

San Francisco's Affordable Housing

Prepared for:
Board of Supervisors Land Use Committee



City & County of San Francisco
Mayor's Office of Housing

Matthew O. Franklin, Director

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Agenda

- Housing Need in San Francisco
- The City's Existing Portfolio of Affordable Housing
- The Pipeline

San Francisco's Diverse Population: Year 2000 Snapshot

Total population: 776,733 Residents

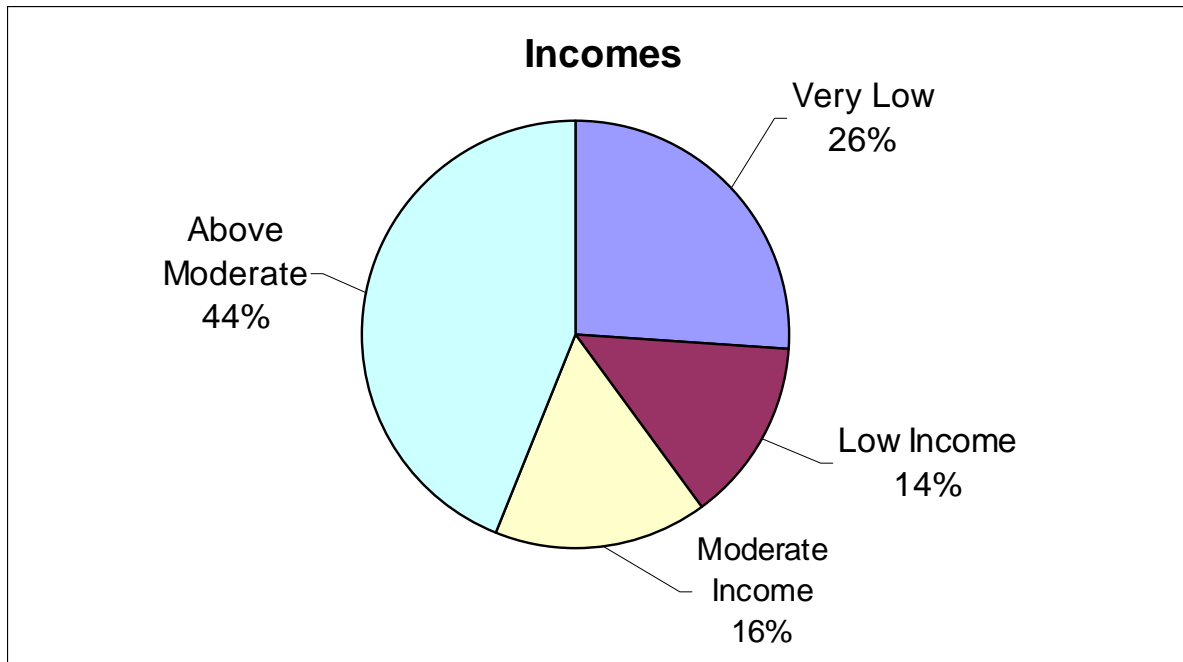
- **Age:**
 - 15% Children
 - 14% Seniors (over 65)
 - 81% Adults 18-64
 - Median Age 36.5

- **Households: 329,700**
 - 56% Individuals
 - 44% Families (1/2 with more than 5 persons)
 - Average Household size: 2.3

- **Ethnicity & Language**
 - 51.3% Persons of Color
 - 8% African American
 - 14% Hispanic Origin
 - 26% Asian/PI
 - 49.7% White
 - 42% Non-English Speaking Households

Housing Need: Income

- Approximately **40%** of all SF Households are low- or very low-income .



