2021 Overview Report on Affordable Housing for Seniors and People with Disabilities

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SAN FRANCISCO HUMAN SERVICES AGENCY
Department of Disability and Aging Services

Contents

Introduction

In accordance with local legislation passed in December 2020, this report provides information on **City-funded affordable housing for older adults and people with disabilities**, including location, accessibility, affordability, and housing type. This overview report will be followed next year by a senior and disability housing community needs assessment that delves more deeply into unmet needs and system coordination.

The focus of this report is City-funded affordable housing rental units tracked by the **Mayor's Office of Housing and Community Development (MOHCD)**. Most of these units are in general affordable housing properties managed by non-profit organizations. Within MOHCD's tracked portfolio, about 10% of the units occupied by older and disabled people are located in dedicated permanent supportive housing sites managed by the Department of Homelessness and Supportive Housing (HSH).[1] These sites, which offer specialized on-site supportive services for formerly homeless individuals, are included in this report.

Data on existing affordable housing is analyzed based on current occupancy. Within the city's existing 22,616 affordable housing units, **13,154 units (58%) are currently occupied by older adults and people with disabilities**. This includes units with specific eligibility criteria that restrict occupancy to these groups, as well as unrestricted units that are generally available as part of the City's affordable housing supply.

MOHCD also tracks the development of affordable housing in the pipeline. An **additional 925 future units designated for older people and adults with disabilities** will be in development over the next three years. These represent **14% of planned rental units**.[2]

Affordable Housing for Seniors and People with Disabilities

Status	Total Affordable Housing Units	Total Senior or Disability Units	Senior Units	Disability Units
Existing Units^	22,616	13,154	10,593	2,561*
Future Units~	6,542	925	898	27

Source: MOHCD, 2019 Reporting Year
*Captures units reporting occupants with disabilities and no senior occupants
^Based on current occupancy (characteristics of existing residents, not unit type or restriction)
~Based on unit designations that will restrict eligibility (due to funding source, these 27 disability units are restricted for people with developmental disabilities)

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[1] About half of HSH's housing portfolio is captured by MOHCD's affordable housing reporting. This report does not capture programs funded through separate models (e.g., scattered site, Housing First Master Lease program).
[2] This does not necessarily represent the total number of future units that will ultimately be occupied by these populations. Many units do not have specific eligibility criteria beyond income status; older people and adults with disabilities are likely to move into a portion of these general use units. It is also possible that the number of senior- and disability-designated units will increase as pipeline projects at earlier stages in development finalize plans for unit allocation.

Background

In December 2020, the Board of Supervisors passed legislation to implement new reporting focused on affordable housing for older adults and people with disabilities. Ordinance 266-20 establishes two new reports that will be completed regularly.

Report	Description	Schedule
Housing Needs Overview Report	Provides a snapshot of existing affordable housing units occupied by seniors and people with disabilities, as well as units in the production pipeline designated for these populations	Due October 2021 and every year thereafter except years in which the Needs Assessment report is completed
Housing Needs Assessment and Production Pipeline Report	An analysis of senior and disability housing needs, City housing programs and services, and recommendations to address unmet needs and support system coordination	Due October 2022 and every third year thereafter

The language pertaining to this Overview Report specifies:

> The Overview Report shall contain a comparison of both the median income of seniors and the median income of people with disabilities in the City to rents charged at City-funded affordable housing and shall include the number of existing units by: neighborhood, housing type, units occupied by seniors, units occupied by people with disabilities, and units accessible to people with disabilities, as well as information and analysis regarding affordability by income level;

> and for each City-funded housing development planned or in construction within the next three years, a timeline for production, and an analysis of the number of housing units projected in each such City-funded housing development to be occupied by seniors and people with disabilities, including information and analysis regarding affordability by income level, accessibility for people with disabilities, neighborhood, and housing type.

Description of Affordable Housing

Affordable housing production is primarily managed by the **Mayor's Office of Housing and Community Development (MOHCD)**, which supports residents with affordable housing opportunities and essential services to build strong communities. MOHCD **coordinates existing affordable housing** in San Francisco and also **supports the creation of new affordable housing**. The Office works closely with the City's Office of Community Investment and Infrastructure (OCII) to streamline and coordinate the city's housing production pipeline. These projects are completed in partnership with non-profit or for-profit developers and financed through city funding agreements, ground leases, disposition and participation agreements and conduit bond financing.

Affordable housing programs run in alignment with federal guidelines that seek to keep housing costs at 30% of income for low-income households. MOHCD coordinates about 22,600 affordable housing units across a range of programs and housing types. Most of these

units are located in **100% affordable housing sites** dedicated to low income households and typically operated by non-profit organizations.

Affordable housing also includes **former public housing** previously owned and operated by the San Francisco Housing Authority, which is also being converted to 100% affordable buildings managed by MOHCD. Through the **Small Sites Program**, the City purchases small rent-controlled properties and converts these to permanently affordable housing to protect low-income tenants. San Francisco's affordable housing also includes units coordinated by the Department of Homelessness and Supportive Housing (HSH) for formerly homeless individuals;[3] many of these units are in **dedicated permanent supportive housing buildings** that offer on-site supportive services, but some of these units are co-located within general affordable housing sites. And separately some affordable housing units are in **mixed income housing**, secured through the City's preservation efforts or the inclusion of below market rate units in market rate buildings.[4]

Key operational provisions of the affordable housing system are described below:

- **Application**: Individuals and families search for and apply for affordable housing opportunities online through the city's housing portal, DAHLIA. Managed by MOHCD, DAHLIA provides a centralized location for listings and applications for all affordable rental opportunities funded or overseen by the city. This site was launched in 2016 to consolidate available housing opportunities and simplify the application process for community members.

- **Eligibility**: Every affordable housing unit has a designated affordability level, based on Area Median Income (AMI). Households must have income at or below the designated AMI affordability level to be qualified for occupancy. Some units are also restricted for certain populations, such as seniors or veterans.

- **Rental rate structure**: Structured by federal and state standards, affordable housing seeks to offer housing in which the occupant pays no more than 30% of their gross income for housing costs, which include utilities. A unit's rental rate is based on the unit's designated affordability level, not the occupant's actual income. For example, in 2021, 50% AMI for a single-person household is monthly income of $3,889; a single-occupant studio unit designated at 50% AMI affordability could be rented at up to $1,166.[5]

  Residents with a lower income level than the designated unit affordability still must meet the designated rent cost, which will result in a higher actual rent burden unless

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[3] This report captures about 4,400 affordable housing units for formerly homeless individuals, most of which are in dedicated permanent supportive housing sites. These units represent about half of HSH's housing portfolio. This report does not capture programs funded through separate models (e.g., scattered site, Housing First Master Lease program)

[4] MOHCD also maintains and monitors the Below Market Rate (BMR) inclusionary housing program, which requires market rate developments to include affordable units and is governed by Planning Code Section 415.

