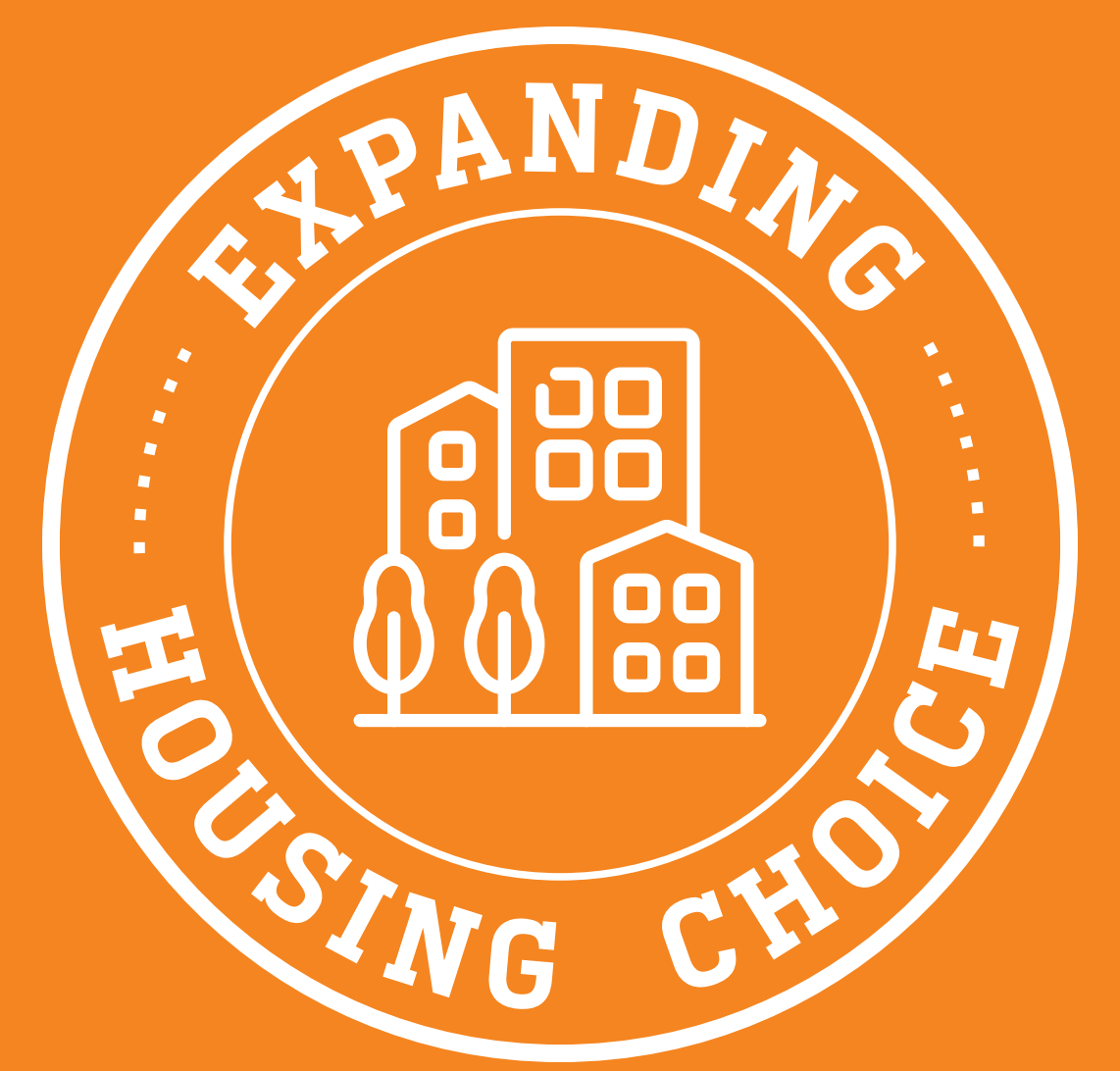


STATION 1



HOW HOUSING BENEFITS COMMUNITIES



New housing offers opportunities to better meet the needs of our diverse communities. Housing is fundamental for people at all life stages and income levels.

