

STATION 1



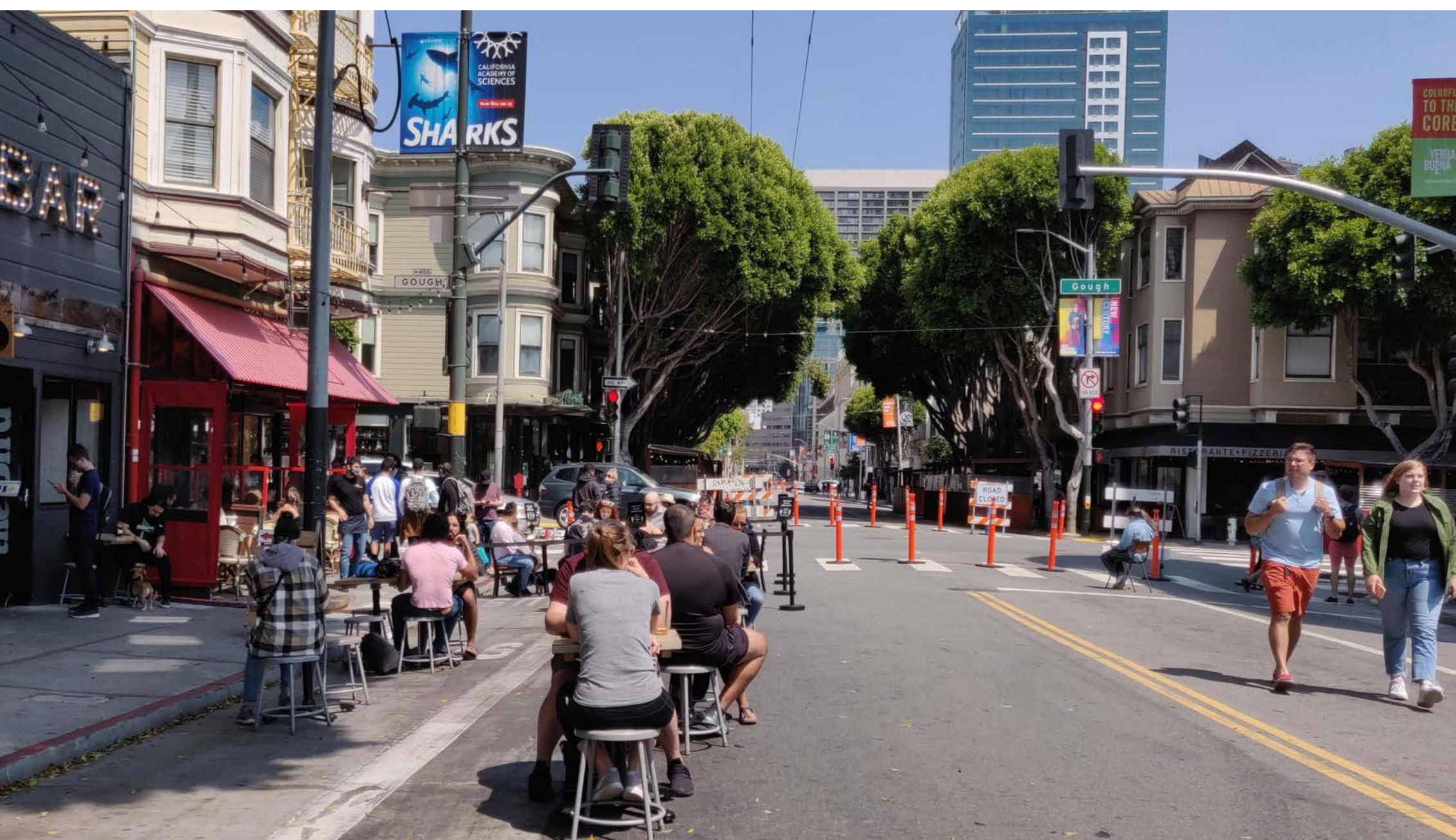
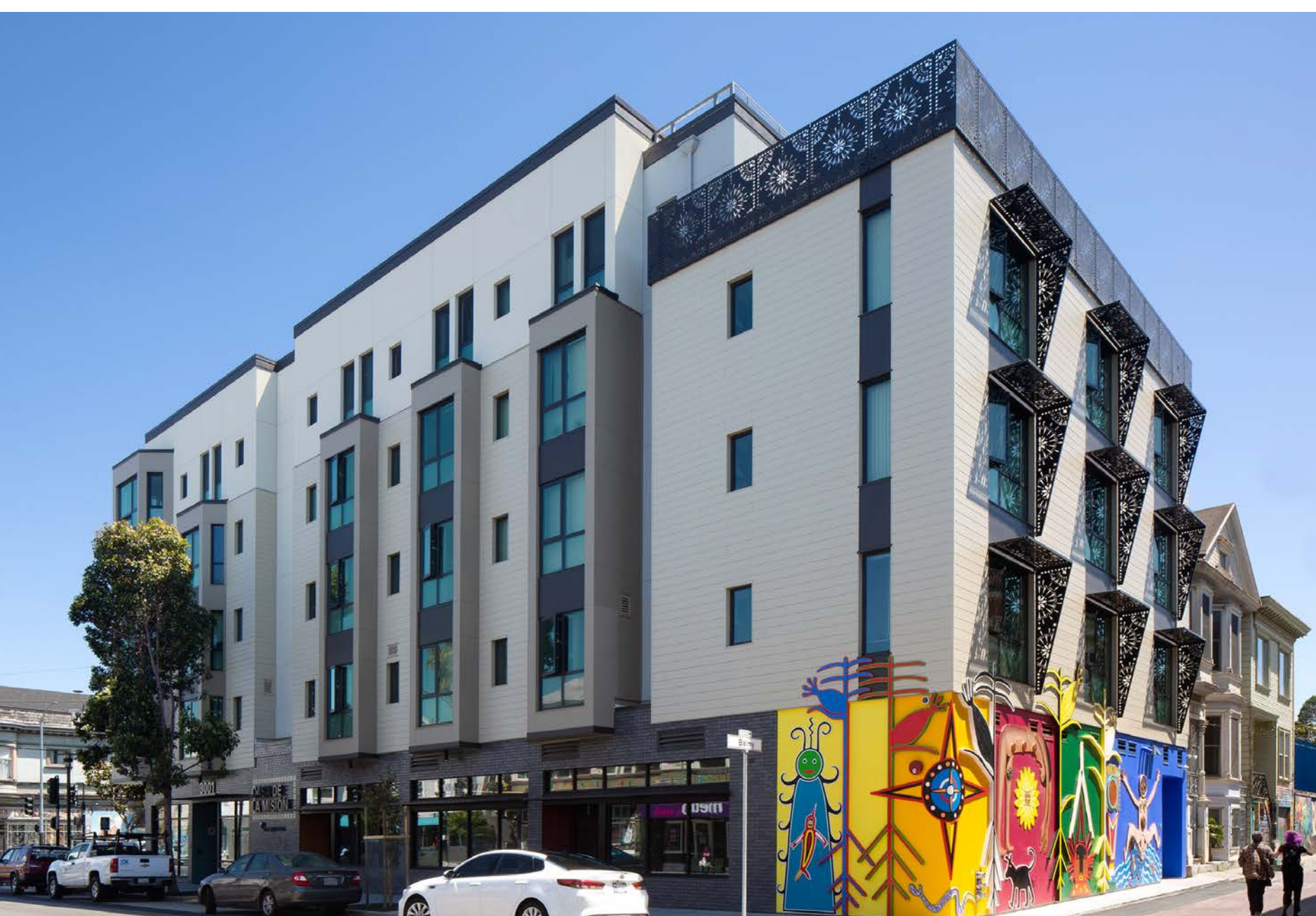
HOW HOUSING BENEFITS COMMUNITIES