[5] For 2021 income and rent limits, visit: https://sfmohcd.org/income-limits-and-rent-limits-below-market-rate-rental-units

they can leverage a rental subsidy. Rental subsidies may be a tenant-based or project-based. Tenant-based vouchers are associated with a specific individual, who can typically choose to use that subsidy in various housing contexts (such as a traditional Section 8 Housing Choice Voucher). Project-based vouchers are attached to a specific building rather than an individual; these can be intentionally layered onto affordable housing rates to make deeply affordable units (such as the local Senior Operating Subsidy program).

This overview describes the system at large, but certain programs or subsets of affordable housing may employ alternate guidelines. For example, all permanent supportive housing units managed by HSH require the household meet a definition of homelessness at the time of referral and placement. Tenants pay 30% of their adjusted household income towards rent. Tenants do not participate in the DAHLIA system; instead, the majority of placements are managed through HSH's Coordinated Entry system.

Definitions and Terms

OCCUPANCY DATA

Occupant characteristics are reported at the household level. In this report, occupancy data pertaining to aging and disability is characterized using the following terms:

- **Senior Occupancy**: These are units housing senior residents (age 62+). Residents may or may not report disabilities.

- **Disability Occupancy**: These are units that report occupants with disabilities of all types but no senior residents.

- **Senior and/or Disability Occupancy**: This is an unduplicated count of all units that house seniors and people with disabilities. This is the sum of two fields above: [Senior Occupancy] + [Disability Occupancy]. This tells us the total distinct number of housing units currently supporting senior and people with disabilities without double counting households that have both senior and disability occupancy.

- **Senior and Disability Occupancy**: These are units that report both senior and disabled occupants. This may be the same person (that is, an older person with disabilities) or different people (such as a two person household consisting of an older person and an adult under age 62 with disabilities).

Occupancy data is captured at the household level without personal identifying information shared with the City. Under current practices, disability status is likely undercounted. Please see Appendix A for more information on this topic.

ACCESSIBILITY

In the context of residential dwelling units, the term "accessible" is a catchall term for unit types with varying accessibility features; in this report, "accessible units" are best understood as representing a spectrum of accessibility. There are three types of accessibility features

required in public or affordable housing under California Building Code[6] requirements and when California Tax Credit Allocation Committee regulations apply:

- **Mobility features**: An accessible dwelling unit constructed for a person using a wheelchair which provides a higher level of accessibility than an adaptable unit.
- **Communication features**: An accessible dwelling unit constructed with audible and visual elements such as visual doorbell alarms, visual fire alarm pre-wiring, and TTY features.
- **Adaptable units**: An accessible dwelling unit within a covered multifamily building as designed with elements and spaces allowing the dwelling unit to be adapted or adjusted to accommodate the user.

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

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

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

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

Prior to 12/21/20:

- In facilities with residential dwelling units, at least **10 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **mobility** features
- In public housing facilities with residential dwelling units, at least **4 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **communication** features

    Example: New building with 100 units = 10 mobility, 4 communication, 86 adaptable

Post 12/21/20:

- In facilities with residential dwelling units, at least **15 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **mobility** features
- In public housing facilities with residential dwelling units, at least **10 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **communication** features

    Example: New building with 100 units = 15 mobility, 10 communication, 75 adaptable

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

It is important to note that **accessible units are not equivalent to units designated for**

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

people with disabilities. Accessible units may or may not be occupied by people with disabilities. While efforts are made to prioritize these units for people with disabilities, these units are not restricted for occupancy only by people with disabilities. Units can only be set aside for disabled occupants if there is a dedicated funding source, such as HUD's Section 811 program for people with developmental disabilities.[7]

Data Sources

The primary data sources for this report are:

- **Existing Affordable Housing (Portfolio):** The data source for existing affordable housing is the 2019 Annual Monitoring Report submissions from housing property managers to MOHCD. At the time of this report's development, the 2020 Annual Monitoring Report submissions were still being processed and reviewed for accuracy and completion.
- **Future Affordable Housing (Pipeline):** The data source for existing affordable housing is MOHCD's Affordable Housing Pipeline report as of September 3, 2021. Future housing units include new construction and rehabilitation projects.

This report also drew on a 2020 HSH dataset of permanent supportive housing sites to identify which affordable housing buildings are dedicated permanent supportive housing. Please see Appendix A for more information about data sources and methodology.

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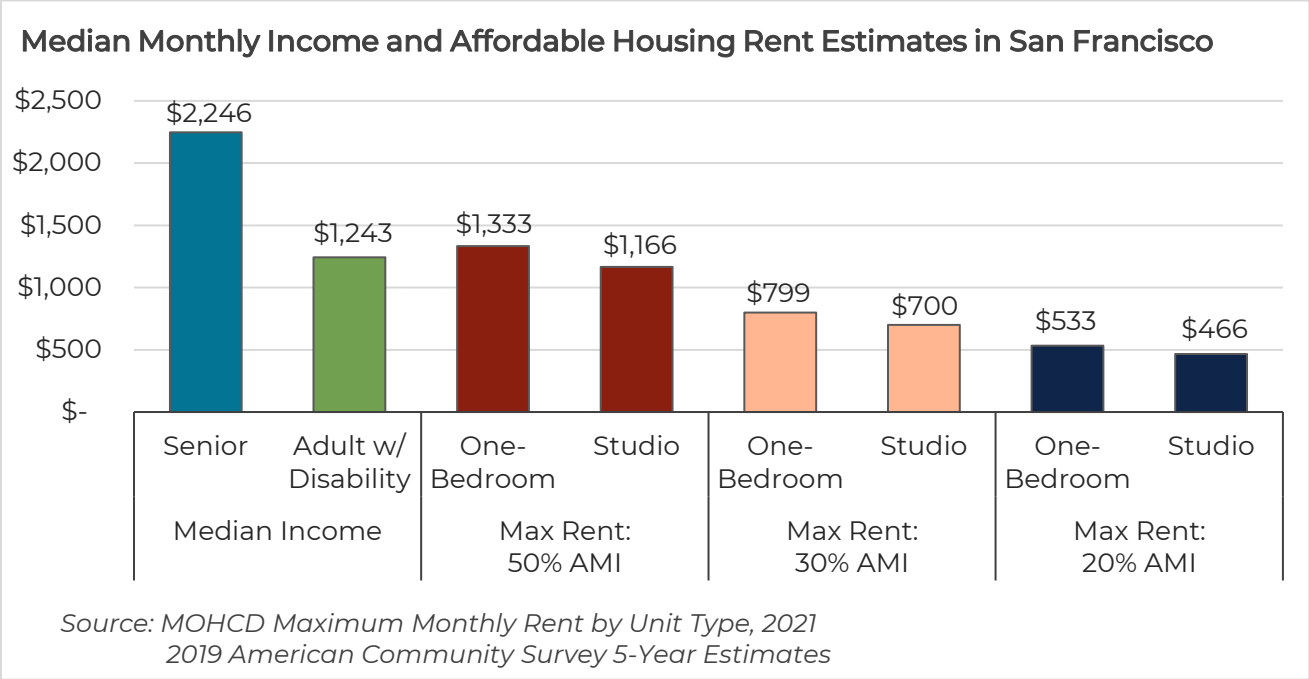
Median Income and Rent Estimates