- **11.3%** of San Franciscans live below poverty line (~\$17,500).
 - 53% People of Color
 - 18% Children
 - 13% Seniors

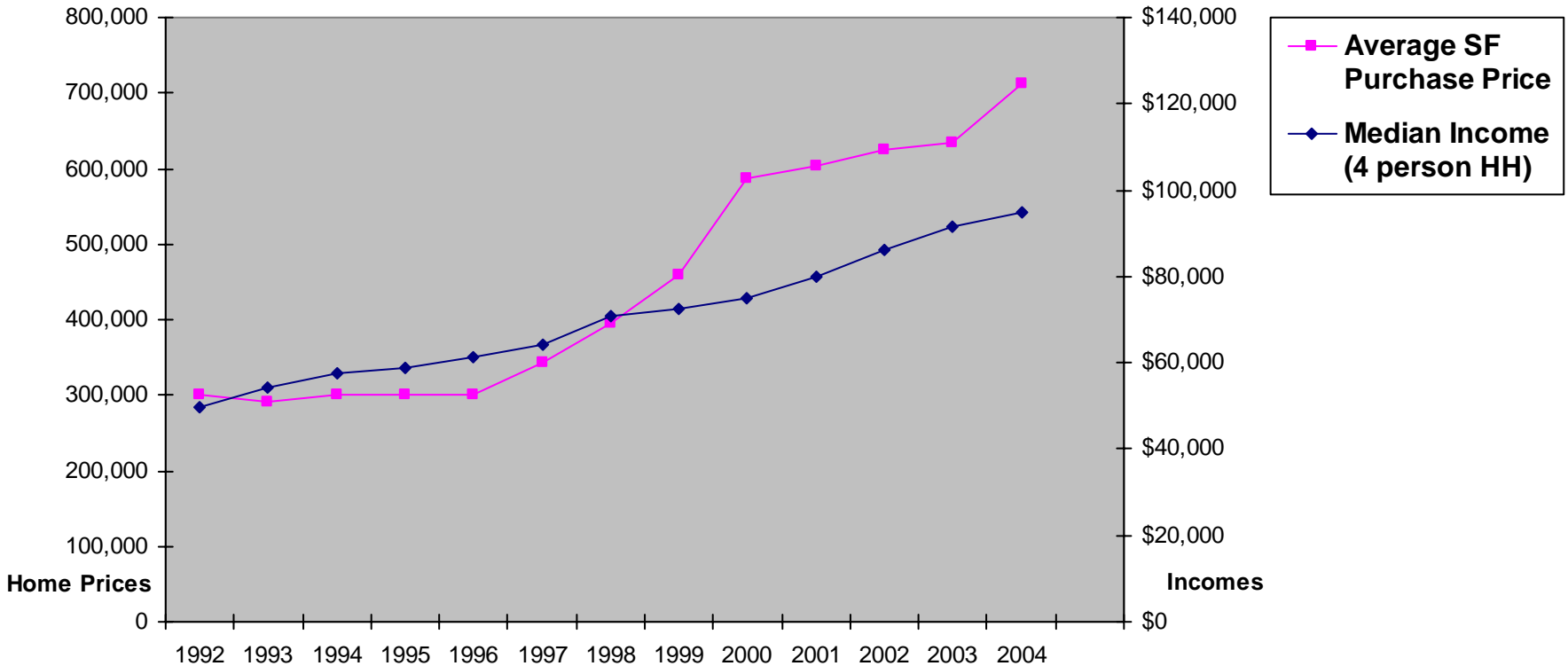
Housing Need & Median Incomes

	Median Income	as % of SF Median Household Income
Household Type		
Family Household	\$ 63,545	115.1%
Non-Family Household	\$ 46,457	84.1%
Tenure		
Owner Occupied Households Median Income	\$ 77,917	141.1%
Renter Occupied Households Median Income	\$ 45,275	82.0%
Ethnicity		
White	\$ 63,227	114.5%
African American	29,640	53.7%
American Indian/Alaska Native	30,994	56.1%
Asian	49,596	89.8%
Native Hawaiian/Pacific Islander	33,750	61.1%
Other Race	47,651	86.3%
Two or More Race	49,040	88.8%
Hispanic or Latino	46,883	84.9%