In the adopted Housing Element, San Francisco committed to reversing decades of inequitable housing policy that has limited housing production and restricted housing choices for many residents.

This station highlights:

- Our housing needs and context
- How we got here
- Actions to address housing needs

Learn more and share your own experiences with housing in San Francisco.

Photos: Mercy Housing; SFMTA;



San Francisco Planning



Housing Element
ZONING PROGRAM



Learn more about Expanding Housing Choice:
<https://sfplanning.org/housing>



Why We Need More Housing

After decades of producing less housing than we need, San Francisco communities are struggling with:



Unattainable home prices



High rental costs



Gentrification and displacement



Housing that fails to meet residents' needs
(e.g., seniors, families, people with disabilities, etc.)

These pressures disproportionately affect:



People who keep the city running
like teachers, first responders, and service workers



People of color
who experience greater displacement and limited access to quality affordable housing

How do we plan for the Housing We Need?



All communities in California are required to adopt a **Housing Element** that identifies goals, policies, and programs to meet local housing needs. Cities without a state-certified Housing Element may lose vital funding and local control over building.



San Francisco's certified 2022 Housing Element establishes plans to **add 82,000 units over the next decade**, emphasizing affordable housing.



The plan centers **racial and social equity** to address housing inequities experienced by Black and American Indian residents and other people of color.

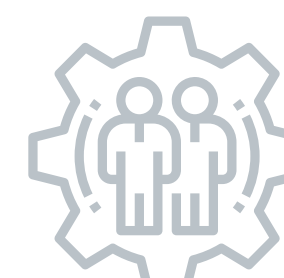
Housing Supply Challenges

In the 2010s, San Francisco's population and economy grew at the fastest rate in decades. Housing production did not keep pace with growth.

Housing growth not keeping up with job and population growth



10% ↑
Growth in **Population** between 2010-2020



38% ↑
Growth in **Workers** between 2010-2019



Only 7% ↑
Growth in total number of **housing units** 2010-2020

Rising Costs of Housing

San Francisco has not built enough housing in recent decades. Housing prices and rents increased dramatically as a result.

Home prices have **doubled** in a span of 10 years and **tripled** over the last 20 years



\$1.4 Million
Median **Single-Family Home** Price



\$1.0 Million
Median **Condominium** Price



\$3,800
Median Monthly Rent for a **2-Bedroom Apartment**



To afford the median home price, a household would need to earn...



\$290,000 / year
Household **Income**

Photos: iStock; DCYF; MOHCD; SF Planning Department



How Communities Experience Lack of Affordable Housing

San Francisco's most vulnerable populations struggle to afford housing in San Francisco – forcing them to go into debt, live in overcrowded housing, and potentially become homeless.



40% ↓

Decline in Black Population between 1990 and 2020, from 11% to 5.3% of the total population.



Rent Burdened Households spending more than 30% of their income on rent



40%
SF households are rent burdened



53%
Black households are rent burdened



48%
Latinx households are rent burdened



48%
Seniors are rent burdened



48%
Disabled adult households are rent burdened



Workers who keep the city running are forced to commute longer distances from less expensive, more distant parts of the Bay Area, contributing to the climate crisis.



Past policies have helped to create these conditions.

It is in our power to change zoning and other policies to start reversing these trends.

What does housing affordability have to do with zoning?

