2022 Aging and Disability Affordable Housing Needs Assessment Report

October 1, 2022

SAN FRANCISCO HUMAN SERVICES AGENCY
Department of Disability and Aging Services

MAYOR'S OFFICE OF
HOUSING & COMMUNITY DEVELOPMENT

San Francisco Planning

DEPARTMENT OF
HOMELESSNESS AND
SUPPORTIVE HOUSING
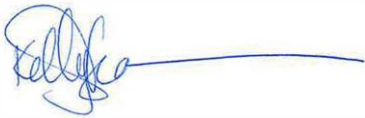
Mayor's Office on Disability

Letter from the Executive Directors

San Francisco is notable for so many wonderful reasons: our city is home to a diverse and highly engaged citizenry; we are a hub for political, commercial, and artistic innovation; our community is characterized by a spirit of mutual care and deep investment in public services. We are also well known for the challenges we face as a community — chief among which are the high cost of living and significant economic inequality, both on the rise. It is against this complicated backdrop that we have developed the City's first-ever Aging and Disability Affordable Housing Needs Assessment.

We developed this report to acknowledge the seemingly intractable problems of meeting the housing affordability and accessibility needs of older adults and adults with disabilities in our community, and to identify the tremendous City and community assets we have at our disposal (and must develop further) to combat these problems. Our community research reinforced some of what we already know — for instance, that we must make it easier for older adults and people with disabilities to learn about the housing resources available to them, and that City departments must work together to coordinate services and centralize information about how to get help. It also highlighted areas for our continued improvement of services in our affordable housing system and other housing supports, including work to ensure truly accessible, equitable, and inclusive services for adults with disabilities, people of color, immigrant communities, and those living at the intersection of multiple identities.

We are so grateful to everyone who contributed to this project, and by extension, strengthened our understanding of the affordable housing needs of older adults and adults with disabilities. To the community members who shared their voices and experiences with us, the service providers and local leaders who helped us coordinate with participants, and City staff who approached this work with enthusiasm, compassion, and team spirit — we couldn't have prepared this needs assessment without you. We are looking forward to our continued work together to address our community's most pressing housing needs.

Equipped with the findings and recommendations summarized in this report, and informed by ongoing collaboration and shared decision-making across our five Departments, we will develop an implementation plan in the coming year to address areas of unmet community needs. This plan will outline key priorities and identify specific action items we will undertake — working alongside our deeply committed network of community-based service providers, local leaders and advocates, and the people we serve — to ensure San Francisco is a place where people with disabilities and seniors can live and age with dignity, safety, and stability.

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Acknowledgements

The 2022 Aging and Disability Affordable Housing Needs Assessment was made possible first and foremost by the many older adults, people with disabilities, professionals, advocates, and other stakeholders in our community who added their vibrant voices to this research process by attending a community forum, focus group, in-depth interview, and/or completing a survey. We owe you a tremendous debt of gratitude. We also owe a special thanks to the 30+ service providers who served as an instrumental resource for our project team: they helped spread the word throughout their communities about opportunities to participate in various stakeholder engagement activities; facilitated our connection to clients for interviews and focus groups; and supported clients to complete surveys, attend virtual or in-person forums, etc. They also generously shared their own insights about the City affordable housing system's strengths and areas for improvement in serving older people and adults with disabilities — key feedback shaping this report's findings and recommendations.

We must also recognize the contributions of the City staff who brought their subject matter expertise, dedication to a robust community outreach process, and dauntless support to this needs assessment. Each of the five stakeholder Departments who provided input and guidance throughout this process of research and writing brought a unique and valuable lens to issues at the intersection of aging and disability, social services, and housing, that allowed us to not only to better understand San Francisco's staggeringly complex affordable system, but also to facilitate a broader conversation among the City's leaders about the current state of affordable, accessible housing — and perhaps most importantly, to imagine the road ahead. Many thanks to the program experts, data leads, and especially to our Steering Committee members who made this project a success:

- **Nicole Bohn**, Mayor's Office on Disability
- **Lisa Chen,** Department of Planning
- **Izzy Clayter**, Human Services Agency | Department of Disability and Aging Services
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Finally, we wish to thank our consulting partners who helped us design, organize, and administer expansive community outreach and stakeholder engagement to develop findings that are accountable to the community voice:

- **Corey, Canapary & Galanis**, Stakeholder Engagement and Community Research
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- **Ewald and Wasserman**, Disability Survey Design and Administration

Contents

Executive Summary

San Francisco is home to **164,000 older adults ages 62 and older** (about a third of which have a disability) and **37,000 adults ages 18 to 61 with a disability.** In 2019, older adults and adults with disabilities comprised about 23% of San Francisco residents — by 2030, they are expected to account for as much as 30% of our community. As these populations increase in both number and share of San Francisco's population, the need for suitable and affordable housing also increases. Seniors and adults with disabilities face high rates of housing cost burden in our city, and experience significant unmet housing needs, especially among low-to-moderate income households who rent their homes. As such, **we must anticipate and prepare for the growing need for affordable and accessible housing for our city's older adults and adults with disabilities.**

Older adults and adults with disabilities with low income have unique affordable housing needs that are distinct from other groups in San Francisco. Many older and disabled households live on **lower, fixed incomes, limiting their ability to pay market rate rental prices** without facing serious cost burdens: the median income for adults with disabilities who rent their homes is 14% of the Area Median Income (AMI), and the median income for older adults who rent their homes is 18% AMI. Moreover, suitable housing options for these groups often require **accessible or adaptable unit features** that can be difficult to come by in San Francisco's generally older housing stock. While some adults with disabilities and seniors may be able to retain their rent-controlled or market rate rental housing despite market pressures, **many households turn to City-funded affordable housing resources and programs to seek housing affordability and/or accessibility support.**

In recognition of the unique and urgent housing challenges facing these groups, the Board of Supervisors adopted **new legislation in 2020 requiring annual reporting on senior and disability housing and periodic needs assessment.** The **Department of Disability and Aging Services** brought together City experts at the intersection of disability, aging, social services, and housing — representing the **Department of Homelessness and Supportive Housing**, the **Mayor's Office of Housing and Community Development**, the **Mayor's Office on Disability**, and the **Planning Department** — to shape this inaugural needs assessment.

Together, we planned and conducted community research, analyzed affordable housing program data, and synthesized the information guided by three key research questions:

- What are the **housing needs** of extremely low-, low- and moderate-income older adults and adults with disabilities in San Francisco?
- What **barriers** do these populations face in accessing City-funded affordable housing resources and programs?
- What are the biggest **challenges and opportunities for improving housing security** for older adults and adults with disabilities?

The 2022 Aging and Disability Affordable Housing Needs Assessment report offers answers to these important questions, summarizing population trends, investigating existing and planning affordable housing supply, and analyzing unmet affordable housing needs among people with disabilities and seniors in our community. We summarize our biggest takeaways across **ten findings and recommendations**, which highlight areas for further consideration, planning, and response by the City and our partners to better serve San Francisco's older adults and adults with disabilities:

Finding 1: There is insufficient affordable and accessible housing to meet the needs of extremely low-income and low-income seniors and adults with disabilities.

Affordability:
- **Examine root causes of inadequate affordable housing production**, including policy and funding streams, and develop targeted recommendations to address production challenges and bottlenecks. Include experts on disability and aging in Citywide affordable housing dialogue.
- **Continue to mitigate senior and disability housing instability by investing in supportive services** that keep older and disabled people housed, able to keep up with the rising cost of living, and maintain their quality of life in the community.

Accessibility:
- **Align housing production with the imminent housing accessibility** needs for disabled households.
- **Examine building development agreements** and identify opportunities to explicitly define public and publicly-funded housing in order to increase the obligation to provide accessible units and features as part of the scope of work.
- **Review tenant placement processes for available accessible units**, including but not limited to the consistent provision of affirmative marketing campaigns, and assurances that persons with disabilities and older adults are matched in available units that are the best fit for them.
- **Require property managers to do affirmative marketing** to adults with disabilities that need accessible unit features when an accessible unit becomes available.

Finding 2: Tenant- and project-based affordable housing subsidies are a critical resource for helping low-income adults with disabilities and older adults make ends meet, including those living in affordable housing.

- Explore new ways to **invest in project-based operating subsidies** for housing developments serving seniors and adults with disabilities. Augment existing programs like the Senior Operating Subsidy to include adults with disabilities or establish a new program to support adults with disabilities to serve more households and reduce rent burden.
- **Expand/increase funding for existing City-funded tenant-based rental assistance programs** and build capacity to serve more senior and disabled households.
- **Increase funding for individual rental assistance** for older adults and adults with disabilities aimed at reducing rent burden and preventing eviction.
- **Centralize information on existing rental assistance resources** that exist across the City to better help consumers find the resources they need.
- **Advocate for State and Federal** funding for tenant based rental subsidies.

Finding 3: The affordable housing application process can be confusing and cumbersome for adults with disabilities and older adults, as well as the service providers who help them.

- o Establish a **centralized, physical and virtual space for seniors and adults with disabilities to get in-person counseling and support** about the range of housing resources and services that exist across the City. Resources should be available in-person and virtually, and in multiple languages.
- o Develop a **central access point for providers to navigate all publicly-funded housing programs** and services available to clients. This access point should index all available housing resources throughout the city, including tenant-based rental assistance that older adults or adults with disabilities might be eligible for.
- o Use **proactive communication to update applicants** on their waitlist and lottery positions on a regular basis.
- o Develop ways to **consolidate some or all affordable housing options in the DAHLIA** portal to reduce the individual tracking of buildings and building openings that older and disabled consumers must currently manage themselves.

Finding 4: Information about the affordable housing system and related services does not always reach aging and disability communities.

- **Partner with local providers serving older and disabled adults**, including Aging and Disability Resource Centers, community service centers, and other neighborhood hubs. Leverage existing partnerships with providers who have community ties, such as faith congregations and cultural community centers. Develop service co-location and training models to better reach the community.
- **Train service staff on housing resource navigation** and federal, state and, local reasonable modification policy obligations to better support consumers.
- Work with underserved disability communities to **learn how to best share information with them.**
- **Diversify modes of communication with applicants** regarding available services to meet various population needs — including improved messaging about the affordable housing system — and ensure the modes of communication used are accessible to all populations.
- Expand media outreach to **take a more general public approach to reach communities who are not already service-connected**. Invest in a range of strategies, including increased advertisements through local media (television, radio, and newspapers) and more targeted outreach to varied community networks.