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**
- **Actions to address housing needs**
- **Deepening Community Voices: hear first-person narratives from people experiencing housing challenges and share your own stories**



Photos: Mercy Housing, SFMTA, SF Planning, Self-Help for the Elderly



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.

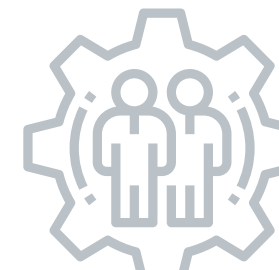
Housing Supply Challenges

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.

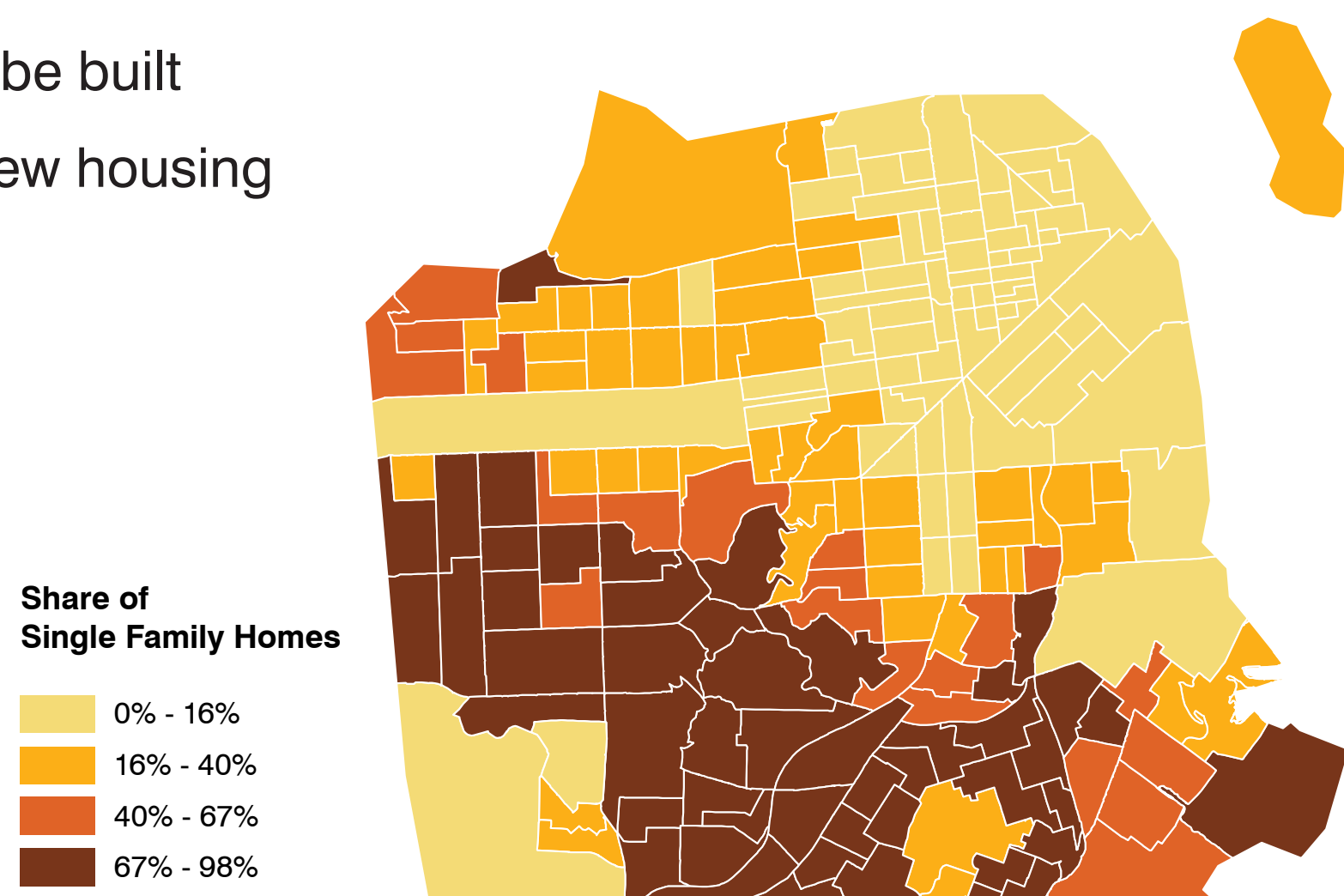
What does housing affordability have to do with zoning?

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.



Who experiences homelessness?

San Francisco's high housing costs and limited affordable housing options have contributed to a climate where many residents are at risk of experiencing homelessness.

- 1/3 of households are considered "rent-burdened" (i.e., spending more than 30% of their income on housing costs).
- Too many residents are vulnerable to housing insecurity, and possibly homelessness, when unfortunate life changes happen (e.g., losing a job, health crisis, or caring for family members).

According to the SF Department of Homelessness and Supportive Housing, the City's homeless population is:

- 42% Black, 40% White, 6% Asian, 6% multi-racial, and 24% Latinx.
- 20% Transitional Aged Youth (TAY) (aged 18-24)
- 17% of people are employed in some capacity (full-time, part-time, or sporadically)
- 8% Seniors (over 60 years of age)

Homelessness can happen to anyone.

Photos: iStock; DCYF; MOHCD; SF Planning Department





How We Will Make Housing More Affordable

2022 Housing Element Charts a Path Forward

Building the housing we need requires 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:

You are here!

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.

Latest updates:

- Revised Draft Zoning Proposal for increasing our housing capacity in accordance with state law.
- Draft Objective Design Standards to ensure high-quality architectural design.



Activating Community Priorities

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

Latest updates:

- Collaboration with Priority Equity Communities to identify housing priorities that will inform the Affordable Housing Leadership Council's work and other implementation actions of the Housing Element.



Affordable Housing Funding + Strategies

Identify, implement, and improve existing and potential funding and financing from government, private, and philanthropic sources to produce or preserve 46,000 affordable homes for families at very low-, low-, and moderate-incomes.

Latest updates:

- Affordable Housing Leadership Council has been meeting throughout the Summer and Fall, as a full group and in topic- and sector-specific working groups. The Council will release their final findings and recommendations in early 2024.



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.

Latest updates:

- City adopted ordinances to temporarily reduce impact fees and inclusionary housing requirements in September 2023 (Mayor Breed, Peskin, Mandelman, Safai)
- Ordinance to reform site permit process was adopted in August 2023 (Mayor Breed, Safai & Melgar)
- Board of Supervisors is reviewing an ordinance to reduce other process constraints (Mayor Breed, Engardio & Dorsey)



What Are Other Legislative Initiatives that Affect Housing?