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

For consistent comparison, this analysis is focused on single households and affordable housing rates for studio and one-bedroom units. HUD has identified 100% AMI for a single person household in San Francisco to be approximately $93,250. According to census estimates, the median household income is much lower for seniors (age 62 and up): about $27,000 per year. For single adults with disabilities, it is even lower at about $15,000.[8]

The chart below puts income into the context of monthly affordable housing rents. The $2,250 median monthly income for a single senior household is close to 30% AMI. Maximum rental rates at the 50% AMI level are closer to half of a single senior's income. At the 30% AMI affordability level, maximum rental rates represent 29% to 33% of a single senior's income.

The median monthly income for a single householder with disabilities under age 62 is much lower: approximately $1,250. This is between 15-20% AMI. Units designated for 50% AMI and 30% AMI affordability are out of reach for these households. Even at the 20% AMI affordability level, rental rates range from 37% (studio) to 43% (one bedroom) of monthly income.

Median Monthly Income and Affordable Housing Rent Estimates in San Francisco

Source: MOHCD Maximum Monthly Rent by Unit Type, 2021
2019 American Community Survey 5-Year Estimates

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[8] Data from the 2019 American Community Survey 5-Year estimates. There are about 46,000 single senior households and 9,000 single disabled adult households in San Francisco.

Existing Affordable Housing

Information about existing affordable housing is based on actual occupancy and not on unit designations or eligibility criteria. This information is reported at the unit level. Each year, housing property managers report on household characteristics, including the number of households with at least one senior member age 62 or older and the number of households with at least one disabled resident.

Within the portfolio of City-funded affordable housing tracked by MOHCD, there are 22,616 affordable housing units. Approximately **58% of these units – 13,154 units – are occupied by seniors and people with disabilities**. Notably, this is many more than the number of units designated for these populations – about 7,600 units have special eligibility criteria restricting occupancy to seniors (5,503 units) and people with disabilities (1,985).

Most commonly, units are occupied by seniors: there are **10,593 units that report at least one household member age 62 or older**. About 3,386 of these units are identified with both senior and disability occupancy, which could be a senior with disabilities or a senior and younger person with disabilities. And there are **2,561 units that have no senior occupant but do have at least one occupant with disability**.

MOHCD Existing Affordable Housing: Senior and Disability Occupancy Summary

All Affordable Housing Units	Senior and/or Disability Occupancy	Senior Occupancy	Disability Occupancy*	Both Senior and Disability Occupancy
22,616	13,154	10,593	2,561	3,386

Source: MOHCD, 2019 Reporting Year
*Units with at least one resident with disability and no senior occupants

Please note that **actual numbers of disability occupancy may be higher than reflected here**. There is not a formalized or consistent process for gathering disability status across the portfolio, and the available information likely undercounts people with disabilities living in affordable housing.[9] While this presents a limitation in this analysis, the information that is currently available begins to provide insight into important and desired information about this population and this resources.

Please read on for more detail about location of these resources, as well as information about accessibility, affordability, and housing type.

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[9] Housing property managers often do not have access to (and are not entitled to) information on residents' disability status. There is not a formalized or consistent process for gathering disability status across the portfolio. For example, disability status may be based on voluntary tenant disclosure, accessibility accommodation requests, or observation (e.g., wheelchair use).

Zip Code and Neighborhood

Older and disabled people residing in affordable housing live throughout the city. The **majority of units are in central neighborhoods**, including **downtown** neighborhoods – Civic Center (94102), SOMA (94103), and Nob Hill (94109) – and **Western Addition/Fillmore** (94115). See Appendix B for a map of city zip codes and neighborhoods.

Existing Affordable Housing: Senior and Disability Occupancy by Zip Code

Zip Code	Neighborhoods	Senior and/or Disability Occupancy	Senior Occupancy	Disability Occupancy*	Both Senior and Disability Occupancy
94102	Hayes Valley/Civic Center/ Tenderloin	3,435	2,641	794	840
94103	South of Market	2,352	1,641	711	609
94104	Financial District	--	--	--	--
94105	Rincon Hill	146	118	28	22
94107	Potrero Hill/SOMA	437	401	36	203
94108	Chinatown	--	--	--	--
94109	Polk/Russian Hill/Nob Hill	1,537	1,269	268	487
94110	Mission District/Bernal Heights	561	445	116	115
94111	Embarcadero	258	236	22	67
94112	Ingleside/Excelsior	91	53	38	12
94114	Castro/Noe Valley	231	200	31	38
94115	Western Addition/ Japantown	1,139	1,034	105	326
94116	Sunset/Parkside/Forest Hill	--	--	--	--
94117	Haight-Ashbury	347	272	75	97
94118	Inner Richmond	173	168	5	23
94121	Outer Richmond	99	80	19	16
94122	Sunset	--	--	--	--
94123	Marina/Cow Hollow	24		24	
94124	Bayview/Hunters Point	714	602	112	129
94127	St. Francis Wood/ Miraloma/West Portal	66	59	7	1
94129	Presidio	90	73	17	50
94130	Treasure Island	45	26	19	13
94131	Twin Peaks/Glen Park	146	140	6	6
94132	Lake Merced/Lakeside	--	--	--	--
94133	North Beach	730	673	57	177
94134	Visitacion Valley	234	190	44	53
94158	Mission Bay	299	272	27	102
	Total	13,154	10,593	2,561	3,386

Source: MOHCD, 2019 Reporting Year

*Units with at least one resident with disability and no senior occupants

Accessible Units

Across the 22,616 affordable housing units in the city, **12,756 units (56%) are identified as accessible** in annual reporting.[10] These units may or may not be occupied by people with disabilities.