Finding 5: Current affordable housing systems do not always provide effective or accessible communication.

- **Diversify modes of communication and information-sharing** to meet various population needs, including in-person, phone, and digital options.
- **Develop a communication access plan.** Develop best practices and formal guidelines for provision of accessible communication to existing affordable housing residents and prospective or active applicants who are blind or low-vision and Deaf or hard of hearing.
- **Increase education to project sponsors and City housing agencies** on accessibility obligations, including but not limited to standards for effective communication and information delivery. Improve American Sign Language access and communication assistance. Ensure that ASL interpretation services are high-quality, available in-person and virtually, and suitable for people who are Deaf and hard of hearing.
- Improve non-English **language access and communication assistance.** Identify new practices that result in successful communication, such as vetting threshold language translations with internal staff to make sure they are high quality. Offer in-person, phone, and written language assistance.
- Defer to consumers' preferred forms of communication delivery (phone, email, conventional mail, sign language, digital, etc.).

Finding 6: Some affordable housing units and buildings have inadequate accessibility features to meet the full range of accessibility needs of their residents.

- **Provide training and consistent information** to property managers about existing obligations of the reasonable modification process, and best practices for its consistent implementation.
- **Formalize reasonable accommodation request and fulfillment processes.**
- Publicize and **market existing tax incentive programs** to building and property managers to expand their capacity and willingness to make modifications.
- **Broaden incentives/public funding to owners for residential building modifications.**
- **Subsidize costly modifications** that improve long-term building accessibility, particularly in connection with substantial building rehabilitation.
- **Explore referral and resource navigation models** that provide advocacy and support directly to the consumer to assist with reasonable modification requests.

Finding 7: Some older and disabled residents expressed frustration with poor levels of building maintenance at their affordable housing sites, which can pose accessibility and safety concerns for these residents.

- **Increase funding for capital improvements** in affordable housing buildings, especially across older housing stock.
- **Expand the City's Elevator Rebate Program** to include all City-funded affordable housing sites.
- **Continue affordable housing rehabilitation and preservation** projects.
- **Educate property management and support services on referral and resource connections for behavioral health, intensive case management, and other social services** available to affordable housing occupants. Develop more collaborations between affordable housing providers and community resources.
- **Coordinate with the Department of Building Inspection** to ensure enforcement of code violations at these sites.

Finding 8: Access to public and accessible transportation, health services, and neighborhood safety are essential for maintaining a good quality of life for older adults and adults with disabilities.

- **Invest in and expand site-based programs** that facilitate residential social interaction, offer health services and education, and provide other important services and community engagement opportunities for seniors and adults with disabilities.
- **Require and designate funding for onsite residential services for new affordable housing developments** subject to annual compliance review.
- **Expand access to intensive and holistic on-site case management and behavioral health services** across Permanent Supportive Housing buildings for formerly homeless older adult and disabled households, including expanding programs like In-Home Supportive Services.
- **Ensure referral and meaningful resource connection** to community services that can help support the client and ensure their stability and safety.
- **Educate property management and support services staff on referral and resource connections** available to older and disabled affordable housing occupants. Develop more collaborations between affordable housing providers and community resources that serve aging and disability populations.
- **Perform assessment on barrier-free public transit options** for seniors and people with disabilities living in affordable buildings. Plan future affordable housing for seniors and adults with disabilities in locations that have good access to services and transit.

Finding 9: Affordable housing resources are siloed. The system overall does not have a mechanism to coordinate services and collaborate across City and non-City jurisdictions to share data and program information.

- **Strengthen interdepartmental collaboration and service coordination**, particularly across housing, social services, and health services agencies to better meet the housing needs of older adults and adults with disabilities.
- **Establish and consolidate accessible housing inventory** in one place (mobility units, communication units, adaptable units etc.)
- **Support data quality assurance through dedicated data quality oversight and expanded technical assistance to housing service providers**. Establish shared data collection protocols and best practices across agencies responsible for housing.
- **Convene a multi-agency data work group** with representation from all relevant departments to explore and guide implementation of best practices for data collection and quality assurance, cross-departmental data sharing, and shared performance measurement pertaining to affordable housing services for seniors and adults with disabilities.

Finding 10: Housing providers serving older adults and residents with disabilities need consistent training and information about the reasonable modification process, accessibility standards, nondiscrimination, and enacting anti-ableist and anti-ageist strategies in affordable housing environments.

- **Strengthen housing provider capacity** to promote housing stability/retention and be responsive to tenant requests in a fair, legal, and equitable way.
- **Expand tenants' rights counseling, mediation, advocacy and legal services** to assist with reasonable accommodation requests and to ensure other tenant needs are met.
- **Develop ethical, compliant, and consistent practice for developing data on household disability status** across all types of City-funded affordable housing through survey or collection of voluntary demographic information.

Introduction

In accordance with local legislation adopted by the San Francisco Board of Supervisors in December 2020 (Ordinance 266-20)[1], this first-ever Aging and Disability Affordable Housing Needs Assessment report provides information on the **current and planned stock of City-funded affordable housing for older adults and adults with disabilities**, including details about the location, accessibility, affordability, and housing type of these units. This report also leverages community research to inform **findings about unmet housing needs among this population,** and to offer **recommendations for City leaders to address these needs**.

This report focuses on San Francisco's population of extremely-low- to moderate-income older adults and adults with disabilities who qualify for City-funded affordable housing rental units **tracked by the Mayor's Office of Housing and Community Development (MOHCD).** Most of these units are located in general affordable housing properties managed by nonprofit organizations. MOHCD tracks 346 affordable housing sites, including 80 buildings with units dedicated to Permanent Supportive Housing (PSH) managed by the **Department of Homelessness and Supportive Housing (HSH).** HSH offers specialized on-site supportive services for formerly homeless individuals living in PSH units. This report also summarizes **housing resources *outside* the primary MOHCD affordable housing portfolio**, which includes 62 additional PSH sites (80 sites with PSH units exist in both HSH's and MOHCD's portfolio) as well as scattered-site housing, and other critically important housing programs like tenant-based vouchers and eviction prevention.

Data on existing affordable housing is analyzed based on current occupancy. Within the City's existing 23,604 affordable housing units, **10,416 (45%) are currently occupied by older adults.** An additional **1,386 future units designated for older adults and adults with disabilities** are expected to be delivered by 2027. These represent 13% of planned rental units.

Affordable Housing for Seniors and Adults with Disabilities

Status	Total Affordable Housing Units*	Total Senior Occupied Units	Total Senior Designated Units	Total Disability Designated Units~
Existing Units	23,604	10,416 (45%)	5,474 (23%)	—
Future Units	10,341	—	1,359	27

Source: MOHCD Portfolio, 2020 Reporting Year; MOHCD Pipeline, February 2022
*This summary table does not include information on units tracked outside the primary MOHCD affordable housing portfolio. These additional units, managed by HSH, bring the unduplicated total number of City-funded affordable housing units in San Francisco to 27,741. See the Department of Homelessness and Supportive Housing Portfolio section of this report for more information on these HSH-only units.
~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. We estimate that disability occupancy is 10% - 20%. See more information in the Affordable Housing Population Overview.

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[1] https://sfbos.org/sites/default/files/o0266-20.pdf

Background

In December 2020, the Board of Supervisors passed legislation to implement new reporting focused on affordable housing for older adults and adults with disabilities. Ordinance 266-20 establishes two new reports that will be completed regularly — facilitated by the Department of Disability and Aging Services, and prepared with input from the Mayor's Office of Housing and Community Development, Mayor's Office on Disability, Department of Homelessness and Supportive Housing, and Planning Department.

Report	Description	Schedule
Housing Needs Overview Report	Provides a snapshot of existing affordable housing units occupied by seniors and adults 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 legislative language pertaining to this Housing Needs Assessment and Production Pipeline Report specifies:

DAS shall work in collaboration with the Mayor's Office of Housing and Community Development, the Planning Department, the Department of Homelessness and Supportive Housing, and the Mayor's Office on Disability to publish a Housing Needs Assessment and Production Pipeline Report for Seniors and Adults with Disabilities ("Report") by October 1, 2022. The Report shall contain:

   a) An analysis of housing needs for seniors addressing median household income of seniors who are tenants and who are homeowners in the City; rent or housing cost burden; overcrowding, primary language, age range, household type, neighborhood, and housing type.
   b) An analysis of housing needs for people with disabilities addressing median household income of adults with disabilities who are tenants and who are homeowners in the City; rent or housing cost burden; overcrowding; security of tenure; and overall housing shortages by income level, race/ethnicity, primary language, age range, household type, neighborhood, and housing type.
   c) An analysis of City housing programs or services that specifically target seniors and people with disabilities, including but not limited to the number of households that include seniors or persons with disabilities served by rental subsidies counseling support and homeowner renovation grants.
   d) Recommendations to address the unmet needs of seniors and people with disabilities for affordable housing and to improve the coordination of the development of City-funded housing and the delivery of services for those populations.

Description of Affordable Housing

Affordable housing production in San Francisco 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 **monitors the performance of the majority of existing affordable housing** in the city, and also **supports the creation of new affordable housing**. MOHCD works closely with San Francisco's Office of Community Investment and Infrastructure (OCII) to streamline and coordinate the City's affordable 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 meet federal guidelines that seek to keep housing costs at 30% of income for eligible households. MOHCD monitors about 23,604 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 nonprofit organizations. In these buildings, units are designated for specific household income brackets (defined as a percentage of the Area Median Income) and rents are set at 30% of those incomes. For example, if a unit is designated for 55% AMI, the tenants have to meet that income requirement and the rent is set based on that AMI.

Affordable housing also includes **former public housing** previously owned and operated by the San Francisco Housing Authority, which is also being converted to, or rebuilt as, 100% affordable buildings funded by MOHCD. Through the **Housing Preservation Program** (HPP), formerly known as 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 households; many of these units are in **dedicated Permanent Supportive Housing (PSH) buildings** that offer on-site supportive services, but some of these units are co-located within general affordable housing sites. For PSH units, rent is capped at 30% of household income, regardless of household AMI. 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.[2]

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

- **Marketing**: The affordable housing developer (often called the "project sponsor") creates a marketing plan that describes how they will publicize available units.

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[2] 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. There are roughly 3,000 BMR inclusionary housing units; not all of these units are included in this report.

MOHCD reviews and approves the plan. The project sponsor then implements the plan leading up to the lottery deadline.