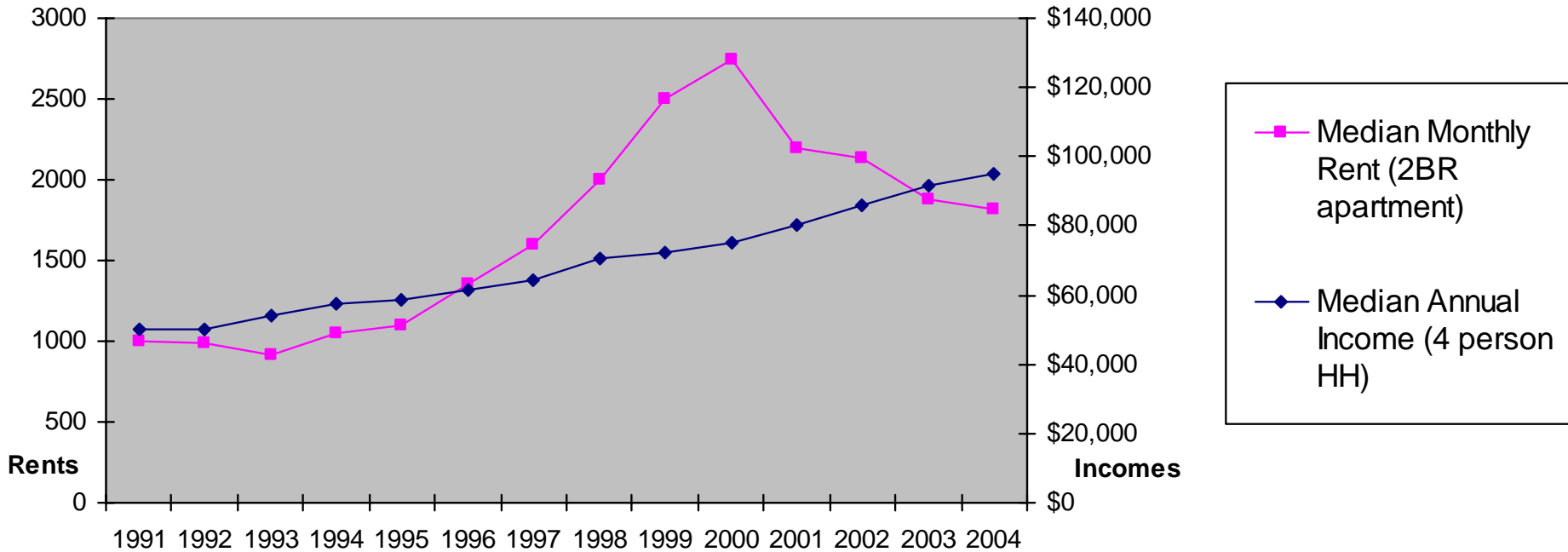
Housing Needs Among Renters & Owners

- **Tenure**
 - Renter Households: 65%
 - Owner Households: 35%
- **Housing Costs in San Francisco**
 - Avg. 2-BR rent: \$1821
 - Income needed for average: \$74,000
 - Average Purchase Price in 2004: \$711,835
 - Income Needed for Average: Over \$143,000
- **Worst Case Housing Needs in San Francisco**
 - 36% (76,600) renter households pay more than 30% of their income toward rent
 - 17% (18,237) owner households pay more than 35% of income toward mortgage
 - 12% (39,564) households are overcrowded