Unit accessibility varies widely across the city. Accessibility rates are lower in downtown areas, like Civic Center (94102) and SOMA (94103), where much of the stock is older buildings that were converted into affordable housing. Newer sites, particularly those developed explicitly for affordable housing, are more likely to be accessible – especially those built after 2010 when a requirement for 100% adaptability was adopted.

Existing Affordable Housing: Accessible Units by Zip Code

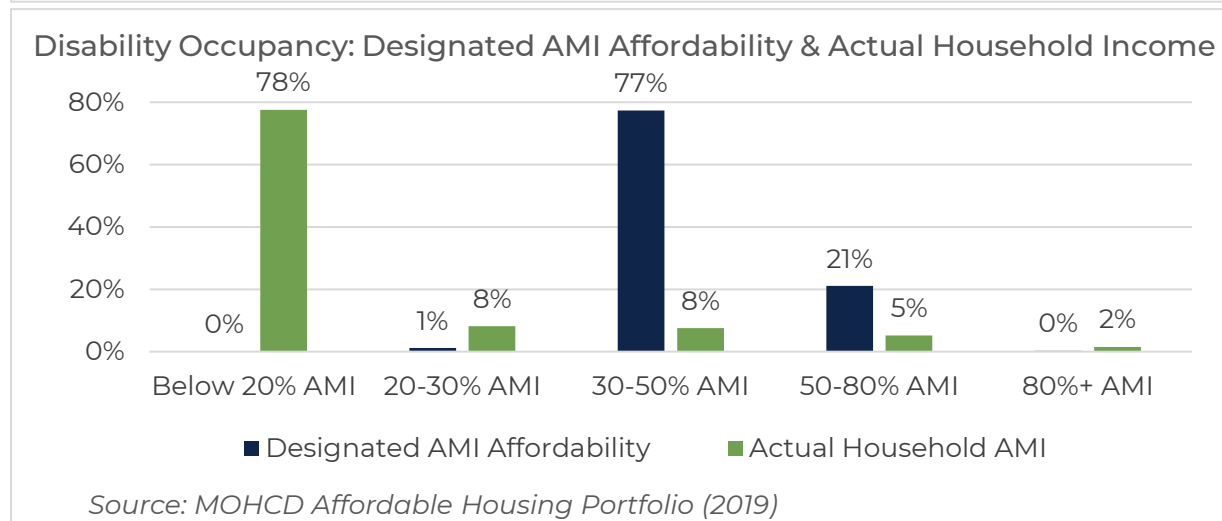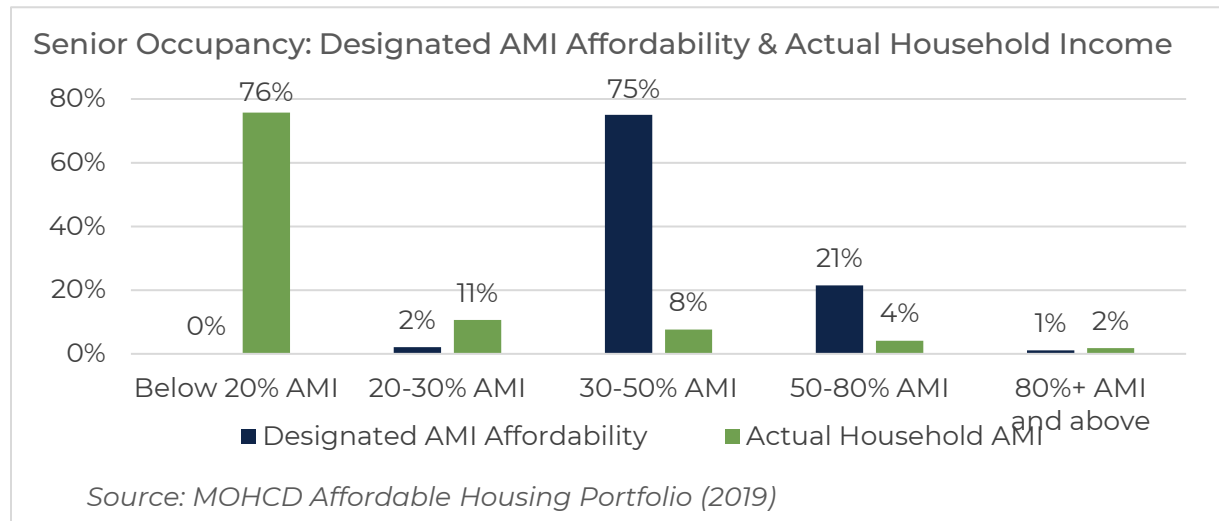| Zip Code	Neighborhoods	Total Units	Accessible Units	Percent Accessible
94102	Hayes Valley/Civic Center/ Tenderloin	5,178	2,468	48%
94103	South of Market	3,631	1,824	50%
94104	Financial District	--	--	--
94105	Rincon Hill	740	294	40%
94107	Potrero Hill/SOMA	1,017	371	36%
94108	Chinatown	39	38	97%
94109	Polk/Russian Hill/Nob Hill	2,098	1,186	57%
94110	Mission District/Bernal Heights	1,355	841	62%
94111	Embarcadero	548	321	59%
94112	Ingleside/Excelsior	132	132	100%
94114	Castro/Noe Valley	364	325	89%
94115	Western Addition/Japantown	2,256	1,252	55%
94116	Sunset/Parkside/Forest Hill	--	--	--
94117	Haight-Ashbury	208	182	88%
94118	Inner Richmond	169	168	99%
94121	Outer Richmond	116	103	89%
94122	Sunset	--	--	--
94123	Marina/Cow Hollow	24	24	100%
94124	Bayview/Hunters Point	1,966	1,226	62%
94127	St. Francis Wood/Miraloma/ West Portal	108	108	100%
94129	Presidio	100	100	100%
94130	Treasure Island	189	163	86%
94131	Twin Peaks/Glen Park	331	331	100%
94132	Lake Merced/Lakeside	--	--	--
94133	North Beach	919	752	82%
94134	Visitacion Valley	481	160	33%
94158	Mission Bay	647	387	60%
Total		22,616	12,756	56%

Source: MOHCD, 2019 Reporting Year

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[10] Accessibility represents a range from fully-accessible mobility units for wheelchair users to adaptable units that can be modified based on tenant needs.