- **Application**: Households 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 website was launched in 2016 to consolidate available housing opportunities and simplify the application process for community members.

- **Affordable Housing Lottery**: San Francisco's lottery for affordable units includes four preferences. Households with a Certificate of Preference are selected first. These are former San Francisco residents displaced in the 1960s and 70s, during the SF Redevelopment Agency's federally-funded urban renewal program. Second, 20% of available units are allocated for households eligible for the Displaced Tenant Housing Preference Program. Third, 40% of available units are allocated to the Neighborhood Resident Preference Program. Fourth, households that live or work in San Francisco are selected. Lastly, any applicant that doesn't meet one of the four preferences are selected.[3]

- **Eligibility and Leasing**: 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 qualify for occupancy. Some units are also restricted for certain populations, such as seniors or veterans. The review of application documents and leasing is managed by the project sponsor following the lottery.

- **Rental rate structure**: Affordable housing ensures that households pay no more than 30% of their gross income for housing costs, which may include utilities (though MOHCD will let people pay more if they want to be rent burdened, up to 50%). A unit's rental rate is based on the unit's designated affordability level, *not* the occupant's actual income. For example, in 2021, a single-occupant studio unit designated at 50% AMI affordability could be rented at up to $1,213, which is 30% of a single-person household monthly income of $4,042.[4] For PSH, rents are capped at 30% of individual household income rather than tied to a specific AMI.

  If households do not have sufficient income to meet the designated unit affordability, a rental subsidy may fill the gap. 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 affordable or market-rate housing (such as a traditional Section 8 Housing Choice Voucher). Project-based vouchers are attached

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[3] The affordable housing lottery details can be found at sfmohcd.org/lottery-preference-programs.

[4] For 2022 income and rent limits, visit: https://sfmohcd.org/income-limits-and-rent-limits-below-market-rate-rental-units

to a specific building rather than an individual; they are planned for within the building funding scheme 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. Applicants 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 generally 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. Seniors living in Permanent Supportive Housing may be eligible for senior status at age 55+.

- **Disability Occupancy**: These are units that report adult occupants with disabilities of any type, but no senior residents.

- **Senior and/or Disability Occupancy**: This is an unduplicated count of all units that house seniors and adults 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 seniors and adults 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 personally 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 for people with disabilities**. There are three types of accessibility features required in publicly-funded or affordable housing under

California Building Code[5] 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 publicly-funded 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 publicly-funded 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 housing 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 December 21, 2020:

- 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 publicly-funded 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

On or after December 21, 2020:

- 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 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

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

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 people with disabilities,** including both adults with disabilities ages 18-61 and older adults ages 62 and older 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.[6] A recommendation to address this problem is considered later in this report.

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[6] As noted by 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 a qualifying disabled tenant/applicant to fill the unit, the project sponsor is allowed 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.

Methodology

This section of the report provides a **high-level overview of the quantitative and qualitative analysis we carried out to inform our findings and recommendations**, including details about our data sources and the scope of our stakeholder engagement. For more detailed methodological notes, see Appendix A.

Three major research questions shaped the 2022 Aging and Disability Affordable Housing Needs Assessment:

- What are the **housing needs** of extremely low-, low- and moderate-income older adults and adults with disabilities in San Francisco?
- What **barriers** do these populations face in accessing City-funded affordable housing resources and programs?
- What are the biggest **challenges and opportunities for improving housing security** for older adults and adults with disabilities?

We undertook a wide range of community engagement, research, and analysis activities in the spring and summer of 2022 to answer these questions, and ultimately summarize our findings and recommendations to address the affordable housing needs of older and disabled San Franciscans. These activities are described in more detail below.

POPULATION ANALYSIS

We used US Census data — specifically, the 2019 American Community Survey, 5-Year Estimates — to develop population estimates and a demographic profile of older adults and adults with disabilities in San Francisco. This analysis primarily focuses on low-to-moderate income renter households with an older and/or disabled adult member to shape our understanding of the most pressing affordable housing needs facing our community. It includes information on household characteristics like income level and housing cost burden, race/ethnicity, primary language, and living alone status to help us explore potential inequities in the housing landscape and the ways in which housing needs may vary across different population subgroups.

Developing Population Profiles in Alignment with Program Guidelines

Our population analysis focuses primarily on older and disabled renters with low-to-moderate income — the households most affected by housing cost burdens in a local housing landscape characterized by astronomical costs of living and growing income inequality. We structure population estimates in alignment with key program guidelines such as MOHCD affordable housing age thresholds and Americans with Disabilities Act (ADA) disability definitions. These estimates describe:

- **Older adults**, ages 62 and older, regardless of disability status
- **Adults with disabilities**, ages 18-61, with any type of disability
- **Older and disabled renter households with low-to-moderate income**, earning less than 80% of the Area Median Income ($74,600 annually for a single householder in San Francisco in 2022).

EXISTING & FUTURE AFFORDABLE HOUSING ANALYSIS

Leveraging a variety of program administrative data sources from MOHCD and HSH, we analyzed the City's inventory of existing affordable housing and future affordable housing in the development pipeline. This analysis summarizes our affordable housing landscape, providing information on the distribution of units throughout the city, unit accessibility and income level designations, and rates of senior and disability occupancy. It helps us to assess the potential gaps between affordable housing availability and population needs — particularly concerning the alignment of unit accessibility and affordability with the needs of adults with disabilities and older people.

City-Funded Affordable Housing System Data Sources
- **MOHCD Annual Monitoring Report (2020):** Data on the existing affordable housing portfolio, based on data collection and reporting by community-based housing property managers. 2020 data is the most recent available for this analysis; MOHCD is currently processing 2021 monitoring data, including quality review.

- **MOHCD Affordable Housing Pipeline Report (2022):** Data on future affordable housing units in the development pipeline, including information on new construction, rehabilitation projects, and inclusionary units.

SUMMARY OF OTHER HOUSING RESOURCES

San Francisco is home to a wide range of housing resources *outside* the primary affordable housing portfolio maintained by MOHCD. To provide a more complete picture of our local housing landscape and available resources for older people and adults with disabilities, we drew on a variety of program descriptions and administrative data from DAS, HSH, and MOHCD, and prepared a summary of these resources. Resource highlights include:
- **HSH Permanent Supportive Housing** outside the MOHCD portfolio, designated for individuals formerly experiencing homelessness. Summary analysis is based on a 2022 extract from the HSH Online Navigation and Entry (ONE) System database, with de-identified information on households living in Permanent Supportive Housing.
- **Rental Subsidies**, including tenant-based subsidy programs, based on program administrative data from DAS, HSH, and MOHCD.
- **Housing Counseling**, based on program descriptions provided by DAS and MOHCD.
- **Homelessness and Eviction Prevention**, based on program descriptions provided by HSH and MOHCD.
- **Problem Solving**, based on program descriptions provided by HSH.
- **Homeowner Renovation Grants**, based on program descriptions provided by MOHCD.
- **Social and supportive services for older and disabled adults** — including food programs, home and personal care services, and other long-term care supports — based on program descriptions provided by DAS.

COMMUNITY RESEARCH & STAKEHOLDER ENGAGEMENT

We carried out extensive stakeholder outreach and engagement to ensure community participation in the needs assessment process, representing a diverse array of perspectives. With support from three local consulting firms specializing in community engagement, research, and analysis, we developed and executed a variety of engagement strategies to capture comprehensive community input from older adults and adults with disabilities from all walks of life. Our community research activities and events are summarized below:

Activity Description and Participants	Number of Participants*
Key Informant Interviews Phone interviews with key leaders and policymakers in our local aging and disability affordable housing context, including: • City Department leadership from DAS, HSH, MOD, and MOHCD • Community advocates	10
Consumer Interviews Phone interviews with diverse older adults and adults with disabilities in San Francisco, including: • People from historically marginalized and excluded racial and ethnic groups, including Asian/Pacific Islander, Black/African American, and Latinx/Hispanic individuals • Individuals identifying as LGBTQ+ • People living with HIV/AIDS • People with different types of disabilities, including people with mobility disabilities, people who are blind or low vision, people who are Deaf or hard of hearing, people with chronic health conditions, and those with other types of disabilities • Individuals who were formerly or are currently unhoused and/or unsheltered • Affordable housing residents • Homeowners *Available languages: English, Cantonese, Spanish*	58
In-Person Consumer Focus Groups Two (2) in-person sessions hosted at affordable housing sites with their residents *Available languages: English and Cantonese*	11
Virtual Consumer Focus Group One (1) virtual session hosted on Zoom with the Deaf community *Available languages: American Sign Language (ASL)*	4
Virtual Service Provider Focus Groups Three (3) virtual sessions hosted on Zoom with service providers, community advocates, and policy leaders in our local aging and disability affordable housing context	8

Activity Description and Participants	Number of Participants*
In-Person Community Forums Four (4) sessions hosted at neighborhood hubs like community centers located throughout the city *Available languages: English, Cantonese, Spanish*	71
Virtual Community Forum One (1) virtual session hosted on Zoom for participants citywide *Available languages: English, Cantonese, Spanish*	10
Population Survey A citywide survey offered in paper, online, and phone formats for older and disabled San Francisco residents *Available languages: English, Cantonese, Filipino, Russian, Spanish, Vietnamese*	522
Disability Survey A survey offered in paper, online, and phone formats for older and disabled affordable housing residents living in one of 15 sample MOHCD housing sites located throughout the city *Available languages: English, Cantonese, Filipino, Russian, Spanish, Vietnamese*	510

*Note: Although this table summarizes the number of unique community research participants for each research activity, we cannot provide an overall unduplicated participant total across activities: some individuals may have participated in more than one activity (e.g., a focus group participant may also have completed a survey and/or attended a forum).

SECONDARY DATA SOURCES

We prepared this needs assessment shortly following the publication of other robust community needs assessments focused on older adults and adults with disabilities, led by DAS. These assessments, including the 2022 Dignity Fund Community Needs Assessment[7] and the 2021 Listening Sessions with Community of Color,[8] both shed some additional light on San Franciscans' experiences of aging and disability. Where relevant, this report draws on themes and gaps from those reports.

Ultimately, this report synthesizes analysis across all of the rich quantitative and qualitative data sources described above to shape our understanding of key areas of affordable housing need among older adults and adults with disabilities in San Francisco — especially areas of *unmet* need, the gaps in our affordable housing system. We summarize these findings and offer recommendations to address identified gaps later in this report, in the section on Key Findings & Recommendations.