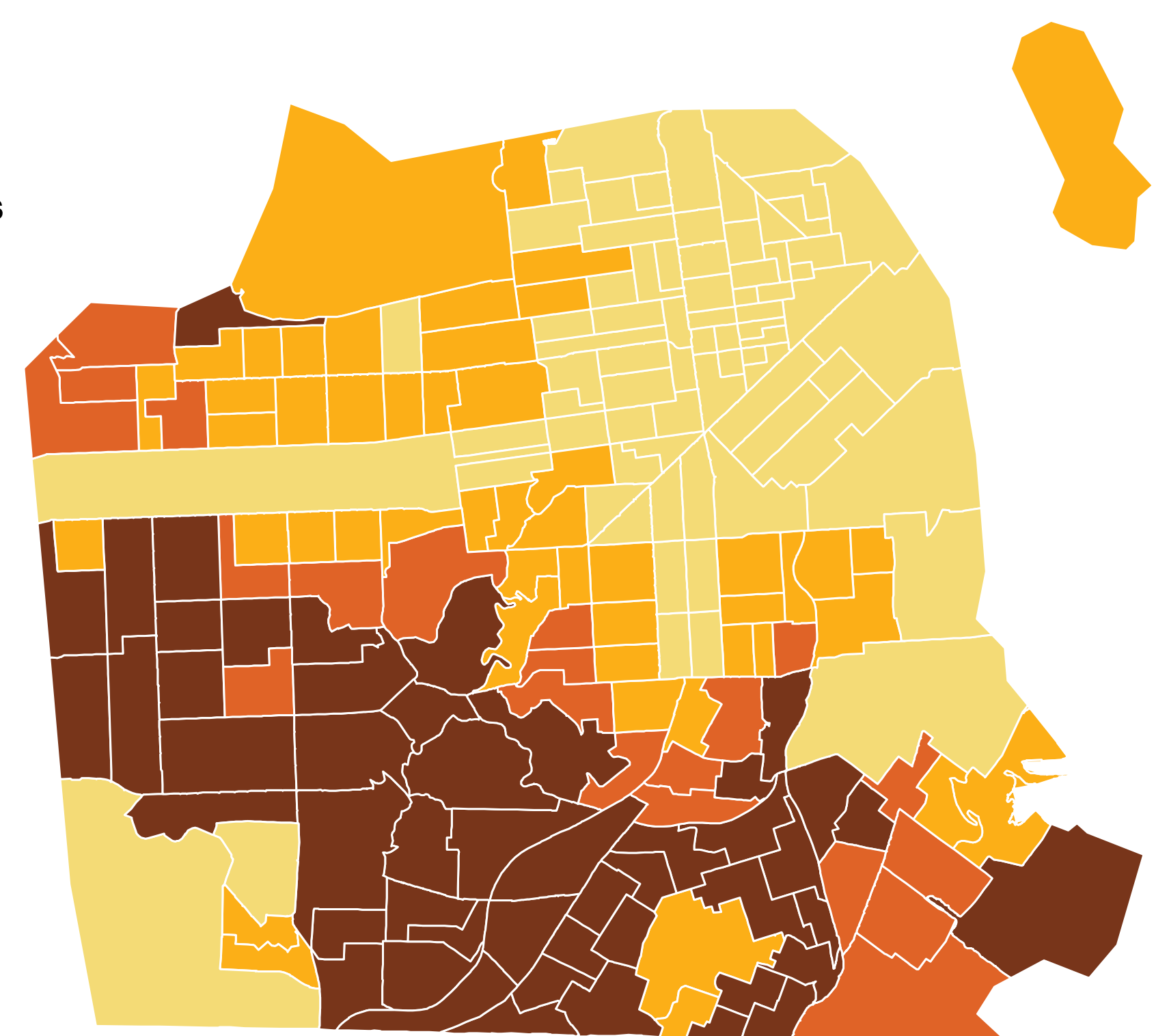
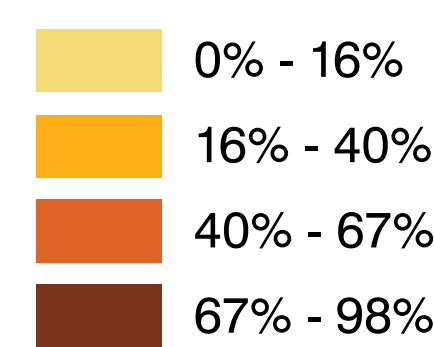
Researchers have found that restrictive planning laws – such as single-family zoning and lengthy approval processes – are directly linked to high housing costs. Homes in these areas are less affordable to low- and middle-income residents, which reinforces economic and racial segregation.

San Francisco zoning rules:

- Limit the types of housing that can be built
- Prevent us from building enough new housing to meet people's needs

In recent decades, most housing built in San Francisco has been concentrated in the eastern neighborhoods, where zoning allows for mid- and large-sized developments. The northern and western parts of the city have more restrictive zoning rules and have seen little growth.