Realizing the vision of the Housing Element involves coordination across policymakers and City agencies in close coordination with community stakeholders. Here are other examples of proposed legislation to implement Housing Element actions:

Changes to Expand Housing Capacity:

- Density Calculation in Residential Commercial (RC), Residential Transit Oriented (RTO), Neighborhood Commercial (NC), and certain named Neighborhood Commercial Districts (NCDs) (Mayor, Melgar)

- Removing Residential Numerical Density Limits in NCDs (Safai)
- Family Housing Opportunity Special Use District (SUD) (Melgar, Engardio)
- Office to Residential Conversion & Downtown Economic Revitalization (Mayor, Peskin)
- Conditional use for Residential Projects in Residential Mixed (RM), RC, and RTO Districts (Peskin/Chan)
- Proposed overlay allowing 6-story buildings on corner lots in Family Housing Opportunity Special Use District (Engardio/Melgar)

Changes to Affordable Housing Requirements to Jumpstart Production:

- Inclusionary Affordable Housing (Mayor & Peskin; introduction pending)

City agencies are working with policymakers to shape these proposals. For those that overlap with Expanding Housing Choice, the Planning Department will evaluate how the rezoning can incorporate and build off these initiatives.

Photos: Bruce Damonte



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:

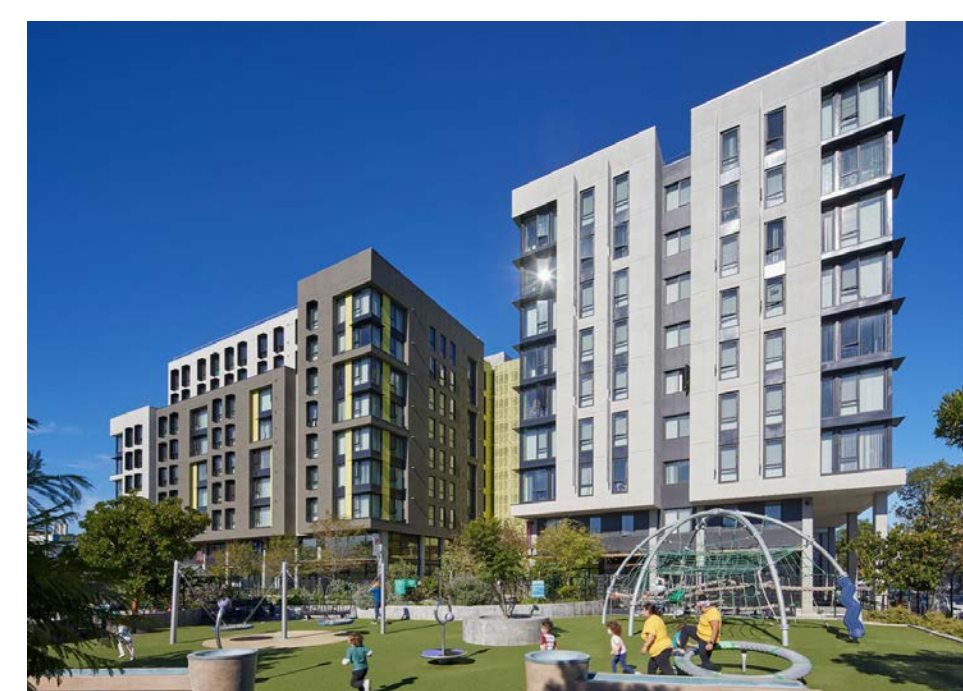
- Expand tenant protections
- Fully-fund tenants’ right to counsel
- Increase operating subsidies and rental assistance
- Support enforcement actions
- Increase tenant counseling and educational materials

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, including 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, including 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.



DAHLIA
SAN FRANCISCO HOUSING PORTAL

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: David Baker Architects; MITHUM; YA Studio; BAR Architects