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[7] https://www.sfhsa.org/sites/default/files/Report_SF%20DAS_DFCNA%202021-22%20Appendices%2004012022.pdf
[8] https://www.sfhsa.org/sites/default/files/Report_SFDAS%20BIPOC%20Community%20Listening%20Sessions%20Project%20October%202021.pdf

Population Profile of Seniors and Adults with Disabilities

There are approximately **164,000 older adults** ages 62 and older and **37,000 adults with disabilities** ages 18-61 living in San Francisco — collectively, these individuals account for one in four San Franciscans. About **55,000 seniors, or 34%, of all older adults in San Francisco have a disability.**

San Francisco has experienced significant demographic shifts over the past two decades, as illustrated below. **Our city is aging: older adults are the fastest growing age group in San Francisco,** outpacing general population growth at nearly twice the rate. Between 2000 and 2019, the senior population grew by almost 30,000 — an increase of 20%. By contrast, the overall city population only grew 12% during this time. This growth trend is expected to hold over the next two to three decades. According to the California Department of Finance population projections, **people ages 62 and older will account for about a quarter of the city's residents by 2030** compared to just 18% in 2019.[9]

San Francisco Population Growth by Age Group, 2000 – 2019

Age Group	2000	2019	# Change	% Change
Children (under 18)	111,683	117,594	5,911	5%
Adults (ages 18-61)	531,014	593,256	62,242	12%
Older Adults (ages 62+)	136,852	163,937	27,085	20%
Total Population	**779,549**	**874,787**	**95,238**	**12%**

Source: 2000 Decennial Census, 2019 ACS 5-Year Estimates

All adults with disabilities, including older adults age 62 and above, account for about 10% of San Franciscans (about 92,000 people). These individuals **report many types of disability**; some report multiple types of disability, including mobility, sensory, and cognitive disabilities, among other types.

People with Disabilities by Age Group and Disability Type

Disability Type	Adults with Disabilities (ages 18-61)		Seniors with Disabilities (ages 62+)	
	#	%	#	%
Hearing difficulty	1,805	10%	6,972	12%
Seeing difficulty	2,936	17%	4,635	8%
Cognitive difficulty	8,454	48%	8,664	15%
Ambulatory difficulty	6,897	40%	17,232	30%
Self-care difficulty	2,616	15%	8,896	15%
Independent living difficulty	7,021	40%	13,797	24%
Total Population*	**29,729**	—	**60,196**	—

Source: 2019 ACS 5-Year Estimates
*Since some people have more than one type of disability, the sum of the number or percentage of people with each type of disability may exceed the total population.

[9] California Department of Finance. County Population Projections by Age (2010-2060). https://dof.ca.gov/Forecasting/Demographics/Projections/

Experiences of life and aging in San Francisco for older adults and adults with disabilities has been and continues to be shaped by **rising costs of living and shifting economic conditions in our city, which present particularly persistent and increasing affordability challenges for these populations.** Older and disabled people **tend to live on lower and/or fixed incomes** compared to the general population, **experience disproportionately high rates of poverty**, and are **more likely to face severe housing cost burdens.** As already exorbitant housing costs in San Francisco continue to skyrocket — far outpacing local wage growth — and economic inequality continues to rise, low- and middle-income households find it particularly hard to come by housing that meets their needs and that they can afford.

This report focuses primarily on renter households with older and/or disabled adult members (henceforth referred to as older/senior and disabled adult households for simplicity), due to the relative acuity of affordable housing needs among renters as compared to homeowners, trends described in more detail below.[10] Even so, it bears noting that seniors and adults with disabilities who own their homes, particularly those with low income, face no shortage of housing difficulties. This population often faces steep costs to adapt and maintain their dwelling units to meet their evolving needs as they age, posing significant affordability and accessibility challenge. While homeowner needs are not the main focus of this report, these issues did arise during stakeholder engagement and are referenced briefly in several places throughout the report.

HOUSEHOLDS INCOME AND HOUSING COST BURDEN

Household income and housing cost burden are important concepts that help us to understand the scope and severity of the housing affordability crisis among older and disabled adult households in San Francisco. The tables below summarize the household income thresholds (relative to the Area Median Income, or AMI) used in this analysis to categorize households by income level and level of cost burden.

Income Group	AMI Category
Extremely low-income	<30% AMI
Very low-income	<50% AMI
Low-income	<80% AMI
Moderate-income	<120% AMI
Above moderate-income	>120% AMI

Source: 2022 MOHCD Maximum Income by Household Size

Burden Level	Rent Amount
Cost burdened	Rent > 30% Income
Severely Cost burdened	Rent > 50% Income

Source: U.S. Department of Housing and Urban Development (HUD)

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[10] This analysis includes only those older adults and adults with disabilities living in the community, and as such does not reflect those residing in institutional settings like prisons or jails, skilled nursing facilities, or residential care centers. The vast majority (96%) of the older and disabled population in San Francisco lives in private residences.

Issues of housing affordability in San Francisco are notably acute for older and disabled adult renters, who tend to have *significantly* lower incomes than their homeowner counterparts — about 80% lower among single-person households. Among single-person households, the **median income for disabled adult renters is just 14% AMI**, and the **median income for senior renters is only slightly higher, at 18% AMI.** By contrast, the median household income for senior homeowners is 112% AMI. Notably, although **disabled adult homeowners** in San Francisco have significantly greater median income than their renting peers, they nevertheless **have a lower median income than San Francisco households overall — about 74% AMI** — reflecting the **significant economic inequities that shape the lives of people with disabilities.**

Median Household Income for Older and Disabled Adult Households (HH Size = 1)

Type of Housing Tenure	Older Adults	Adults with Disabilities
Renters	$17,313 (18% AMI)	$13,439 (14% AMI)
Homeowners	$109,566 (112% AMI)	$71,379 (74% AMI)

Source: 2022 MOHCD Maximum Income by Household Size

Household Profiles: Older and Disabled Adult Households

Senior and disabled renter households account for nearly 88,000 (20%) of San Francisco renters overall, slightly less than their share of the city's population. Over a third of older adults (about 65,300 or 42%) and over two-thirds of adults with disabilities (about 23,400 or 72%) living in San Francisco rent their homes — collectively, 47% of the population of older adults and adults with disabilities are renters.

Adult Households by Population and Type of Housing Tenure

Population	Renters		Homeowners		Total
	#	% of Pop	#	% of Pop	
Adults with Disabilities	22,353	72%	8,656	28%	**31,009**
Older Adults	65,271	42%	90,329	58%	**155,600**
All Other Adults	342,388	63%	190,115	37%	**532,503**
Total Households	**430,012**	**100%**	**289,100**	**100%**	**719,112**

Nearly half of older and disabled renters with low-to-moderate income live alone (47% and 41%, respectively). They are more likely to live alone than other San Franciscans. When these individuals do live with others, they are more likely to live in households with related adults, and less likely to live in households with children or roommates.

Living Alone Status of Low-to-Moderate Income Renter Households by Age Group

Adults with Disabilities: 7,305 (41%) Lives alone | 10,145 (59%) Lives with others

Older Adults: 26,907 (47%) Lives alone | 30,818 (53%) Lives with others

■ Lives alone ■ Lives with others

OLDER ADULT HOUSEHOLDS WITH LOW-TO-MODERATE INCOME

Over three-quarters (77% or 50,237) of all renter households with an older adult member have low income, or earn less than 80% AMI. **Almost half (48% or 31,623) of these low-income households are considered *extremely* low-income**, with income less than 30% AMI.

Older Adult Households by Income Group
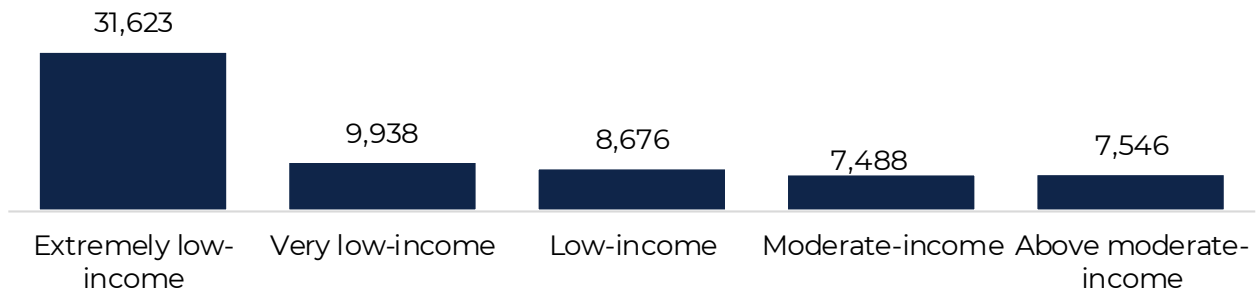
Over 30,000 (48%) of older adult households face a housing cost burden, or spend more than 30% of household income on rent. **Of these cost burdened households, about half (15,749 or 52%), face a severe cost burden**, or pay more than half (50%) of their household income on housing costs.

