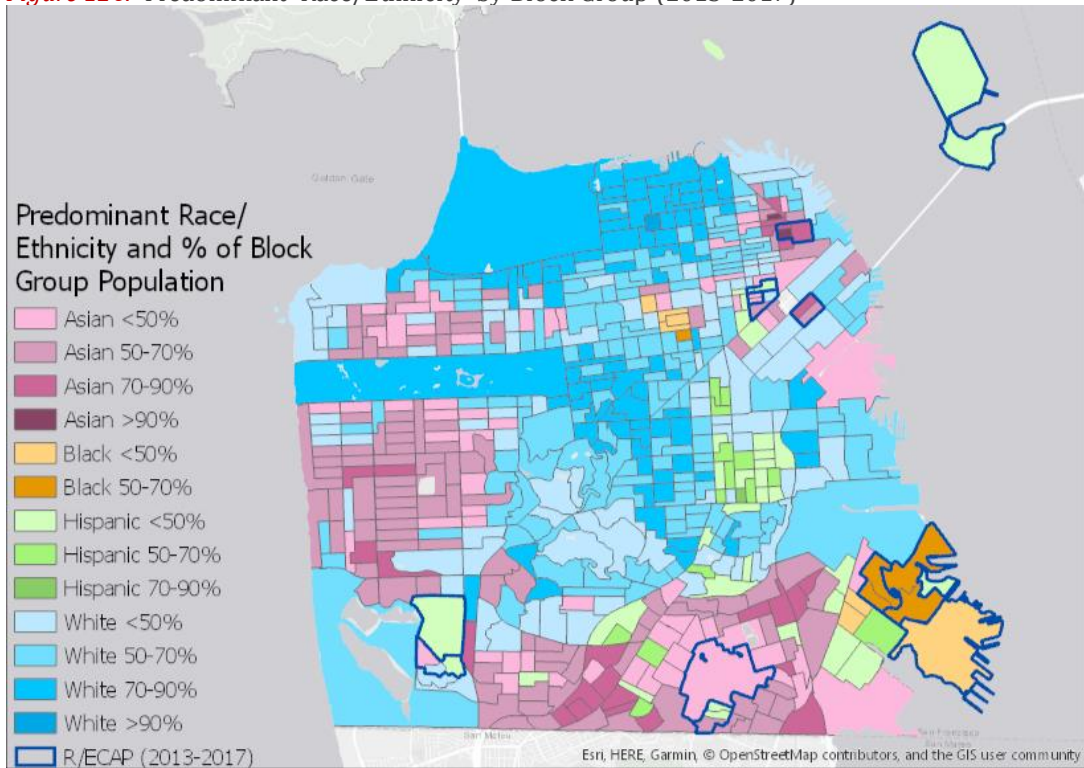
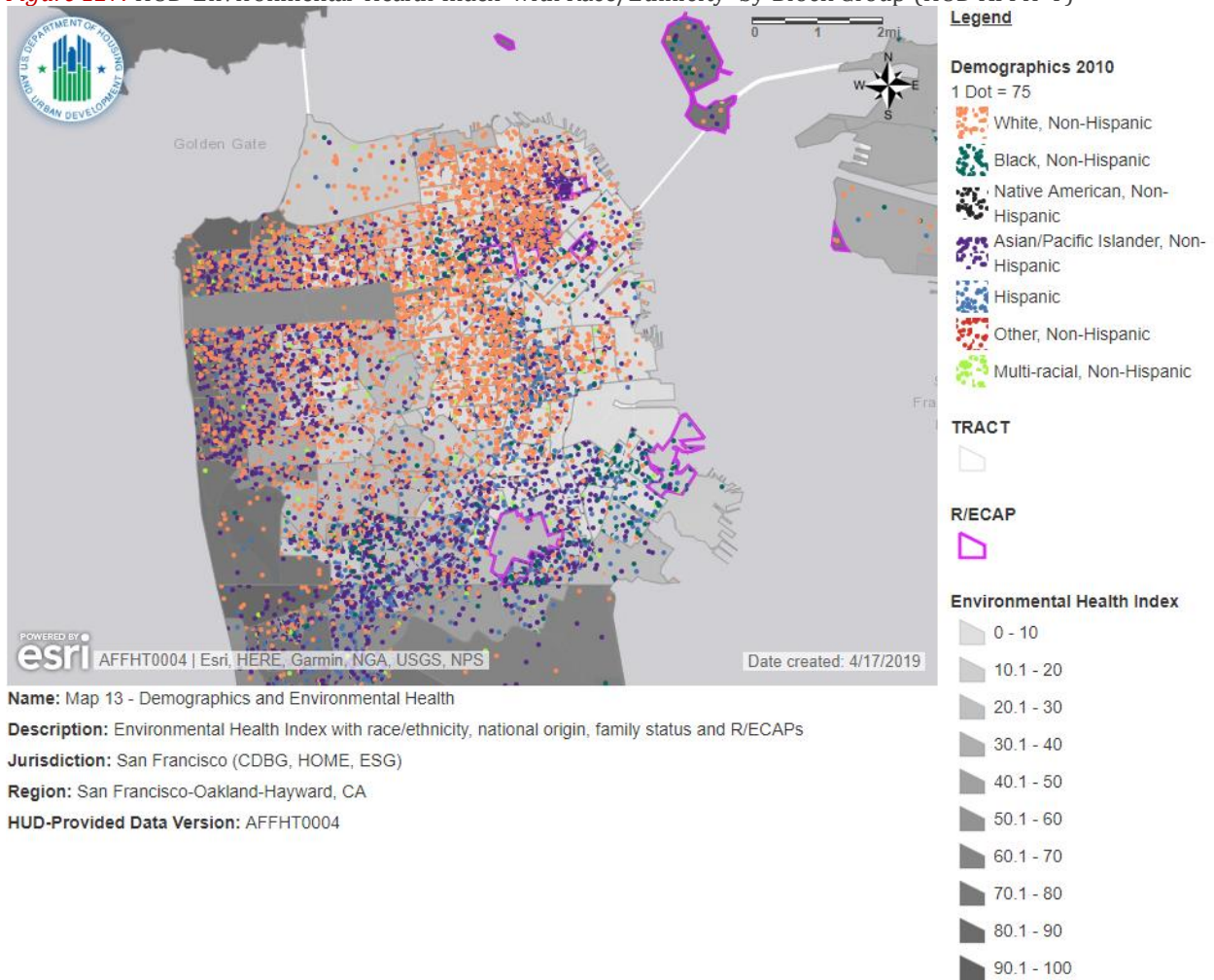


Figure 127. HUD Environmental Health Index with Race/Ethnicity by Block Group (HUD AFFH-T)



**Name:** Map 13 - Demographics and Environmental Health  
**Description:** Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs  
**Jurisdiction:** San Francisco (CDBG, HOME, ESG)  
**Region:** San Francisco-Oakland-Hayward, CA  
**HUD-Provided Data Version:** AFFHT0004

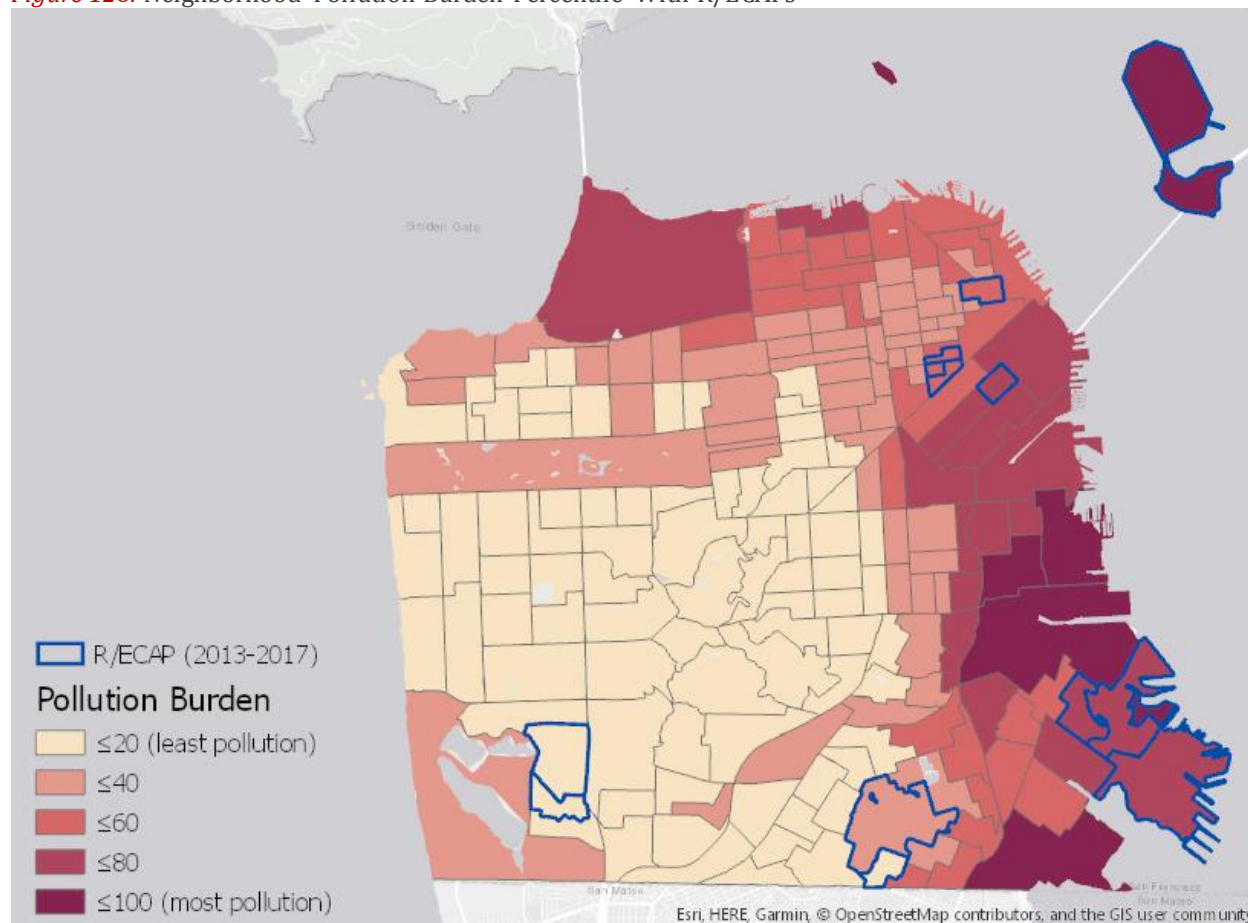
*CalEnviroScreen*

This story is largely validated by the CalEnviroScreen dataset, which incorporates not only air pollution measures, but also measures of soil and water pollution along with proximity to toxic sites. The Pollution Burden measure from this model again shows the eastern neighborhoods of the city as having greater levels of environmental hazards. A notable deviation from HUD’s index, however, is that some of the neighborhoods on the north side of the city also have high levels of pollution. This difference is due largely to the inclusion of toxic sites, threats to ground and drinking water, and increased traffic around the Golden Gate Bridge.

A comparison of the average neighborhood Pollution Burden levels for people of different races and ethnicities reveals that all racial/ethnic groups are within a 3-percentage point range of one another except Black/African Americans, whose neighborhoods are, on average, 10 percentage points higher (meaning greater levels of pollution) relative to other races. R/ECAPs also fair worse than non-R/ECAP neighborhoods with average scores of 46 and 29 respectively

The CalEnviroScreen tool also contains information about population health outcomes that can be related to environmental conditions. Multiple of these measures, including asthma rates, cardiovascular disease rates, and low birth weights also have strong correspondence to past and present R/ECAPs and areas directly adjacent to R/ECAPs (which in many cases share characteristics of the R/ECAPs). They are particularly prominent in the Hunters Point, SOMA, and Tenderloin/Downtown areas, which also have high levels of Pollution Burden.

*Figure 128.* Neighborhood Pollution Burden Percentile With R/ECAPs



This map shows the combined Pollution Burden scores, which is made up of indicators from the Exposures and Environmental Effects components of the CalEnviroScreen [model](#). Pollution burden represents the potential exposures to pollutants and the adverse environmental conditions caused by pollution.

#### *2019 Community Health Needs Assessment*

The 2019 Community Health Needs Assessment identifies several findings that are relevant from a fair housing perspective. Gains in life expectancy for all residents with the biggest gains for Black/African American residents (who have historically had the lowest life expectancy levels in the city) is a reduction in disparity. It identifies two factors that are considered to be “foundational issues contributing to local health needs:” racial inequities and poverty. This is an important acknowledgement that two of the key lenses we are applying for the purposes of fair housing assessment are also key drivers of other important social outcomes.

The CHNA also identifies five health-related needs that impact disease and death in San Francisco, all of which are, at some level related to fair housing goals, either through housing conditions or through neighborhood access and opportunity. These are:

- a. Access to coordinated, culturally and linguistically appropriate care and services
- b. Food security, healthy eating and active living
- c. Housing security and an end to homelessness
- d. Safety from violence and trauma
- e. Social, emotional, and behavioral health

The CHNA has also created an interactive data portal that contains several data points relevant to consider from the perspective of healthy neighborhoods. These include preventable emergency room visit rates, violent crime rates, disparities in food access and nutrition, life expectancy and mortality. Taken together, these indicators largely reinforce the conclusions that Black/African American residents in San Francisco suffer from disproportionately poorer health outcomes compared to other racial groups (with the exception of Hispanic/Latino households in some indicators of nutrition and food access). This appears to be true both at the population level and for neighborhoods that are predominantly Black/African American, particularly for the Bayview/Hunter’s Point area.

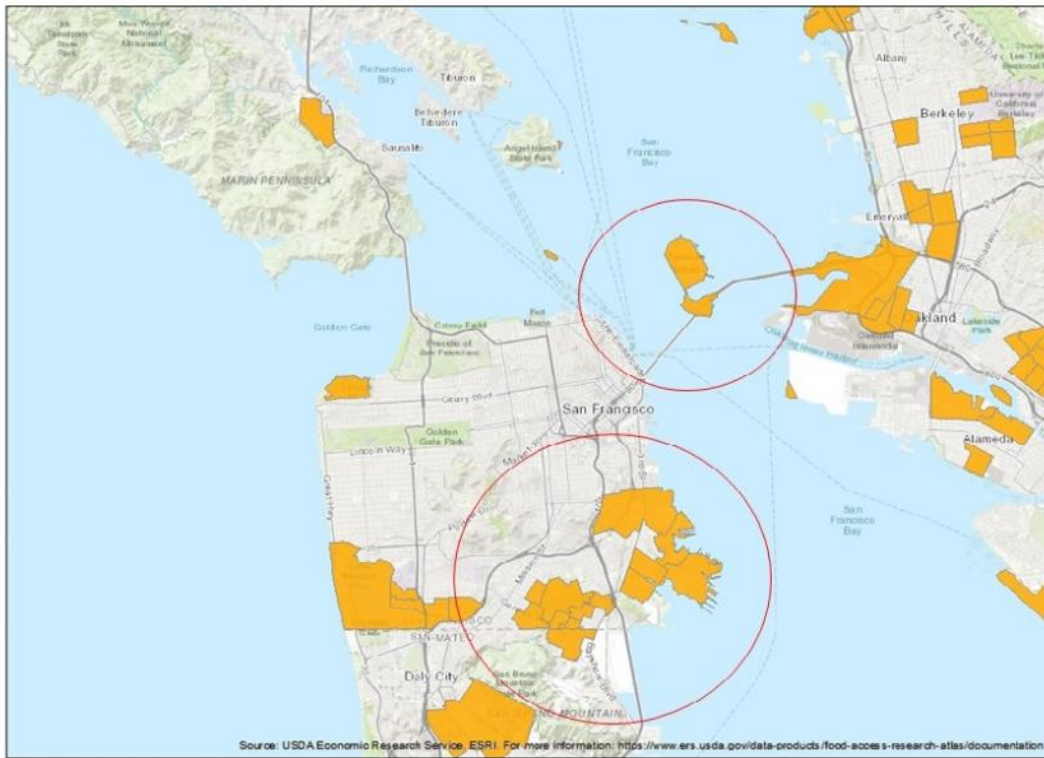
*Figure 129.* Food Security

Figure 3. Disparities in food security



**Figure 129.** Food Access Disparities

Southeast San Francisco and Treasure Island were designated as low income areas with low food access by the USDA

