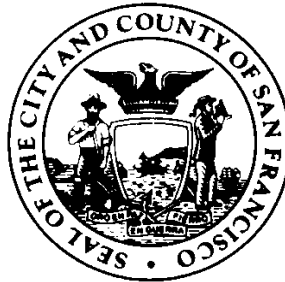


San Francisco's Affordable Housing Needs

Prepared for:
Board of Supervisors Land Use Committee



City & County of San Francisco
Mayor's Office of Housing
Matthew O. Franklin, Director
June 15, 2005

Agenda

I. Housing Need

II. Housing Portfolio Pipeline

Affordable

- Total portfolio
- Recent Production
- Pipeline

Market Rate and Inclusionary

- Total Production since 1992
- Pipeline

Public Housing

III. Affordable Housing Budget FY 2005-2006

What is Housing Need?

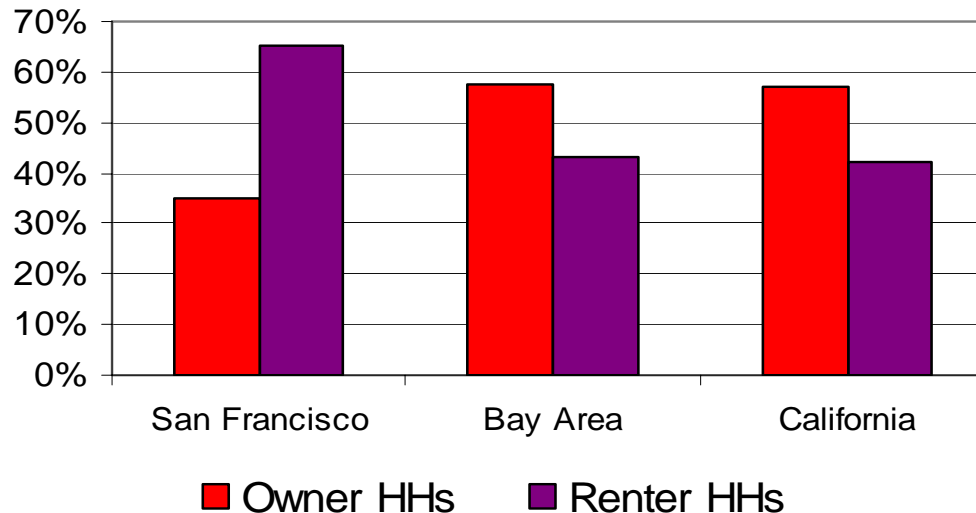
- **Cost Burden:** Measures disproportionate share of household income paid toward rent or mortgage payments.
- **Populations:** Those with special needs for housing
- **Other Aspects**
 - Share of Regional Growth
 - Home Ownership
 - Acute Needs

San Francisco Housing by Tenure

Total SF Households – 329,700 in 2000

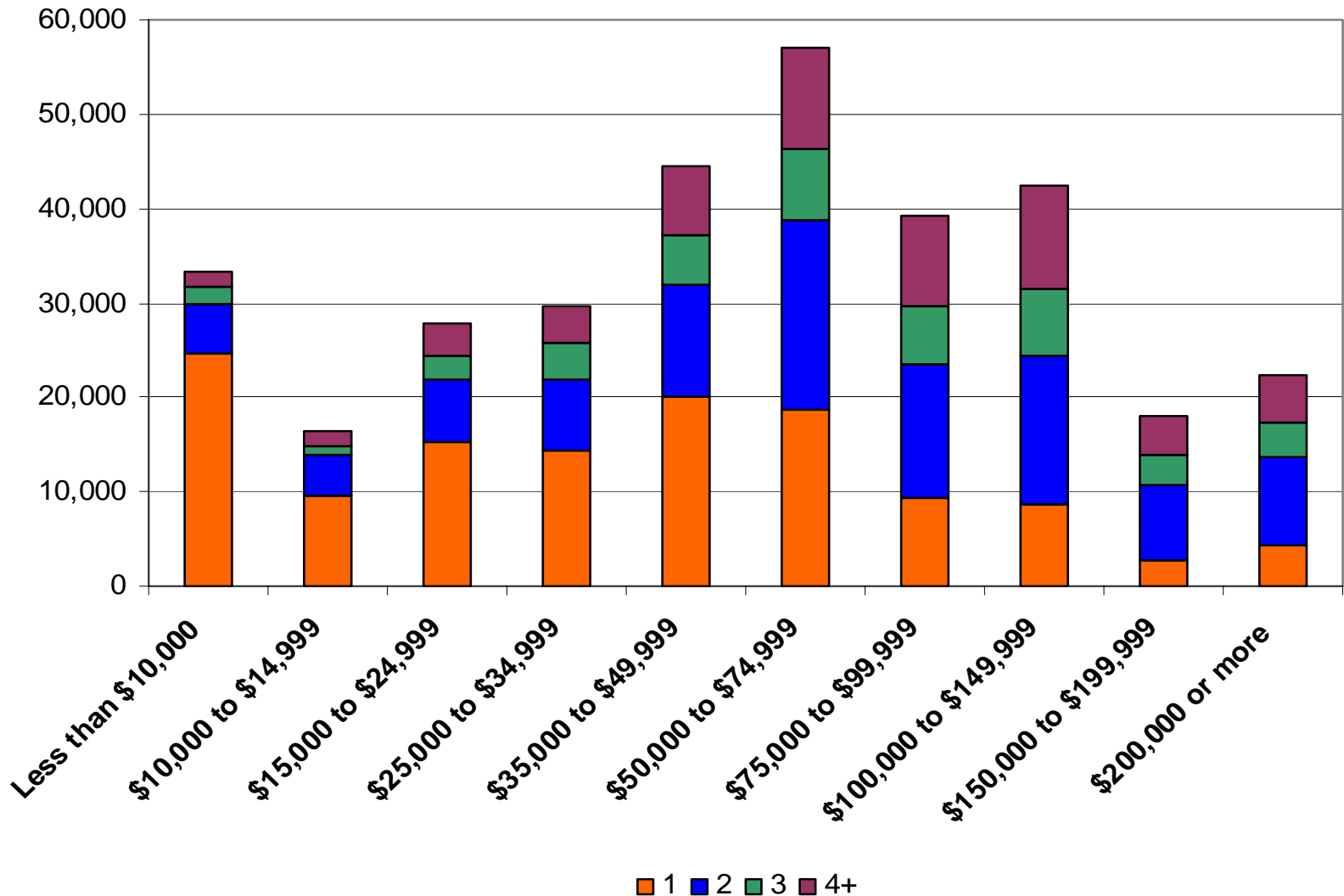
- SF Renter Households – 216,040 in 2000 (65.0%)
- SF Owner Households -- 115,395 in 2000 (35.0%)
- California Renter Households = 43.1% in 2000
- California Owner Households = 56.9% in 2000