Share of Single Family Homes



Photos: iStock; DCYF; MOHCD; SF Planning Department



How Did We Get Here?

Learning from our Past to Shape the Future

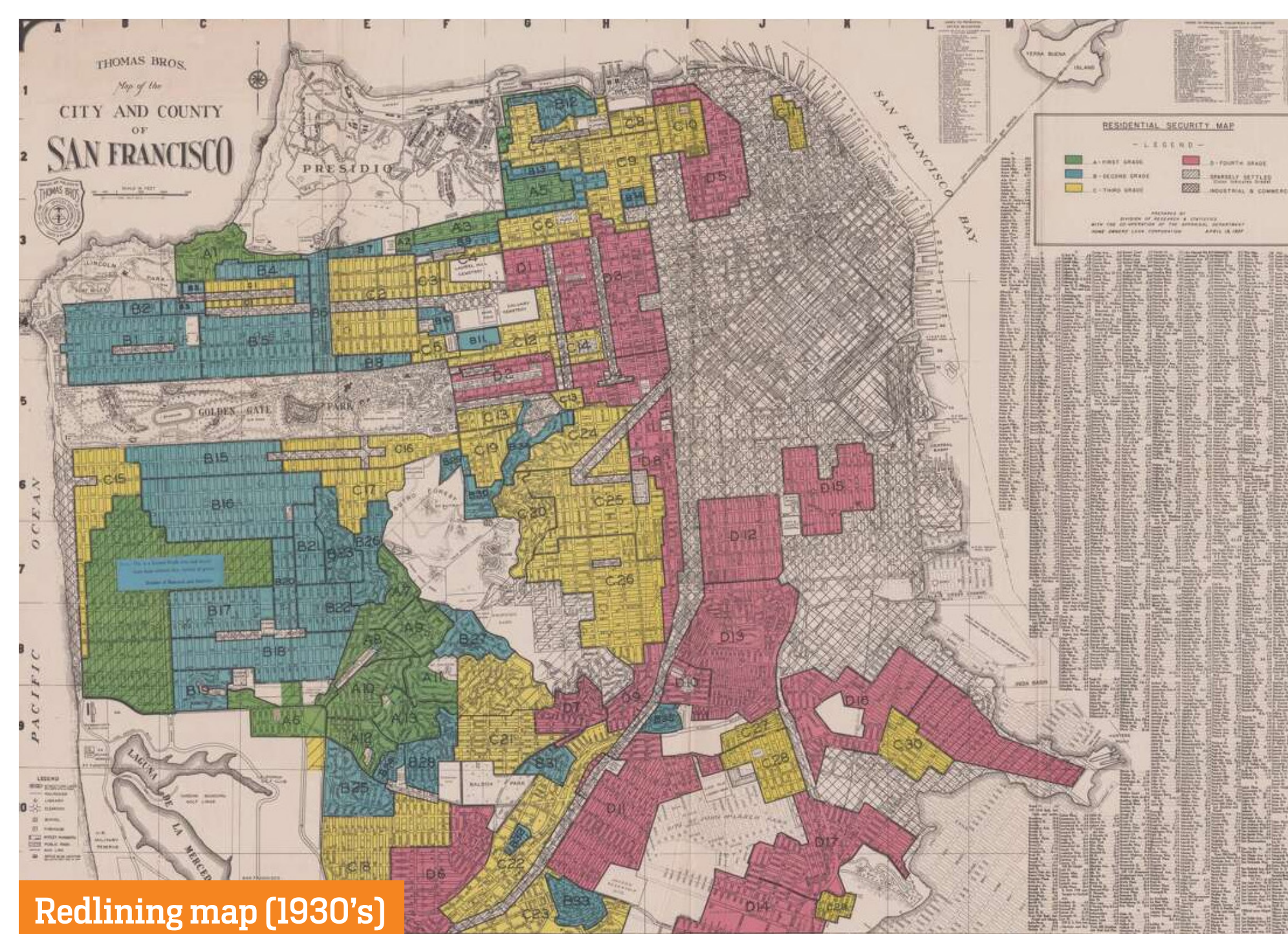
Zoning regulates how people use land for different uses, like housing. By limiting apartment buildings and other more affordable types of homes, zoning has excluded people of color and low-income residents from neighborhoods that have had greater investments in schools, transportation, parks, and other infrastructure.