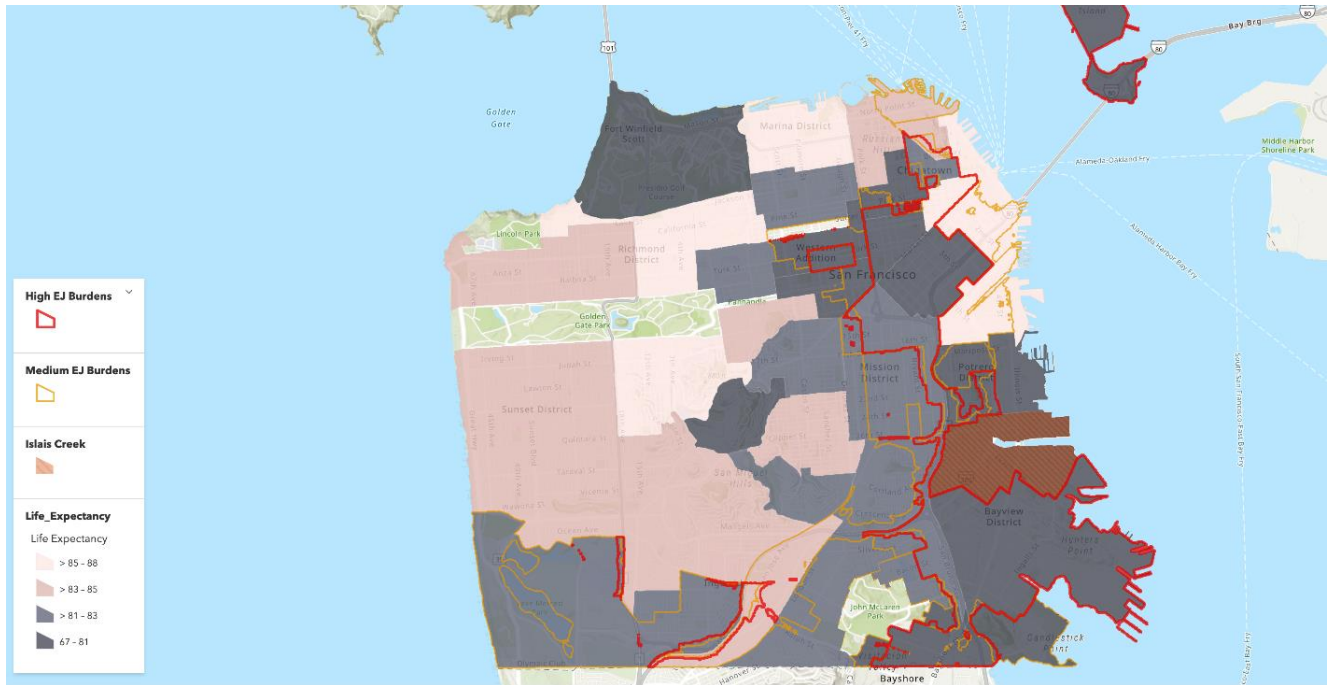


**Figure 130.** Life expectancy by race and ethnicity, 2005-2017

| 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

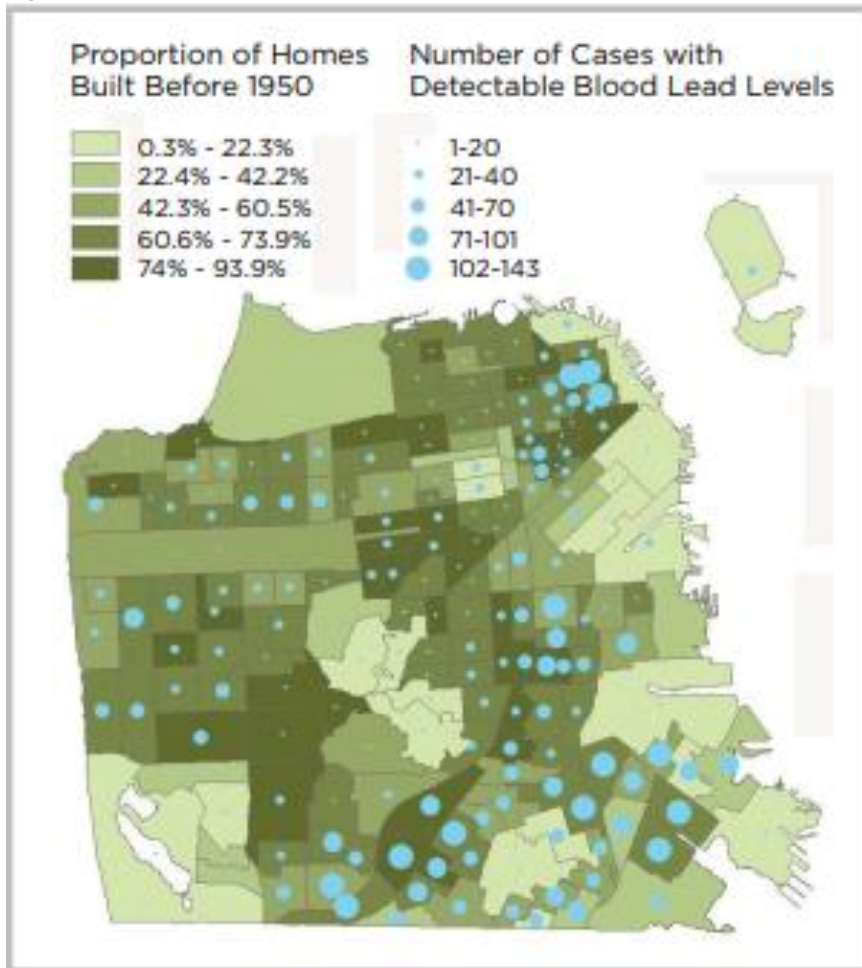
Figure 131. Life expectancy by zip code.



Source: SF Community Health Needs Assessment

A map from the SFDPH Housing Security Report shows cases of detectable blood levels of lead by neighborhood. Although many areas of the city are clearly affected by high lead levels, cases appear to be concentrated in the Mission, North Beach, Excelsior and Bayview areas, all of which are heavily populated by racial minority groups and in particular many of the city's immigrant populations. This stands in contrast to many of the predominantly White neighborhoods, which have relatively low incidence of elevated lead levels.

Figure 132. Source: SFDPH Housing Security Report



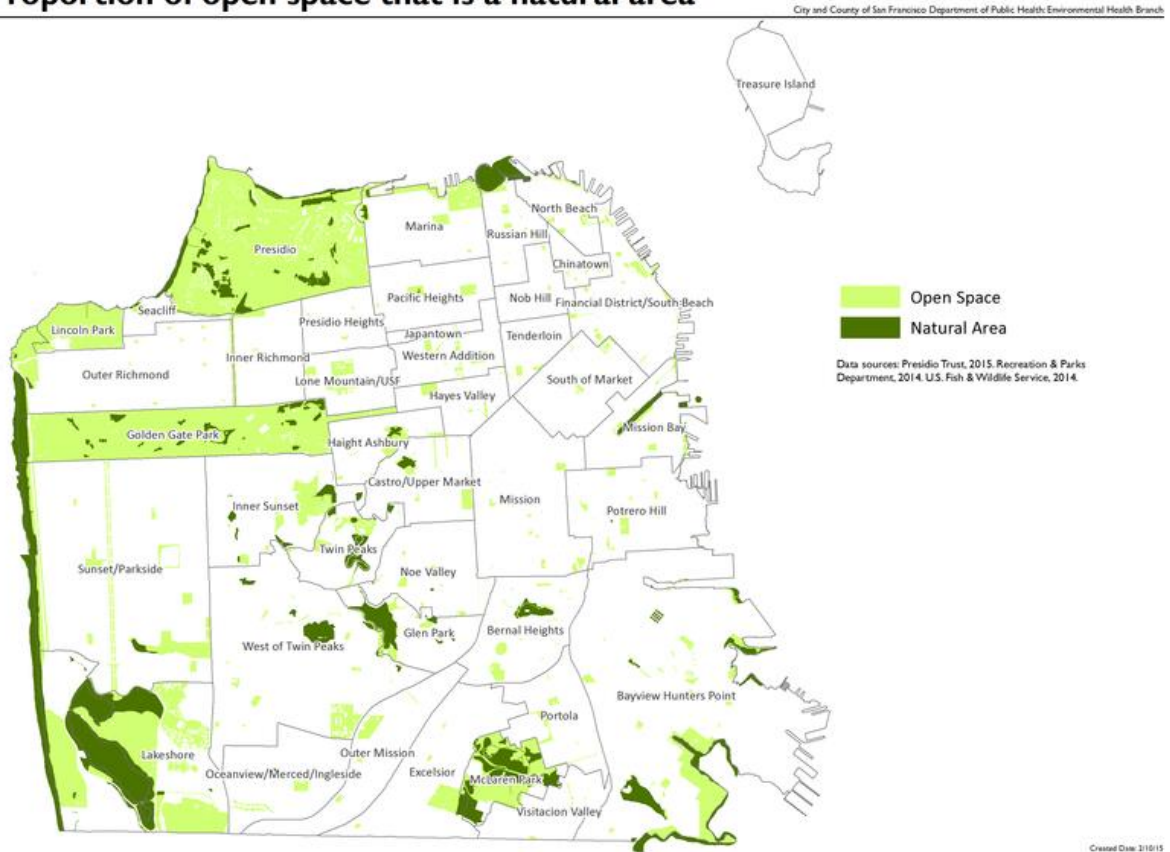
**FIGURE 2: PERCENTAGE OF HOMES BUILT PRIOR TO 1950 COMPARED TO NUMBER OF CASES WITH DETECTABLE BLOOD LEAD ( $\geq 5\mu\text{g}/\text{dL}$ ) LEVELS BY CENSUS TRACTS (2008-2012)**

A map from the SF Indicators Project demonstrates that the majority of the city’s health care facilities are located in areas with good transit access. This removes a potentially significant barrier to accessing these facilities for many populations.

Finally, a map showing the distribution of open spaces and natural areas across the city indicates that the west neighborhoods of the city tend to have better access to these spaces than neighborhoods on the east side of the city. Although this was not a measure considered in either HUD’s index or the CalEnviroScreen model, this is yet another factor that reinforces the east-west disparity in the health potential of the city’s neighborhoods.

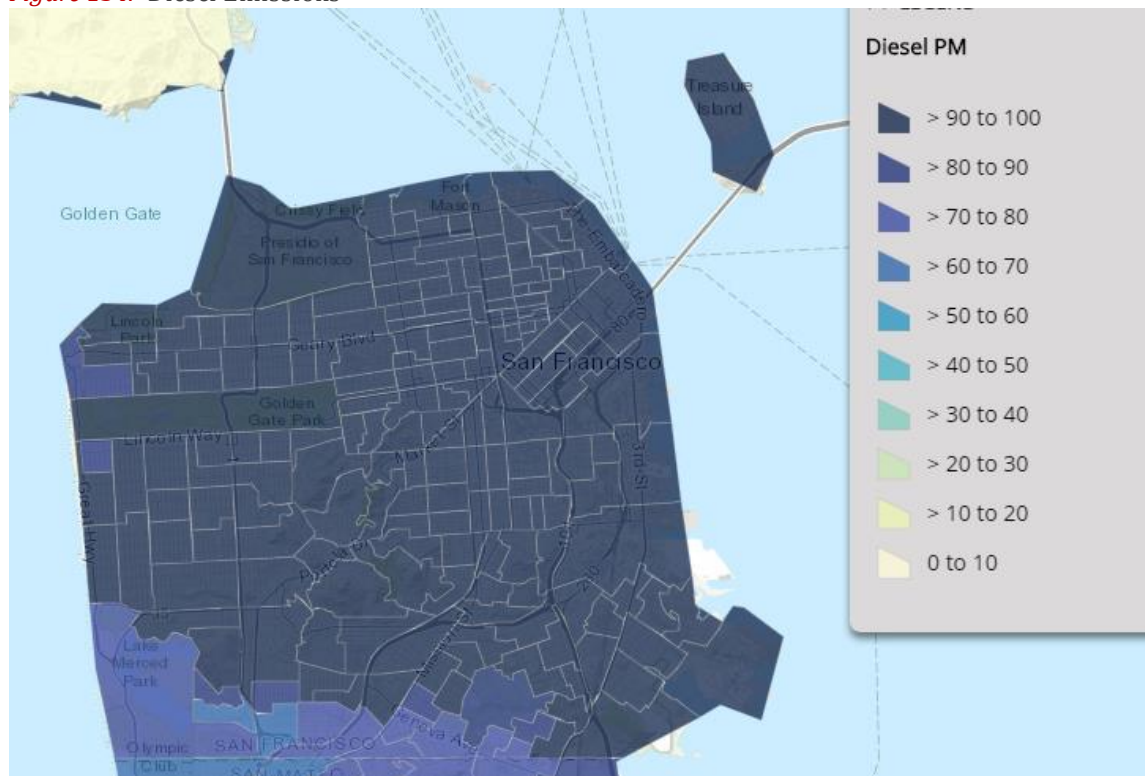
Figure 133. Open Space

### Proportion of open space that is a natural area



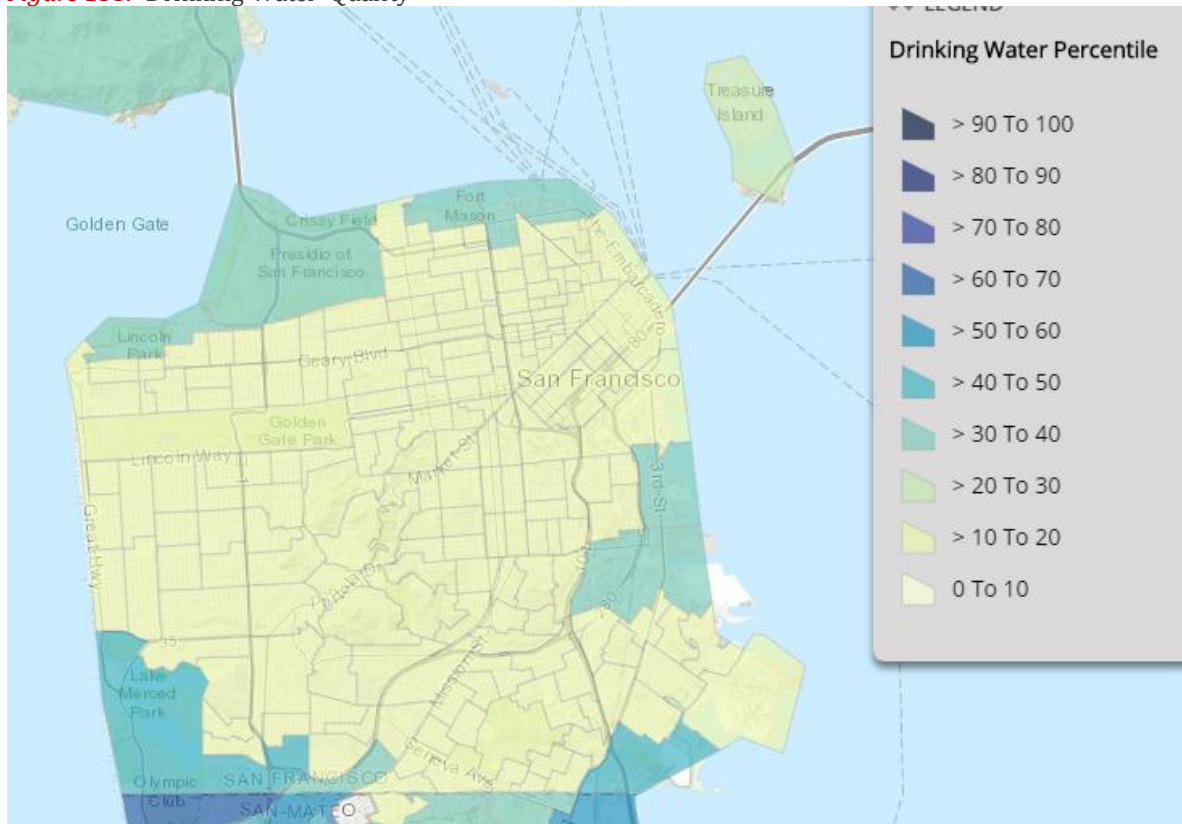
Parks and natural open space areas promote physical activity and social interaction. Areas with natural vegetation also have direct effects on physical and mental health. One review of studies showed that access to places for physical activity combined with outreach and education can produce a 48% increase in the frequency of physical activity. Exposure to greenery and the natural world has additional benefits to health. More generally, living in proximity to green space is associated with reduced self-reported health symptoms, better self-rated health, and higher scores on general health questionnaires. Trees and green space also improve the physical environment by removing air pollution from the air and mitigating the urban heat island effect produced by concrete and glass.

Figure 134. Diesel Emissions



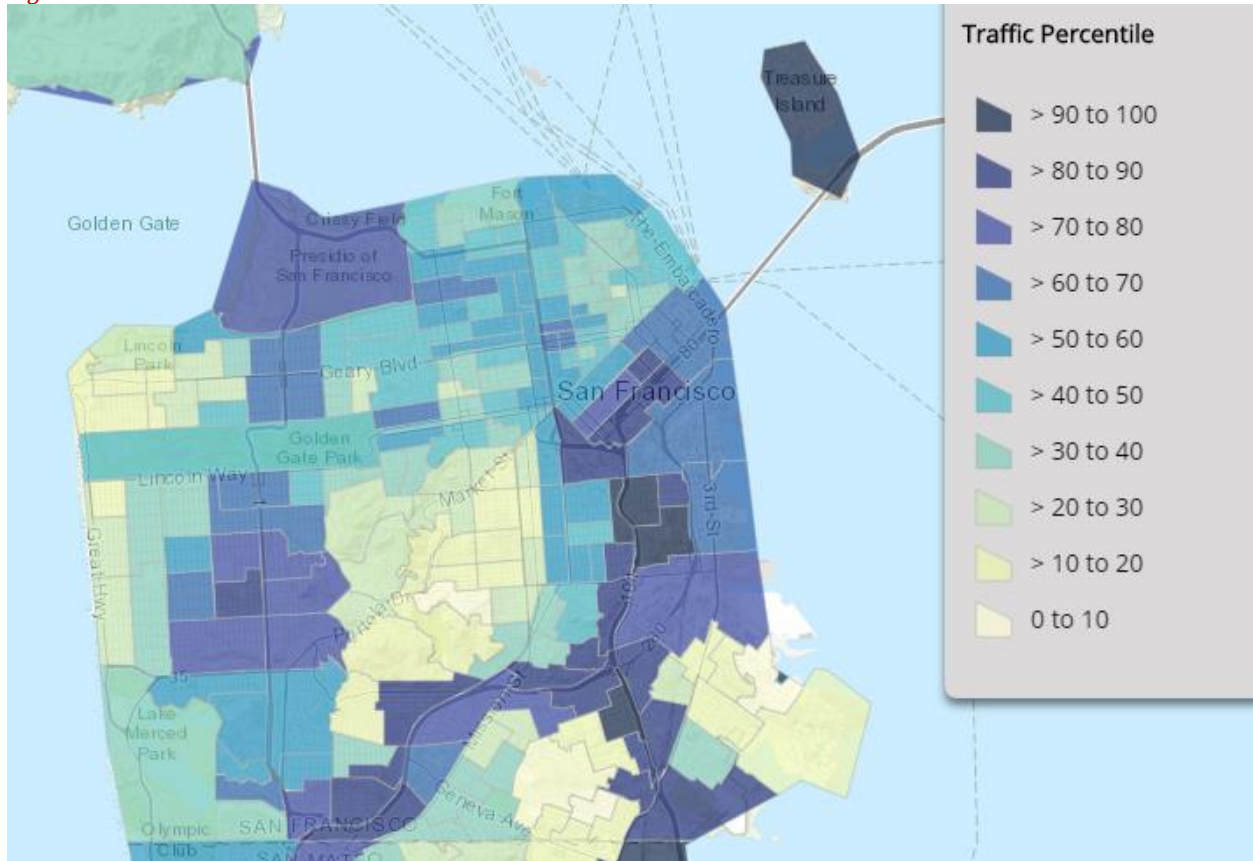
Exhaust from trucks, buses, trains, ships and other equipment with diesel engines contains a mixture of gases and solid particles. These solid particles are known as diesel particulate matter (diesel PM). Diesel PM contains hundreds of different chemicals. Many of these are harmful to health. The highest levels of diesel PM are near ports, rail yards and freeways.