Tenure 2000



Who Lives in San Francisco?

Household Incomes by Household Size (1999)



What is Area Median Income (AMI)?

Income Limits by Household Size, 1999

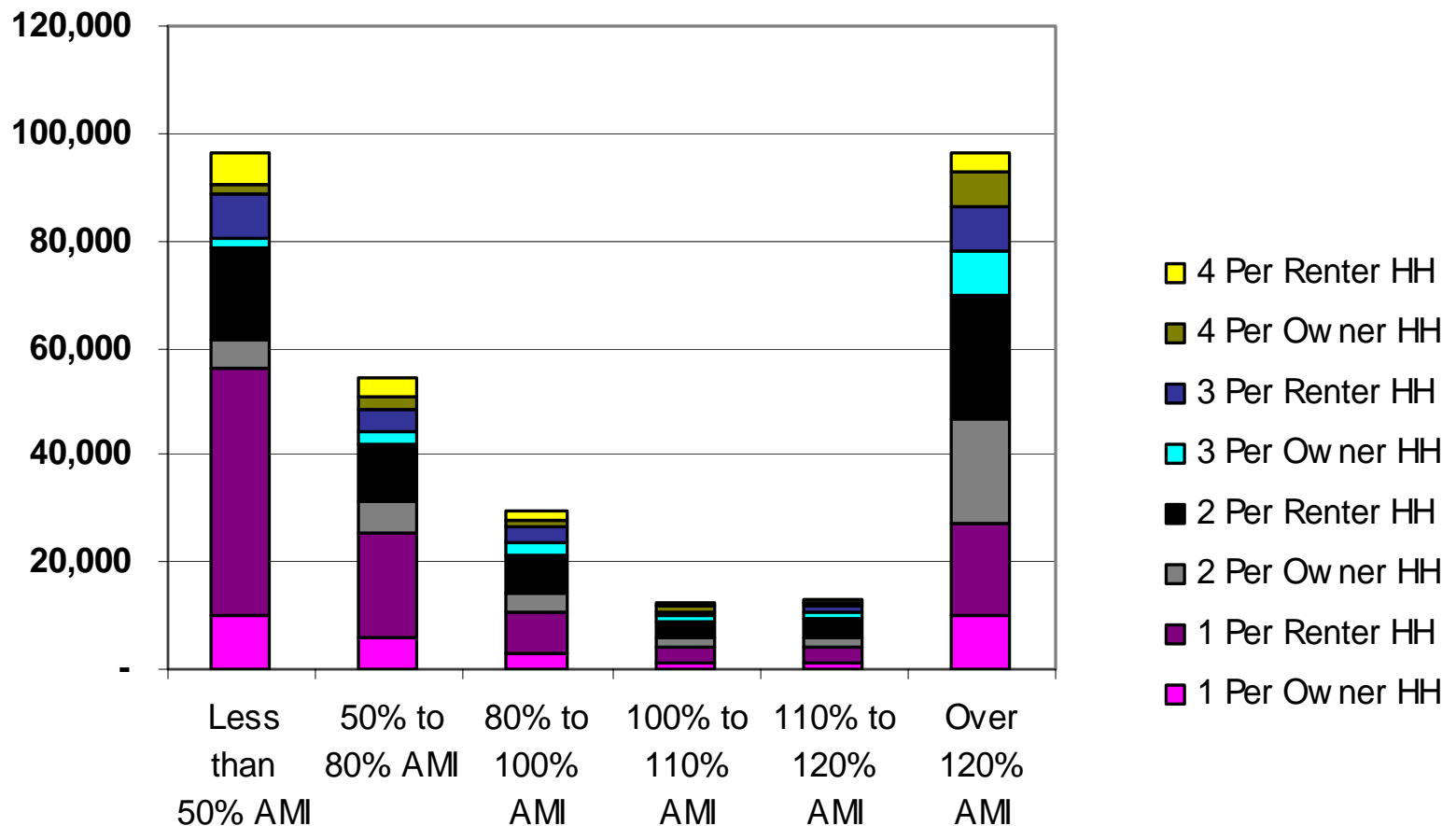
Income Limit	Number of Persons							
	1	2	3	4	5	6	7	8
30%	\$15,200	\$17,400	\$19,550	\$21,700	\$23,450	\$25,200	\$26,950	\$28,650
50%	\$25,350	\$28,950	\$32,600	\$36,200	\$39,100	\$42,000	\$44,900	\$47,800
80%	\$38,100	\$43,500	\$48,950	\$54,400	\$58,750	\$63,100	\$67,450	\$71,800
100%	\$50,700	\$57,900	\$65,150	\$72,400	\$78,200	\$84,000	\$89,800	\$95,550
120%	\$60,850	\$69,500	\$78,200	\$86,900	\$93,850	\$100,800	\$107,750	\$114,700

Sources: HCD.

- **Cities must use and track HUD AMI levels**
 - May not reflect actual demographics
- **2000 Census is based on 1999 incomes**
- **Income limits vary by household size**
- **Typically, 4-person is quoted, but in San Francisco, households are smaller**
 - Average SF HH size = 2.3 persons

How Does AMI Apply to San Francisco's Households?