Affordability

The charts below compare designated unit AMI affordability levels (shown in dark blue) with the actual household AMI level for senior- and disability-occupied units (shown in green).

Across both senior-occupied units and also disability-occupied units, **over 75% of households report actual income levels below 20% AMI**. This stands in sharp contrast to the designated affordability of the units in which they live. Most units are designated for affordability between the 30% to 50% AMI level. This indicates most residents require a rent subsidy or else face significant rent burden. For example, rents based on 30% AMI represent at least half of monthly income for a household with income levels at the 20% AMI level.

Senior Occupancy: Designated AMI Affordability & Actual Household Income

AMI Level	Designated AMI Affordability	Actual Household AMI
Below 20% AMI	0%	76%
20-30% AMI	2%	11%
30-50% AMI	75%	8%
50-80% AMI	21%	4%
80%+ AMI and above	1%	2%

Source: MOHCD Affordable Housing Portfolio (2019)

Disability Occupancy: Designated AMI Affordability & Actual Household Income

AMI Level	Designated AMI Affordability	Actual Household AMI
Below 20% AMI	0%	78%
20-30% AMI	1%	8%
30-50% AMI	77%	8%
50-80% AMI	21%	5%
80%+ AMI	0%	2%

Source: MOHCD Affordable Housing Portfolio (2019)

In practice, **most senior and disabled residents rely on a rental subsidy to meet their monthly rent**. About 77% of senior-occupied units and 91% of disability-occupied units have a rental subsidy through federal sources (such as Section 8 Housing Choice Vouchers or Continuum of Care programs) or local sources (such as the Local Operating Subsidy Program). Deeper analysis of these subsidy programs in next year's needs assessment will further clarify affordability trends and needs – particularly important since some of these subsidies are tenant-based and are not guaranteed for future affordable housing residents.

Housing Type

Most City-funded affordable housing is in 100% affordable sites – buildings fully dedicated to providing affordable housing. About **half of senior-occupied units are in general multifamily rental** sites, and about **half are in senior-specific buildings**.

Units occupied by non-senior **people with disabilities are most commonly in multifamily rental** properties: 1,275 of the 2,488 disability occupied units. **Almost a third – 724 units – are in permanent supportive housing sites**. There are only five sites dedicated to people with disabilities; these are financed by Section 811 funding, which is specific to people with developmental disabilities.

Housing Type	Total Sites	Total Affordable Housing Units	Senior and/or Disability Occupancy	Senior Occupancy	Disability Occupancy*	Both Senior and Disability Occupancy
100% Affordable	**326**	**21,261**	**12,864**	**10,320**	**2,544**	**3,367**
Multifamily Rental	170	11,001	5,847	4,572	1,275	1,230
Senior-Specific Building~	64	5,261	4,836	4,520	316	1,502
Permanent Supportive Housing^	32	2,461	1,308	584	724	421
Former Public Housing	17	2,148	660	554	106	164
Small Sites Program	38	308	131	64	67	25
Developmental Disability Building°	5	82	82	26	56	25
Mixed Income Housing	**16**	**1,355**	**290**	**273**	**17**	**19**
Private Market Housing	12	496	161	157	4	7
Preservation	4	859	129	116	13	12

Source: MOHCD, 2019 Reporting Year
*Units with at least one resident with disability and no senior occupants
~Buildings in which at least 90% of the total units are designated for seniors
^This report captures permanent supportive housing units funded and managed through the affordable housing system. It is not fully representative of HSH's full portfolio; it does not include programs funded through separate models (e.g., scattered site, Housing First Master Lease program). Across its programs, HSH manages approximately 8,250 permanent supportive housing units.
°Financed by Section 811 funding specifically for people with developmental disabilities

Housing Pipeline

This section provides information about affordable housing projects in development. In accordance with the local ordinance, this captures projects anticipated to begin or be completed within the next three years (by December 31, 2024). This includes both new construction and rehabilitation projects.

This data is focused on rental units designated for senior and disabled occupants – projects that have established specific criteria to restrict access for these populations only. This captures **ten projects: nine with senior-designated units and one project that will provide units designated for people with developmental disabilities**.

Over the next three years, **an additional 925 units** for these populations are anticipated to be in development. Almost all are senior-designated units. A small number (27) are units designated for adults with developmental disabilities.[11] Notably, none of the units in production are designated specifically for people with mobility disabilities, those who are blind or low vision, or those who may have other non-developmental disabilities.

Anticipated Units: Unit Designation in Housing Pipeline Projects

Total Projects	Total Affordable Housing Units	Total Sites with Senior or Disability Units	Total Senior or Disability Units	Senior-Designated Units	Disability-Designated Units*
72	6,542	10	925	898	27

Source: MOHCD Housing Pipeline as of September 2021
*Captures units for people with developmental disabilities (Section 811 funding)

These are the only units for which future occupancy by these residents is guaranteed. However, **this does not necessarily represent the total number of future units that will ultimately be occupied by older people and adults with disabilities**. Many other units do not have specific eligibility criteria beyond income status; older people and adults with disabilities are likely to move into a portion of these general use units. Additionally, many non-senior low income residents of affordable housing – faced with few affordable options in the marketplace – will age in place. It is also possible that the number of senior- and disability-designated units will increase as pipeline projects at earlier stages in development finalize plans for unit allocation.

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[11] Units can only be set aside for disabled occupants if there is a dedicated funding source, such as HUD's Section 811 program for people with developmental disabilities.

Zip Code and Neighborhood

About half of the **senior-designated units** in development will be built in **downtown neighborhoods**: Civic Center (94102), Rincon Hill (94105), and SOMA (94103). Almost 200 units will be constructed near Twin Peaks (94131) within the independent living portion of a continuum of care project at Laguna Honda Hospital and Rehabilitation Center.