Figure 135. Drinking Water Quality



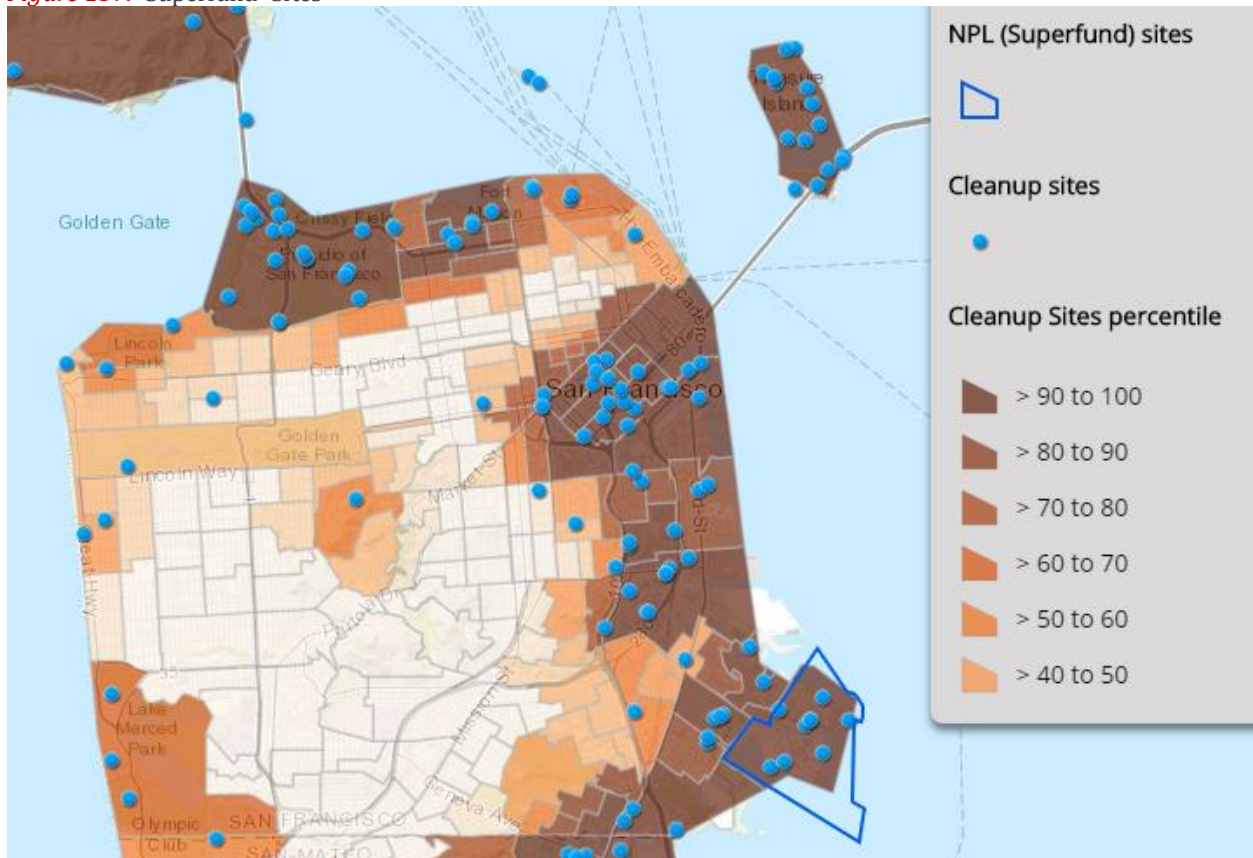
Most drinking water in California meets health standards. However, drinking water sometimes becomes contaminated with chemicals or bacteria above the standards. Both natural and human sources can contaminate drinking water. Natural sources include rocks, soil, wildlife and fires. Human sources include factories, sewage, and runoff from farms.

Figure 136. Vehicle Emissions



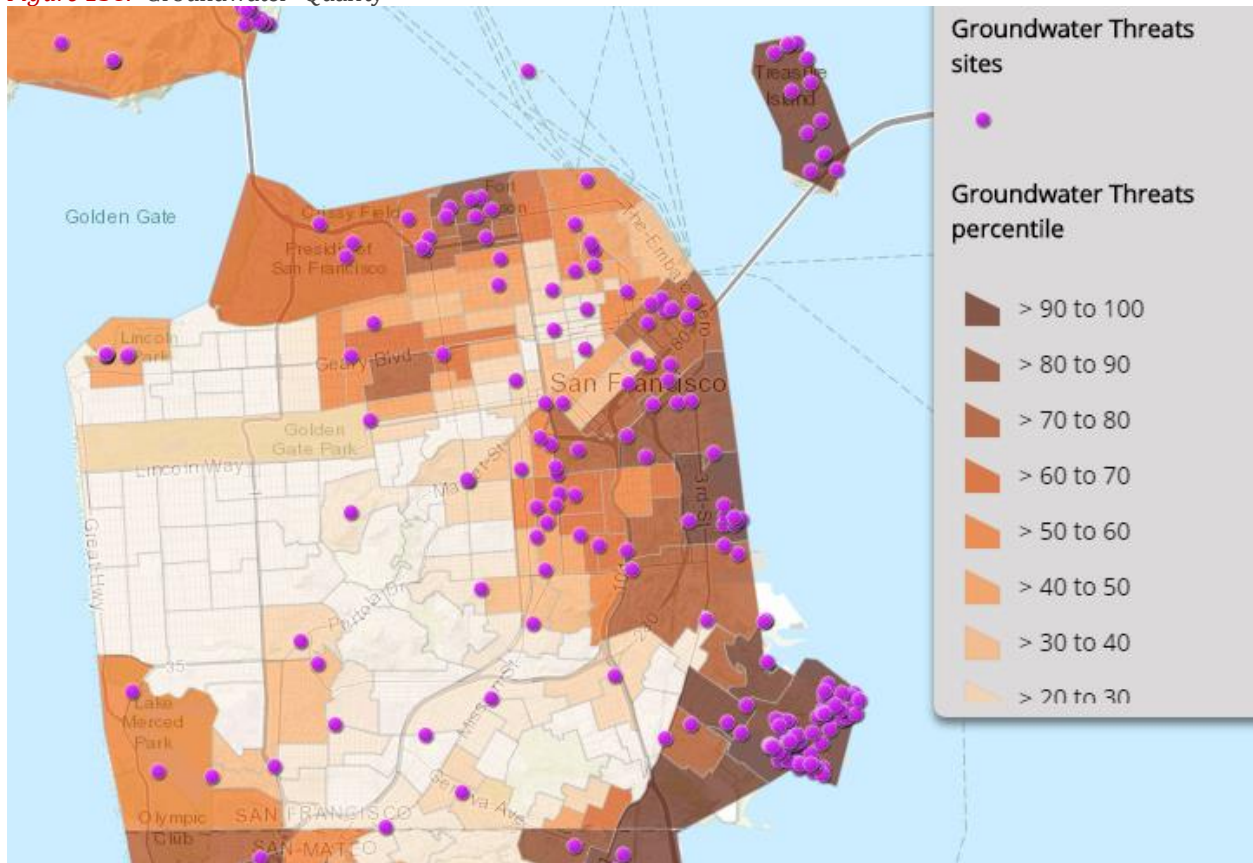
While California has strict vehicle-emissions standards, exhaust from cars and trucks is the main source of air pollution in much of the state. Major roads and highways can bring air pollutants and noise into nearby neighborhoods. Children who live or go to schools near busy roads have higher rates of asthma than children in areas farther from roads.

Figure 137. Superfund Sites



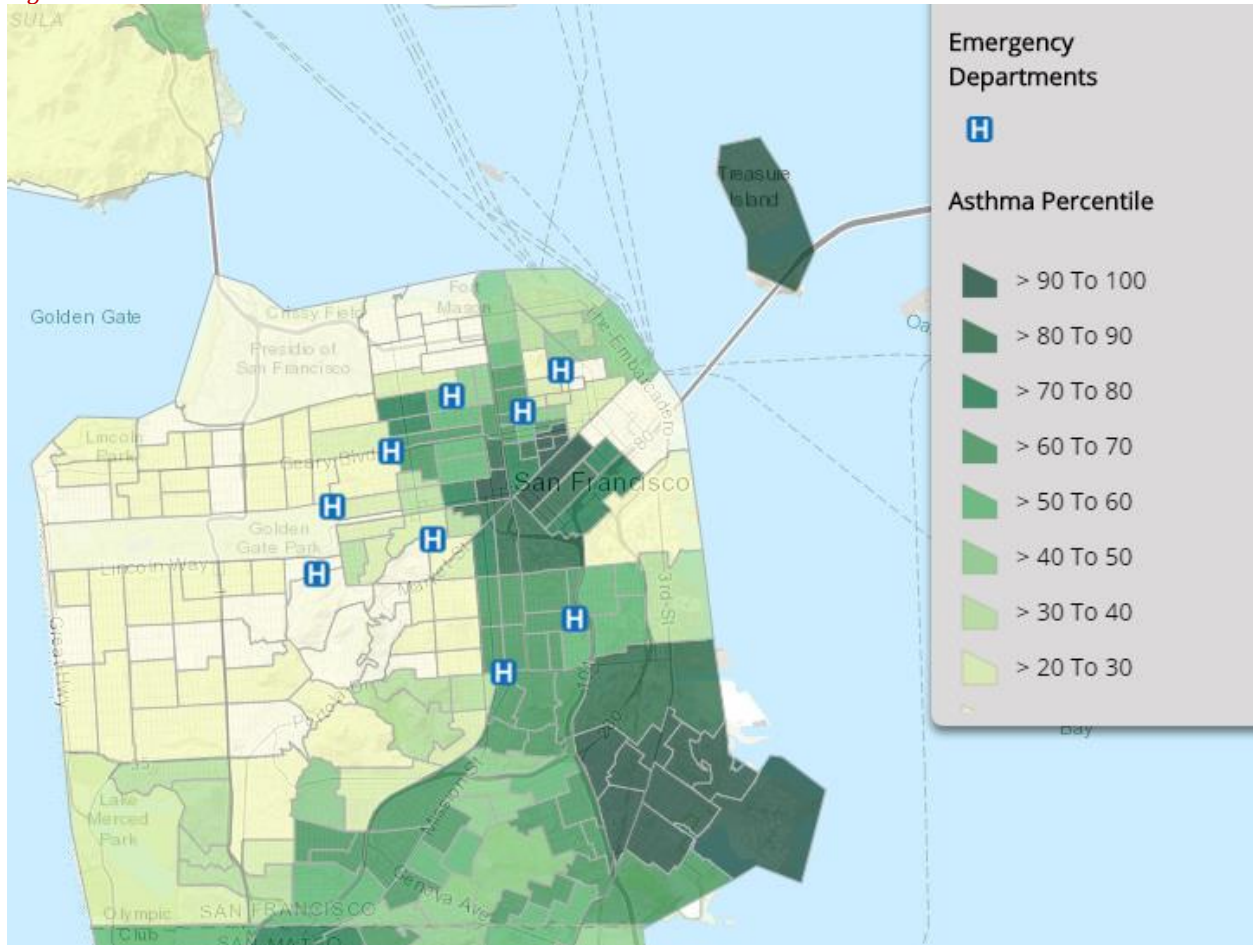
Cleanup sites are places that are contaminated with hazardous chemicals and require clean up by the property owners or government. Chemicals at cleanup sites can move through the air or groundwater. People living near these sites have a greater potential to be exposed to chemicals from the sites than people living further away.

Figure 138. Groundwater Quality



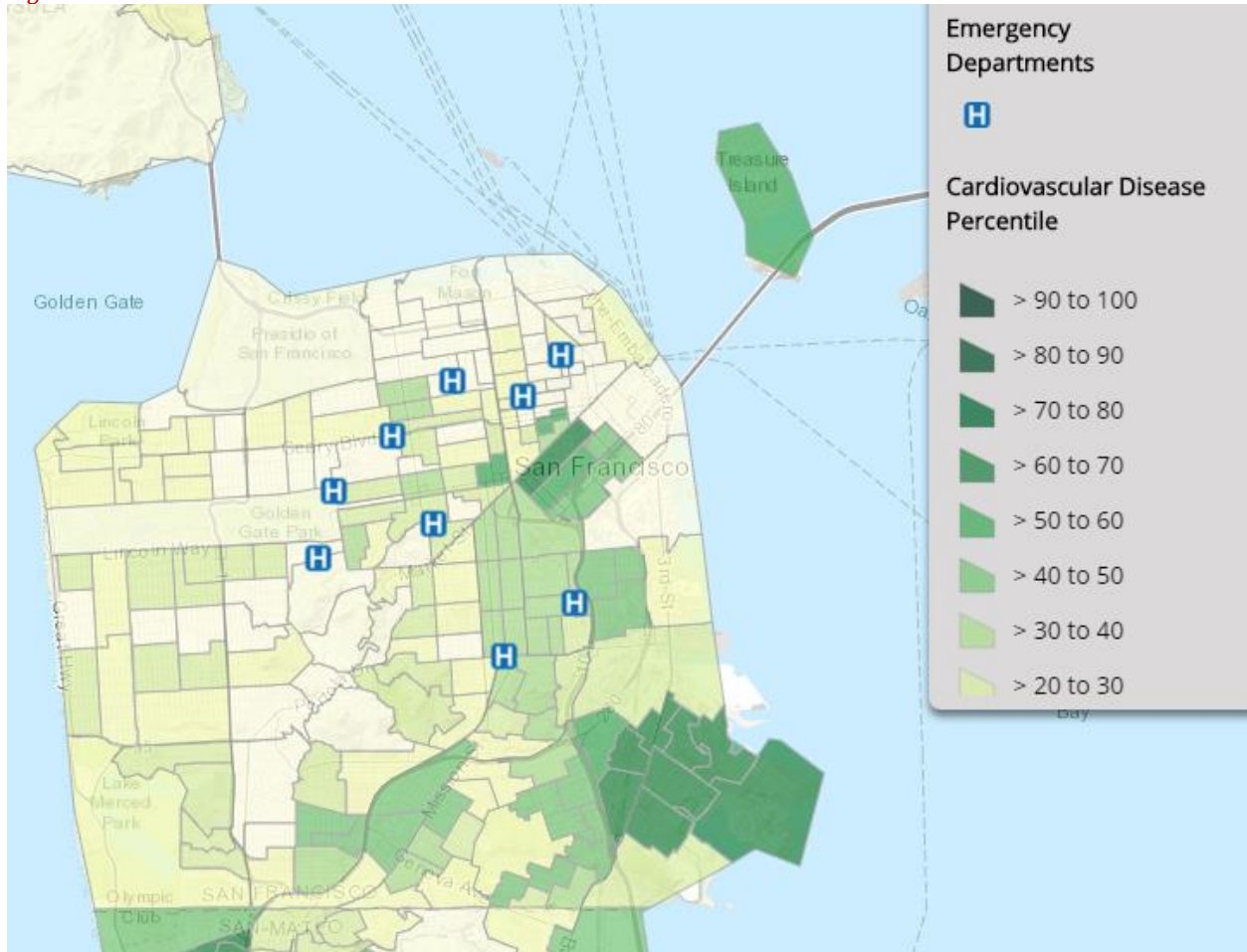
Hazardous chemicals are often stored in containers on land or in underground storage tanks. Leaks from tanks can contaminate soil and groundwater. Common soil and groundwater pollutants include gasoline and diesel fuels at gas stations, as well as solvents, heavy metals and pesticides.