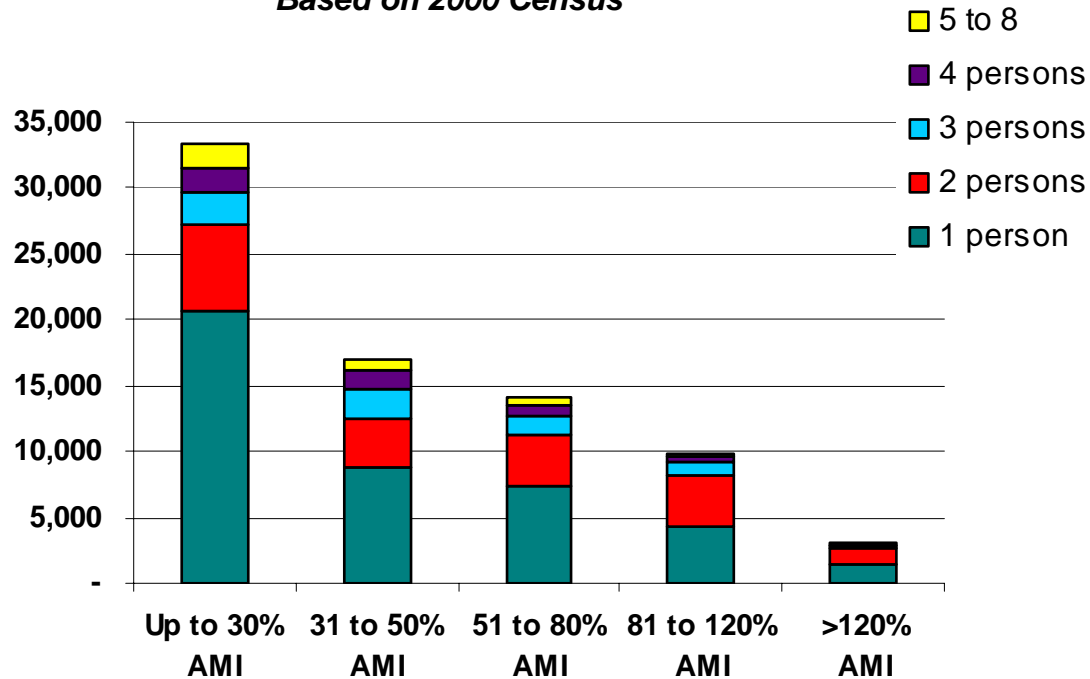
Household Income Categories by Tenure & Size
Based on 2000 Census, Inflated & Categorized with 2004 AMI Levels



Cost Burden

Renters Paying 30% or More for Housing

Based on 2000 Census



- General affordability guideline – pay no more than 30% of income to housing
- Total Burdened Renter Households for households earning up to 80% AMI: 64,400
 - About 25,000 of these earn less than 50% AMI and pay more than 50% of their incomes to rent
- Most housing need is for extremely low income households comprised of one or two persons

Other Aspects of Housing Need

Housing Need

	Up to 30% AMI	30-50% AMI	50-80% AMI	80-120% AMI	
Homeless	6,248 (2655 on Street)				
Cost Burdened Renters	33,305	17,039	14,088		
ABAG Fair Share Shortfall 2001-2006	0-50% AMI: 3,580		1,175	4,785	<u>Total ABAG</u> 9,540

- Significant duplication among aspects of need
- ABAG Fair Share is one measure of housing need
 - Broad need to produce units to accommodate growth in region
- Other measures of housing need:
 - Homeless
 - Cost Burden
 - Public Housing Waiting List: 28,785
 - Section 8 Waiting List: 25,849

Examples of Other Target Populations

Housing Need

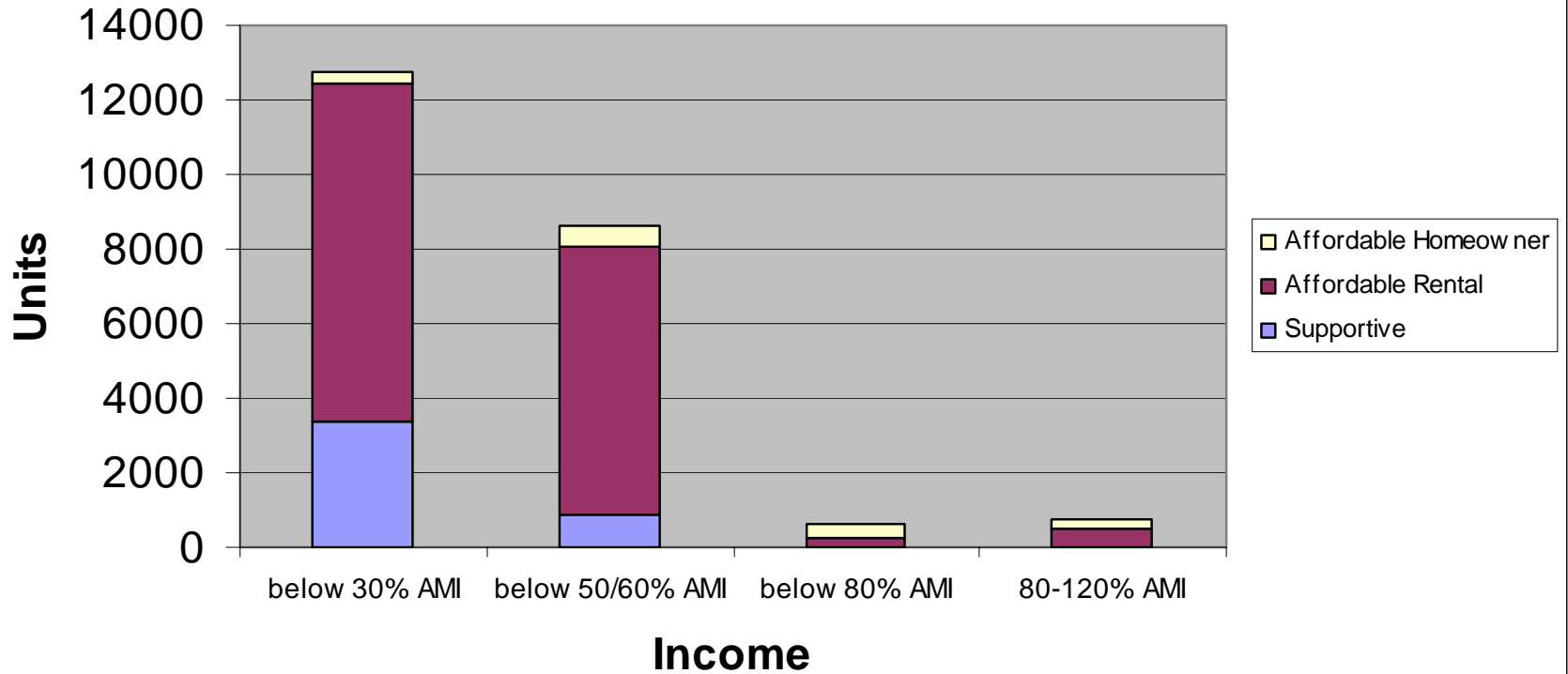
	Up to 30% AMI	30-50% AMI	50-80% AMI
Seniors with Rent Cost Burden	12,541	3,613	2,029
Large families, 5+ members	2,464	2,100	3,140