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

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

Zip Code	Neighborhoods	Senior Units	Disability Units*
94102	Hayes Valley/Civic Center/Tenderloin	201	27
94103	South of Market	103	--
94104	Financial District	--	--
94105	Rincon Hill	152	--
94107	Potrero Hill/SOMA	--	--
94108	Chinatown	--	--
94109	Polk/Russian Hill/Nob Hill	--	--
94110	Mission District/Bernal Heights	44	--
94111	Embarcadero	52	--
94112	Ingleside/Excelsior	--	--
94114	Castro/Noe Valley	21	--
94115	Western Addition/Japantown	--	--
94116	Sunset/Parkside/Forest Hill	--	--
94117	Haight-Ashbury	--	--
94118	Inner Richmond	97	--
94121	Outer Richmond	--	--
94122	Sunset	--	--
94123	Marina/Cow Hollow	--	--
94124	Bayview/Hunters Point	--	--
94127	St. Francis Wood/Miraloma/ West Portal	--	--
94129	Presidio	--	--
94130	Treasure Island	--	--
94131	Twin Peaks/Glen Park	198	--
94132	Lake Merced/Lakeside	30	--
94133	North Beach	--	--
94134	Visitacion Valley	--	--
94158	Mission Bay	--	--
	Total	898	27

Source: MOHCD Housing Pipeline as of September 2021

*Units for people with developmental disabilities

Accessibility

Information about accessibility in rental projects in the pipeline is presented separately for new construction and rehabilitation projects.

Available data on pipeline projects indicates that **52% of new units will be accessible but this is an undercount**. As discussed in the Background section of this report, federal and state requirements dictate percentages of new projects that must have mobility and communications features, and the remaining units are required to be adaptable. Because this data captures projects at early stages of development, unit allocations by accessibility feature may not yet have been finalized and thus are not yet specified in the dataset.

Affordable Housing Pipeline – New Construction: Accessible Units by Zip Code

Zip Code	Neighborhoods	Total Units	Accessible Units	Percent Accessible
94102	Hayes Valley/Civic Center/ Tenderloin	350	287	82%
94103	South of Market	984	605	61%
94104	Financial District	--	--	--
94105	Rincon Hill	579	39	7%
94107	Potrero Hill/SOMA	156	156	100%
94108	Chinatown	--	--	--
94109	Polk/Russian Hill/Nob Hill	--	--	--
94110	Mission District/Bernal Heights	448	51	11%
94111	Embarcadero	176	176	100%
94112	Ingleside/Excelsior	388	147	38%
94114	Castro/Noe Valley	--	--	--
94115	Western Addition/Japantown	--	--	--
94116	Sunset/Parkside/Forest Hill	--	--	--
94117	Haight-Ashbury	158	158	100%
94118	Inner Richmond	97	97	100%
94121	Outer Richmond	--	--	--
94122	Sunset	134	134	100%
94123	Marina/Cow Hollow	--	--	--
94124	Bayview/Hunters Point	612	181	30%
94127	St. Francis Wood/Miraloma/ West Portal	--	--	--
94129	Presidio	--	--	--
94130	Treasure Island	241	241	100%
94131	Twin Peaks/Glen Park	198	0	0%
94132	Lake Merced/Lakeside	--	--	--
94133	North Beach	--	--	--
94134	Visitacion Valley	336	332	99%
94158	Mission Bay	468	159	34%
	Total	5,325	2,763	52%

Source: MOHCD Housing Pipeline as of September 2021

Rehabilitation projects range from small five-unit sites through the City's Small Sites Program to large 200-unit buildings undergoing renovation.

According to data currently available, **only seven percent (7%) of units in rehabilitation projects in the pipeline will offer accessible features**. Older and smaller buildings may present practical barriers to fully installing accessibility features, such as buildings without elevators or Single Room Occupancy (SRO) buildings. As a result, this rate is quite low. It may also reflect missing data or unmade decisions for projects earlier in development. MOHCD tries to achieve a minimum of five percent mobility units (increasing now to 10% for projects supported by California Tax Credit Allocation Committee financing).

Affordable Housing Pipeline – Rehabilitation: Accessible Units by Zip Code

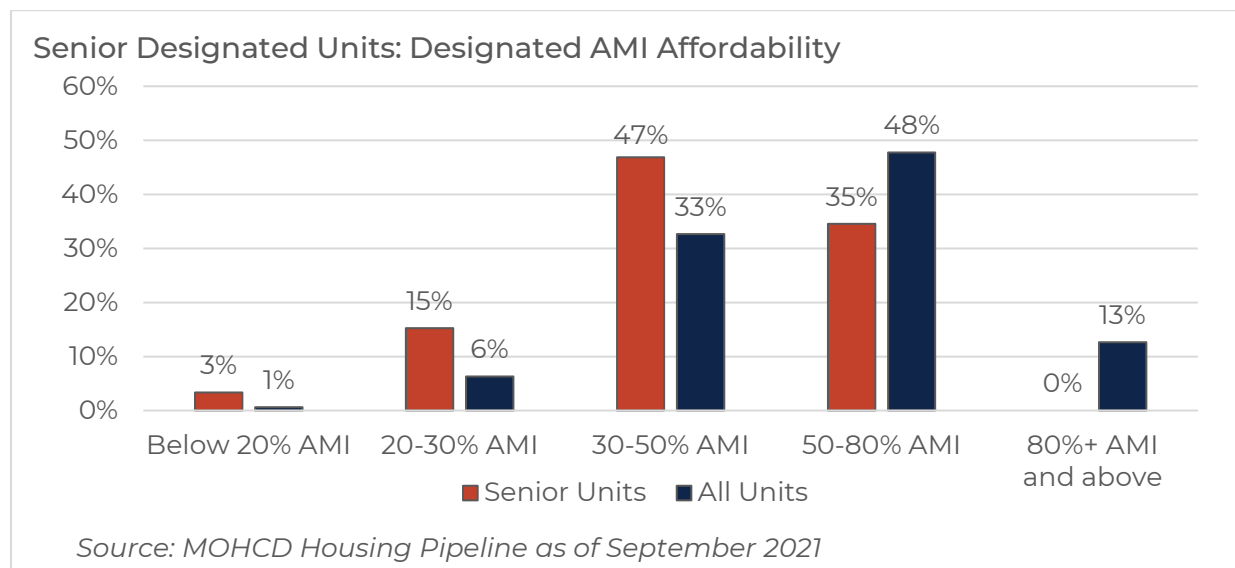| Zip Code	Neighborhoods	Total Units	Accessible Units	Percent Accessible
94102	Hayes Valley/Civic Center/ Tenderloin	393	20	5%
94103	South of Market	155	0	0%
94104	Financial District	--	--	--
94105	Rincon Hill	--	--	--
94107	Potrero Hill/SOMA	106	11	10%
94108	Chinatown	95	4	4%
94109	Polk/Russian Hill/Nob Hill	61	0	0%
94110	Mission District/Bernal Heights	249	18	7%
94111	Embarcadero	--	--	--
94112	Ingleside/Excelsior	--	--	--
94114	Castro/Noe Valley	21	0	0%
94115	Western Addition/Japantown	8	0	0%
94116	Sunset/Parkside/Forest Hill	15	0	0%
94117	Haight-Ashbury	17	0	0%
94118	Inner Richmond	12	0	0%
94121	Outer Richmond	--	--	--
94122	Sunset	8	0	0%
94123	Marina/Cow Hollow	--	--	--
94124	Bayview/Hunters Point	--	--	--
94127	St. Francis Wood/Miraloma/ West Portal	--	--	--
94129	Presidio	--	--	--
94130	Treasure Island	--	--	--
94131	Twin Peaks/Glen Park	--	--	--
94132	Lake Merced/Lakeside	15	0	0%
94133	North Beach	62	32	52%
94134	Visitacion Valley	--	--	--
94158	Mission Bay	--	--	--
	Total	1,217	85	7%