Figure 139. Asthma Rates



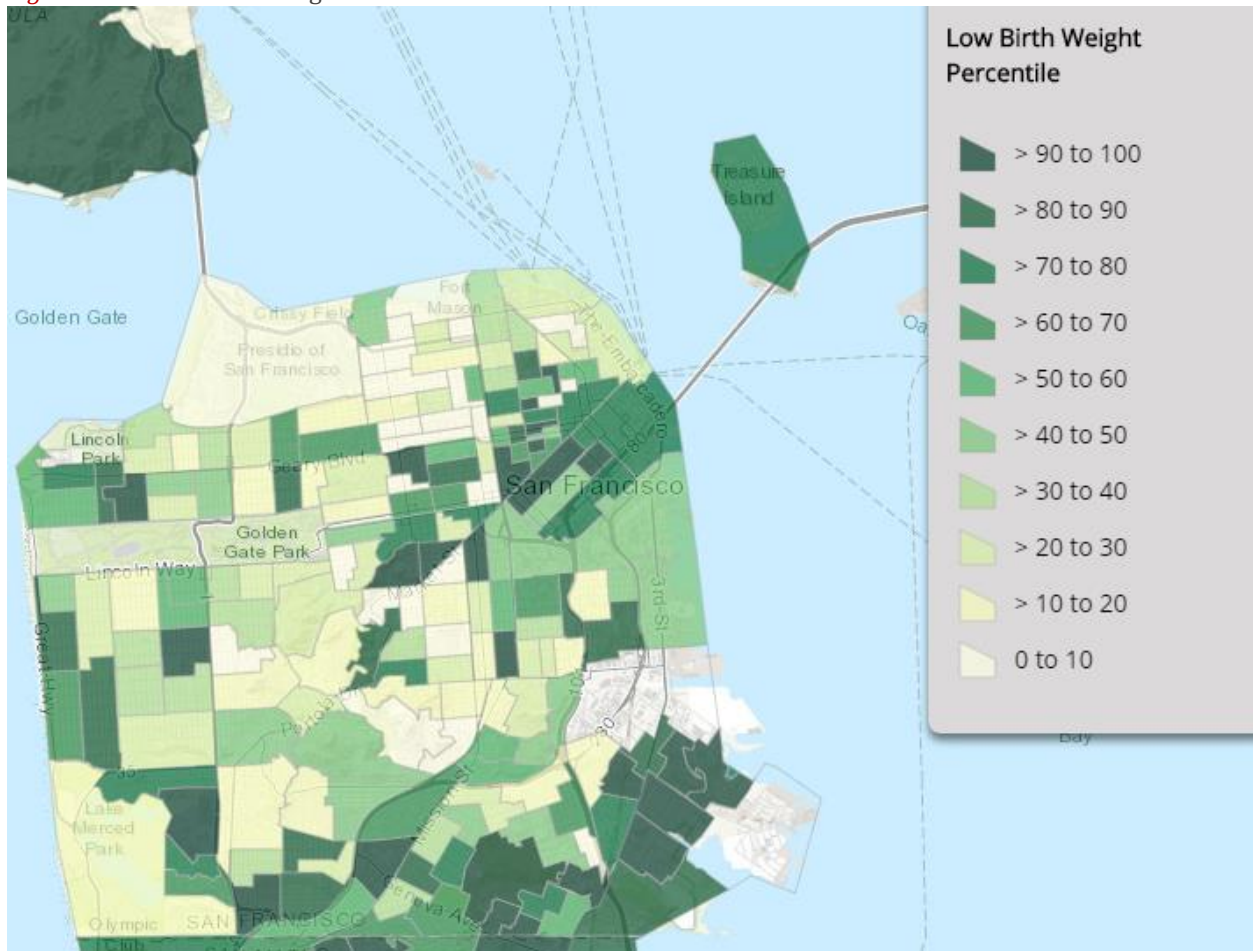
Asthma is a disease that affects the lungs and makes it hard to breathe. Symptoms include breathlessness, wheezing, coughing, and chest tightness. The causes of asthma are unknown but both genetic and environmental factors can be involved.

Figure 140. Cardiovascular Disease



Cardiovascular disease refers to conditions that involve blocked or narrowed blood vessels of the heart. A heart attack is the most common result of cardiovascular disease. Many people survive and return to normal life after a heart attack, but quality of life may be reduced. There are many risk factors for developing cardiovascular disease including diet, lack of exercise, smoking and exposure to air pollution.

Figure 141. Low Birth Weight



Babies who weigh less than about five and a half pounds (or 2500 grams) at birth are considered low birth weight. Poor nutrition, lack of prenatal care, stress and smoking by the mother are known to increase the risk of having a low birth weight baby. Studies suggest that pollution could also be a factor.

Low birth-weight babies may face a greater risk of developing asthma or other chronic diseases later in life. They are also more likely to die as infants than babies who are not born low weight.

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.

The impacts of segregation and discrimination track across a spectrum of environmental justice topics, which will be covered in the Environmental Justice Framework.<sup>27</sup> 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 77), as well as areas with high concentrations of extremely low- to moderate-income residents (Figure 59) and communities of color (Figure 58).

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.

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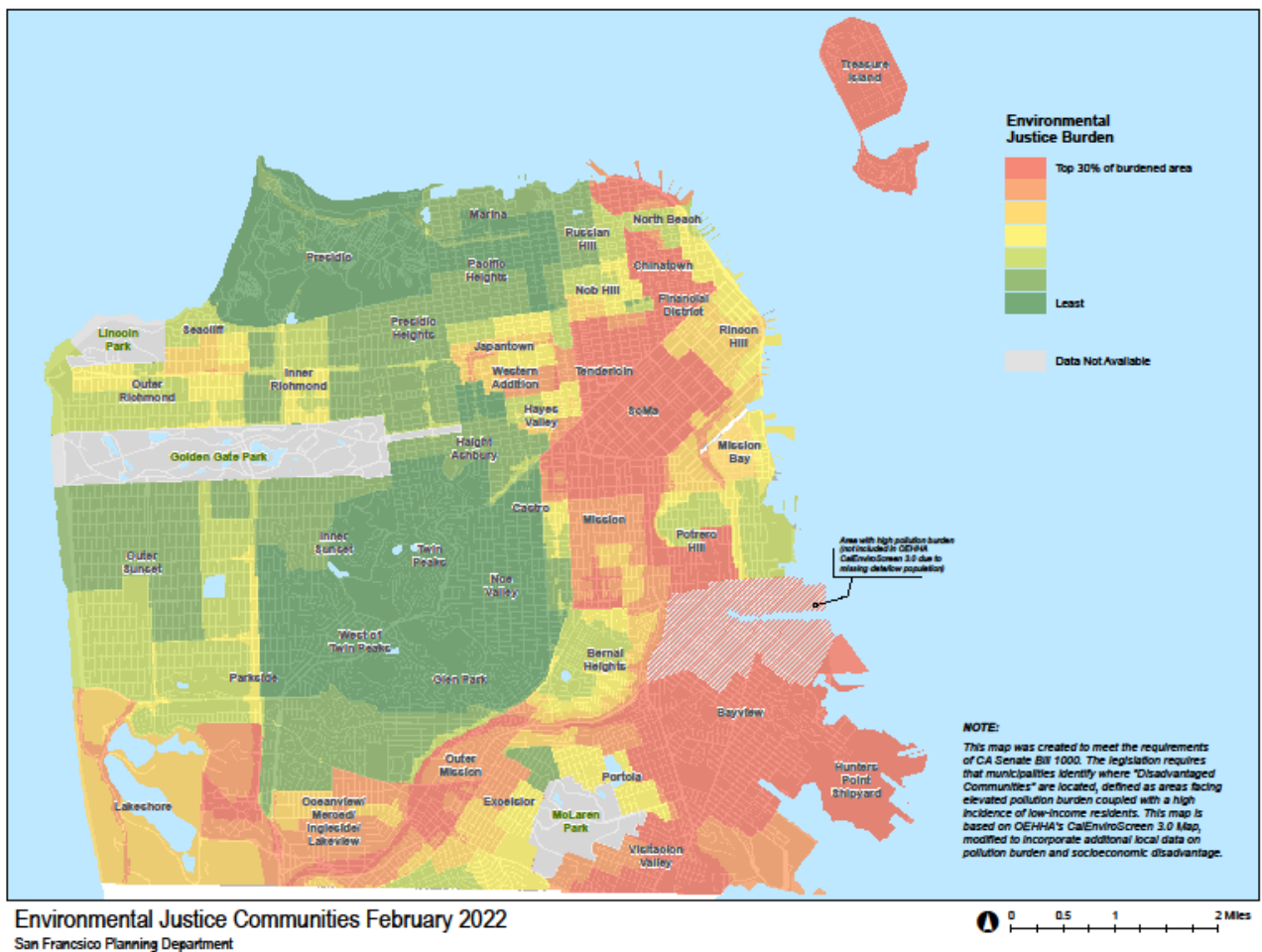
27 At the time of publication of this report, SF Planning is working on drafting an EJ Framework which is scheduled to be published by Winter 2022.

### 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.

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 57). 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 142. Draft Environmental Justice Communities Map

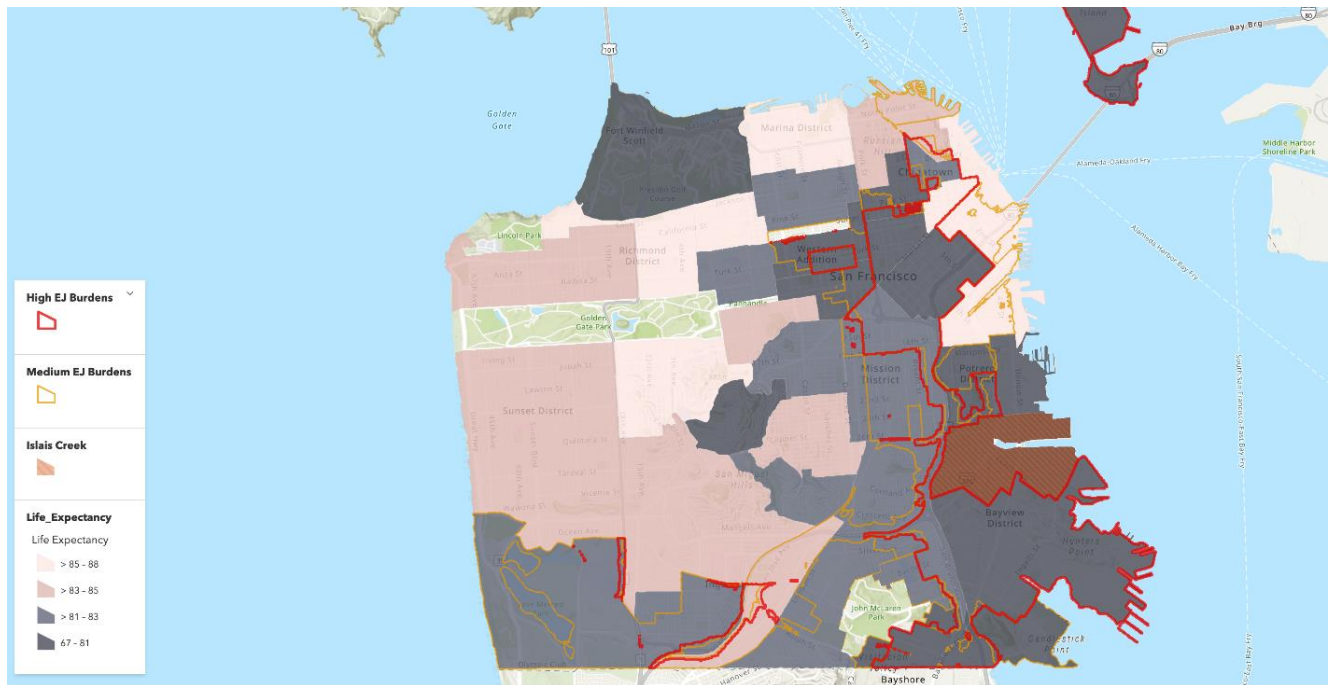


**Table 12.** Life expectancy by race and ethnicity, 2005-2017

| 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 143.** Life expectancy by zip code.

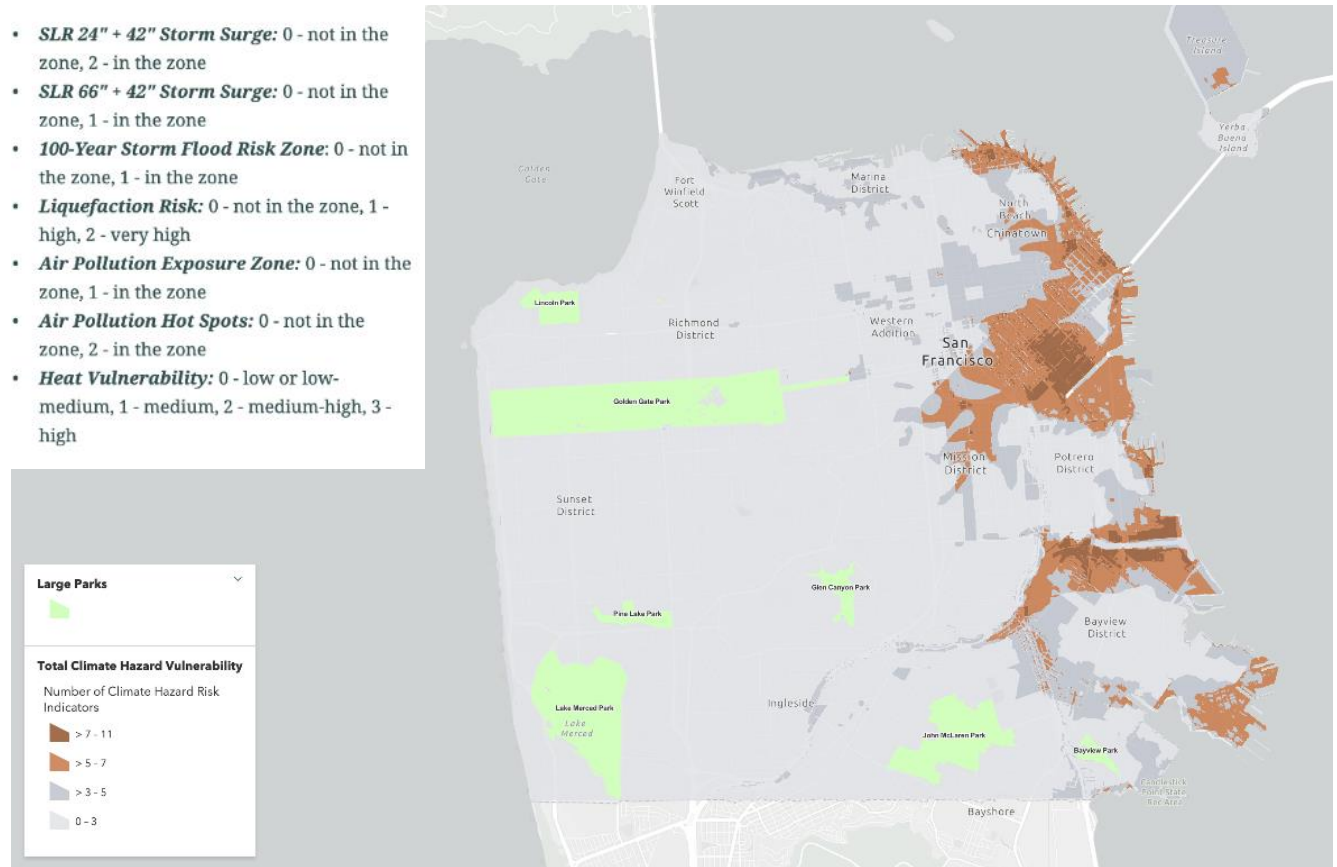


Source: SF Community Health Needs Assessment

*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 144. Climate vulnerability.



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

## 6. Findings From Community Engagement

Participants shared 92 distinct needs during this process, and services to support self-sufficiency and stability are as important as the need for housing itself.

| Top 15 Identified Needs                 | Frequency |
|---|-----------|
| Job Training                            | 87        |
| Mental Health and Substance Use Support | 86        |
| Language Support                        | 78        |
| Employment                              | 66        |
| Knowledge of Services                   | 64        |
| Affordable Housing                      | 64        |
| Financial Planning/Education Services   | 56        |
| Senior & Disability Support             | 50        |

|   |    |
|---|----|
| Senior & Disability Housing                 | 49 |
| Education                                   | 45 |
| Affordable Childcare                        | 45 |
| Housing Navigation & Application Assistance | 45 |
| Accessible Transit                          | 42 |
| Case Management                             | 41 |
| Food Access                                 | 40 |

- Community members need affordable, targeted support for trauma, PTSD, substance use disorders, and other mental health conditions.
- Compared to housing needs, social and supportive service needs are more intensive and vary by population.
- Participants expressed a need for inclusive language translation services, in order to promote both knowledge of services and service access, especially for health and housing.
- Participants indicated a lack of knowledge about available social and supportive services.

| <i>Top 10 Social and Supportive Service Needs</i> | <i>Frequency</i> |
|---|------------------|
| Mental health and substance use                   | 86               |
| Language support                                  | 78               |
| Knowledge of available services                   | 64               |
| Support for seniors and people with disabilities  | 50               |
| Affordable childcare                              | 45               |
| Case management                                   | 41               |
| Food access                                       | 40               |
| Legal services                                    | 38               |
| Immigrant assistance                              | 38               |
| Supportive services                               | 36               |

## 7. Disparities in Access to Opportunity

There are two clear patterns of issues related to access to opportunity and exposure to adverse community factors – the first is the racial and income segregation and lack of access to some forms of opportunity (particularly poverty exposure, environmental health, education, and labor market engagement) experienced by especially Black/African American and other residents in the Bay View/Hunter’s point Tenderloin neighborhoods. The second is the racial, linguistic segregation of the Chinatown area, which experiences high poverty exposure, labor market engagement and environmental health concerns, but not the same degree of education challenges. Also notable is the

area around McLaren Park/Visitacion Valley, which has moderate to low levels of access to opportunity on multiple opportunity measures.

The population in poverty also tends to live in neighborhoods with slightly less access to opportunity, but the differences between the population in poverty and the population overall within each racial group are not as large as the differences between racial groups. This is true across multiple opportunity measures.

In comparison to the Region, the City tends to fare much better on most opportunity measures on the whole, despite the challenged areas/populations mentioned above.

One issue not discussed in the individual sections is the relationship of these opportunity measures to the publicly supported housing portfolio – the areas mentioned above as having cross-cutting issues related to access to opportunity (Bayview/Hunter’s Point, Chinatown, McLaren Park/Visitacion Valley, and the Tenderloin are also where a large portion of the City’s affordable housing portfolio is located and where a significant portion of the City’s affordable housing pipeline is planned to be built.