- More than 18,000 senior renter households have excessive cost burden (pay more than 30% of income for rent)
- More than 7,700 Large Families (5+ members) have excessive cost burden
- Estimated Housing need for Persons Living with HIV/AIDS – 93 -2500 (HIV/AIDS Housing Waiting List)
- Emancipated Foster Youth – 253 Estimated housing need due to more foster youth aging out of system each year (DHS). About 40% are at risk of homelessness, without living wage jobs or housing lined up.

Affordable Housing Portfolio, Recent Production, and Pipeline

- I. **Affordable Housing**
- II. **Market Rate and Inclusionary**
- III. **Public Housing**

Affordable Housing Portfolio 22,835: Units by Type



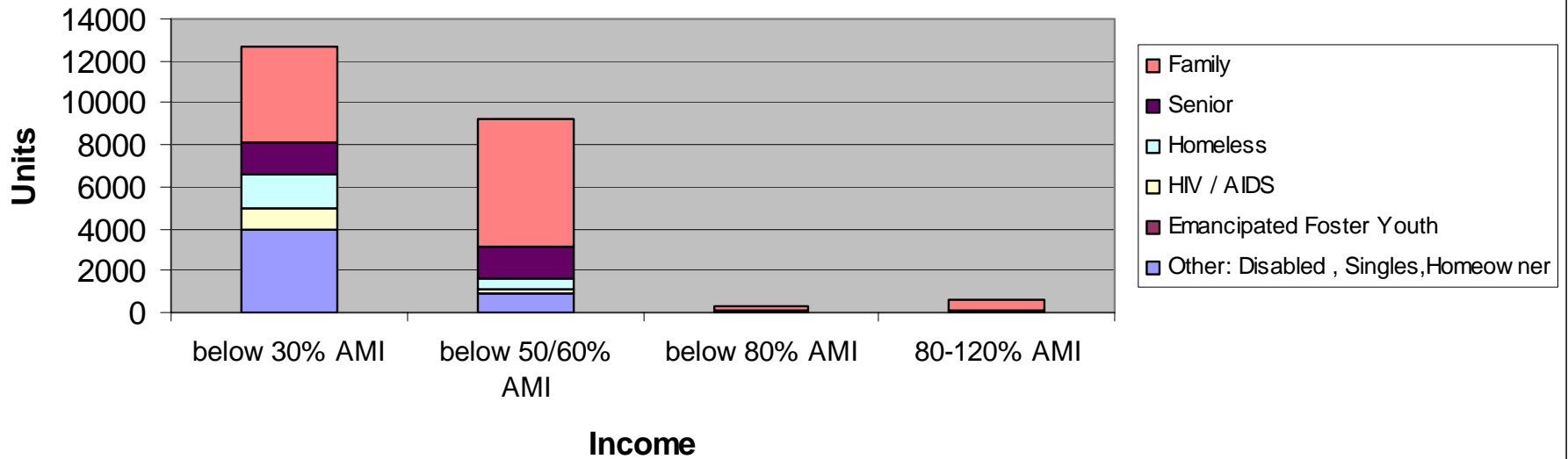
2005 Income Limits

AMI	HHI
30%	\$19,950
50%	\$33,250
80%	\$53,200
100%	\$66,500

AMI	HH4
30%	\$28,500
50%	\$47,500
80%	\$76,000
100%	\$95,000

Type	Units	%
Affordable Homeowner	1,603	7%
Affordable Rental	16,969	74%
Supportive	4,263	19%