Source: MOHCD Housing Pipeline as of September 2021

Affordability

The chart below captures the designated affordability of senior-designated units (shown in orange) and all units in development (shown in dark blue).

Almost **half of the senior units in development will be set at the 30-50% AMI affordability level**. About a third – 35% – will be set at a higher threshold between 50-80% AMI affordability. About 18% will be focused on lower income households with income below 30% AMI. Local operating subsidies – including the newer Senior Operating Subsidy Program – will allow MOHCD to subsidize residents with income of 15% and 25% AMI to live in units designated for 50% and 60% AMI affordability in new projects (up to 40% of units per project). MOHCD anticipates adding about 150 additional Senior Operating Subsidies over the next five years. These would represent about 17% of senior units in the pipeline.

In comparison to all affordable housing in development, **senior units tend to be set at lower income levels**. For example, 13% of new units overall will be made affordable at 80% AMI or higher; there are no senior units in development at this level.

Senior Designated Units: Designated AMI Affordability

AMI Level	Senior Units	All Units
Below 20% AMI	3%	1%
20-30% AMI	15%	6%
30-50% AMI	47%	33%
50-80% AMI	35%	48%
80%+ AMI and above	0%	13%

■ Senior Units ■ All Units

Source: MOHCD Housing Pipeline as of September 2021

For the 27 pipeline units designated for people with disabilities, affordability designation is not yet available.

Housing Type

Out of 90 projects in the housing pipeline, there are 10 sites that have designated units for seniors and people with developmental disabilities.

Most of the senior-designated units will be in **seven dedicated senior housing sites**, offering a total of 751 units. An additional 147 senior-designated units will be provided through **two new permanent supportive housing sites** in development. There are no senior-designated units in general multifamily rental sites in development over the next three years due to provisions in the state tax credit program that prohibit providing senior-designated units in multifamily projects.

The 27 units designated for occupancy by **individuals with developmental disability will be in a multifamily rental project,** the Kelsey Civic Center. These units will represent about a quarter of the building's units. While this is a general multifamily building that will offer homes to people of all abilities, this project has a stated goal of promoting inclusion of people with disabilities and commitment to universal design.

Type	Sites	Total Affordable Housing Units	Senior Occupancy	Disability Occupancy*
100% Affordable	**10**	**1,161**	**898**	**27**
Senior-Specific Building~	7	751	751	0
Permanent Supportive Housing	2	300	147	0
Multifamily Rental	1	110	0	27

Source: MOHCD Housing Pipeline as of September 2021
*Units for people with developmental disabilities

Appendix A. Data and Methodology

DATA SOURCES
- **Existing Affordable Housing (Portfolio):** The data source for existing affordable housing is the 2019 Annual Monitoring Report submissions from housing property managers to MOHCD. At the time of this report's development, the 2020 Annual Monitoring Report submissions were still being processed and reviewed for accuracy and completion. Occupancy data is reported by housing property managers at the unit level. This data was then aggregated at the site level by MOHCD analysts and provided to DAS for analysis.

- **Future Affordable Housing (Pipeline):** The data source for existing affordable housing is MOHCD's Affordable Housing Pipeline report as of September 3, 2021. Future housing units include new construction and rehabilitation projects. Unit counts and designations are subject to change during the predevelopment period. If a site appears in both the existing and pipeline data (such as a future rehabilitation project), this report privileges the existing housing dataset, and duplicate sites have been excluded from the pipeline analysis to avoid double counting.

- **Permanent Supportive Housing:** This report also integrated information from a 2020 HSH dataset listing its permanent supportive housing sites. This list was matched into MOHCD portfolio data using the unique Project ID field associated with each site to identify sites that are entirely dedicated to formerly homeless individuals.

- **Population Income Trends:** This report draws on 2019 American Community Survey 5-Year estimates for the section on median rent and rental rate analysis. This data was accessed via IPUMS USA database managed by the University of Minnesota. This analysis focused on single person households living in the community (not group quarters).

DISABILITY OCCUPANCY
Occupancy data is shared with MOHCD in annual reports summarized at the unit level without individual identification. Under current data practices, occupancy information may undercount residents with disabilities. Housing property managers often do not have access to (and are not entitled to) information on residents' disability status. There is not a formalized or consistent process for gathering disability status across the portfolio. For example, disability status may be based on voluntary tenant disclosure, accessibility accommodations, observation (e.g., wheelchair use), or other methods. While this presents a limitation in this analysis, the information that is currently available begins to provide insight into important and desired information about this population and this resource.

ACCESSIBILITY
Both the existing portfolio dataset and housing pipeline dataset include counts related to accessible units. This data was adjusted in this analysis to focus specifically on the accessibility of affordable units.
- The MOHCD portfolio dataset included the total number of accessible units as reported by housing property managers. This metric represents units that meets at least one of the following criteria: mobility features, communications features, or adaptable.

- In MOHCD pipeline dataset, information on accessible units is spread across three fields: the number of units with mobility accessibility features, number of units with communications accessibility features, and number of adaptable units. These fields were summed to identify total accessible units.

In a small number of pipeline projects, the number of accessible units exceeded total project units. It appears some communications units are also being counted as adaptable units. For these, the number of accessible units was adjusted to match the total affordable units.

In both datasets, the number of accessible units reported reflects an entire building, not just the affordable units. The following adjustments were made to minimize miscounting managers units and market rate units towards the accessibility of affordable units:
- If the number of accessible units was equivalent to the total number of units in a building, number of accessible units counted in this analysis was based on the number of affordable units.
- For mixed income housing, the number of accessible units sometimes exceeds the number of affordable units. In such instances, the number of accessible units was set as the total number of affordable units. This risks an overcount if some accessible units are actually market rate, however current data practices do not support a more specific calculation.