Table 59

| <i>(San Francisco, CA CDBG, HOME, ESG)<br/>Jurisdiction</i> | <i>Low<br/>Poverty<br/>Index</i> | <i>School<br/>Proficiency<br/>Index</i> | <i>Labor<br/>Market<br/>Index</i> | <i>Transit<br/>Index</i> | <i>Low<br/>Transporta<br/>tion Cost<br/>Index</i> | <i>Jobs<br/>Proximity<br/>Index</i> | <i>Environme<br/>ntal<br/>Health<br/>Index</i> |
|---|----------------------------------|---|-----------------------------------|--------------------------|---|-------------------------------------|--|
| <b>Total Population</b>                                     |                                  |   |                                   |                          |   |                                     |  |
| White, Non-Hispanic   | 65                               | 60                                      | 85                                | 95                       | 98  | 59                                  | 14   |
| Black, Non-Hispanic   | 42                               | 41                                      | 55                                | 94                       | 97  | 56                                  | 11   |
| Hispanic  | 54                               | 41                                      | 67                                | 95                       | 97  | 53                                  | 12   |
| Asian or Pacific Islander, Non-Hispanic                     | 59                               | 57                                      | 68                                | 95                       | 97  | 52                                  | 19   |
| Native American, Non-Hispanic                               | 50                               | 47                                      | 68                                | 95                       | 98  | 60                                  | 11   |
| <b>Population below federal poverty line</b>                |                                  |   |                                   |                          |   |                                     |  |
| White, Non-Hispanic   | 57                               | 56                                      | 76                                | 96                       | 98  | 60                                  | 12   |
| Black, Non-Hispanic   | 37                               | 40                                      | 52                                | 95                       | 97  | 59                                  | 10   |
| Hispanic  | 44                               | 38                                      | 62                                | 95                       | 97  | 59                                  | 9  |
| Asian or Pacific Islander, Non-Hispanic                     | 48                               | 57                                      | 62                                | 96                       | 97  | 61                                  | 13   |
| Native American, Non-Hispanic                               | 46                               | 47                                      | 72                                | 95                       | 98  | 66                                  | 10   |
| <i>(San Francisco-Oakland-Hayward, CA) Region</i>           |                                  |   |                                   |                          |   |                                     |  |
| <b>Total Population</b>                                     |                                  |   |                                   |                          |   |                                     |  |
| White, Non-Hispanic   | 73                               | 66                                      | 77                                | 85                       | 83  | 50                                  | 46   |
| Black, Non-Hispanic   | 46                               | 38                                      | 47                                | 88                       | 85  | 49                                  | 31   |
| Hispanic  | 53                               | 41                                      | 52                                | 87                       | 85  | 46                                  | 37   |

|  |    |    |    |    |    |    |    |
|--|----|----|----|----|----|----|----|
| Asian or Pacific Islander, Non-Hispanic      | 67 | 59 | 68 | 88 | 86 | 46 | 39 |
| Native American, Non-Hispanic                | 58 | 50 | 58 | 87 | 84 | 49 | 38 |
| <b>Population below federal poverty line</b> |    |    |    |    |    |    |    |
| White, Non-Hispanic                          | 62 | 58 | 68 | 88 | 87 | 53 | 38 |
| Black, Non-Hispanic                          | 35 | 32 | 39 | 90 | 88 | 51 | 26 |
| Hispanic                                     | 39 | 34 | 42 | 89 | 87 | 47 | 32 |
| Asian or Pacific Islander, Non-Hispanic      | 52 | 52 | 59 | 92 | 91 | 55 | 27 |
| Native American, Non-Hispanic                | 44 | 39 | 49 | 90 | 90 | 50 | 28 |

## F. Disability and Access

- Describe unique challenges facing this protected class and how we think about opportunity for this population
- Descriptive data; demographic analysis (types of disabilities, location/level of services)
- Analyze any geographic concentration
- Analyze availability of accessible housing – in general market and in publicly supported housing
- Access to opportunity: govt services, public infrastructure, transportation, proficient schools, jobs
- Reasonable accommodations process
- Homeownership
- Disproportionate housing needs
- Link to community engagement findings

Persons with disabilities in San Francisco are fairly evenly divided between children between age 5-17 and adults 18-64+.

Figure 136: Persons with Disabilities by Age Group (HUD AFFH-T)

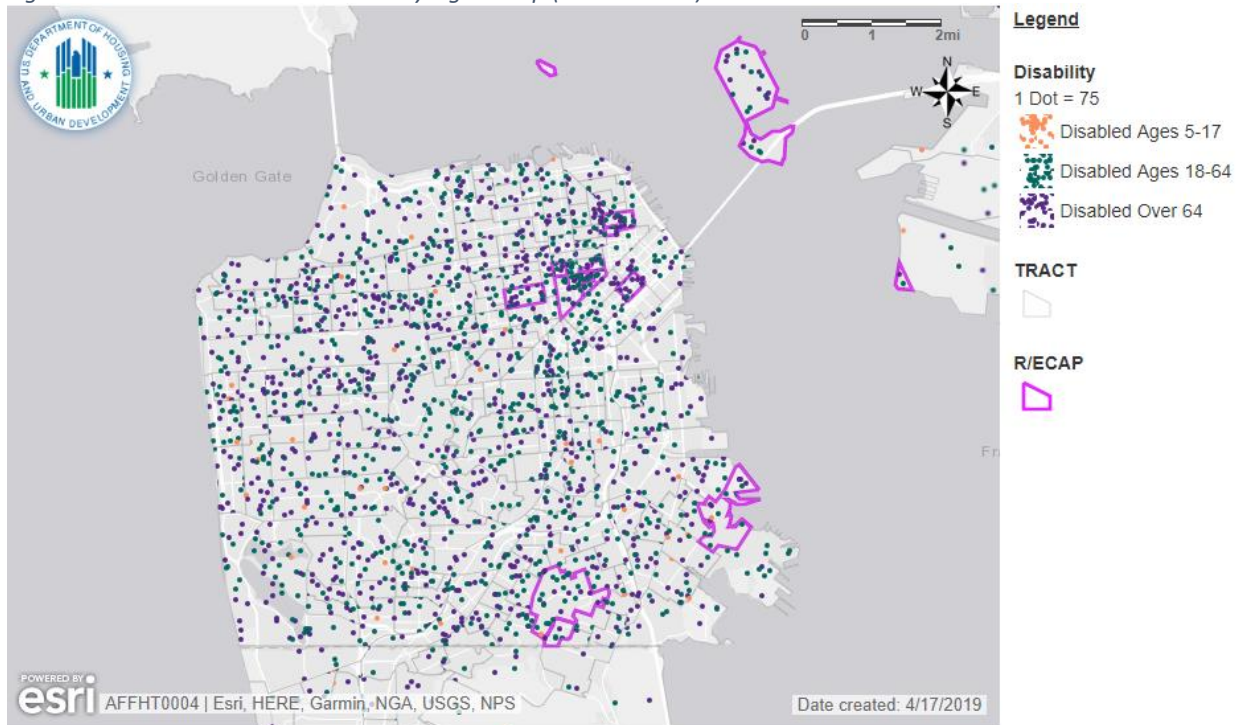
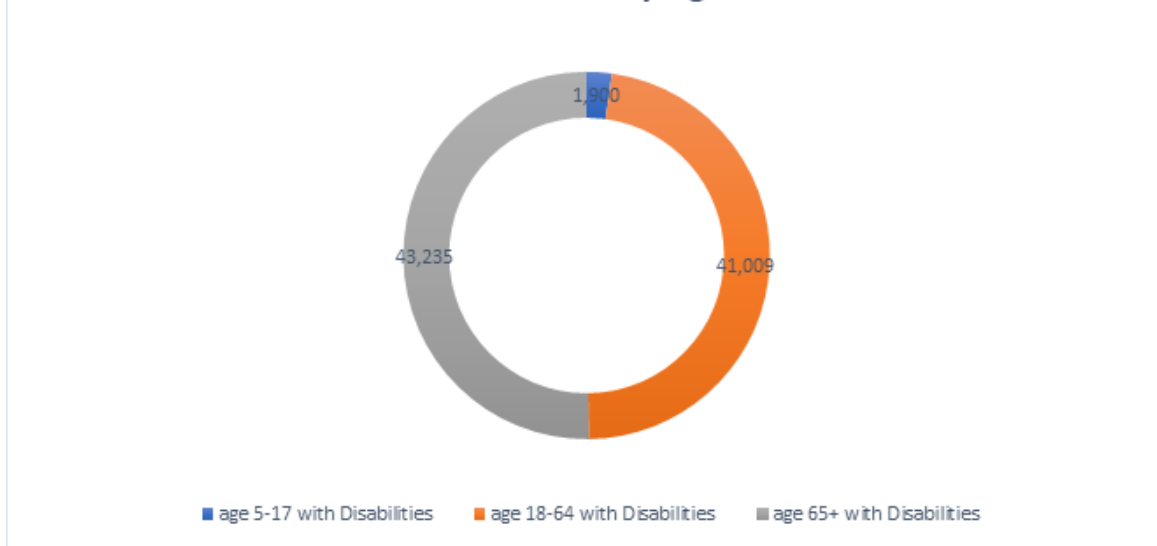


Figure 137: Persons with Disabilities by Age Group, 2009-2013

### Persons With Disabilities by Age in San Francisco



People with disabilities are unevenly represented in publicly-subsidized housing programs. Overall, about 6,000 households containing people with disabilities receive some form of federal housing assistance, with Housing Choice Vouchers being the most common. While people with disabilities represent just under 22% of the total population, they represent 35% of all public housing residents (based on HUD’s 2016 AFFH-T data) and 47% of all HCV holders, but only 11% of Project-Based Section 8 residents and 10% of Other Multifamily programs. This trend is mirrored in the MSA as a whole (with the exception of vouchers where data is unavailable). In addition, 57% of HCV recipients living in a R/ECAP have a disability compared to only 45% of those not living in a R/ECAP, meaning that voucher holders with a disability are more likely to live in a R/ECAP compared to the average voucher holder.

*Table 60:* HUD AFFH-T

| Disability by Publicly Supported Housing Program Category | <i>(San Francisco, CA CDBG, HOME, ESG) Jurisdiction</i> |        | <i>(San Francisco-Oakland-Hayward, CA) Region</i> |        |
|---|---|--------|---|--------|
|   | #   | %      | #   | %      |
| Public Housing  | 1,430   | 35.44% | 2,437   | 31.74% |
| Project-Based Section 8                                   | 864   | 11.25% | 1,902   | 10.57% |
| Other Multifamily   | 102   | 9.99%  | 453   | 13.23% |
| HCV Program   | 3,677   | 46.75% | N/a   | N/a    |

Figure 139. HUD AFFH

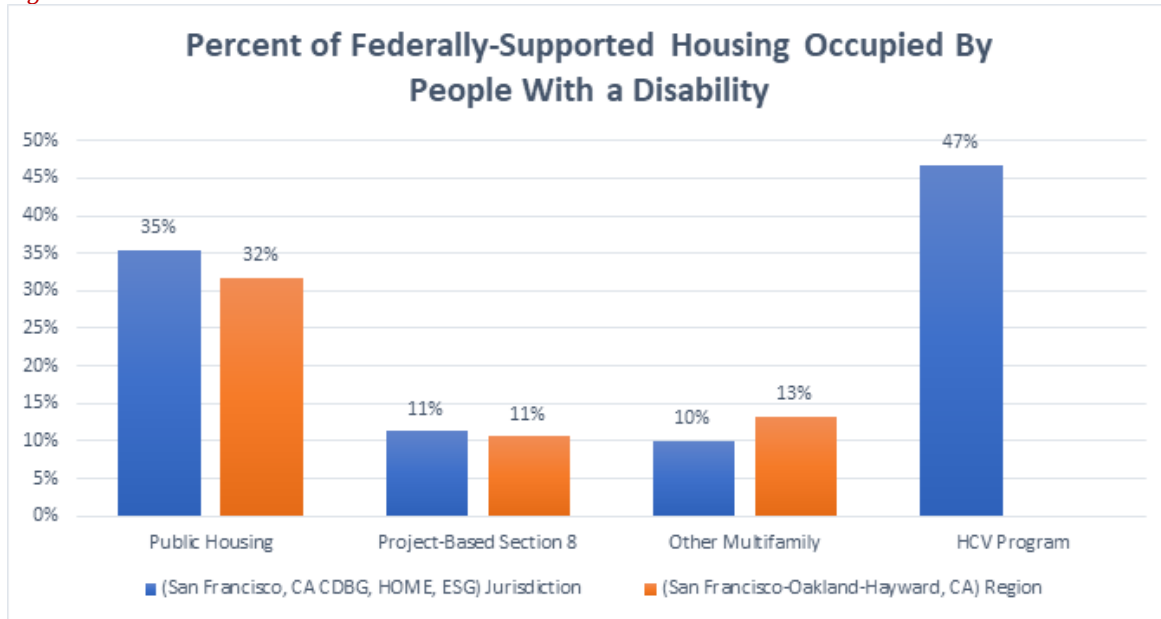
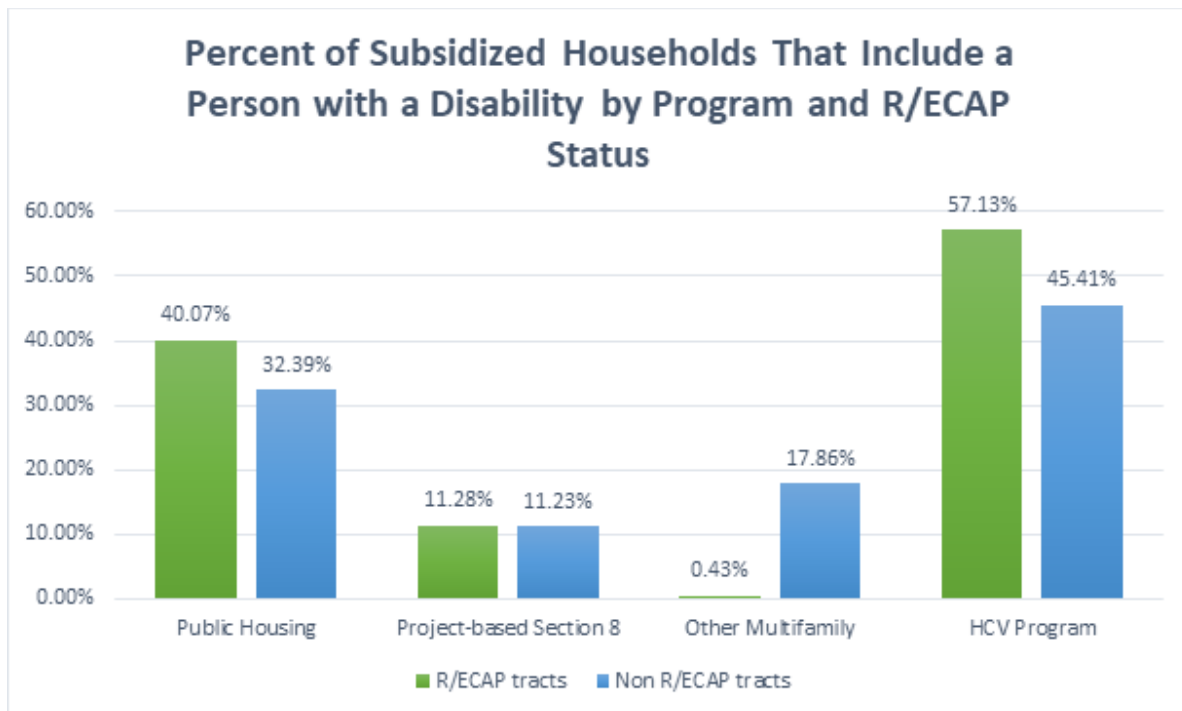
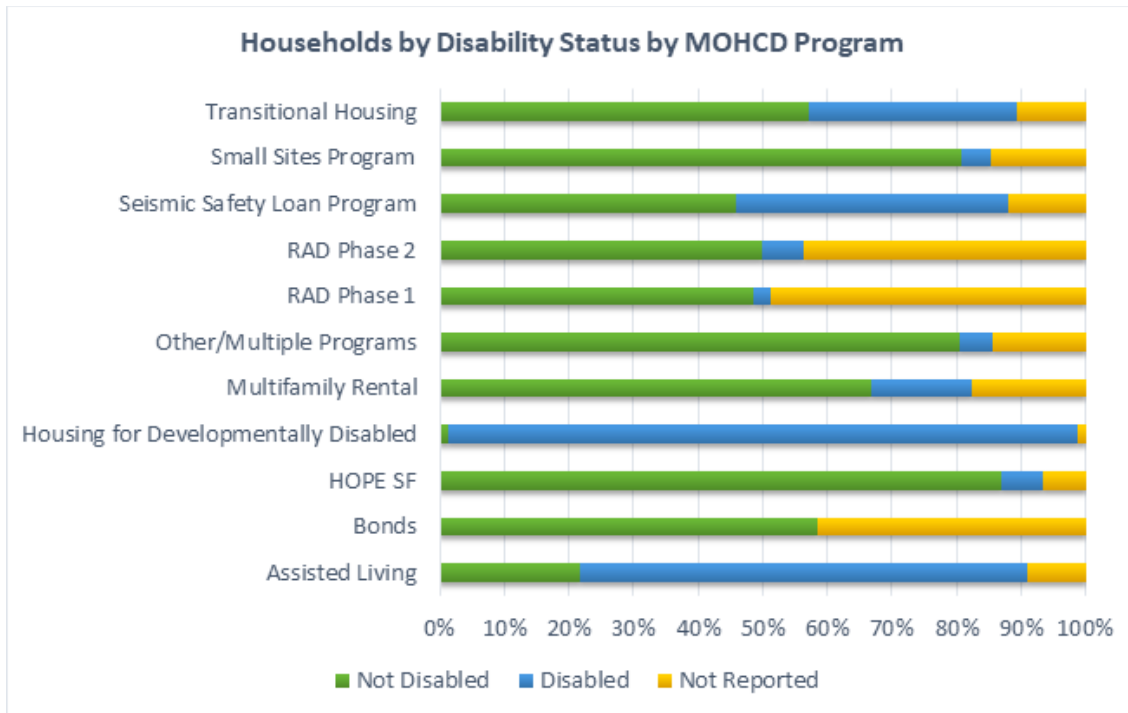