Affordable Housing Portfolio 22,835: Target Population



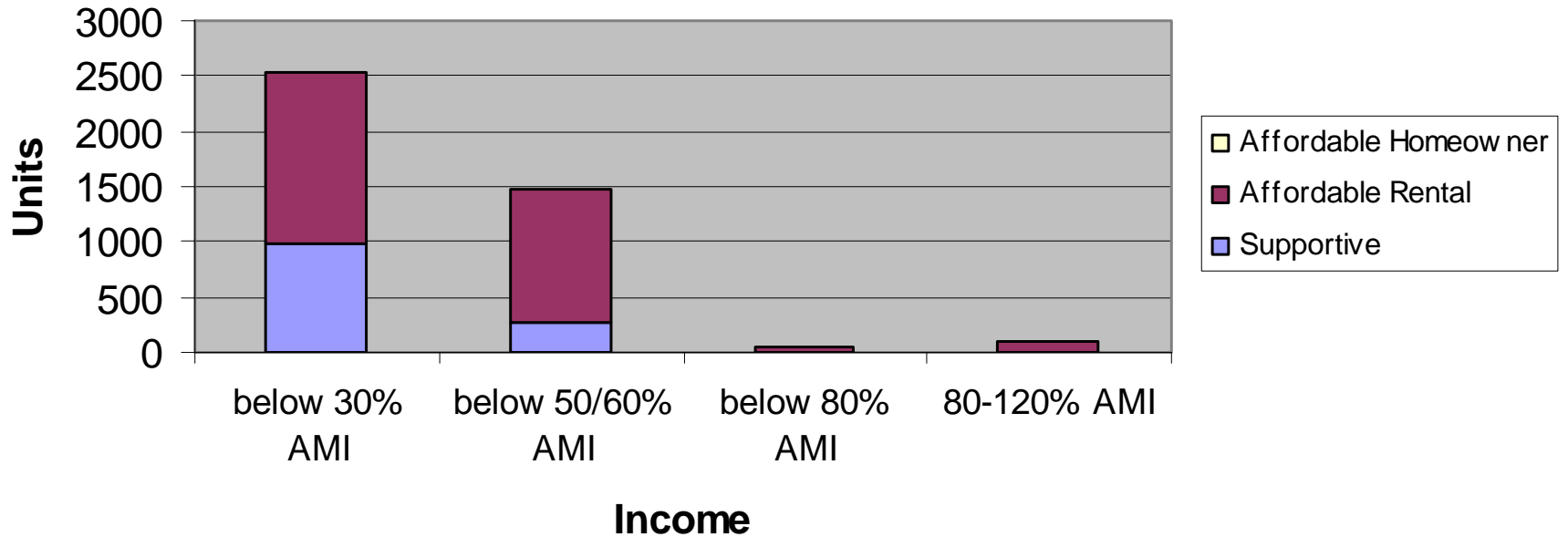
2005 Income Limits

AMI	HHI
30%	\$19,950
50%	\$33,250
80%	\$53,200
100%	\$66,500

AMI	HH4
30%	\$28,500
50%	\$47,500
80%	\$76,000
100%	\$95,000

Population	Units	%
Family	11,521	50%
Senior	3,138	14%
Homeless	1,982	9%
HIV/AIDS	1,300	6%
Emancipated Foster Youth	32	.001%
Other	4,862	21%

**Affordable Housing Recent Production FY 2000-2005: 4,134
Units By Type**



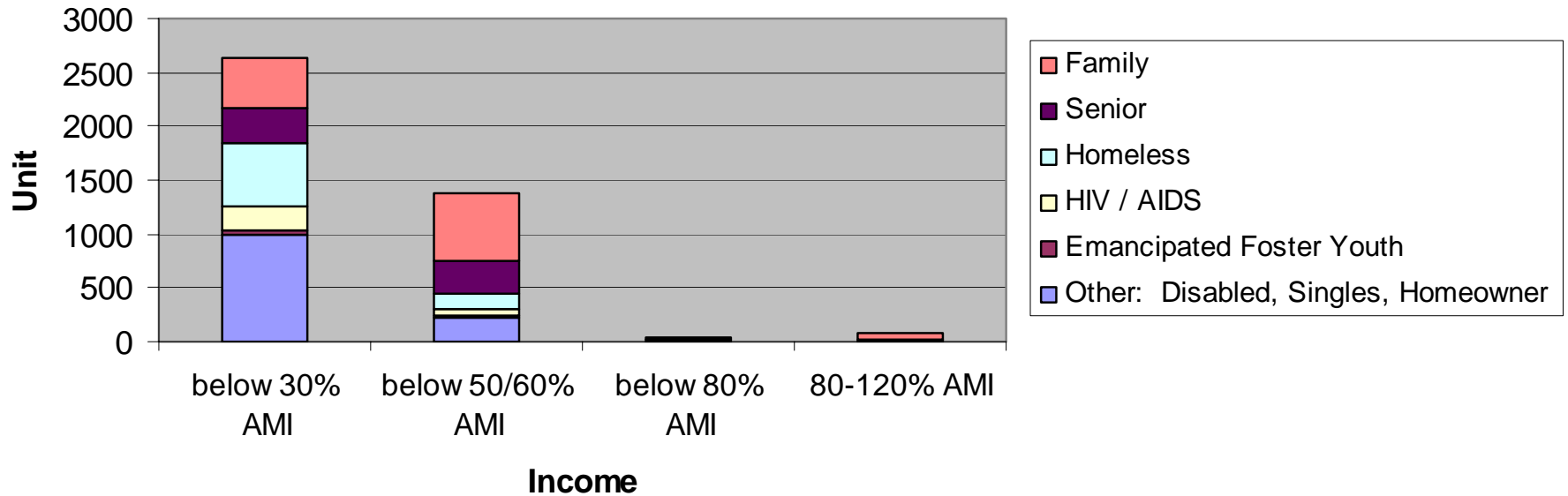
2005 Income Limits

AMI	HHI
30%	\$19,950
50%	\$33,250
80%	\$53,200
100%	\$66,500

AMI	HH4
30%	\$28,500
50%	\$47,500
80%	\$76,000
100%	\$95,000

Type	Units	%
Affordable Homeowner	10	.002%
Affordable Rental	2876	70%
Supportive	1248	30%