Deepening Community Voices

Strategies to collaborate with community to meet our housing needs

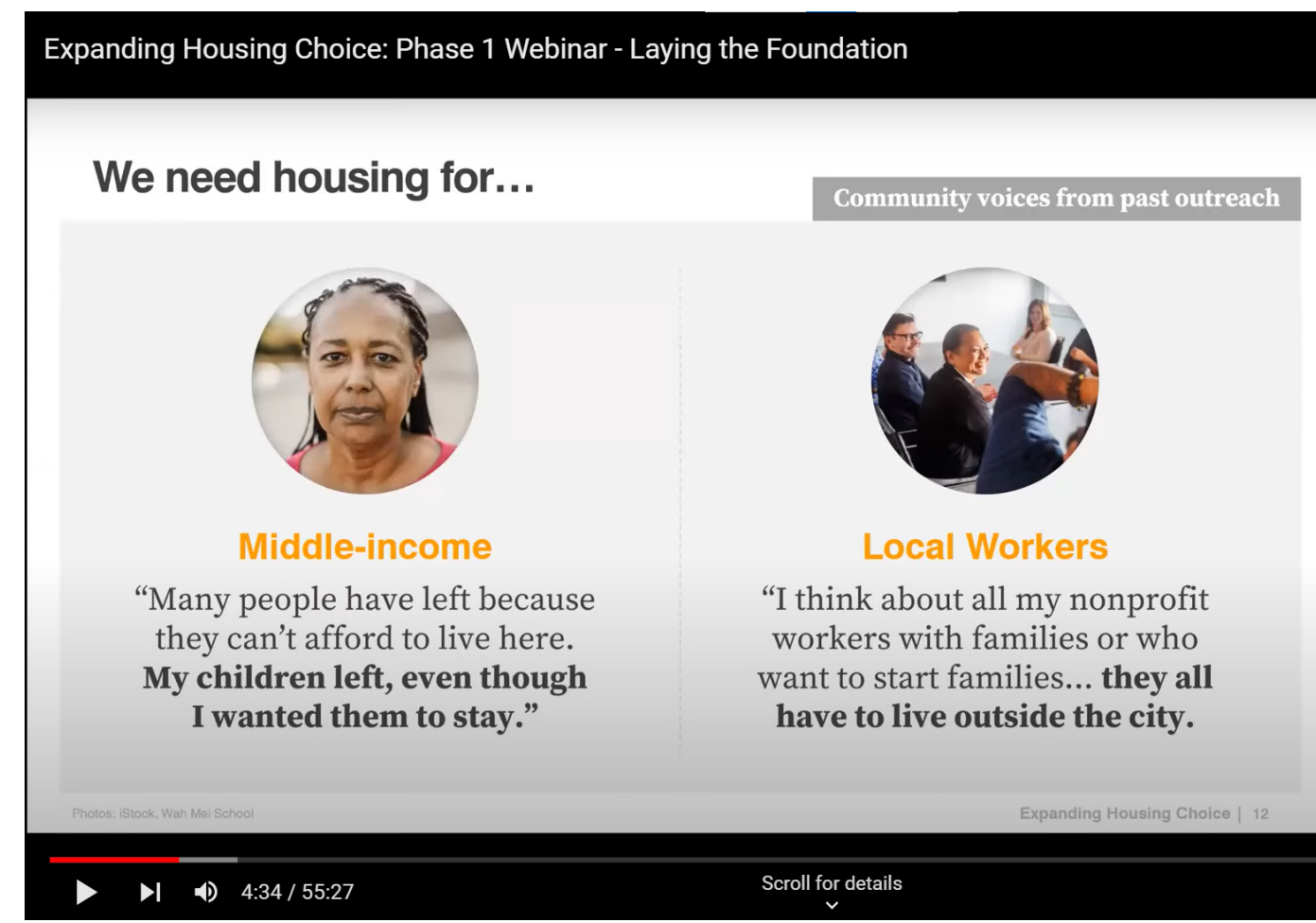
To ensure the rezoning considers a diversity of perspectives and voices, the project has included strategies to engage communities in different ways, with an emphasis on proactive outreach to equity communities that face the greatest challenges in finding housing (such as renters, seniors, families, immigrants, and others).

Our Phase 1 outreach events have included:



Open Houses

Events for a general audience, where people can learn more and share their ideas



Webinar Series

Live online events for community members to learn more about our housing context and the goals of the rezoning, followed by Q&A



Focus Groups with Community Partners

Roundtable discussions co-hosted with community-serving organizations, designed to gather input from diverse community members to identify community priorities



Online Survey

A survey on the two zoning concepts conducted to gather public feedback and ensure proposed zoning concepts align with state regulations while meeting community needs



Community Conversations with Local Partners

Briefings with local organizations focused on hearing communities' hopes, concerns, and priorities related to the rezoning and identifying opportunities for collaboration



Housing Education Modules

Live online events for community members to learn more about our housing context and the goals of the rezoning, followed by Q&A



One-on-one Interviews

Interviews with diverse stakeholders representing voices of middle-income workers, first-responders, small business owners, families, and people of color who have experienced housing discrimination and exclusion



Field Walks

Meetings with Supervisors and community-based organizations on walks along key corridors to assess existing conditions and understand community priorities

Photos: SF Planning, Self-Help for the Elderly





What We Heard:

The Impacts of Unaffordable Housing

This board highlights quotes from community members who shared their perspectives on the San Francisco housing crisis and its impacts on their communities.

As in other Bay Area cities, finding affordable and adequate housing is a widespread challenge for San Francisco residents. Through community engagement, events, and interviews, residents identified common themes on the impacts of the housing affordability crisis in San Francisco, including:

- Inadequate supply of affordable housing and barriers to accessing the units that exist (e.g., through the DAHLIA lottery system).
- Challenges finding housing types that meet peoples' needs over the course of their lives (such as housing for families, young adults, seniors, people with disabilities, and others).
- The need for stronger protections for renters, such as rent control and eviction protections.
- Concerns about potential impacts of rezoning on small businesses.