Figure 140

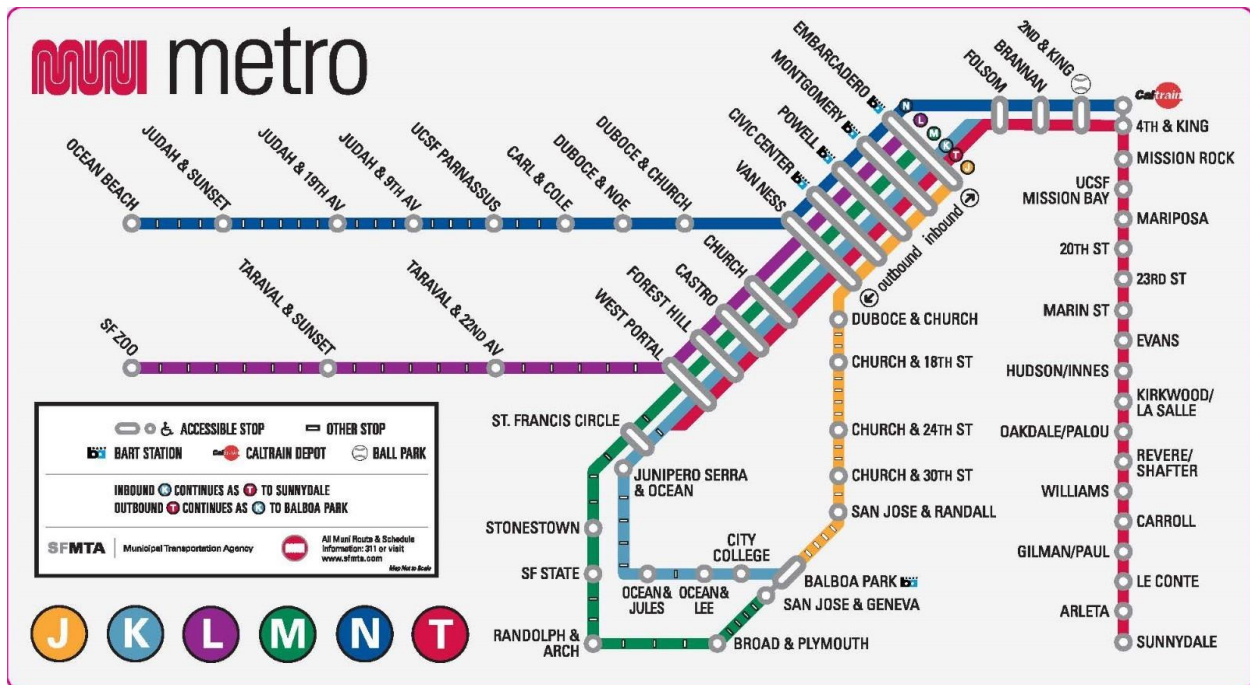


Looking at MOHCD-tracked City programs (except vouchers), we find that only 14% of households across housing programs are people with disabilities compared to 64% who do not have disabilities and 22% who did not report a disability status. This implies that federal programs are, on average, better serving people with disabilities in the City. That said, there is significant variation across program areas with the Assisted Living, Housing for Developmentally Disabled, and the Seismic Safety Loan Program serving the

greatest proportion of persons with disabilities. Other programs, such as Bonds and RAD programs appear to serve relatively few people with disabilities (though each of these also has high unreported status rates).



A survey of accommodations available for people with disabilities through SFMTA reveals a long list of available services and accessibility considerations, including modifications to SFMTA vehicles, specialized paratransit services, and policies that appear friendly to a variety of service animals and mobility devices. The locations of accessible stops varies considerably across metro lines and sections of lines. How much this may or may not impact people who require or prefer these stop features is unclear and should be explored further in the focus groups. Given that, according to DAAS, more than a quarter of people with disabilities ride public transportation daily.



According to information in the 2019 Community Health Needs Assessment, Black/African American residents are disproportionately persons with disabilities – nearly 24% of all Black/African American residents in San Francisco report having some disability compared to 10 to 11% for other racial groups and for the population as a whole.

People who are close to the poverty line are also more likely to be persons with disabilities. 21% of those earning less than 200% of the federal poverty limit have disabilities compared to only 7% of those earning at least 200% of the poverty limit. According to DAAS, 1 in 4 people with disabilities lives in poverty.

Figure 2A: Percent of Residents with a Disability by Race/Ethnicity in San Francisco, 2012-2016

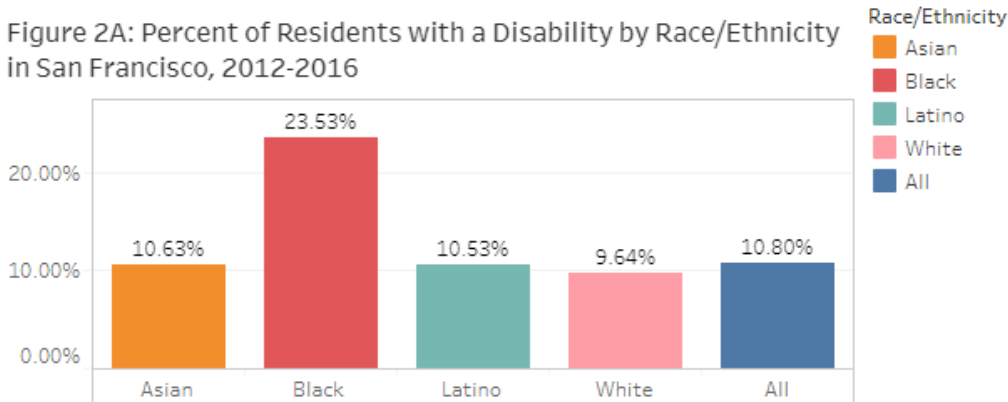
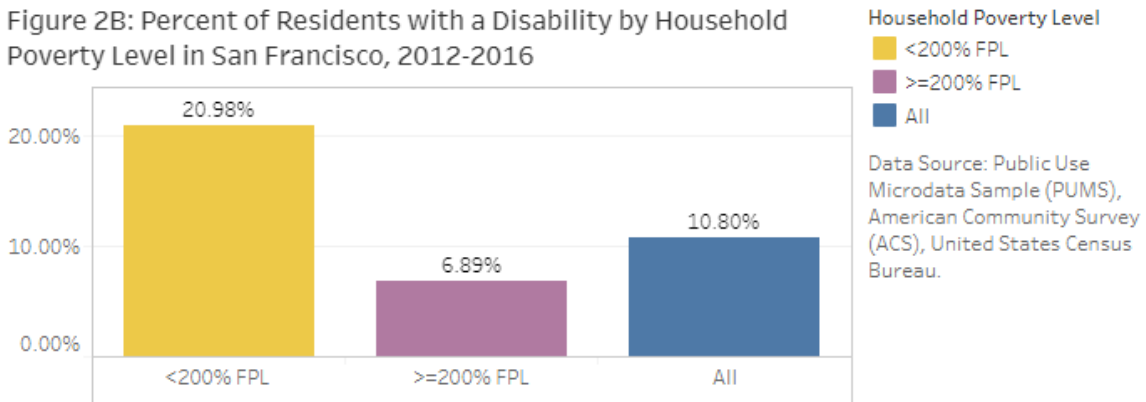


Figure 2B: Percent of Residents with a Disability by Household Poverty Level in San Francisco, 2012-2016

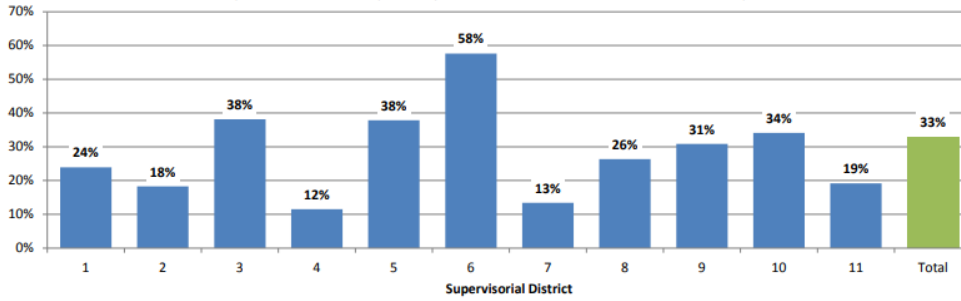


## DAAS

DAAS notes that the majority (61%) of persons with disability are renters and that 82% of the City’s housing stock predates state and federal requirements for accessibility.

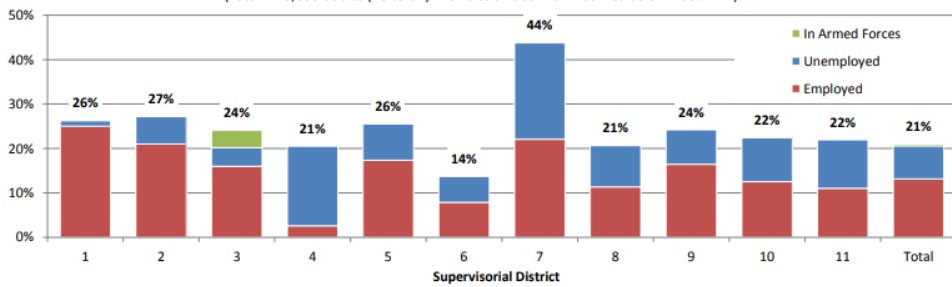
DAAS’s Senior/Disability Population Demographics Report demonstrates significant disparities in the populations with disabilities by Supervisorial District, with district 6 (which includes the SOMA and Civic Center neighborhoods) in particular standing out as a place where 18% of all adults with disabilities in the city live. This district is over 60% racial/ethnic minority, contains multiple past and present R/ECAPs, and has the lowest labor force participation rate among adults with disabilities of any district in the city. On the other hand, it also has a clear concentration of DAAS service sites of any district in the city.

**Percent of Adults (18 to 64) with Disabilities with Incomes < 100% Poverty Threshold by District**  
 (Total = 13,899 adults (18 to 64) with disabilities with incomes below 100% FPL)



Source: American Community Survey 2016 5-Year Sample, Table B18130

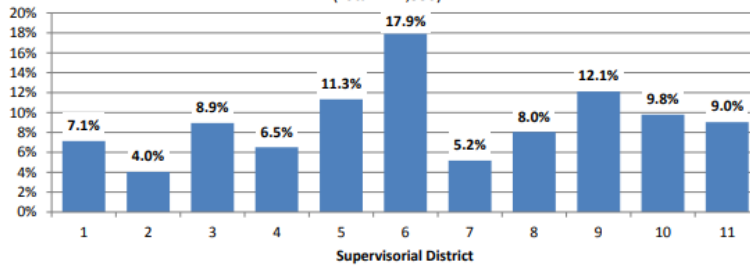
**Percent of Adults (18 to 64) with Disabilities with Incomes < 100% Poverty Threshold by District**  
 (Total = 13,899 adults (18 to 64) with disabilities with incomes below 100% FPL)



Source: American Community Survey 2016 5-Year Sample, Table B23024

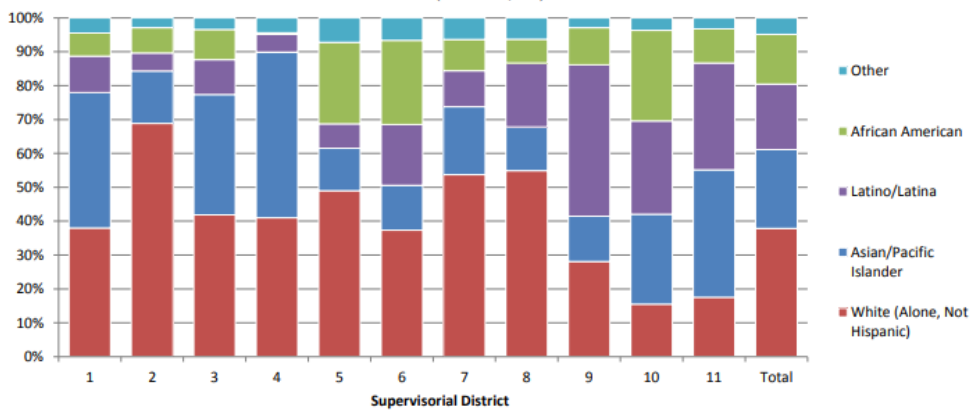
Note: % indicates total percentage of adults with disabilities in poverty that are in the labor force (e.g., 26% of AWDs living in poverty in District 1 are in the labor force)

**Distribution of Adults (18 to 64) with a Disability by District**  
 (Total = 42,330)



Source: American Community Survey 2016 5-Year Sample, Table B18101

**Race/Ethnicity of Adults (18 to 64) with Disabilities by District**  
 (Total = 42,330)



Source: American Community Survey 2016 5-Year Sample, Tables B17001A to B17001I

## 1. DAAS 2018 Infographic

### Challenges and Priorities

City living can be challenging for people with disabilities but also provides great opportunity for culture, connection, and enrichment. Working with and on behalf of people with disabilities to support engaged and fulfilling community living is a shared responsibility for us all.

### Income, Poverty, and Employment

**1 in 4** people with disabilities live in poverty. Even adults with disabilities who are employed are more than **twice as likely** to experience poverty.

### Housing

**61%** of adults with disabilities are renters. The majority of San Francisco's housing (82%) pre-dates state and federal requirements for accessibility.

### Home Care

**25,000** people live in their communities with help through Medi-Cal's In-Home Supportive Services program.

### Transportation

**27%** of people with disabilities ride public transportation daily.

### Safety

**1 in 3** people with disabilities feel unsafe traveling alone in their neighborhood at night.

## 2. 2013-2017 ACS

Figure 142

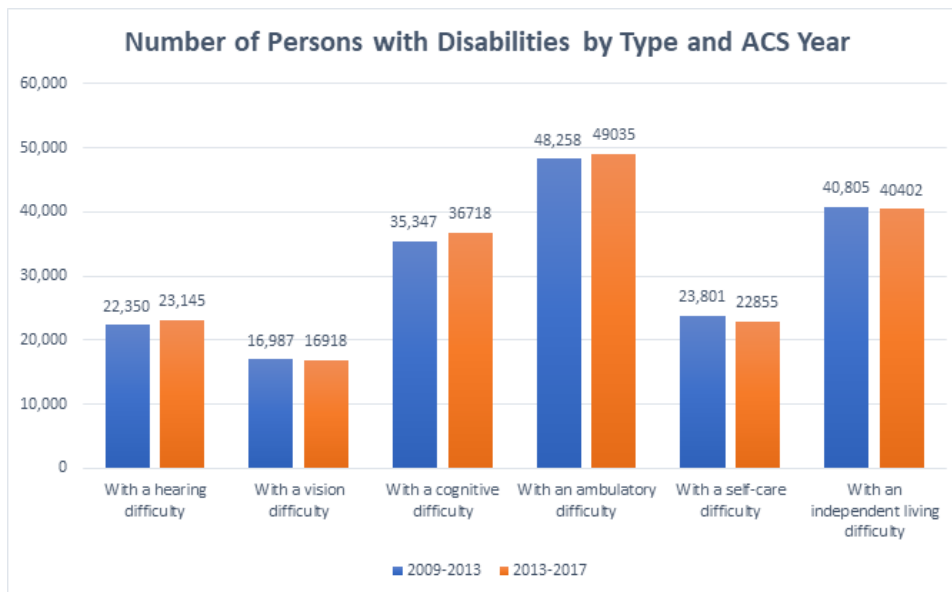
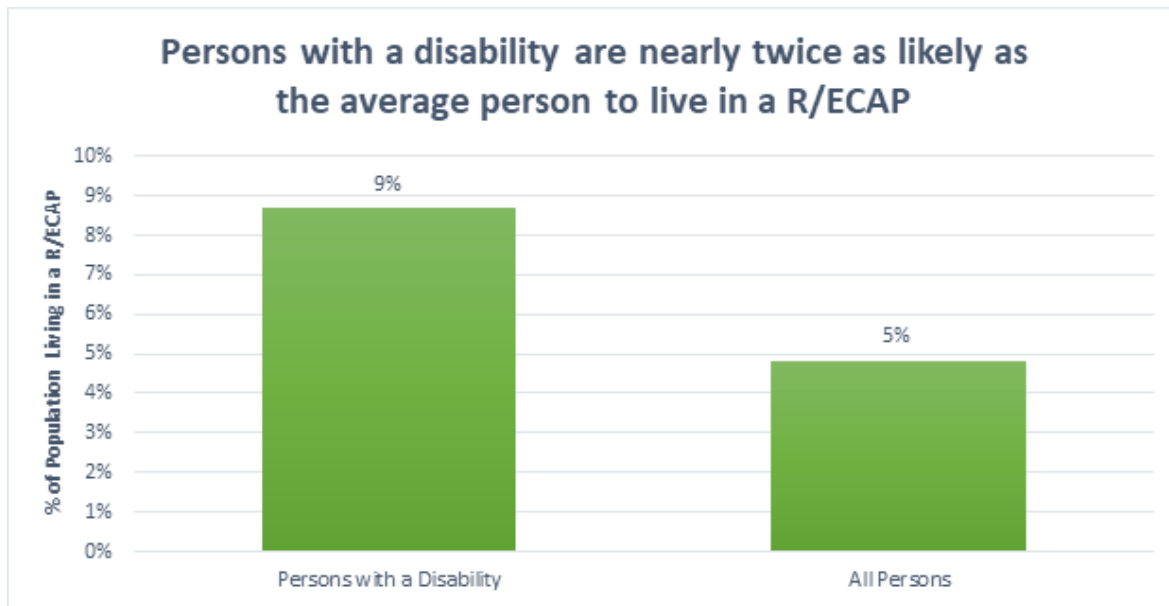


Figure 143: People with Disabilities by Residence in a 2013-2017 R/ECAP (2013-2017 ACS)



### 3. 2018 Dignity Fund Assessment

The 2018 Dignity Fund Assessment highlights some key findings related to service access and inclusion that are worth considering from a fair housing and persons with disabilities perspective for the focus group:

- a. Overall high service utilization rates indicate that many consumers can access needed services.
- b. Consumers described a large and complicated service system that is challenging to navigate for many older adults and adults with disabilities.
- c. Among consumers and service providers, awareness varies regarding the array of services available to support older adults and adults with disabilities.
- d. Ineligibility, as well as confusion around eligibility status, poses a significant barrier to service engagement.
- e. There is higher service participation among consumers residing in districts with more services immediately available.
- f. San Francisco residents demonstrate a lack of awareness of the challenges facing older adults and adults with disabilities that can compound existing barriers.
- g. Across all services, service participation by adults with disabilities is nearly two times lower compared to older adults.
- h. Based on existing data, older adults who identify as LGBTQ generally participate in services substantially less compared to the general population of older adults.
- i. Veterans face unique challenges and barriers in accessing services.
- j. There continue to be opportunities to further address the needs of low-to-moderate income populations.