Major Planning and Zoning Decisions

<p>1917 Establishing a Planning Commission</p> <p>The first San Francisco Planning Commission appointed.</p>	<p>1921 Planning for the future</p> <p>First comprehensive zoning ordinance in San Francisco adopted to regulate land use and building density. The city was divided into different zones, including residential, commercial, and industrial.</p>	<p>1945 First General Plan and Establishment of Redevelopment Agency</p> <p>The General Plan laid out a modernist future centered around the automobile, exemplified in the design of the newly settled Western neighborhoods. It also labeled neighborhoods that were predominantly people of color as “blighted,” giving the local Redevelopment Agency license to remake these communities through eminent domain.</p>	<p>1950 - 1970s Transforming Communities through Urban Renewal</p> <p>“Blighted” neighborhoods like the Western Addition/Fillmore, and South of Market were cleared and redeveloped, displacing thousands of residents.</p>	<p>1978 Residential Downzoning Limits Growth</p> <p>Anti-growth legislation reduced height limits to 40 feet in many parts of the city and imposed density limits (including establishing some areas exclusively for single-family homes). This made new multi-family and affordable housing developments illegal in many residential areas.</p>
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1900	1910	1920	1930	1940	1950	1960	1970	1980	1990	2000	2010	2020
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<p>1985 Guiding growth through the Downtown Plan</p> <p>Adopted in 1985, the plan established specific guidelines for development in the city’s downtown area. It aimed to promote a mix of land uses, preserve historic buildings, and encourage transit-oriented development (TOD) – compact, mixed-use development around public transit hubs.</p>	<p>1986 Limiting Office Development</p> <p>San Francisco voters approved Proposition M, which set a cap on the amount of office space that could be developed each year. This measure aimed to address concerns about the rapid growth of the office sector and its impact on housing and infrastructure.</p>	<p>1990s - 2010s Working at the Neighborhood Level</p> <p>San Francisco adopted several neighborhood-specific plans that envisioned adding housing and other uses while emphasizing unique neighborhood characteristics, including the Market-Octavia Plan, Balboa Park Plan, Rincon Hill Plan, Transit Center District Plan, and Eastern Neighborhoods Plans. The City also adopted several plans to redevelop major sites with housing and walkable neighborhoods, including Visitacion Valley, Pier 70, and India Basin.</p>	<p>2020s Furthering Housing Equity</p> <p>The 2022 Housing Element receives unanimous approval, laying out a plan to address housing affordability and promote more inclusive development.</p>
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Photos: SF Planning Department; SFPL; Mercy Housing



How We Will Make Housing More Affordable

2022 Housing Element Charts a Path Forward

Building the housing we need will require a coordinated effort across government, nonprofit, and private sectors in collaboration with community.

San Francisco's Housing Element includes over 350 implementation actions across City agencies designed to address critical housing needs by protecting, preserving, and producing more housing in San Francisco, emphasizing affordable housing.

Housing for All: Mayor's Executive Directive to meet our housing needs

After the unanimous approval of the Housing Element in early 2023, Mayor London Breed launched **Housing for All**, an Executive Directive to City agencies to improve their housing approval processes and develop other actions to implement the Housing Element.

The Planning Department is working alongside government agencies, community-based organizations, and residents to focus on these key activities:



Expanding Housing Choice (Housing Element Zoning Program)

Changes to our zoning laws and related policies to accommodate more units, with a focus on the western half of the City in areas with good access to transit and other services.

Key Commitments:

- Amend zoning in the state-designated Housing Opportunity Areas* to create capacity for 36,200 additional housing units at minimum.

Key Milestones:

- Winter 2024 – Final Zoning Proposal will be submitted to policymakers for adoption.

You are here!



Activating Community Priorities

Collaboration with equity communities and Cultural Districts to address housing needs using a people-centered and capacity building-approach.