Voices of Our Community: One-on-one Interviews

To foster a deeper understanding of the impacts of our housing crisis on community members, the Planning Department conducted one-on-one interviews with a range of stakeholders, such as the workers who keep the city running and people who have experienced housing discrimination. These interviews provide a rich and nuanced perspective on community housing needs and priorities.

Here are some excerpts from these conversations. Check out the full recordings of these 1-hour interviews on the SF Planning YouTube channel.

First Responders

“A lot of firefighters can’t afford to live here. They are having to move to Sacramento or the East Bay or to the North Bay just to live comfortably. When this happens, we end up not having as many people when the time calls for resources.”



Ariana Wilson, Firefighter

“When we talk about 100% affordable housing, who is it affordable for? Because technically, I make too much money to qualify for affordable housing, but on the other spectrum, I can’t afford anything else because I don’t make enough money.”



Patrick Yalon, Deputy Probation Officer



Photos: SF Planning



What We Heard

Voices of Our Community: One-on-one Interviews (continued)

Small Business Owners



“[When] housing was more affordable, there were more families [in the sunset].”

Stephanie Jee
Dentist



“The idea that some of the long-term residents are forced to leave, it takes away that sparkle that is part of the Haight. We are a community here. We are this tight-knit community, and we take care of each other.”

Sunshine Powers
Small Business Owner,
Love on Haight



“Building more housing in San Francisco is the best solution because all of the middle-class families [that] can afford to live in the city.”

Ming Tjong
Small Business Owner,
Lime Tree Southeast Asian
Kitchen



Educators



“I know one of my coworkers has not moved in 15 years because they don’t want to lose their grandfathered rent, and they do need a new place that’s bigger, but they can’t afford to move into that.”

Shayla Putnam
Teacher, George Washington High School



“Clearly, most [of] the young people I know can’t afford to live in San Francisco. So, the vast majority of them who are in their 30s and 40s live outside San Francisco.”

Ben Wong
Director, Wah Mei School



“A lot of families that I work with are more marginalized communities [and] low-income, and I see multiple families living in one and two bedrooms.”

Megan Magdangal
Educator



“It feels like the middle class doesn’t get a lot of opportunity. They’re kind of just stuck in this cycle of work and rent.”

Rocio Perez
Educator/Artist



Trade Workers



“The majority of tradesmen, not just electricians---plumbers, pipefitters, everybody---they’re commuting. Everybody is commuting.”

Marcella Ortiz
Bayview Resident, Electrician, Local 6



“I think people in low-density areas have to trust that people that are here for jobs, that want to raise their kids, they want a decent neighborhood too...”

Angelo Wilson
Western Addition Resident, Senior, Retired DPW Plumber



Photos: SF Planning



What We Heard:

The Impacts of Unaffordable Housing



Voices of Our Community: Open Houses

The Phase 1 Open Houses provided information on project goals and requirements, shared Zoning Concept Maps illustrating different ideas for adding new housing, and engaged community members to understand their hopes, concerns, and priorities, as we develop and implement the rezoning.

Here are some quotes we received from these events, held on June 22nd at the LGBT Center and July 11th at the Golden Gate Park County Fair Building.

LEFT: Resident reading a board at the July 11th Open House at the San Francisco County Fair Building. Photo by SF Planning.

Affordability



“Members of my community can no longer afford to live here and have to commute from far away into the city!”

“I’ve considered switching jobs from teaching to something more lucrative so that I might be able to afford to own a home in SF.”

Rent Control



“Make sure rent control is covered. It’s death to move a senior/disabled on rent control.”

“My 81 year old neighbor of 30 years in rent-controlled housing had to leave SF due to owners selling house and not finding something he could afford in “safe” area. Very sad.”

Impacts on Local Businesses



“More diverse neighborhoods and dynamic local businesses. Less financial burden = more comfort and ability to spend money on local businesses and organizations.”

“Harder to find and keep employees because it’s too expensive to live here!”

Housing Opportunities



“Dense development that will improve housing crisis, encourage diverse neighborhoods, and make better use of public land & increase tax revenue to improve city services!”

“It would let people of all income levels live and contribute to our awesome Inner Sunset neighborhood! Definitely in support of it!”



Voices of Our Community: Focus Groups

We partnered with community-based organizations to host seven focus groups in September and October, creating spaces for residents to share their needs, hopes, and ideas for rezoning in San Francisco. The host organizations supported recruitment and facilitation, with the goal of reaching people who are often overlooked in community outreach and engagement.

The host organizations included: Gum Moon Asian Women's Resource Center, Self Help for the Elderly, Wah Mei School, Richmond Neighborhood Center, Sunset Chinese Cultural District, the District 4 Youth and Families Network, and Tabita's Café.

LEFT: Focus Group conducted in partnership with Sunset Chinese Cultural District held at Wah Mei School. Photo by Wah Mei School

SPOTLIGHT: Families share their hopes and concerns related to increased housing

I hope that increasing housing in my neighborhood will...