AMI DESIGNATION IN EXISTING HOUSING
Under MOHCD's current data collection and reporting practices, information about certain designations is available at the building level but not the unit level. For example, MOHCD tracks the total number of senior-designated units, disability-designated units, and homeless-designated units at each site, as well as the overall AMI affordability breakdown by building, but does not tie these designations to each unit. This presents a barrier for analyzing the designated AMI affordability for senior-designated or senior-occupied units. This report's section on affordability of existing housing is only able to analyze data for buildings that are entirely senior-occupied or in which all units are set at the same AMI affordability level. MOHCD is in the process of transitioning to a new data system, which should support tracking and reporting of these characteristics at the unit level in time for the next iteration of this report.

Actual household AMI is calculated based on a household's reported income and household size in annual reporting submitted by housing property managers.

PROGRAM TYPE
Program type is a constructed field that integrates MOHCD's "Program Area" field with building characteristics. Specifically:
- Permanent Supportive Housing: Dedicated homeless units represent 90% or more of a building's affordable units
- Senior-Dedicated Building: Designated senior units represent 90% or more of a building's affordable units
- Developmental Disability Building: Designated disability units for people with developmental disabilities represent 90% or more of a building's affordable units
- The remaining categories are based on MOHCD's "Program Area" field (e.g., Multifamily Rental, Small Sites)

Appendix B.
San Francisco
Zip Codes and
Associated
Neighborhoods
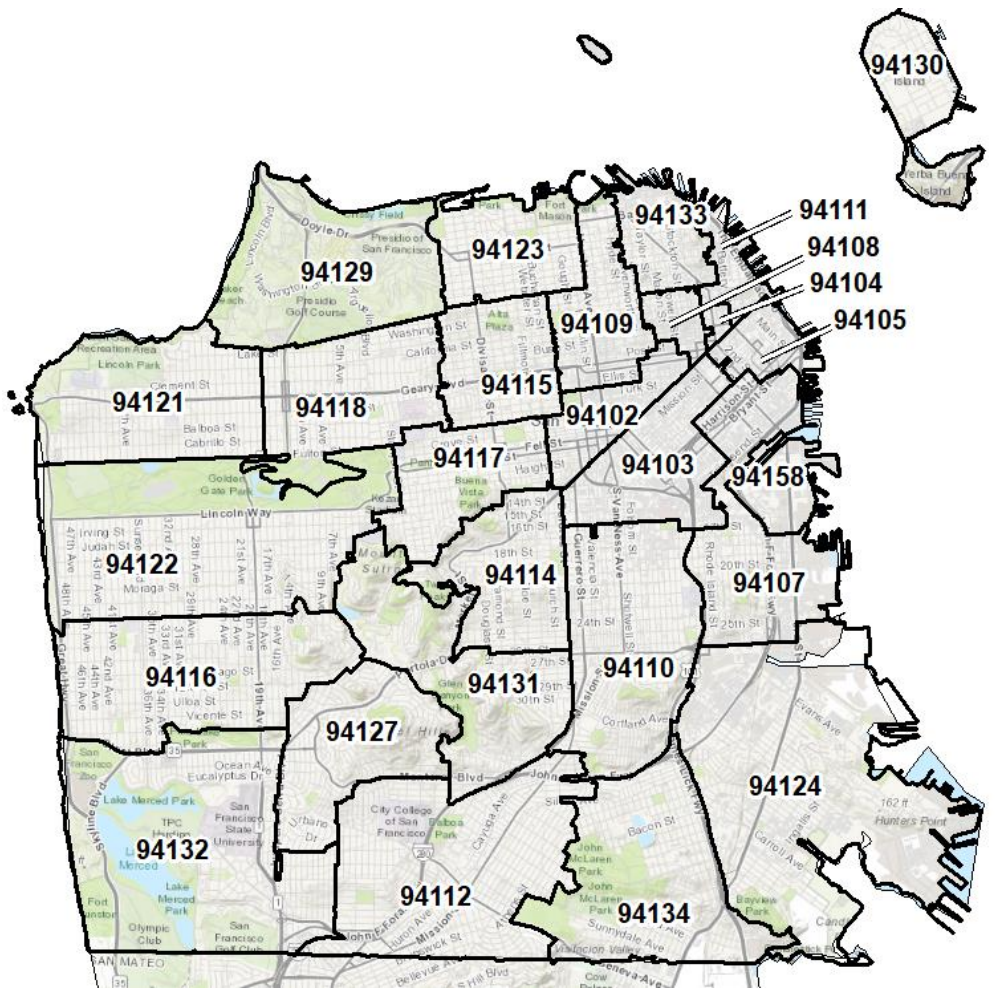
Zip Code	San Francisco Neighborhood	Zip Code	San Francisco Neighborhood
94102	Hayes Valley/Civic Center/Tenderloin	94118	Inner Richmond
94103	South of Market	94121	Outer Richmond
94104	Financial District	94122	Sunset
94105	Rincon Hill	94123	Marina/Cow Hollow
94107	Potrero Hill/SOMA	94124	Bayview/Hunters Point
94108	Chinatown	94127	St. Francis Wood/Miraloma/ West Portal
94109	Polk/Russian Hill/Nob Hill	94129	Presidio
94110	Mission/Bernal Heights	94130	Treasure Island
94111	Embarcadero	94131	Twin Peaks/Glen Park
94112	Ingleside/Excelsior	94132	Lake Merced/Lakeside
94114	Castro/Noe Valley	94133	North Beach
94115	Western Addition/Japantown	94134	Visitacion Valley
94116	Sunset/Parkside/Forest Hill	94158	Mission Bay
94117	Haight-Ashbury		

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

Affordable Housing by AMI Affordability Level in San Francisco

Affordable Housing AMI Levels	# Units	% of Affordable Housing	Example: Single Person Household		
			Annual Income Range*	Monthly Income Range*	Monthly Rent Range^
Extremely Low Income Below 30% AMI	1,004	4%	$28,000 and below	$2,333 and below	$700
Very Low Income 30-50% AMI	14,403	63%	$28,000 to $46,450	$2,333 to $3,870	$700 to $1,166
Low Income 50-80% AMI	6,741	29%	$46,650 to $74,600	$3,870 to $6,216	$1,166 to $1,865
Middle Income 80% AMI and up	784	3%	$74,600 and above	$6,216 and up	$1,865 and up

*Based on limits for a one person household

^Based on a studio unit

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

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

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