- k. Some barriers are further amplified within specific racial and ethnic communities.

#### 4. 2019 SFHIP Community Health Needs Assessment

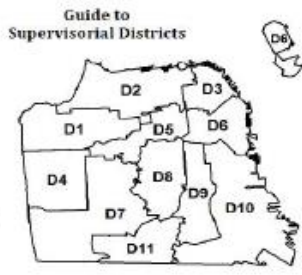
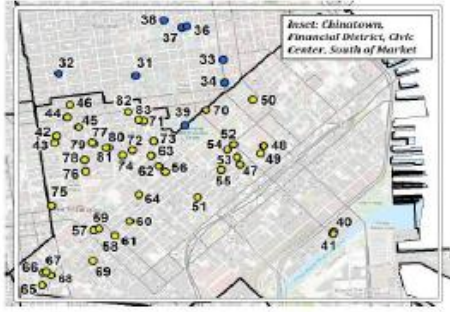
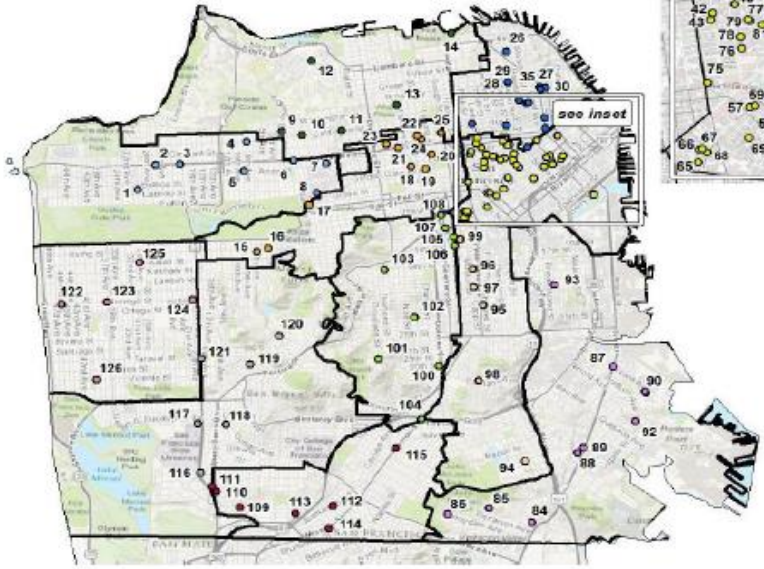
##### **Gap Analysis Findings: Accessibility**

1. Overall high service utilization rates indicate that many consumers can access needed services.
2. Consumers described a large and complicated service system that is challenging to navigate for many older adults and adults with disabilities.
3. Among consumers and service providers, awareness varies regarding the array of services available to support older adults and adults with disabilities.
4. Ineligibility, as well as confusion around eligibility status, poses a significant barrier to service engagement.
5. There is higher service participation among consumers residing in districts with more services immediately available.
6. San Francisco residents demonstrate a lack of awareness of the challenges facing older adults and adults with disabilities that can compound existing barriers.

##### **Gap Analysis Findings: Inclusiveness and Responsivity**

1. Existing services reflect the cultures of San Francisco's neighborhoods.
2. Across all services, service participation by adults with disabilities is nearly two times lower compared to older adults.
3. Older adults and adults with disabilities who live alone are at particular risk for social isolation.
4. Based on existing data, older adults who identify as LGBTQ generally participate in services substantially less compared to the general population of older adults.
5. Veterans face unique challenges and barriers in accessing services.
6. There continue to be opportunities to further address the needs of low-to-moderate income populations.
7. Some barriers are further amplified within specific racial and ethnic communities.

**SF Department of Aging & Adult Services  
Service Site Map  
FY 16/17**



Updated 3/1/2017

## VI. Fair Housing Enforcement, Outreach Capacity, and Resources

### A. Federal and State Fair Housing Laws

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."<sup>28</sup> 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."<sup>29</sup> 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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<sup>28</sup> [https://www.hud.gov/sites/documents/HUD\\_OGCGUIDAPPFHASTANDCR.PDF](https://www.hud.gov/sites/documents/HUD_OGCGUIDAPPFHASTANDCR.PDF)

<sup>29</sup>

<https://www.hud.gov/sites/dfiles/FHEO/documents/Implementation%20of%20OGC%20Guidance%20on%20Application%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).

## B. 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<sup>94</sup> 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.<sup>95</sup>

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<sup>96</sup> 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*.<sup>97</sup> 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 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.<sup>98</sup>

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.

## 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 HRC’s efforts related to fair housing enforcement as well as efforts to educate and inform the community about fair housing laws. HRC staff have been studying these new regulations and will continue to monitor the development of Fair Housing regulations under the FEHA, both for guidance and to provide input for the FEHC on future proposed regulations.

#### 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 City-subsidized housing.

Some demographic data is available through the U.S. Department of Housing and Urban Development (HUD), through HUD’s Resident Characteristics Report.<sup>99</sup> 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:

| <i>Racial Identity</i>                      | <i>% of San Francisco HUD housing residents</i> | <i>% of California HUD housing residents</i> |
|---|---|--|
| 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:

| <i>Ethnicity</i>              | <i>% of San Francisco HUD housing residents</i> | <i>% of California HUD housing residents</i> |
|-------------------------------|---|--|
| 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.<sup>100</sup> 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 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.<sup>101</sup> 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 2019 Homeless Count and Survey Comprehensive Report found that 37% of San Francisco's homeless population were identified as Black or African American, compared to just 6% of the overall population in San Francisco, and 22% of the homeless population identified as Multiracial, compared to just 5% of the overall populations. 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.<sup>102</sup> Since 2020, HRC has been researching the possibility of creating new legal protections to address these disparities.

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 Department of Fair Employment and Housing (DFEH)**: California's Civil Rights enforcement agency, DFEH is responsible for enforcement of several state laws including the Fair Employment & Housing Act, The 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.

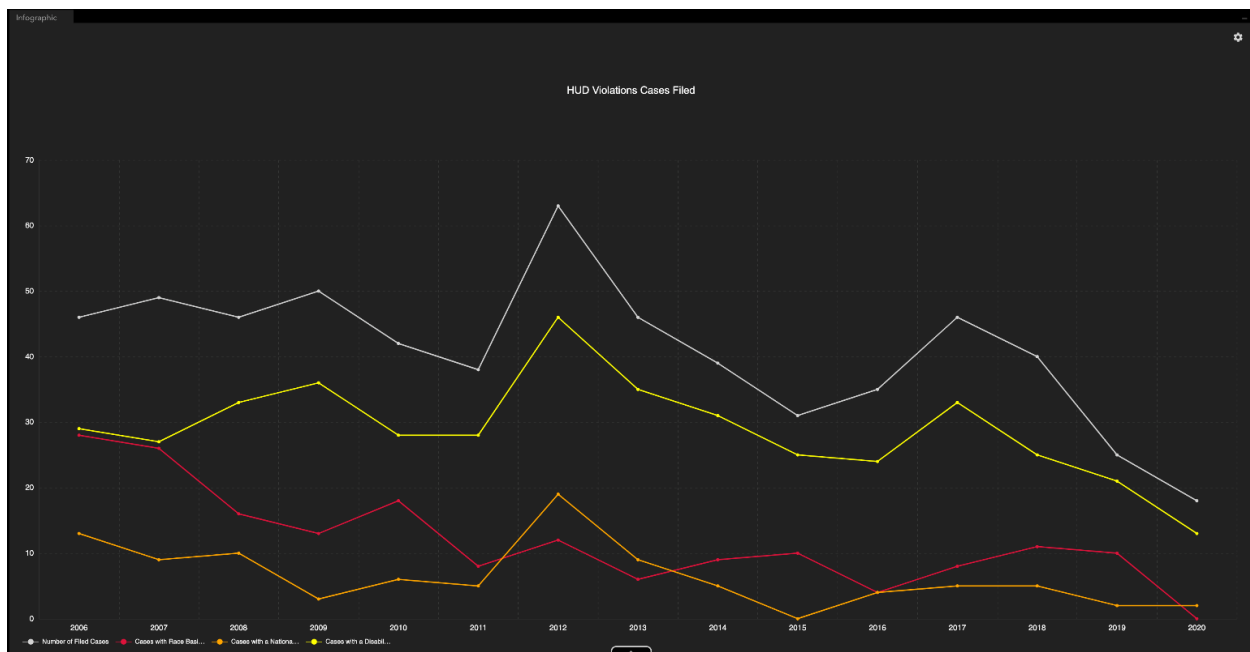
## C. Findings, Lawsuits, Enforcement Actions, Settlements, or Judgments Related to Fair Housing or Civil Rights

### 1. 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 140* 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.<sup>103</sup>

*Figure 140.* 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.

### 2. 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.

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.

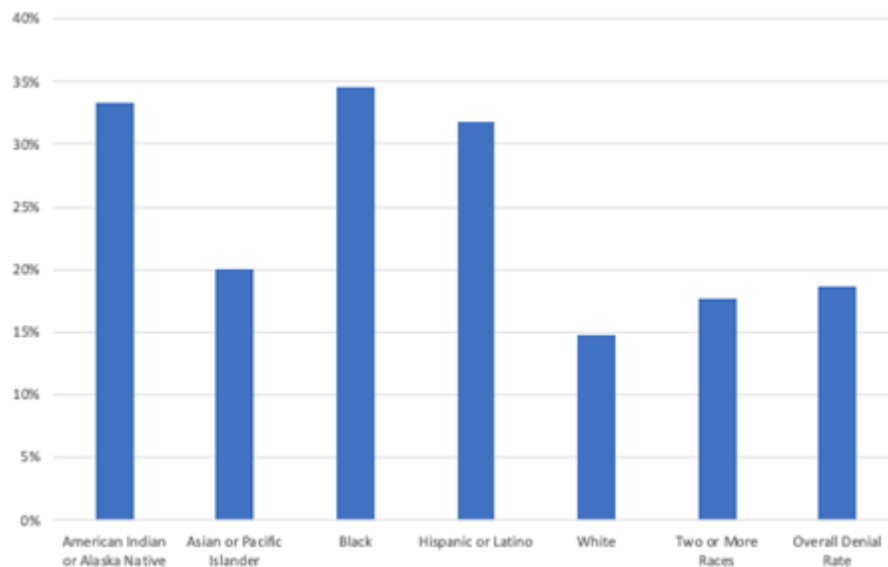
The results of both the Source of Income audit and the Emotional Support Animal audit indicate that people with housing subsidy vouchers and people with disabilities who have ESAs face serious challenges when searching for housing, including both explicit rejections as well as less obvious forms of negative 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.

### 3. 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 141). American Indians or Alaskan Natives and Black people are also the two racial groups whose population has declined in the city.

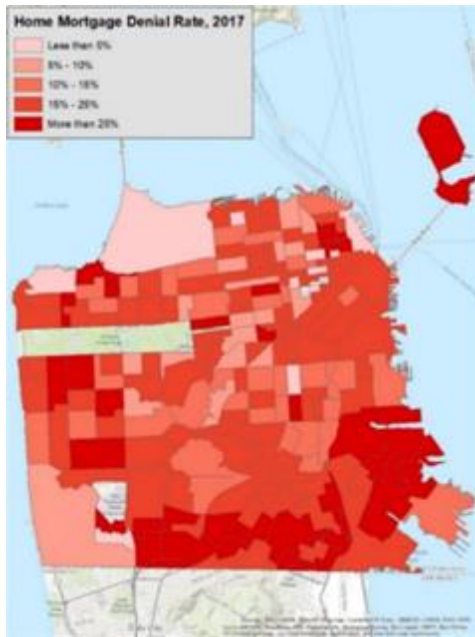
Figure 141. Mortgage denial rates by race, 2017.



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 142).

Figure 142. Map of House Mortgage Denial Rate, 2017.

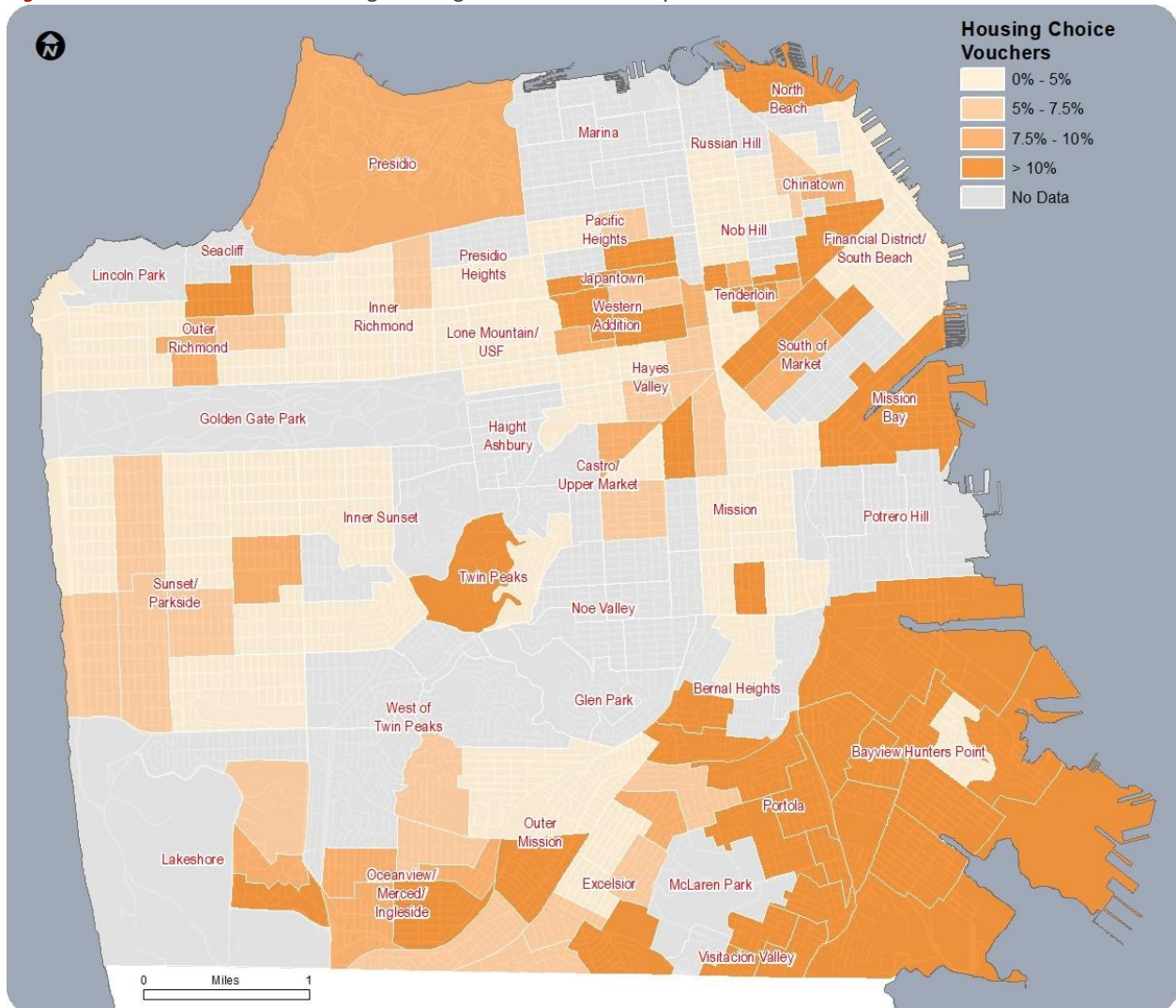


Source: Home Mortgage Disclosure Act, Loan/Application Records 2017.<sup>104</sup>

#### 4. 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.

Figure 143. Percent of Renters Using Housing Choice Vouchers by Census Tracts



## VII. Fair Housing Goals and Strategies

### A. Contributing Factors

Based on the analysis of fair housing issues above, the following Contributing Factors were identified related to disproportionate housing needs, publicly supported housing, segregation/integration, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disability and access within San Francisco. 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 HUD's guidelines, the Contributing Factors below are identified based on the analysis included in this report, input from community engagement for this Analysis of Impediments to Fair Housing and MOHCD's Consolidated Plan. These Contributing Factors are central to the development of goals and strategies of this Analysis of Impediments to Fair Housing Choice.