Housing Need: Average Purchase Prices



Housing Need: Median Rents



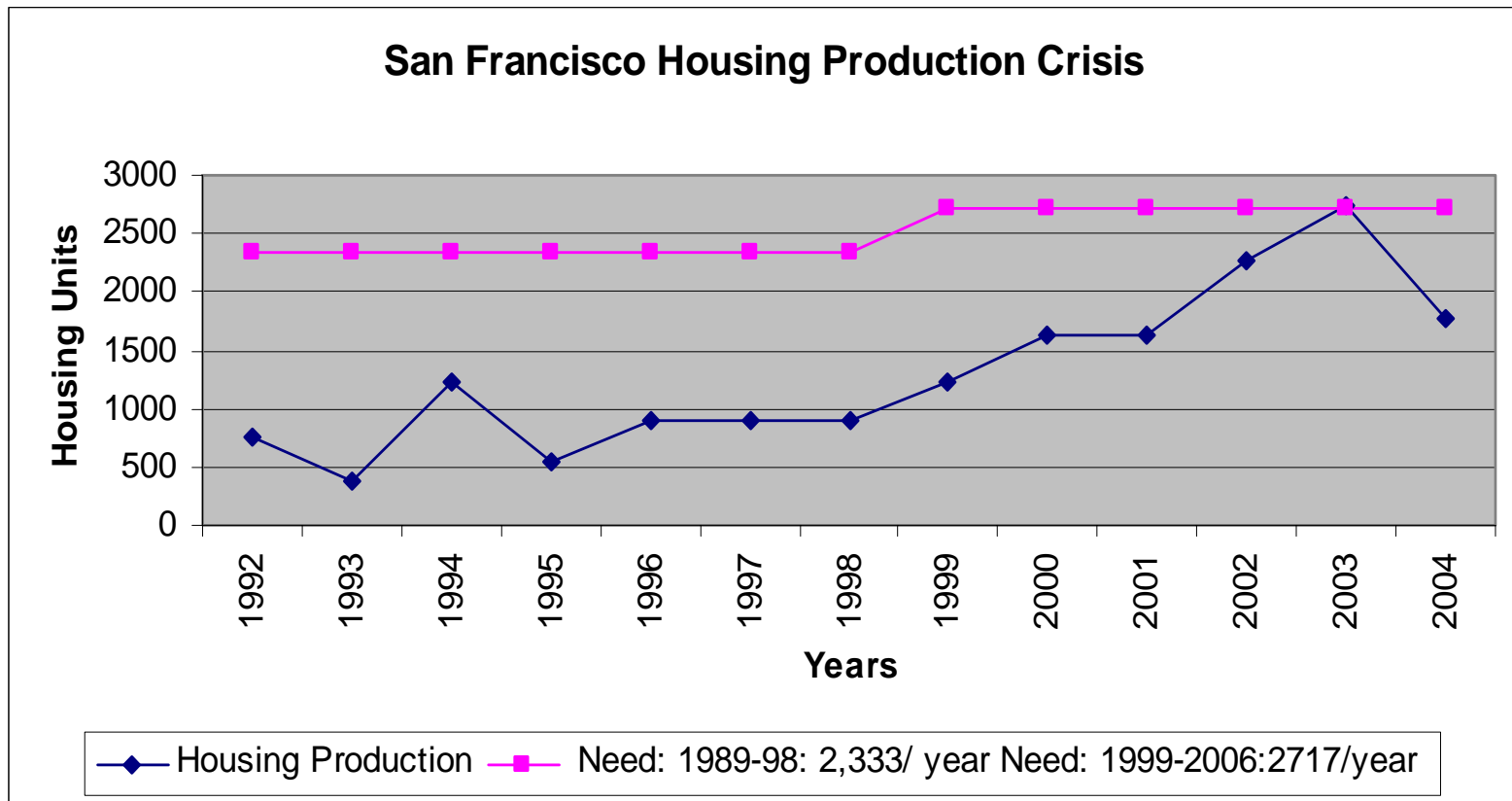
San Francisco's Homeless Need

- **Most recent Count: 6248 Homeless individuals & families**
 - 2655 (42%) on street
 - Remainder: in shelters, in transitional housing & treatment facilities, county jails, hospitals
- **Characteristics (from 10-year Plan)**
 - Most are individuals
 - 40-50% suffer from mental illness
 - 40% with substance abuse or dual diagnosis disorders