Number of Cost Burdened Older Adult Households by Income Group
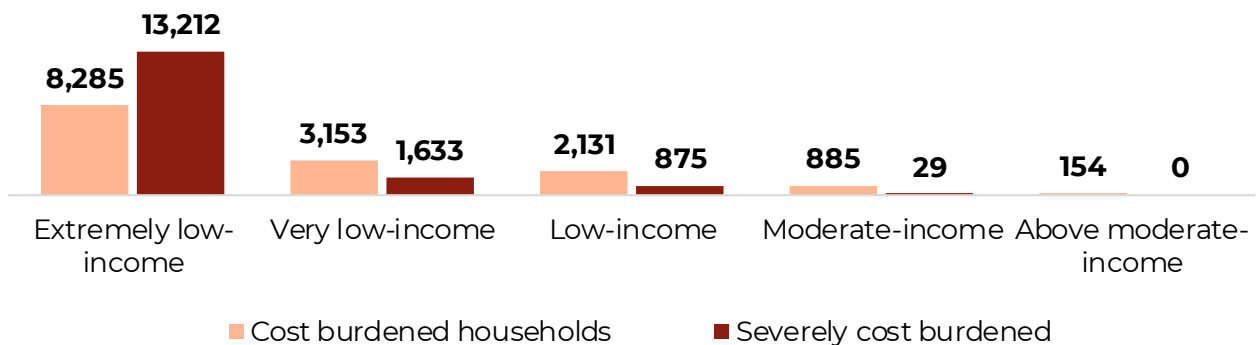
Rates of Cost Burden among Older Adult Households by Income Group
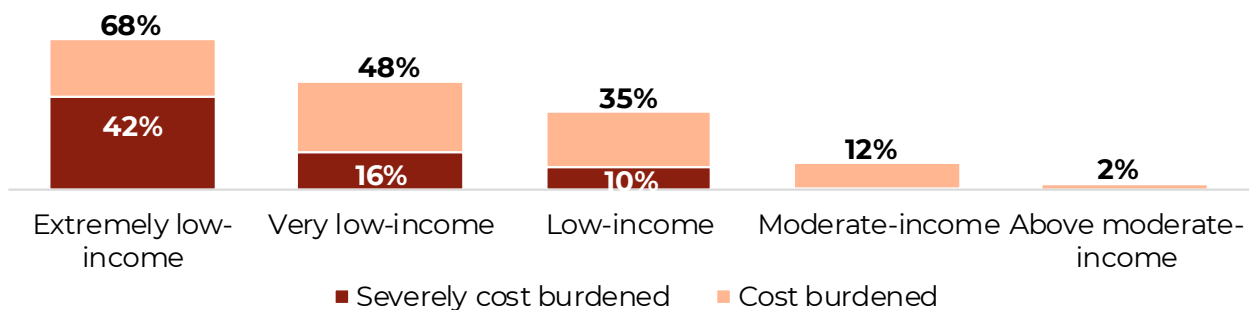
Asian/Pacific Islander (API), Black/African American, and Latinx/Hispanic populations are overrepresented among older adult renter households with low-income compared to the makeup of the senior households overall. As shown in the chart below, white older adult households are less likely to have low income than other racial/ethnic groups, making up only 31% of the population of low-income senior households compared to 39% of all senior households. By contrast, Latinx/Hispanic older adult households are more likely than other groups to have low-income, accounting for 12% of low-income senior renter households compared to just 9% of the all senior households.

Older Adult Households by Race/Ethnicity

Race/Ethnicity	All Senior Households	Low-income Senior Renter Households
API	44%	46%
White	39%	31%
Latinx/Hispanic	9%	12%
Black/African American	6%	8%
Other	2%	2%

■ All Senior Households (N=155,600) ■ Low-income Senior Renter Households (N=50,237)
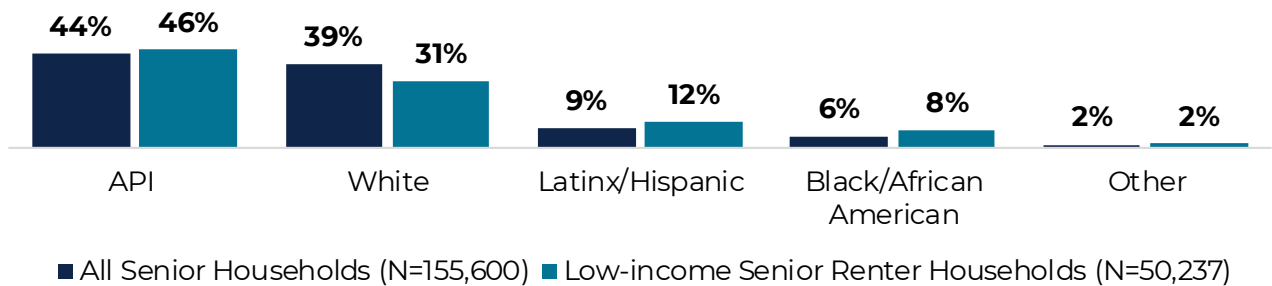
Largely consistent with race/ethnicity trends, **older adult renter households with low income are more likely to speak Chinese, Spanish, or another primary language other than English** compared to the broader senior population in San Francisco. In fact, **only 40% of these households primarily speak English.** These trends have important implications for communication materials and methods pertaining to affordable housing, including outreach to potential clients, information on the application process, and housing resident resources.

Older Adult Households by Primary Language

Primary Language	All Senior Households	Low-income Senior Renter Households
English	47%	39%
Chinese	29%	33%
Other API	9%	8%
Spanish	8%	11%
Other	7%	10%

■ All Senior Households (N=155,600) ■ Low-income Senior Renter Households (N=50,237)
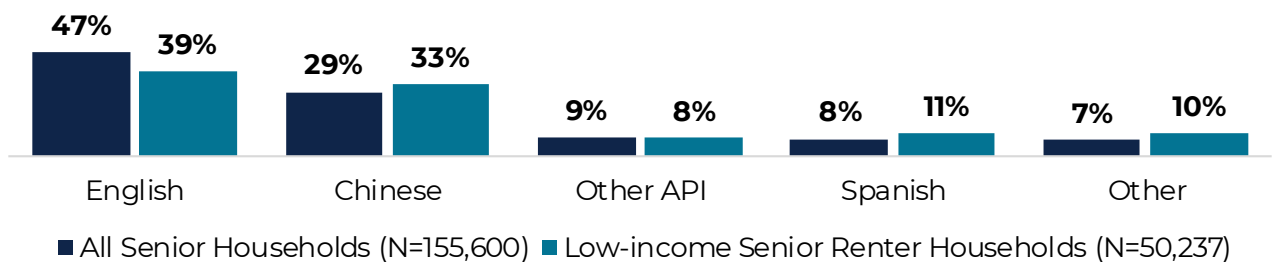
DISABLED ADULT HOUSEHOLDS WITH LOW-TO-MODERATE INCOME

About 70% (or 15,349 households) of all disabled renter households are low-income, or earn less than 80% AMI. **Approximately 44% (or 9,783 households) of these low-income are considered _extremely_ low-income**, with income less than 30% AMI.

Disabled Adult Households by Income Group

Income Group	Households
Extremely low-income	9,783
Very low-income	2,943
Low-income	2,623
Moderate-income	2,101
Above moderate-income	4,903
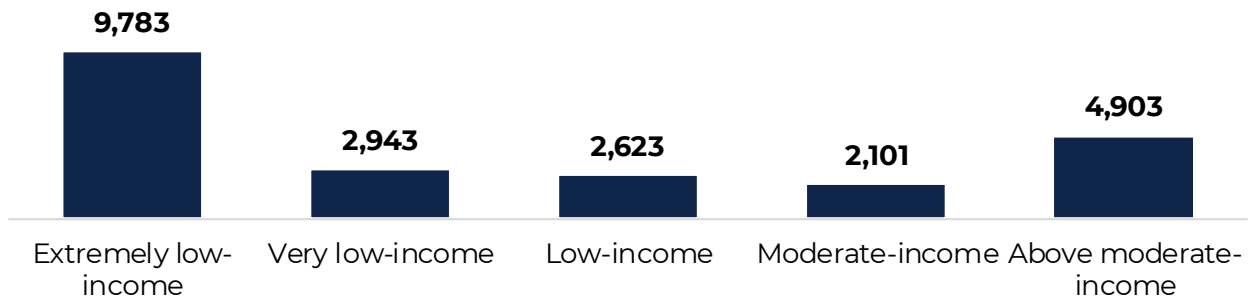
About 10,639 (48%) of disabled adult renter households face a housing cost burden, or spend more than 30% of household income on rent. **Of these cost-burdened households, about 60% (or 6,369) face a severe cost burden**, or pay more than 50% of their household income on housing costs.

### Number of Cost Burdened Disabled Adult Households by Income Group

Income Group	Cost-burdened	Severely cost-burdened
Extremely low-income	2,267	5,416
Very low-income	718	651
Low-income	736	302
Moderate-income	456	0
Above moderate-income	93	0

■ Cost-burdened   ■ Severely cost-burdened
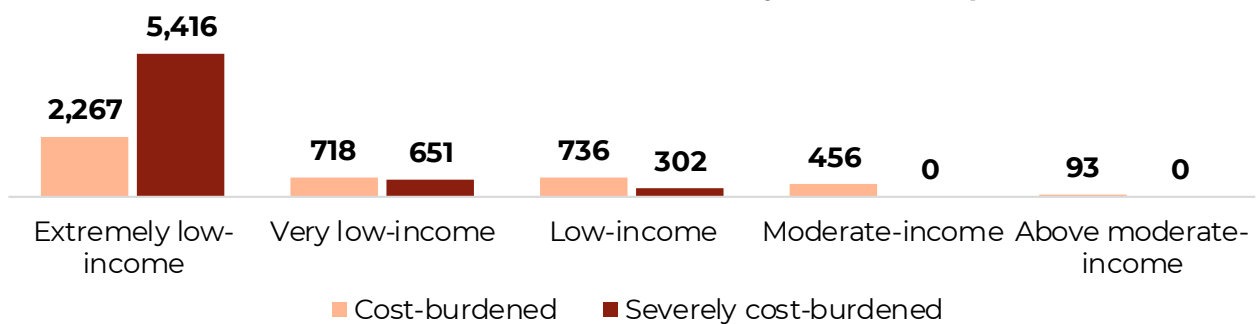
Rates of Cost Burden among Disabled Adult Households by Income Group

Income Group	Severely cost-burdened	Cost-burdened (total)
Extremely low-income	55%	79%
Very low-income	22%	47%
Low-income	12%	40%
Moderate-income		22%
Above moderate-income		2%

■ Severely cost-burdened   ■ Cost-burdened
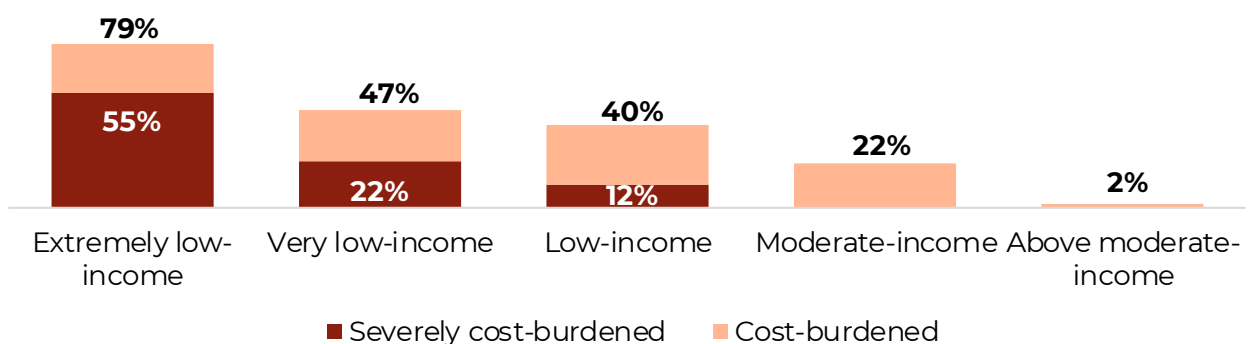
Disabled adult households with low income are disproportionately Black/African-American or Latinx/Hispanic compared to white or Asian/Pacific Islander disabled households. For example, though Black/African American households make up only 15% of all disabled adult households, they make up 19% of disabled adult renter households with low income. Similarly, although Latinx/Hispanic households account for only 19% of all disabled adult households, they account for 26% of disabled adult households with low income.