- “Keep businesses here”
- “Reduce the cost of housing”
- “Help renters like me become homeowners”
- “Lead to better school funding”
- “Improve public transit, bikability, and walkability”

I am concerned increasing housing in my neighborhood will...



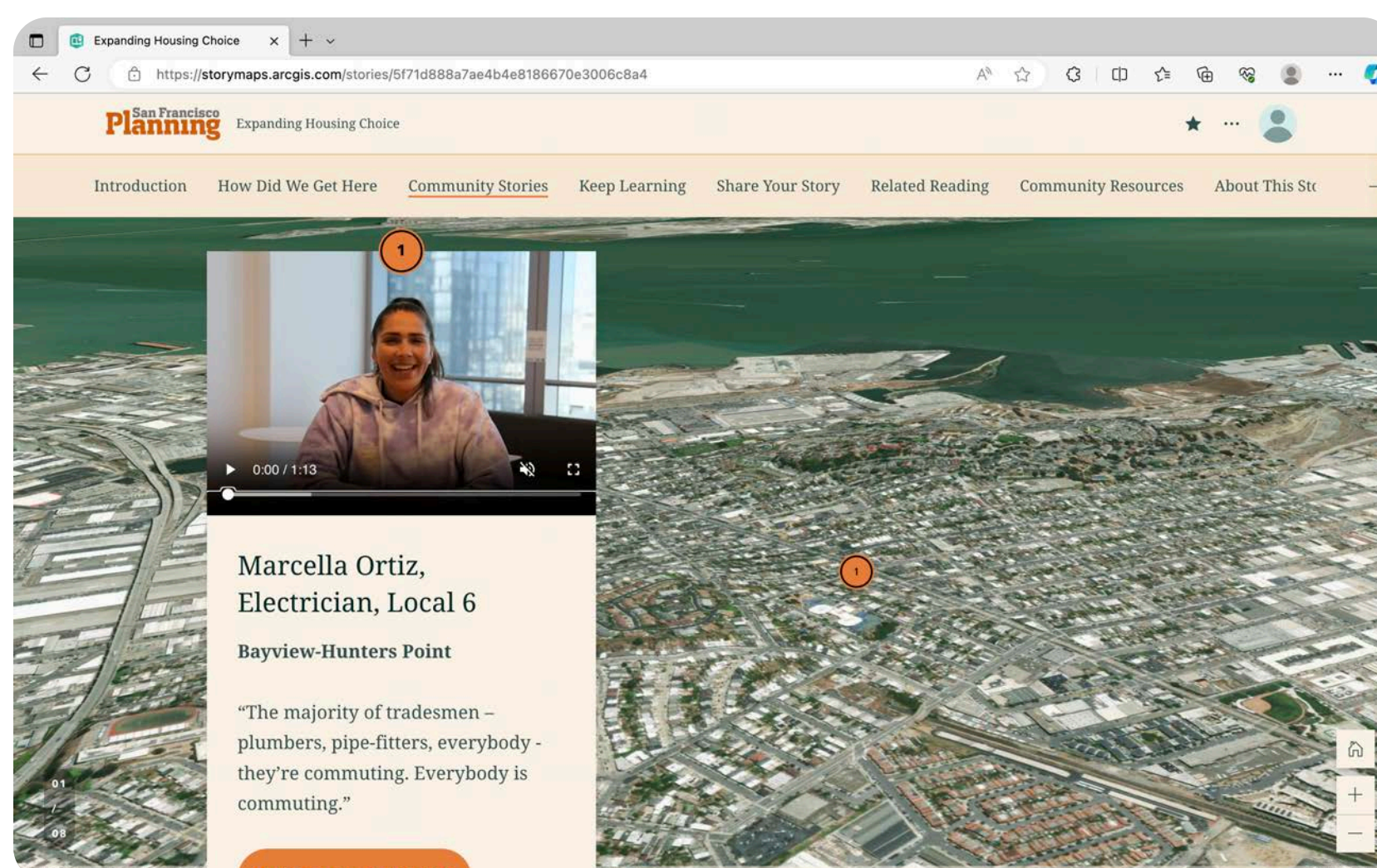
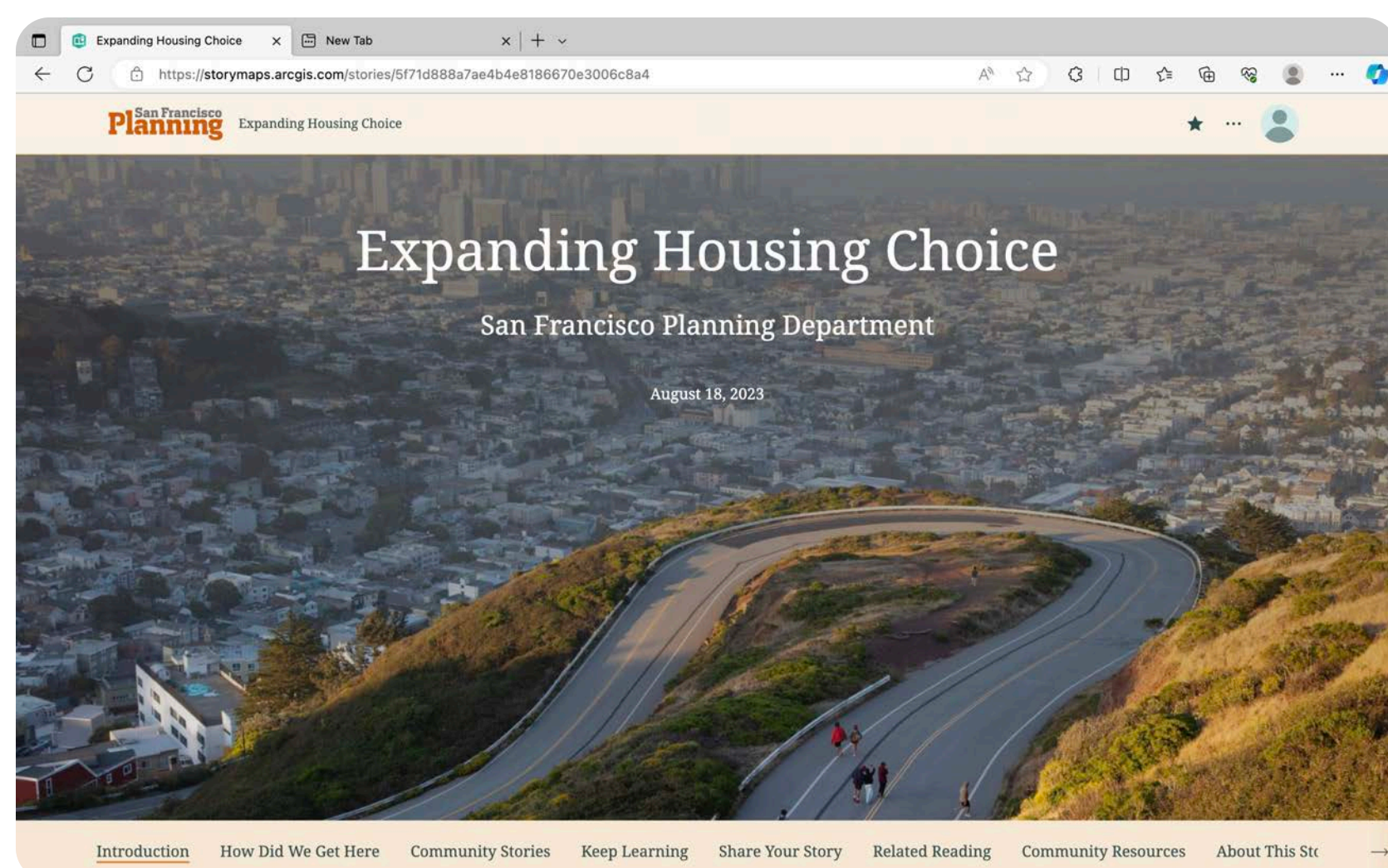
- “Not actually happen”
- “Take too long”
- “Worsen traffic and parking if we do not improve public transit, walkability, and bikability”
- “Result in eyesore projects”