Affordable Housing Recent Production FY 2000-2005: by Target Population



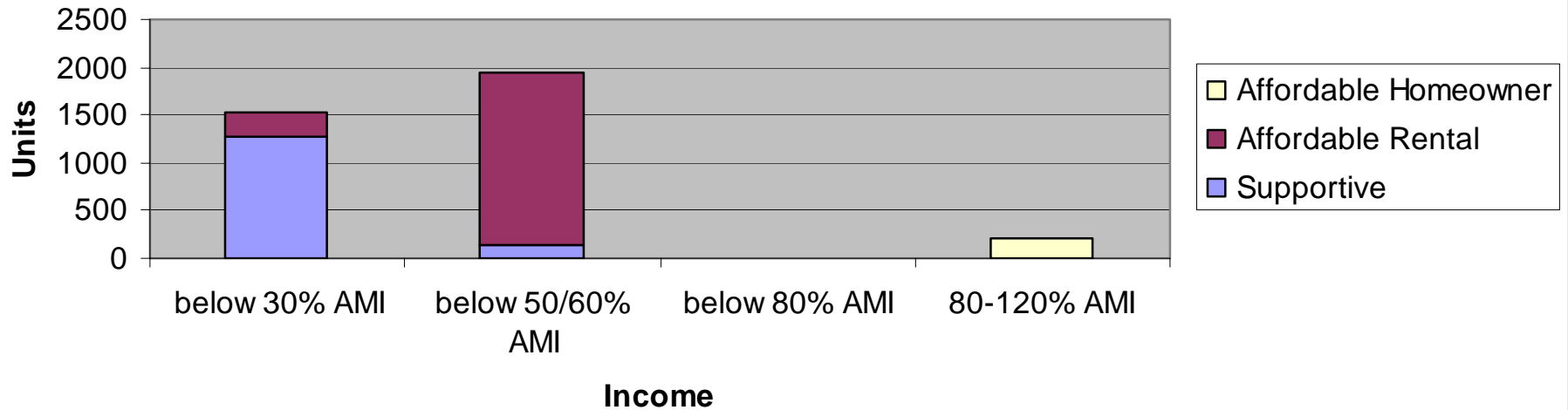
2005 Income Limits

AMI	HHI
30%	\$19,950
50%	\$33,250
80%	\$53,200
100%	\$66,500

AMI	HH4
30%	\$28,500
50%	\$47,500
80%	\$76,000
100%	\$95,000

Population	Units	%
Family	1186	29%
Senior	640	15%
Homeless	735	18%
HIV/AIDS	300	7%
Emancipated Foster Youth	32	1%
Other	1241	30%

Pipeline: 3,689 Affordable Housing Units by Type



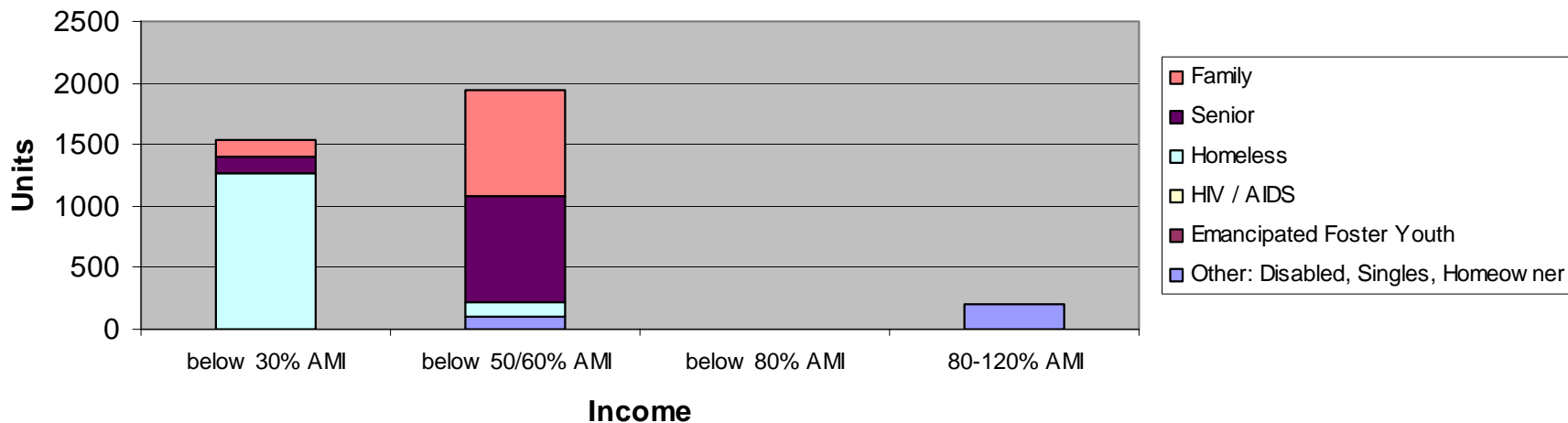
2005 Income Limits

AMI	HHI
30%	\$19,950
50%	\$33,250
80%	\$53,200
100%	\$66,500

AMI	HH4
30%	\$28,500
50%	\$47,500
80%	\$76,000
100%	\$95,000

Type	Units	%
Affordable Homeowner	223	6%
Affordable Rental	2048	56%
Supportive	1418	38%

Pipeline Affordable Housing: Target Population



2005 Income Limits

AMI	HHI
30%	\$19,950
50%	\$33,250
80 %	\$53,200
100%	\$66,500

AMI	HH4
30%	\$28,500
50%	\$47,500
80 %	\$76,000
100%	\$95,000

Population	Units	%
Family	993	27%
Senior	988	27%
Homeless	1394	38%
HIV/AIDS	10	0.3%
Emancipated Foster Youth	0	0%
Other	304	8%