Disabled Adults Households by Race/Ethnicity

White: All Disabled Households 39%, Low-income Disabled Renter Households 31%
API: 23%, 18%
Latinx/Hispanic: 19%, 26%
Black/African American: 12%, 19%
Other: 6%, 6%

■ All Disabled Households (N=31,009) ■ Low-income Disabled Renter Households (N=15,349)
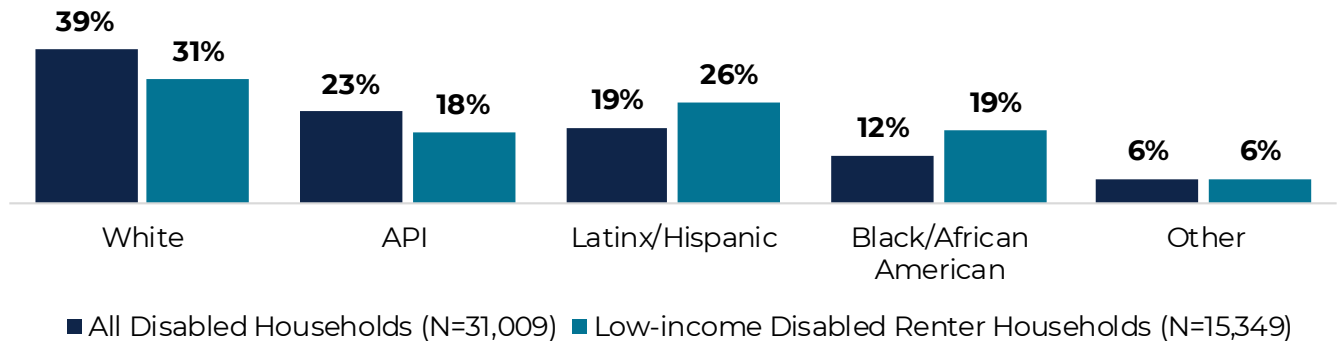
Relatively consistent with race/ethnicity trends, disabled households with low income are **far more likely to speak English as a primary language** than other languages. Even so, it bears noting that primarily **Spanish-speaking households are overrepresented** among disabled households with low income (21% compared to 14% of disabled households overall).

Disabled Adult Households by Primary Language

English: 64%, 61%
Spanish: 14%, 21%
Chinese: 10%, 7%
Other API: 5%, 6%
Other: 7%, 6%

■ All Disabled Households (N=31,009) ■ Low-income Disabled Renter Households (N=15,349)
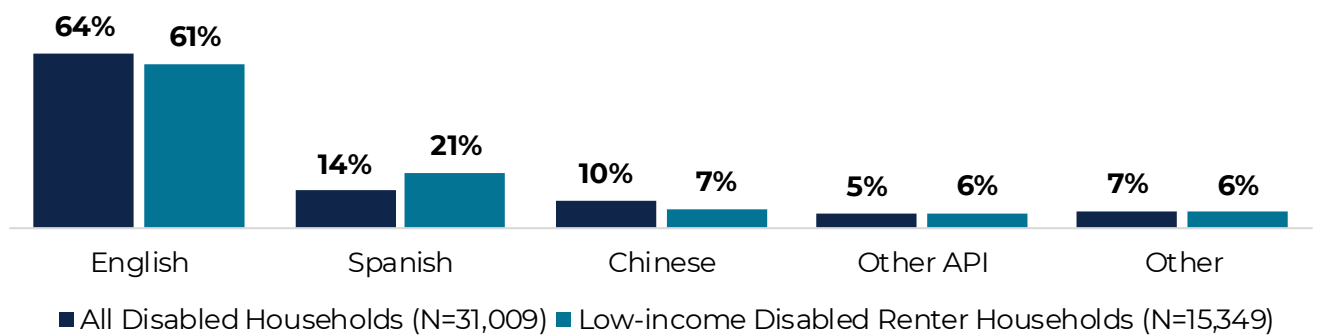
Affordable Housing Population Profile

Of the 21,437 total occupant households in the City's affordable housing portfolio, **10,401 (about 49%) are households with older adults** ages 62 or older, and **between 10% and 20% are households with an adult with disabilities** ages 18-61.[11] The following analysis provides information about the income levels, demographic characteristics, and accessibility needs of these older and disabled adult households to help us understand who the affordable housing system serves and possible gaps in addressing the housing needs of these populations.

Older Adult Households

Seniors live in affordable housing at higher rates than other age groups: senior households **make up almost half (45%) of households** living in City-funded affordable housing. Of these older adult households, almost 70% or 5,420 are seniors who live alone.

Older and Disabled Adult Households Living in City-Funded Affordable Housing

Household Size	All Households		Older Adult Households		Disabled Adult Households[12]	
	#	% of Total	#	% of Total	#	% of Total
1	12,456	58%	7,105	68%	213	65%
2	4,298	20%	2,336	22%	64	19%
3	1,986	9%	463	5%	25	8%
4 or more	471	12%	471	5%	27	8%
Total	**21,437**	**100%**	**10,375**	**100%**	**329**	**100%**

Source: 2019 ACS 5-Year Estimates; 2022 Affordable Housing Disability Survey

Perhaps unsurprisingly, **the vast majority (97% or 10,121) of households with an older adult living in affordable housing have low income.** The average annual household income of a single senior householder living in affordable housing is $14,791, which is just over 15% AMI. **Nearly three-quarters (73% or 7,530) of senior households living in affordable housing are acutely low-income**, with income less than 15-20% AMI.[13]

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[11] This estimated range is based on rates of disability occupancy reported by MOHCD property managers in 2019 and extrapolation from the Disability Survey administered to affordable housing residents this year to support our needs assessment, which found that as many as 65% of households across all age groups have a disabled member, inclusive of seniors with disabilities.

[12] Based on small-scale survey (N = 510) of households with disabilities conducted as part of the stakeholder engagement process for this needs assessment.

[13] MOHCD uses a 20% AMI or lower cutoff to define acutely low-income households, or people who need rental assistance to make their housing deeply affordable (no more than 30% of income). Acutely low-income is otherwise defined as 15% AMI or lower.

Average Income of Older Adult Households in Affordable Housing by Household Size

Household Size	Average Annual Income
1	$ 14,791
2	$ 25,045
3	$ 54,898
4	$ 73,751

Source: MOHCD, 2020 Reporting Year

Older Adult Households in Affordable Housing by Income Level

| Income Level	AMI Category	#	%
Acutely low-income	<20% AMI	7,530	73%
Extremely low-income	20-30% AMI	1,167	11%
Very low-income	30-50% AMI	934	9%
Low-income	50-80% AMI	497	5%
Moderate-income	>80% AMI	241	2%

Source: MOHCD, 2020 Reporting Year

Affordable housing occupancy data show that **racial/ethnic groups access affordable housing and subsidy programs at different rates** — which we may reasonably expect, given that our local **affordable housing systems attempt to address racial inequities arising from San Francisco's historic patterns of racialized housing displacement.** The affordable housing lottery preferences prioritize households who may experience housing instability as a result of past policy.[14] For example, urban renewal policies that invoked the need for the Certificate of Preference program targeted historically Black/African American communities in Western Addition and Hunters Point. As a result, we may expect to see disproportionately high rates of older Black/African American households among affordable housing residents relative their share of senior households with low income, who are likely to be eligible for affordable housing based on their low-income status.

Among older adult households living in affordable housing, **Asian/Pacific Islander households access affordable housing at higher rates than other racial/ethnic groups:** they account for 52% of senior households in affordable housing although they make up only 45% of the city's senior households with low income. Black/African American older adult households also access affordable housing at higher rates than their share of low-income senior households generally (14% compared to 8%). Latinx/Hispanic and white households

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[14] A Certificate of Preference is the City's highest ranked lottery preference, followed by the Displaced Tenant Housing Preference Program, and the Neighborhood Resident Housing Program. The Certificate of Preference program is for former San Francisco residents displaced in the 1960s and 70s, during the San Francisco Redevelopment Agency's federally-funded urban renewal program. The Displaced Tenant Housing Preference Program is for tenants evicted by Ellis Act or owner move-in, or tenants whose apartment was damaged by fire. The Neighborhood Resident Housing Program requires 40 percent of units in new affordable housing developments funded by the city and private sources to be reserved for people living in the supervisorial district where the projects are built or within a half-mile of them.

have lower rates of affordable housing occupancy relative to their share of low-income older adult households overall.