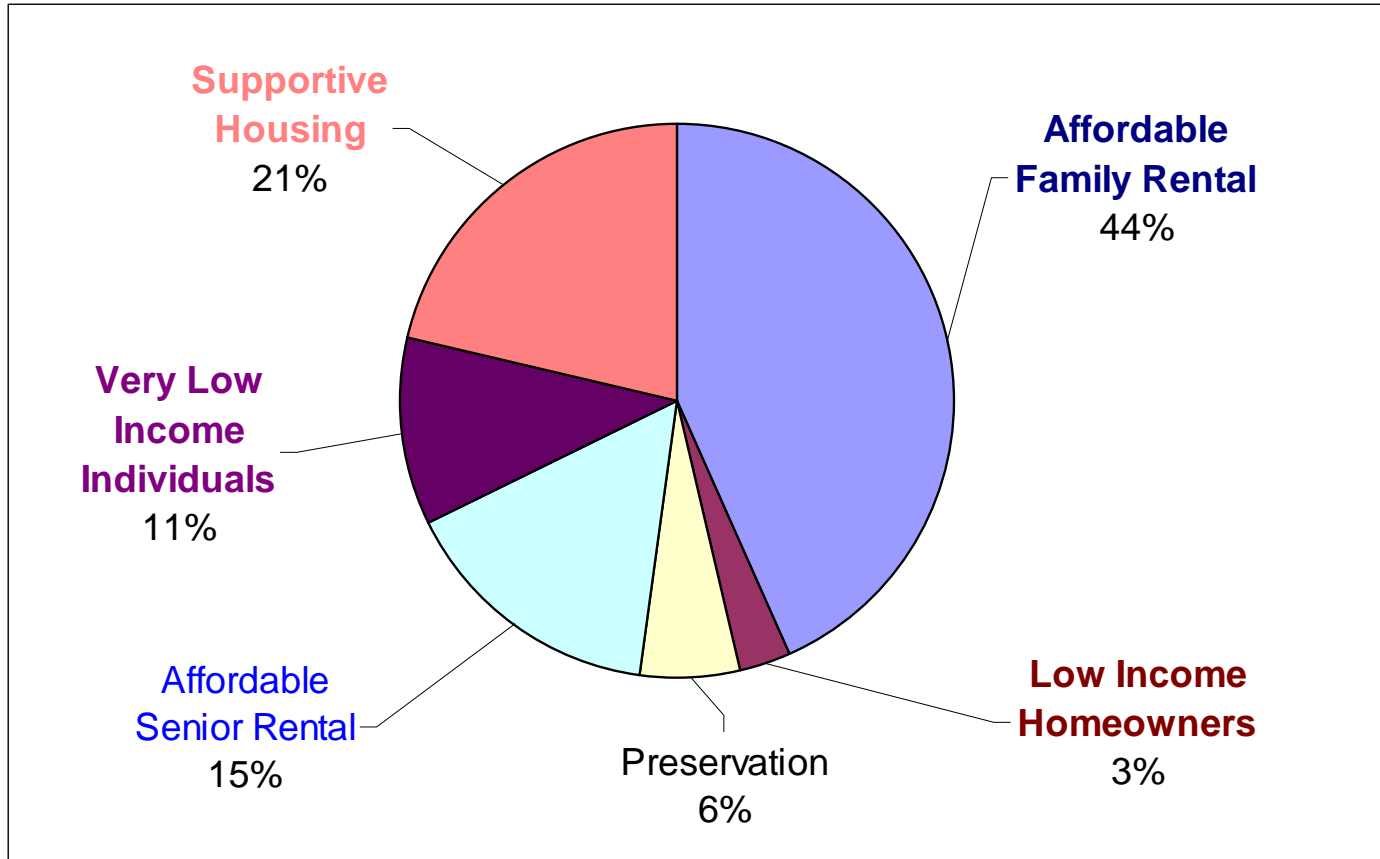
San Francisco's Diverse Population Needs

- **Persons with Disabilities** (self-reported):
 - 36% (280,350) of SF residents
 - 20% (56,774) physical disabilities
 - 14% (39,117) mental health needs
- **HIV/AIDS: 10,526 individuals**
 - 26% (2,105) > Age 50
 - Backlog for housing: approximately 2,500 on closed City waitlist
- **Large Families:**
 - Families are 44% of all households in San Francisco
 - Half of all families (22% of households) have > 5 members
 - Only 20% of total housing stock > 2-bedrooms
- **Seniors: 14% (109,000) of SF residents**