Key Commitments:

- Broaden awareness and engage community organizations in implementing the Housing Element.
- Fortify community self-determination through partnership on housing policies, programs, and projects.

Key Milestones:

- Spring to Summer 2023 - Engage and raise awareness of the Housing Element and its community-identified housing priorities
- Fall 2023 - Coordination and communication with SF government departments to evaluate resource needs and feasibility.



Affordable Housing Funding + Strategies

Coordination and funding commitments from government, private, and philanthropic sources to produce or preserve 46,000 affordable homes for families at very low-, low-, and moderate-incomes.

Key Commitments:

- Convene the Affordable Housing Leadership Council to develop recommendations to expand affordable housing funding.
- Facilitate building affordable housing in the pipeline and identify new sites.
- Implement existing and new tools to preserve rental housing and expand homeownership opportunities for low- and moderate-income families.

Key Milestones:

- May 2023 to January 2024 – Affordable Housing Leadership Council.
- Winter 2024 - Publish recommendations and analysis.



Housing Production+ Process Improvements

Simplifying the permitting and approval of housing projects across City agencies to reduce housing costs, speed up housing production and comply with state law.

Key Commitments:

- Ensure approval timelines are more consistent with those in other communities by eliminating duplicative hearings for projects that follow local and state standards.
- Change citywide zoning requirements that limit the form and location of new housing.
- Expand incentives to enhance the City's affordable housing supply through local programs and fee waivers for affordable housing projects.

Key Milestones:

- Summer 2023 – Public hearings and consideration of adoption by policymakers.



* Areas designated as "Highest Resource" and "High Resource" on the Opportunity Area Map published by California Department of Housing and Community Development.



Affordable Housing That Meets Our Community Needs

Building affordable housing is our key strategy to ensure that lower- and moderate-income residents can stay and thrive in San Francisco. This overview provides more information on what it is, how it is funded, and who it serves.

What is Affordable Housing?

- Housing is considered “affordable” when a household spends 30% or less of its income in housing-related expenses (rent, mortgage, utilities, etc.)
- **Subsidized affordable housing units** serve lower- to moderate-income households, and they cap rents at 30% of those incomes. Agencies allocate these units according to household Area Median Incomes (“AMI”).

What is Area Median Income (“AMI”)?

If you lined up all the households in SF by their income from lowest to highest, the income of the household in the middle would be the Area Median Income.

Area Median Incomes are used to determine eligibility for affordable housing units. For example, if a unit is designated at 55% of AMI and the current AMI is \$100,000/year, the tenant must make around \$55,000/year to be eligible. Rent would be set at 30% of that income (around \$16,500 annually or \$1,375 monthly in this example).

Common types of subsidized affordable housing in San Francisco:

- **100% Affordable Housing:** Developments where all units are dedicated to lower-income households (0-80% of AMI), developed by non-profit developers. Some projects serve specific vulnerable groups, such as seniors Transitional-Aged Youth (ages 18-24), and supportive housing (serving people who are formerly homeless or at highest risk of homelessness).
- **Inclusionary Housing:** affordable units subsidized by market-rate developers. Developers have the option to add these units “on-site” in the project (serving incomes ranging from 30% to 120% of AMI), or they may pay a fee to the City to fund an equivalent number of 100% affordable housing units.

Protecting Tenants and Vulnerable Populations

As we add capacity for housing in our neighborhoods, we must work to protect vulnerable tenants. The City is working to implement actions in the Housing Element that:

- Expand tenant protections
- Fully-fund tenants’ right to counsel
- Increase operating subsidies and rental assistance
- Support enforcement actions
- Increase tenant counseling and educational materials

What does affordable housing look like and who does it serve?