Older Adult Households in Affordable Housing Compared to Older Adult Households with Low Income, by Race/Ethnicity

- Senior Affordable Housing Households
- Low-income Senior Households
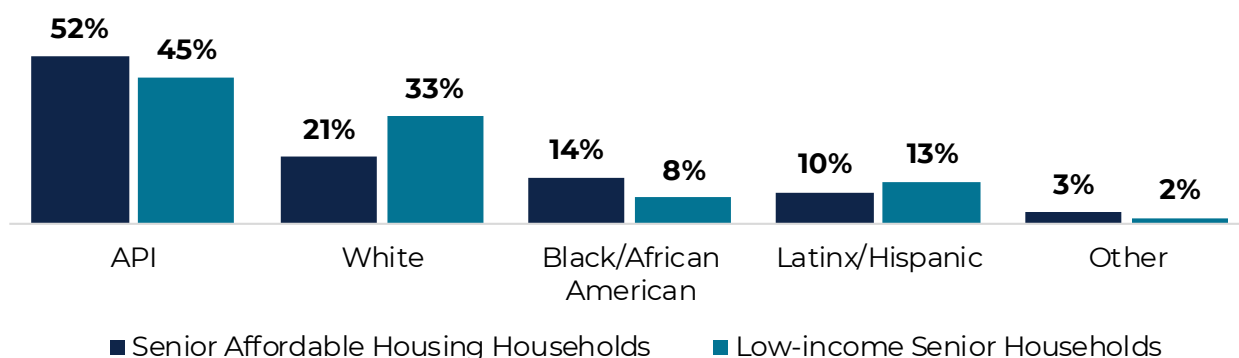
Other notable racialized trends among older adult households in affordable housing include:

- **Black/African-American households are most likely to live alone,** followed closely by white households. By contrast, **Asian/Pacific Islander households are least likely to live alone**.
- **Asian/Pacific Islanders and Black/African American households access project-based housing subsidies at high rates**, collectively accounting for nearly 65% of households receiving this type of voucher. Additionally, **Black/African American households are most likely to access and use a tenant-based voucher** for affordable housing, followed by white and Latinx/Hispanic households.
- **Asian/Pacific Islander households access HUD Section 202 senior housing at nearly triple the rate** of other groups.
- **Black/African American households are also more likely to live in an accessible unit** compared to other racial/ethnic groups, perhaps in part a reflection of the higher rates of disability that occur in this population.[15]

Disabled Adult Households

Describing the characteristics of disabled adult households in affordable housing can be challenging due to data limitations that arise from the lack of a formalized or consistent process for gathering information on affordable housing occupants' disability status. Although MOHCD requires building property managers to report on the disability status of their residents, these property managers often do not have access (and are not entitled to) information on residents' disability status due to tenant protections against discrimination

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[15] Census data show that Black/African Americans in San Francisco are twice as likely as their peers of other racial/ethnic backgrounds to experience disability: 27% of Black/African American adults reports having a disability, compared to 12% of all adults, according to the 2019 American Community Survey 5-Year Estimates.

on the basis of their ability.[16] As a result, the quality and completeness of data collection on disability status varies across the portfolio: for example, this information may be based on voluntary tenant disclosure, inferences drawn from accessibility accommodation requests or personal observation (e.g., wheelchair use), and does not account for those with invisible disabilities. Additionally, it may rely on assumptions rather than measureable data. To address concerns about the reliability of existing affordable housing data on residents' disability status, cross-Department stakeholders came to a consensus that this inaugural report should instead rely on **sample data collected using a small-scale survey administered to affordable housing residents to estimate the rate of disability occupancy** and a profile of this population.

In close partnership with MOHCD housing providers, we surveyed housing residents across 15 housing sites. **We received 510 completed surveys from residents (equivalent to a response rate of about 22%).** Disability survey results inform most of the analysis in this section. For more information on survey methodology, the survey instrument, and a detailed summary of survey responses, see Appendix D.

DISABILITY SURVEY FINDINGS: DEMOGRAPHIC TRENDS

Disabled adult households ages 18-61 **make up approximately 10-20% of households living in affordable housing**.[17] The household disability survey findings suggest that seniors make up about 62% of adults with disabilities living in affordable housing. Census analysis also corroborates that almost half of older adults have a disability. These trends illustrate how a person's housing needs may evolve as they age: they may require new adaptations to their housing to ensure mobility, health, safety, and financial stability. We analyze all adults with disabilities, including older adults with disabilities, to capture household characteristics and identify accessibility needs for all disabled households. Doing so enables us to draw more concrete insights about the experiences of disabled households living in affordable housing as opposed to disaggregating findings by age group. Key demographic trends among survey respondents of all ages who reported having a disability include:

- **The majority (62% or 192) of respondents were senior households,** with 31% (or 97) falling within the age range of 62-74.
- **Disabled respondents most commonly identified as Black/African American (38% or 118) or Asian (31% or 97).** Latinx/Hispanic and White households each accounted for about 15% of respondents (46 and 45, respectively).
- **Most households (64% or 209) reported speaking primarily English**, and an additional quarter (25% or 80) spoke Chinese as a primary language. Spanish speakers

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[16] Fair Housing protections prohibit housing and housing-related discrimination because of disability — and thereby prohibit property managers from questioning applicants or tenants about a disability or illness.
[17] This estimated range is based on rates of disability occupancy reported by property managers in 2019 (see: https://www.sfhsa.org/sites/default/files/Report_SFDAS_Affordable%20Housing%20Overview%20October%202021.pdf) and an extrapolation from this year's Disability Survey sample. The Disability Survey indicates that up to 65% of households across all age groups have a disabled member.

made up the next largest group of respondents, accounting for 6% or 18 of these households.

- **Nine percent or 19 respondents identified as Lesbian, Gay, Bisexual, Transgender, Queer (LGBTQ+)**, and were much more likely than non-disabled respondents to identify as a gender or sexual minority (9% compared to 2%).
- **Nearly two-thirds (65% or 213) of respondents were single householders.** About 20% or 64 respondents reported living in a household of two people. Another 16% or 52 reported living in a household of 3 or more people.

Disabled respondents reported living with a wide range of disabilities, and sometimes more than one type of disability. **The most commonly reported types of disability included long-term health needs (145 respondents or 43%), physical mobility (144 respondents or 43%), and vision (114 respondents or 34%).** Collectively, these top three responses accounted for nearly half (46%) of all responses from those households that reported disabilities.

Types of Disability Reported by Survey Respondents

Type of Disability*	#	%
Long-term health needs (such as having a chronic health condition)	145	43%
Physical mobility	144	43%
Vision	114	34%
Independent living (incl. difficulty doing errands alone, visiting a doctor's office or shopping)	91	27%
Mental or behavioral health disabilities	89	27%
Hearing	77	23%
Self-care (such as difficulty dressing or bathing)	70	21%
Memory or traumatic brain injury	59	7%
Substance abuse or recovery	45	5%
Intellectual or developmental disabilities	27	3%
Another form of communication	11	1%
Something else (please specify):	10	1%
Total	**882**	**170%**

Source: 2022 Affordable Housing Disability Survey
*Since some respondents report more than one type of disability, the sum of the number or percentage of respondents with each type of disability exceeds the total population.

DISABILITY SURVEY FINDINGS: HOUSING NEEDS

Taken together with affordable housing data on the number of accessible and adaptable units in the portfolio, survey respondent feedback about their housing needs suggests that **many affordable housing residents with disabilities (of all ages) who may need accessibility features in their housing units or buildings do not have them.** Good fit between the physical design of a living unit and a resident's functional ability is undeniably important — a dwelling unit well aligned with the residents needs can increase resident safety, self-sufficiency, and housing stability, and enable residents to remain safely and stably in the community even as they age and possibly develop new functional needs over time.

Affordable Housing by Accessible and Adaptable Unit Type

Total Accessible & Adaptable Units	Mobility Units	Communication Units	Mobility and Communication Units	Adaptable Units	Non-accessible Units
12,215	3,163	260	263	8,529	11,105

Source: MOHCD, 2020 Reporting Year

Fifty-eight percent of disabled respondents said that their current living unit's accessibility was "Good" or "Very Good." Sixty percent of respondents ranked their current building or facility's accessibility as "Good" or "Very Good." Fifteen percent of disabled respondents rated their building or facility's accessibility as "Poor" or "Very Poor" and 23% rated their current living unit's accessibility the same, indicating that adults with disabilities living in affordable housing are more likely to have unmet accessibility needs in their unit rather than their building or facility.

Respondents who expressed difficulty using living unit or building features most commonly pointed to inaccessible bathroom features (using the sink, turning sink or tub shower faucets on or off, getting into or out of the bathtub or shower) **and building amenities** (using elevators, accessing garbage and compost, using laundry rooms, using outdoor space). In a question about need for specific accessibility, the findings corroborate this theme as well**; grabs bars and roll-in showers are among the needed unit accessibility features**. Visual alarms and doorbells also ranked highly.

While some households highlighted unmet needs that ranked lower across the survey as a whole, such as wheelchair accessible doorways, wheelchair turning space, and braille signage, it is important to note the acuity of those needs and incompatible living spaces. The need for these accessibility features that allow individuals to go about basic day-to-day activities independently and without disruption **reflect potential unsuitable living arrangements for some adults with disabilities**.

This research highlights the need for more mobility and communication units as, well as the need for home modifications to improve housing fit, but it also raises broader questions that are relevant to affordable housing design policies. We must acknowledge that a growing number of adults will age in units that were not designed for their particular functional needs, and adopt new policies that enable seniors and adults with disabilities living in affordable housing to access prompt home modifications or introduce programs to help affordable housing residents easily move in to more suitable unit.

Existing Affordable Housing

This section describes the existing City-funded affordable housing portfolio managed and tracked by MOHCD. The information in this analysis is based on actual occupancy and not on unit designation 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 older adult member ages 62 and older. Reliable data on households with a disabled adult member is not currently available for parallel analysis of disability occupancy.[18]

Within the portfolio of City-funded affordable housing tracked by MOHCD, there are 23,604 affordable housing units. Approximately **45% of these units — 10,401 units — are occupied by seniors.** Notably, this is many more than the number of units designated for older adults: about 5,382 units have special eligibility criteria restricting occupancy to seniors.

Existing Affordable Housing: Senior Occupancy and Designated Units Summary

All Affordable Housing Units	Senior Occupancy	Senior Designated Units
23,604	10,401 (45%)	5,382 (23%)

Source: MOHCD, 2020 Reporting Year

In addition to MOHCD's managed affordable building portfolio, **the affordable housing system includes 4,845 inclusionary units**, only 99 of which are accounted for in this report.[19] MOHCD's Inclusionary Housing Program (also known as "Below-Market-Rate Program") aims to create housing affordable to low, moderate, and/or middle-income households in new residential buildings. When a housing developer proposes a residential project with 10 or more units, they must reserve units to be rented or sold at a below market rate or pay a fee or pay a fee equivalent to the cost of producing the affordable units, which goes to MOHCD.

Zip Code and Neighborhood

Older people residing in affordable housing live throughout the city. **The majority of senior-occupied units (61% or 6,339 units) are located 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.

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[18] 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 housing portfolio. For example, disability status may be based on voluntary tenant disclosure, accessibility accommodation request, or observation (e.g., wheelchair use). As a result, there is not consistent data on households with disabilities across the MOHCD portfolio.

[19] MOHCD oversees the City's Inclusionary Rental Housing Program for both renters and buyers. However, this report does not provide detailed analysis of affordable inclusionary rental units due to data limitations: data describing the accessibility, AMI designations, and occupancy of these units is not consistently available at the time of this report's publication.