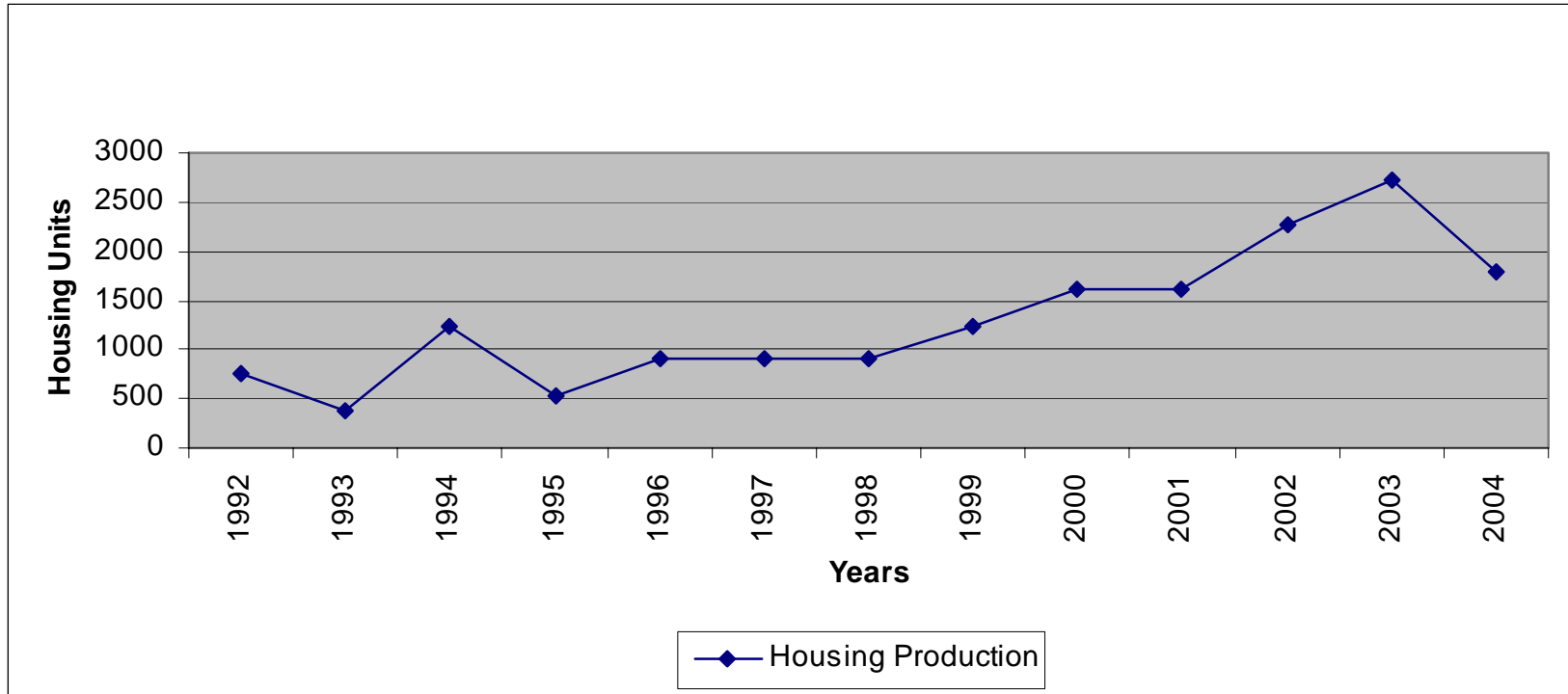
Over 2000 units of Master Leased Supportive Housing for Homeless Adults

- **Over 2000 units of Master Leased Housing**
 - Total Portfolio: 2,478
 - Pipeline Units 2005 / 2006: 350
- **Programs**
 - Department of Human Services (DHS) - *Housing First Program*
 - Department of Public Health (DPH) - *Direct Access to Housing Program*
- **Lease Detail**
 - 20-year leases for supportive housing for homeless adults
 - Wrap-Around on-site support services
 - Access to behavioral health services and primary care