Dr. George W. Davis Senior Residence and Senior Center (1751 Carroll Ave)

- **Neighborhood:** Bayview Hunters Point
- **Population:** low-income seniors
- **# of units:** 120 one- and two-bedroom units
- **Amenities:** community room, fitness center, resident lounges
- **Community benefits:** Senior Center



Casa Adelante (2060 Folsom St)

- **Neighborhood:** Mission
- **Population:** low-income transitional-aged youth (TAY) and families
- **# of units:** 126 studios, one-, two- and three-bedroom units
- **Amenities:** rooftop deck, resident lounge, residential courtyard
- **Community benefits:** Birth-to-career resources serving residents and the public, including infant/toddler care, a preschool, after-school programs, and youth activities



4200 Geary Boulevard

- **Neighborhood:** Richmond
- **Population:** low-income seniors
- **# of units:** 41 studios and 51 one-bedroom units
- **Amenities:** rooftop urban farm, landscaped outdoor spaces, community room
- **Community benefits:** Community-serving retail space



Shirley Chisholm Village (1360 43rd Ave)

- **Neighborhood:** Sunset
- **Population:** low- to moderate-income SFUSD teachers, paraeducators, district employees and their families
- **# of units:** 135 studios, one-, two- and three-bedroom units
- **Community benefits:** Outdoor, publicly accessible play area and gathering space

How can I access affordable housing?

100% affordable and inclusionary units are distributed through an online lottery system called DAHLIA. You must apply for each unit as it becomes available.

To learn more, get support from a MOHCD Housing Counselor, and apply for affordable units, visit the DAHLIA Housing Portal (housing.sfgov.org/) or reach out by email (sfhousinginfo@sfgov.org) or phone (415-701-5500).

Photos (from top): David Baker Architects; MITHUM; YA Studio; BAR Architects



Community Voices

What are Issues and Needs we Have heard from Community?

The affordable housing crisis impacts everyone in San Francisco, even people who have stable housing. Here are themes and quotes that community members shared during the development of the Housing Element and Sunset Forward Strategy. Read through and share your own experiences.

Limited Housing Options:

“The only thing keeping my family of four in our apartment is rent control.”

– Family in San Francisco



Serving Needs of People with Disabilities:

“I would also like special housing options for people with special needs, disabled, people with mental disabilities/illnesses. These services are available outside of San Francisco, but it’s so far and they often don’t provide services in Chinese.”

– Person with a disability living in the Richmond district



Housing Accessible for Young People:

“We’re getting to an age where we don’t fit in our houses anymore or we need to leave because we’re an extra expense to our families. But not having a steady income or good job makes it impossible to find a place in SF for youth in college or just finishing college. When we can find a place, it’s probably a house with 10 other people.”

– Young adult living in San Francisco



More Amenities and Services:

“Housing alone is not enough. Other resources are needed so families can thrive.”

–Sunset district resident



More Housing for More Neighbors:

“We need more density of housing ... so that people here now can stay rooted as they build careers and families.”

– Soon-to-be senior living in San Francisco



Accessible Housing for People who Keep the City Running:

“I am a big proponent of educators. Our organization works in schools, and I think about my nonprofit employees with families or who want to start families – they all have to live outside the city. I want them to be able to make a career, raise a family, and retire here.”

– Person with a disability living in the Richmond district



Eviction Risk:

“I’m afraid my landlord could sell the house I rent and I’m unsure about my situation.”

– San Francisco resident at risk of eviction



Current and Future Senior Housing Needs:

“I’m 54 and when I become a senior citizen, I want to be able to stay in SF.”

– Richmond district resident



Photos: iStock; MOHCD; Getty Images; SFMTA; DCYF



Your Housing Experiences

Please provide feedback to help us understand your housing experience and issues you see in your community. **You may use a post-it to provide feedback on this board or write in your Event Guide.**

Are you facing housing challenges and want to share your story? We want to hear it. Please leave your contact information in the Event Guide so we can listen.



How did you get your housing?



How has the lack of affordable housing affected you and/or your loved ones?



Any other questions or feedback?



Hopes for Housing

Please provide feedback on your hopes and visions for the future of housing in San Francisco. **You may use a post-it to provide feedback on this board or write in your *Event Guide*.**

Are you facing housing challenges and want to share your story? We want to hear it. Please leave your contact information in the Event Guide so we can listen.



What are your hopes for the future of housing in San Francisco?



How would having more housing choices affect you and your community?



Any other questions or feedback?