Collecting & Sharing Community Stories

Across our engagement spaces, San Franciscans have opened to share their experiences, challenges, and hopes, which we continue to capture to inform our work and amplify to our greater community to build empathy and understanding for the human stories that underpin the urgent actions needed to provide more housing.

Community Story Map: Lifting up Community Voices & Acknowledging our Housing History



Graphics: SF Planning

The Planning Department has created a draft 'Expanding Housing Choice' story map, an interactive website that will be publicly accessible in late 2023. It includes:

- Introductory video and timeline that link past planning decisions to current state laws guiding the Housing Element.
- Interviews with community stakeholders, highlighting the experiences of those disproportionately affected by discriminatory housing policies. There is also a section where community members can share their own housing stories and priorities.
- Various community resources to help residents navigate housing challenges.

Share your own story



The Planning Department wants to hear stories about your housing experiences in San Francisco. Your voice is a powerful tool to help us shape future housing policy and address issues of displacement, unaffordability, and inequality throughout the city.

Complete the Housing Story Survey

- Access the QR Code or form link at: <https://forms.office.com/g/mPV19wNDA7>
- Submit your housing story and any additional information and feedback with the Planning Department. Note that your personal information will NOT be made public.



Illustrating our Housing Needs and Hopes

SF Planning is embarking on a public service campaign, lifting up the words of San Franciscans through art. We are working with Michelle McNeil, a designer at the SF Human Rights Commission, to create illustrations that highlight the experiences people have shared and provide the public with an entry point to learn more about the housing crisis and how they can get involved to shape the rezoning.



Illustrations: Michelle McNeil (SF Human Rights Commission)