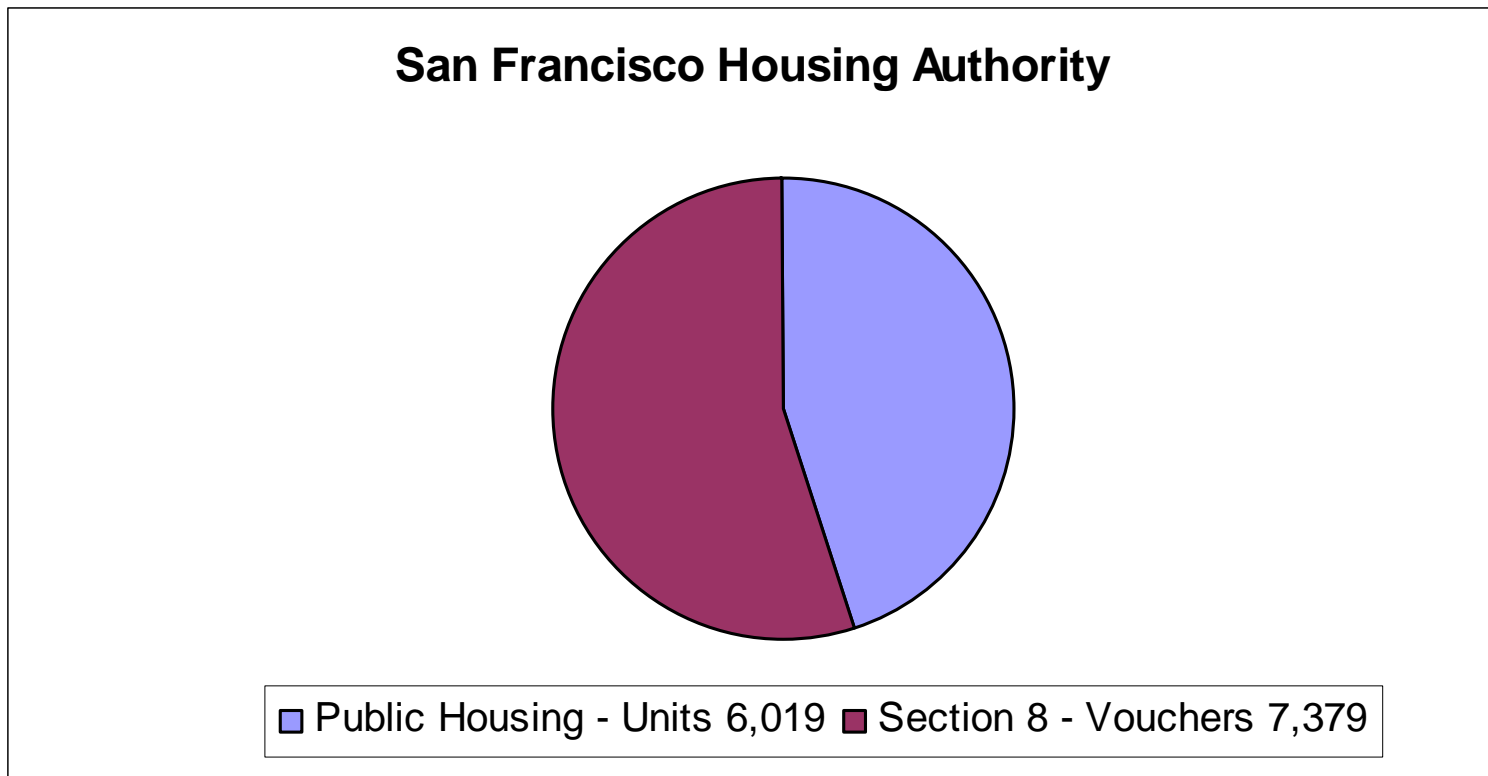
Production Crisis: Annual Housing Production vs. Annual SF Need