Market Rate and Inclusionary Housing

- Production since 1992
- Pipeline

Total Annual Residential Production

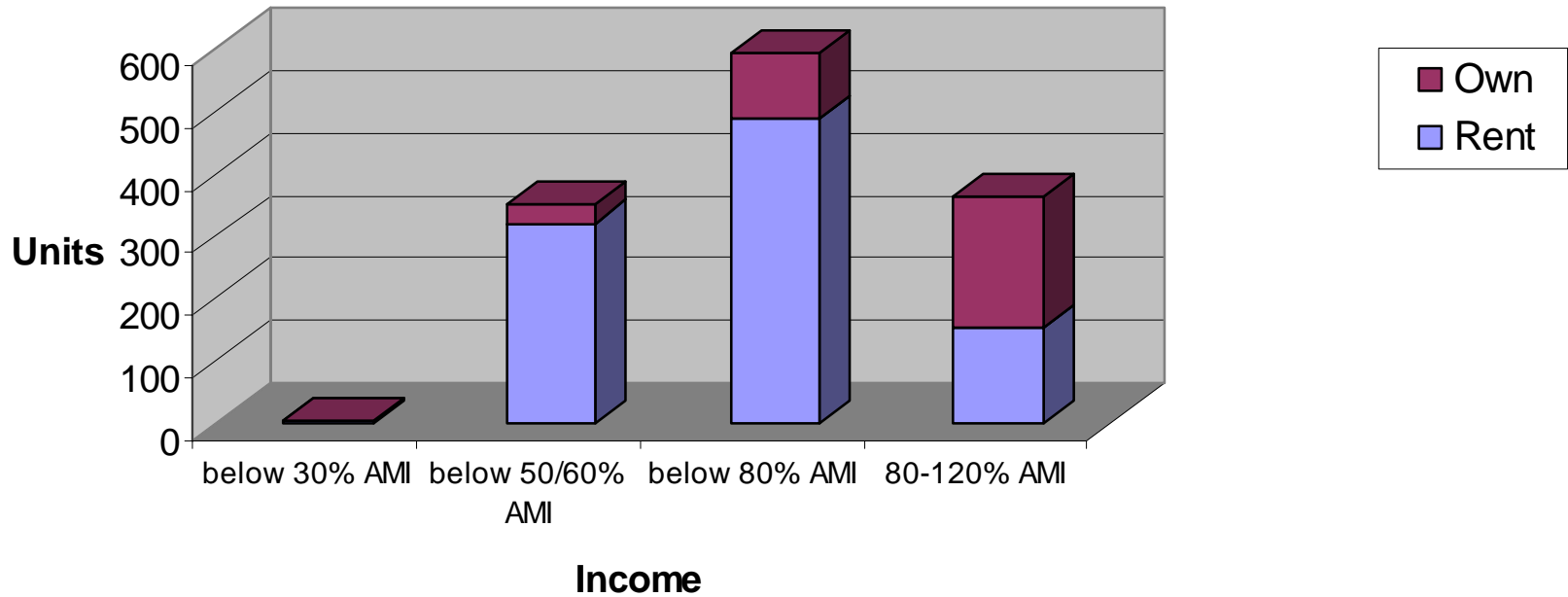


2005 Income Limits

AMI	HHI
30%	\$19,950
50%	\$33,250
80%	\$53,200
100%	\$66,500

AMI	HH4
30%	\$28,500
50%	\$47,500
80%	\$76,000
100%	\$95,000

Inclusionary Portfolio: 1,309 Affordable units



2005 Income Limits

AMI	HHI
30%	\$19,950
50%	\$33,250
80%	\$53,200
100%	\$66,500

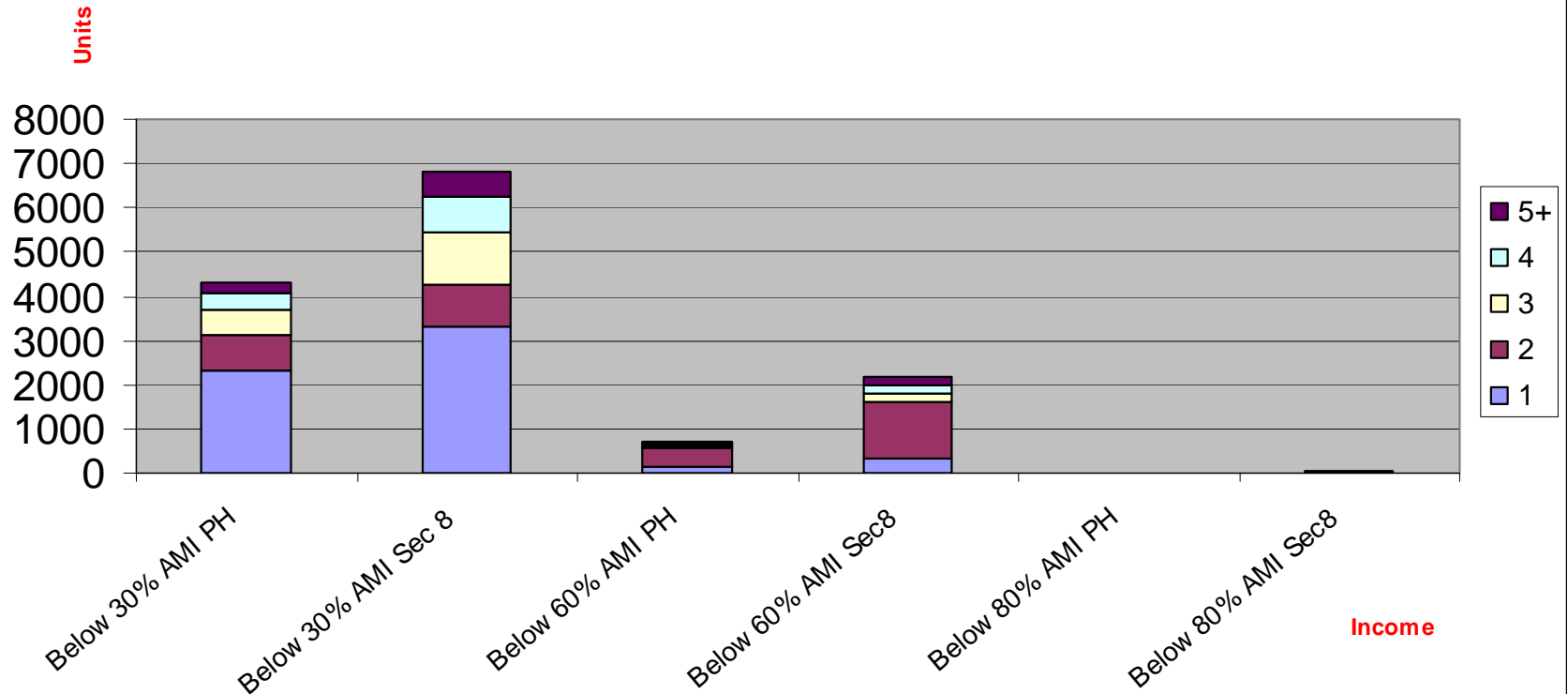
AMI	HH4
30%	\$28,500
50%	\$47,500
80%	\$76,000
100%	\$95,000

Type	Units	%
Rental	963	74%
Ownership	346	26%

Total Residential Pipeline

Status	Projects	Units	Affordable Inclusionary
Planning Filed	244	13,990	1,476
Building Permit filed	557	3,420	296
Planning approved	112	1,494	144
Building Permit approved	245	1,486	127
Under construction	262	1,398	121
Total	1,420	21,788	2,164

Public Housing & Section 8 Portfolio: 14,129 Units



2005 Income Limits

AMI	HHI
30%	\$19,950
50%	\$33,250
80%	\$53,200
100%	\$66,500

AMI	HH4
30%	\$28,500
50%	\$47,500
80%	\$76,000
100%	\$95,000

Type	Units	%
Public Housing	5045	36%
Section 8	9084	64%

**Balancing Needs Through City Investments:
MOH/SFRA Combined Housing Budget:
\$84.4 Million (05/06)**

(Combined MOH/SFRA)

Supportive Housing for Chronically Homeless	\$23,731,978.00	28%
Family Rental Housing	\$16,817,710.00	20%
Senior Rental Housing	\$13,311,764.00	16%
Existing Affordable Housing Preservation	\$ 6,295,827.00	7%
Homeownership Programs	\$20,250,000.00	24%
SRO Rehab Loan Program	\$ 700,000.00	1%
Lead Hazard Control	\$ 2,928,470.00	3%
Contingencies/Reserves	\$ 397,186.00	0%
Total	\$84,432,935.00	100%

Other City Housing Investments

All dollar amounts are in millions

- **San Francisco Housing Authority**

- Public Housing Units \$ 42.9

- Section 8 \$149.9

- total \$192.8

- **Master Leased Supportive Housing (DPH/DHS)**

- Direct housing cost \$17.7