#### **Lack of access to opportunity due to high housing costs**

Lack of access to opportunity due to high housing costs is a significant contributing factor to fair housing in San Francisco. As assessed above, 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 Opportunity map (Figure x) are low density residential zones that make the economics of developing permanent affordable housing in these areas challenging. 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. Strategies to expand permanently affordable housing to these areas would undoubtedly have to include zoning changes to allow for multifamily buildings in corridors with accessible transportation to serve the needs of seniors and people with disabilities. Zoning changes need to be accompanied with inclusionary housing requirements that would help stabilize vulnerable communities and stronger tenant protections to prevent current residents. Strategies to expand affordable housing to these areas could also include increased funding for affordable housing and specifically exceptions to the City's soft subsidy per-unit limits in recognition of higher development costs.

#### **Displacement of residents due to economic pressures**

Economic pressures such as rising rents, rising home prices, rising construction costs, and a jobs-housing imbalance in which housing production has not kept up with job growth, rising income inequality resulting from changing demographics and urban preferences, and stagnant wages for low- to moderate-income households, among others, contribute to fair housing challenges for low-income communities, communities of color and special needs groups. These economic pressures have exacerbated displacement for low-income communities, communities of color and special needs groups, causing further segregation in certain areas of the city as it is evident by the changing R/ECAPs (Figure x)

and median incomes, or fully displacing residents to regions outside of the city. The American Indian and Black populations have been the most significantly impacted by economic pressures, with both groups losing a significant share of the San Francisco population in the past 30 years. As need grows, efforts to ease these economic pressures should also expand and seek to stabilize residents through rental assistance, housing preservation efforts such as the Small Sites program, increased permanent affordable housing production, and connections to job opportunities, among others.

### **Lack of public investment in specific neighborhoods, including services and amenities**

Lack of public investment in specific neighborhoods is a significant contributing factor to fair housing issues and discrimination for communities of color, low-income households and special needs groups who based on the assessment disproportionately live in less-resourced neighborhoods and areas of high segregation and poverty concentration. While most of the City's affordable housing has been developed in these areas, lack of resources to maintain publicly-funded housing, provide quality education, improve transportation access, remediate environmental issues and other investments that would improve economic and housing opportunities have been the direct result of disinvestment due to discriminatory policy. As a result, a lot of these areas are important ethnic and cultural enclaves where communities have created community-serving businesses, organizations, and facilities as a response to a lack of public investment.

During outreach and engagement, members of these communities expressed a strong interest in remaining in community and identified structural factors as the root of the issues in their neighborhood. This fair housing assessment shows that a significant increase in public investment in lower-resourced neighborhoods and areas of high segregation and poverty concentration is crucial and urgent. However, such an effort must give agency to the communities living there on investment decisions, amplify the assets the communities have already built, 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.

### **Land use and zoning laws**

Current land use and zoning laws play a significant contributing factor to fair housing by limiting what type and how much housing can be built where, thus, creating exclusionary conditions that limit who gets to live in each part of the city. Close to 70% of the land in San Francisco is zoned for one-to-three-unit buildings and an additional 11% restricts density. Multiunit housing buildings tend to be more affordable to develop since they gain from economies of scale – an important factor in stretching permanent affordable housing funding. 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 multiunit housing. Thus, changes to land use and zoning laws in high and highest resource areas are necessary 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 should be strategic in their placing, accompanied by strong tenant protections and inclusionary and affordable housing requirements, serving the needs of vulnerable groups already living there.

### **Lack of affordable and accessible housing in a range of unit sizes**

Lack of affordable and accessible housing is a significant contributing factor to fair housing challenges for seniors, people with disabilities, and families with children, who disproportionately experience housing cost burdens and overcrowding. Though federal and state legislation mandate that a percentage of affordable housing units are accessible for people with disabilities and that affordable housing building comply with general ADA requirements, there aren't enough units to satisfy the need for accessible homes. While the City has been developing affordable housing for seniors, there are not enough affordable units for seniors and people with disabilities, and unit sizes usually do not accommodate family support or aides. Land values and construction costs have also limited the City's ability to develop larger affordable housing units that satisfy the needs of families with children, intergenerational families, and larger families in general. Given current conditions, it has been easier to deliver smaller units, leaving certain needs unmet. More funding for affordable housing is necessary to meet not only the City's Regional Housing Needs Allocation, but also the variety of needs in terms of unit sizes and accessibility. Families living in overcrowded conditions, especially in SROs, should be prioritized for larger units and as San Francisco's population ages, there will be more need for senior and ADA compliant housing.

### **Community opposition**

Community opposition to affordable housing and permanent supportive housing development has been a significant contributing factor to fair housing challenges in San Francisco. San Francisco has a strong tradition of public involvement in policy discussions and possesses a very engaged citizenry on 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 or delay affordable housing developments in high and highest opportunity areas with great economic impacts to the cost of these developments. One example includes a 100% Affordable Housing project proposed by the Tenderloin Neighborhood Development Corporation, a very experienced non-profit affordable housing developer in San Francisco. Despite being able to use SB 35's ministerial process and having funding through MOHCD, the project has been delayed by a year as it goes through litigation and regulatory challenges at multiple junctures. While members of this particular community have expressed the need for more affordable housing in the area, other community groups have expressed biased concerns on who the project will serve and how the communities served would impact the neighborhood. Navigation centers and permanent supportive housing projects in other areas of the city have experience similar opposition. Land use and zoning changes could ease 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.

## B. Fair Housing Goals and Strategies

The following goals and specific strategies were developed based on a review of fair housing strategies identified in the previous Analysis of Impediments that remain outstanding, analysis of present-day fair housing issues, input from community engagement across San Francisco and with topic-specific focus groups, as well as input from analysis and community engagement conducted for San Francisco’s Housing Element. Three primary goals were identified to address the unmet housing need in San Francisco outlined in this Analysis and San Francisco’s Housing Element, as well the sense of frustration MOHCD heard from very-low to even moderate-income San Francisco residents to improve their economic status when housing costs are so high and choices are limited. This sentiment was especially prevalent in communities historically impacted by governmental policies leading to segregation and institutional racism and discrimination.

### Goal 1: Establish clear accountability and oversight for Housing Element implementation

| Goal | Strategy  | Fair Housing Issues  | Contributing Factors  | Metrics, Milestones, and Timeframe for Achievement  | Responsible Program Participant(s)   |
|------|---|--|---|---|--|
| 1.1  | Provide direction and oversight for Housing Element implementation through an interagency implementation team | Disparities to Opportunity<br><br>Disproportionate Housing Needs | Community Opposition<br><br>Lack of access to opportunity due to high housing costs | Convene Interagency Implementation Team consisting of directors from the Planning Department, MOHCD, Office of Economic and Workforce Development and Housing Delivery immediately<br><br>Develop a Housing Element Action Plan by July 1, 2023 | Mayor’s Office<br>MOHCD<br>Planning Department<br>Office of Economic and Workforce Development<br>Director of Housing Delivery |

| Goal       | Strategy  | Fair Housing Issues   | Contributing Factors                                    | Metrics, Milestones, and Timeframe for Achievement   | Responsible Program Participant(s) |
|------------|---|---|---|--|------------------------------------|
|            |   |   |   | Report to Mayor on Housing Plan Action Plan progress monthly   |                                    |
| <b>1.2</b> | Develop an Affordable Housing Implementation and Funding Strategy | Disproportionate Housing Needs<br>Disparities in Access to Opportunity<br>Publicly Supported Housing<br>Disability and Access | Lack of access to opportunity due to high housing costs | Develop near-term plan for convening City leadership, staff, policymakers, affordable housing advocates, and industry experts to develop this strategy and present to the Interagency Implementation Team by February 28, 2023 | MOHCD Planning Department          |

Goal 2: Take administrative actions to implement Housing Element as directed by Executive Directive 23-01 “Housing for All”

| Goal | Strategy   | Fair Housing Issues  | Contributing Factors                                    | Metrics, Milestones, and Timeframe for Achievement   | Responsible Program Participant(s)  |
|------|--|--|---|--|---|
| 2.1  | Develop and implement a Housing Delivery Performance Assessment and Improvement Plan | Disproportionate Housing Needs<br>Publicly Supported Housing<br>Disparities in Access to Opportunity<br>Segregation/Integration<br>R/ECAPS | Lack of access to opportunity due to high housing costs | Analyze average permitting timelines for housing-related approvals<br><br>Assess the efficacy of each Housing Coordinator and Housing Coordination team and propose improvements to the Housing Coordinator program in furtherance of the Housing Element goals<br><br>List completed housing process improvements and describe any remaining or new internal and interdepartmental process improvements needed to meet the Housing Element goals, including specific steps and timeframes for completing each | Mayor’s Office<br>MOHCD<br>Planning Department<br>Department of Building Inspection |

| Goal | Strategy   | Fair Housing Issues  | Contributing Factors   | Metrics, Milestones, and Timeframe for Achievement  | Responsible Program Participant(s) |
|------|--|--|--|---|------------------------------------|
|      |  |  |  | process improvement by May 1, 2023  |                                    |
| 2.2  | Increase affordable housing production through the Mayor's Office of Housing and Community Development | Disparities in Access to Opportunity<br>Segregation/Integration<br>R/ECAPS<br>Publicly Supported Housing | Lack of access to opportunity due to high housing costs<br><br>Lack of affordable accessible housing in a range of sizes | In alignment with the Affordable Housing Implementation and Funding Strategy (Goal 1.2), develop plan for securing additional funding for affordable housing development and presentation for presentation to the Interagency Implementation Team by January 31, 2024<br><br>Evaluate government constraints that increase the costs associated with affordable housing | MOHCD                              |

| Goal       | Strategy   | Fair Housing Issues  | Contributing Factors   | Metrics, Milestones, and Timeframe for Achievement  | Responsible Program Participant(s)        |
|------------|--|--|--|---|---|
|            |  |  |  | development and propose improvements to internal processes and policies that will significantly reduce the per-unit cost of affordable housing production, including process improvements and policy proposals from the Housing Delivery Performance Assessment and Improvement Plan (Goal 2.1) |   |
| <b>2.3</b> | Provision of critical infrastructure to housing development projects | Publicly Supported Housing<br><br>Disparities in Access to Opportunity<br><br>Publicly Supported Housing | Lack of access to opportunity due to high housing costs<br><br>Lack of public investment in specific neighborhoods, including services and amenities | Evaluate role in providing critical infrastructure to housing development projects and propose concrete improvements and timelines by February 1, 2024 to expedite housing production   | San Francisco Public Utilities Commission |

| Goal       | Strategy   | Fair Housing Issues  | Contributing Factors                                    | Metrics, Milestones, and Timeframe for Achievement   | Responsible Program Participant(s)            |
|------------|--|--|---|--|---|
| <b>2.4</b> | Make permit process improvements that impact housing production and delivery         | Disparities in Access to Opportunity<br><br>Publicly Supported Housing | Lack of access to opportunity due to high housing costs | Report current street right-of-way, subdivision maps and encroachment permit processing timelines that slow housing production and take actions to reduce current approval times by at least 50% by February 1, 2024 | Department of Public Works                    |
| <b>2.5</b> | Improve Streets Divisions that impact housing production and delivery                | Disparities in Access to Opportunity<br><br>Publicly Supported Housing | Lack of access to opportunity due to high housing costs | Report current backlog processing timelines in the Streets Division that slow housing production and take actions to reduce current approval times by at least 50% by February 1, 2024                               | San Francisco Municipal Transportation Agency |
| <b>2.6</b> | Improve building permit processing times that impact housing production and delivery | Disparities in Access to Opportunity<br><br>Publicly Supported Housing | Lack of access to opportunity due to high housing costs | Report current processing timelines for building permits that slow housing production and take actions to reduce current approval times by at least 50% by February 1, 2024  | Department of Building Inspection             |

| Goal       | Strategy  | Fair Housing Issues  | Contributing Factors                                    | Metrics, Milestones, and Timeframe for Achievement  | Responsible Program Participant(s) |
|------------|---|--|---|---|------------------------------------|
| <b>2.7</b> | Improve land use approval processing times that impact housing production and delivery  | Disparities in Access to Opportunity<br><br>Publicly Supported Housing | Lack of access to opportunity due to high housing costs | Report current processing timelines land use and Planning Code approvals that slow housing production and take actions to reduce current approval times by at least 50% by February 1, 2024<br><br>Eliminate existing Preliminary Project Assessment process and establish new procedures for providing early design feedback for large projects by February 1, 2024. | Planning Department                |
| <b>2.8</b> | Improve any additional permitting processes that impact housing production and delivery | Disparities in Access to Opportunity<br><br>Publicly Supported Housing | Lack of access to opportunity due to high housing costs | Reduce permitting timelines by at least 50% for any additional permitting required for housing development project, including provision of exhaustive list of outstanding application materials needed to deem a permit complete within   | Other City permitting agencies     |

| Goal       | Strategy   | Fair Housing Issues  | Contributing Factors                                    | Metrics, Milestones, and Timeframe for Achievement   | Responsible Program Participant(s)  |
|------------|--|--|---|--|---|
|            |  |  |   | 30 days of receipt of permit application   |   |
| <b>2.7</b> | Improve electronic plan review and parallel departmental action on housing-related permits | Disparities in Access to Opportunity<br><br>Publicly Supported Housing | Lack of access to opportunity due to high housing costs | City's Permit Center to collaborate with Department of Building Inspection, Planning Department and other departments to allow all housing permits to be reviewed through electronic plan review by July 1, 2023 | Permit Center<br>Department of Building Inspection<br>Planning Department<br>Other City permitting agencies |

Goal 3: Establish and follow timelines for proposal of legislative actions to implement Housing Element as directed by Executive Directive 23-01 “Housing for All”

| Goal       | Strategy  | Fair Housing Issues   | Contributing Factors  | Metrics, Milestones, and Timeframe for Achievement   | Responsible Program Participant(s)                                  |
|------------|---|---|---|--|---|
| <b>3.1</b> | Reform Restrictive Zoning Controls                            | Disparities in Access to Opportunity<br><br>Publicly Supported Housing<br><br>Disproportionate Housing Needs<br><br>Segregation/Integration | Land Use and Zoning Controls<br><br>Lack of access to opportunity due to high housing costs | Develop rezoning proposals that will allow the City to accommodate its Regional Housing Needs Analysis (RHNA) capacity<br><br>Present rezoning proposals to the Mayor that will fulfill the goals of the Housing Element by January 31, 2024 | Planning Department   |
| <b>3.2</b> | Reduce procedural requirements that impede housing production | Disparities in Access to Opportunity<br><br>Disproportionate Housing Needs<br><br>Segregation/Integration                                   | Lack of access to opportunity due to high housing costs<br><br>Land Use and Zoning Controls | By May 1, 2023, advance initial package of legislation that remove unnecessary fees and procedural constraints that obstruct the development of housing, including but not limited to eliminating Conditional Use Authorizations for         | Planning Department<br>Office of Economic and Workforce Development |

| Goal       | Strategy                                 | Fair Housing Issues   | Contributing Factors                                   | Metrics, Milestones, and Timeframe for Achievement  | Responsible Program Participant(s)       |
|------------|--|---|--|---|--|
|            |  |   |  | certain types of housing development  |  |
| <b>3.3</b> | Revise inclusionary housing requirements | Disparities in Access to Opportunity<br>Disproportionate Housing Needs<br>Segregation/Integration | Lack of access to opportunity due to high housing cost | Within 30 days of the issuance of recommendations by the Controller's Inclusionary Housing Technical Advisory Committee, the Planning Department shall propose modifications to San Francisco's inclusionary housing program that will increase overall housing production while serving the City's affordable housing goals and draft legislation to be proposed to the Board of Supervisors | Planning Department Board of Supervisors |

| Goal | Strategy  | Fair Housing Issues  | Contributing Factors   | Metrics, Milestones, and Timeframe for Achievement   | Responsible Program Participant(s)                                  |
|------|---|--|--|--|---|
| 3.4  | Remove barriers for office-to-residential conversions | Disproportionate Housing Needs<br><br>Disparities in Access to Opportunity | Lack of access to opportunity due to high housing costs<br><br>Displacement of residents due to economic pressures | By April 1, 2023 the Planning Department and Department of Building Inspection shall propose legislation to amend code requirements to facilitate the conversion of existing office uses to residential uses in Downtown San Francisco to spur Downtown recovery efforts | Planning Department<br>Department of Building Inspection            |
| 3.5  | Create new funding mechanisms                         | Disproportionate Housing Needs<br><br>Disparities in Access to Opportunity | Lack of access to opportunity due to high housing costs  | By February 14, 2023 the Office of Economic and Workforce Development and the Controller's Office shall advance legislation to create new financing opportunities for pipeline projects that have been unable to advance due to financing constraints                    | Office of Economic and Workforce Development<br>Controller's Office |

## Appendix of Sources

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- Racial Equity Analysis for the CASA Compact
- San Francisco Department of Aging and Adult Services "Assessment of the Needs of San Francisco Seniors and Adults with Disabilities Part I: Demographic Profile"
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- UDP Report on Rising Housing Costs and Segregation
- UDP Report (city)
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- Racial Equity Analysis for the CASA Compact
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- George Galster's paper on the externalities of poverty is a key one to cite here, as it was the work that established the 20% and 40% inflection points for the impacts of poverty on individuals living in the area.
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- Assessment of the Needs of San Francisco Seniors and Adults with Disabilities Part II: Analysis of Needs and Services
- 2018 Dignity Fund Assessment (especially relevant to weave in data about service availability/utilization from community engagement)