The City's Affordable Housing Portfolio: 25,533 Units



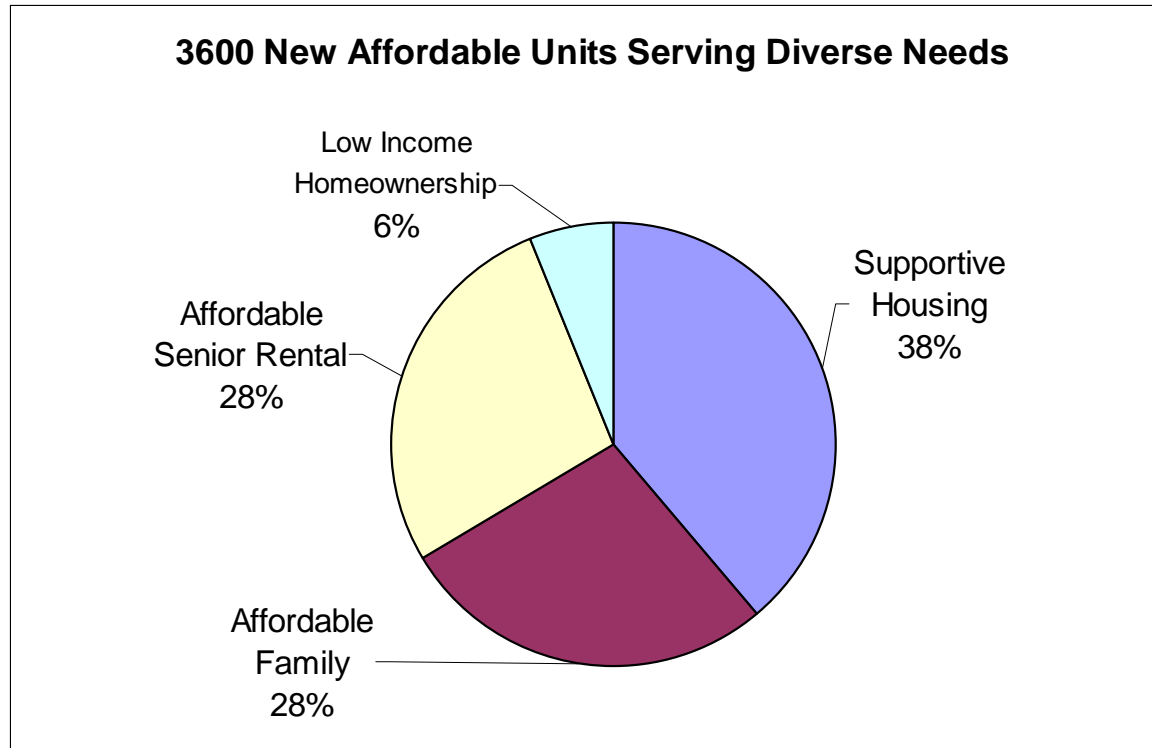
SF Housing Authority: 13,398 Units & Vouchers



Prop A: Policy of Balancing Housing Investments

- **Prop A: \$200 million housing bond proposed on 2004 ballot**
 - Board of Supervisors approved 10:1
 - Received 64.7% voter approval
- **Allocations**
 - \$90 million (45%) supportive housing for the homeless
 - \$60 million (30%) affordable rental
 - \$50 million (25%) homeownership

The Pipeline: 3,600 New Affordable Units



- **3,600 New Affordable Units:**
 - 1408 (38%) Supportive Housing
 - 993 (27%) Families
 - 998 (27%) Seniors
 - 223 (6%) Low & Mod Homeowners
- **32% (1,147 units) are leasing up or under construction right now.**

**Balancing Needs Through City Investments:
MOH/SFRA Combined Housing Budget:
\$77.4 Million (05/06)**

Supportive Housing for Chronically Homeless	\$22,841,029	29%
Family Rental Housing	\$17,517,710	23%
Senior Rental Housing	\$11,602,713	15%
Existing Affordable Housing Preservation	\$1,195,827	2%
Homeownership Programs	\$20,250,000	26%
SRO Rehab Loan Program	\$700,000	1%
Lead Hazard Control	\$2,928,470	4%
Contingencies/Reserves	\$397,186	1%
Total	\$77,432,935	100%

New Residential Development Pipeline

- **Average production in recent years:**
 - 10 year average: 1450/year
 - 5 year average : 2000/year
- **As of March 31, 2005, total units in planning or development pipeline: approximately 21,000**
- **Pipeline reflects elimination of un impediments to development**
 - Tools include: neighborhood plans, programmatic EIRS, and increase staffing
 - Rincon Hill, Transbay, and Mid-Market will together produce 11,000 new units of housing, including 2800 affordable units
- **Pipeline includes up to 1000 inclusionary rental and sale units, tripling the current inventory.**