Existing Affordable Housing: Senior Occupancy and Designated Units by Zip Code

Zip Code	Neighborhoods	Senior Occupancy	Senior Designated Units
94102	Hayes Valley/Civic Center/Tenderloin	2,672	1,309
94103	South of Market	1,649	861
94104	Financial District	--	--
94105	Rincon Hill	138	--
94107	Potrero Hill/SOMA	363	85
94108	Chinatown	--	--
94109	Polk/Russian Hill/Nob Hill	1,167	603
94110	Mission District/Bernal Heights	520	217
94111	Embarcadero	228	104
94112	Ingleside/Excelsior	49	36
94114	Castro/Noe Valley	206	217
94115	Western Addition/Japantown	851	773
94116	Sunset/Parkside/Forest Hill	4	--
94117	Haight-Ashbury	268	103
94118	Inner Richmond	167	158
94121	Outer Richmond	73	--
94122	Sunset	--	--
94123	Marina/Cow Hollow	--	--
94124	Bayview/Hunters Point	625	382
94127	St. Francis Wood/ Miraloma/West Portal	57	108
94129	Presidio	63	--
94130	Treasure Island	29	6
94131	Twin Peaks/Glen Park	139	--
94132	Lake Merced/Lakeside	--	--
94133	North Beach	690	286
94134	Visitacion Valley	176	90
94158	Mission Bay	--	139
Total		**10,416**	**5,474**

Source: MOHCD, 2020 Reporting Year

Accessible Units

Across the 23,604 affordable housing units in the city, **12,026 units (52%) are identified as accessible or adaptable** in annual reporting.[20] These units may or may not be occupied by adults with disabilities.

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[20] Accessibility represents a range from fully-accessible mobility units for wheelchair users to adaptable units that can be modified based on tenant needs. MOHCD does not give property managers criteria for their reporting on accessible or adaptable units, which may contribute to variation in reporting on accessibility of mobility and communication units. Further, property managers may use different criteria for accessible units based on the year when the building was developed, due to evolving affordable housing accessibility requirements.

Unit accessibility varies widely across the city. Newer sites, particularly those developed explicitly for affordable housing, are more likely to be accessible or adaptable — especially those built after 2010, when a requirement for 100% adaptability was adopted.

Existing Affordable Housing: Accessible or Adaptable Units by Zip Code

| Zip Code	Neighborhoods	Total Units	Accessible Units	Percent Accessible/ Adaptable
94102	Hayes Valley/Civic Center/Tenderloin	5,184	3,440	66%
94103	South of Market	3,552	2,396	67%
94104	Financial District	--	--	--
94105	Rincon Hill	740	482	65%
94107	Potrero Hill/SOMA	1,017	334	33%
94108	Chinatown	111	0	0%
94109	Polk/Russian Hill/Nob Hill	2,070	1,081	52%
94110	Mission District/Bernal Heights	1,648	552	33%
94111	Embarcadero	548	98	18%
94112	Ingleside/Excelsior	132	11	8%
94114	Castro/Noe Valley	364	75	21%
94115	Western Addition/Japantown	2,256	842	37%
94116	Sunset/Parkside/Forest Hill	6	0	0%
94117	Haight-Ashbury	215	215*	100%
94118	Inner Richmond	169	4	2%
94121	Outer Richmond	116	38	33%
94122	Sunset	--	--	--
94123	Marina/Cow Hollow	24	4	17%
94124	Bayview/Hunters Point	1,966	994	51%
94127	St. Francis Wood/Miraloma/West Portal	108	16	15%
94129	Presidio	100	19	19%
94130	Treasure Island	189	32	17%
94131	Twin Peaks/Glen Park	331	0	0%
94132	Lake Merced/Lakeside	--	--	--
94133	North Beach	919	209	23%
94134	Visitacion Valley	535	410	77%
94158	Mission Bay	766	582	76%
--	Missing/Unknown Zip Code	255	192	75%
Total		**23,321**	**12,026**	**52%**

Source: MOHCD, 2020 Reporting Year

* If the calculated number of accessible units exceeded the total number of affordable units (which occurred sometimes in our analysis of mixed income housing), we realigned the number of accessible units reported with the total number of affordable units.

The chart below compares 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 senior-occupied units, **about three-quarters of households (73% or 7,525 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
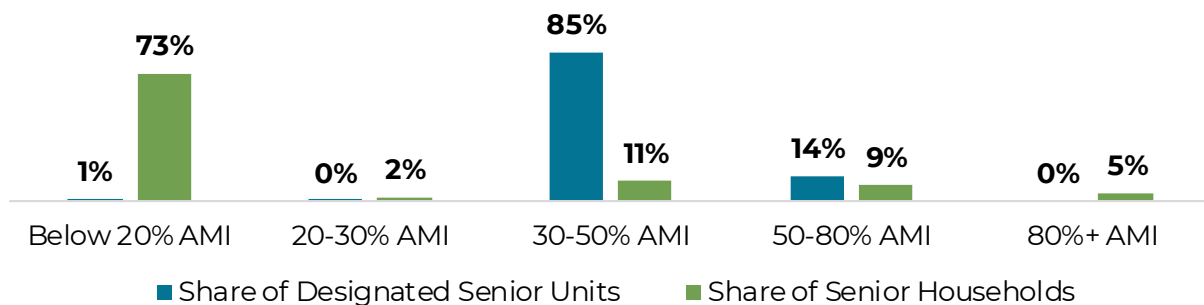
Source: MOHCD, 2020 Reporting Year[21]

In practice, **most senior and disabled residents rely on a rental subsidy to meet their monthly rent.** About 76% (7,750 households) of senior-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). Federal and locally sourced rental subsidies offer tenant- and project-based voucher types. While tenant-based vouchers can be used to rent private apartments that meet program guidelines, in contrast, project-based vouchers subsidize specific building units whose landlord contracts with the state or City to rent the unit to households with low incomes. Section 8 Housing Choice Vouchers, the largest voucher program in the City, are targeted to the families who need them the most — 75% of new households admitted each year by the San Francisco Housing Authority must have extremely low income, earning less than 30% AMI.

About 62% (6,477 households) of senior households living in affordable housing rely on project-based vouchers, and **12% (1,273 households) rely on tenant-based vouchers.** The majority (70% or 5425 households) of senior households receiving a rental subsidy have income below 20% AMI. Some subsidies are tied to tenant income rather than the cost of the unit. For example, the federal Continuum of Care program subsidies, LOSP, HSH General Fund, and Section 8 generally limit tenant rent contributions to 30% of their income. These subsidies are critical for households with very low income.

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[21] Because Permanent Supportive Housing residents pay 30% of their income in rent, this analysis counts senior designated PSH units in the Below 20% AMI category.

Older Adult Households in Affordable Housing Receiving Rental Subsidies by Type

Rental Subsidy Type*	#	%
HUD Section 8: Tenant-Based Voucher	647	6%
HUD Tenant Protection Voucher (TPV)	291	3%
Federal Continuum of Care Program	214	2%
HUD Veterans Affairs for Supportive Housing (VASH)	117	1%
Rent Supplement	4	0%
Housing Opportunities for People with AIDS (HOPWA)	3	0%
Total Tenant-Based Vouchers	**1,273**	**12%**
HUD Section 8: Project-Based Voucher	3,851	37%
Rental Assistance Demonstration- Project-Based Voucher (RAD – PBV)	1,092	11%
Supportive Housing for the Elderly (HUD 202)	1,013	10%
Local Operating Subsidy Program (LOSP)	349	3%
General Fund (formerly Direct Access to Housing)	81	1%
Supportive Housing for Persons with Disabilities (HUD 811)	47	1%
Senior Operating Subsidies (SOS)	39	0%
Mental Health Services Act (MHSA)	5	0%
Total Project-Based Vouchers	**6,477**	**62%**
Other Rental Subsidies	166	2%
No Rental Subsidies	2,493	24%
Total	**10,401**	**100%**

Source: MOHCD, 2020 Reporting Year

Please see Appendix E for further explanation and description of rental subsidy types.

80% of senior household project-based rental subsidies in share belong to senior and multifamily rental buildings, and just over 75% of tenant-based rental subsidies used by senior households in affordable housing buildings are used for senior and multifamily rental buildings. **Federal dollars fund upwards of 90% of rental subsidies** accessed by senior households living in affordable housing.

Affordable units serving extremely low-income or formerly homeless tenants often require additional **project subsidies to cover ongoing operating costs**. This is due to two main factors: (1) the deeply affordable rents charged for these units often do not cover operating costs, and (2) models such as Permanent Supportive Housing include additional on-site supportive services (e.g. behavioral health services and case management) that increase total operating costs. Various state and federal programs also offer operating subsidies to cover these costs and help remove obstacles to building these units.[22]

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[22] In 2006, the City established the Local Operating Subsidy Program (LOSP) to address the dwindling supply of state and federal operating subsidies, and to further catalyze the production of units serving extremely low-income and formerly homeless households. LOSP funds PSH units integrated in 100% affordable Low-Income Housing Tax Credit projects managed by MOHCD, and a limited number of units in 100% affordable PSH buildings. For a given project, LOSP pays building management the difference between the cost of operating the PSH units and all other sources of operating revenue.

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.

Existing Affordable Housing - Project Building Type

Housing Type	Total Sites	Total Affordable Housing Units	Senior Designated Units+	Senior Occupancy	Accessible Units
100% Affordable	**331**	**21,616**	**5,530**	**10,107**	**11,512**
Multifamily Rental	183	11,956	217	4,711	6,007
Senior-Specific Building~	63	5,129	5,190	4,205	3,255
Small Sites Program	38	308	64	67	25
Permanent Supportive Housing^	24	1,939	59	573	1,387
Former Public Housing	18	2,202	0	528	755
Developmental Disability Building°	5	82	0	23	83
Mixed Income Housing	**15**	**1,327**	**0**	**254**	**496**
Private Market Housing	12	496	0	184	496
Preservation	3	831	0	70	0

Source: MOHCD, 2020 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.

^The MOHCD portfolio captures Permanent Supportive Housing units funded and managed through the affordable housing system, but does not capture all City-funded PSH resources. PSH units are located in several different housing types, including senior and multifamily rentals. Buildings where more than 90% of units are dedicated to formerly homeless individuals are categorized as PSH buildings; we privilege PSH in this analysis. See the Homelessness and Supportive Housing Portfolio for more information.

+ Across HSH's portfolio of site-based PSH, there are 797 units designated for seniors that are open or slated to open in early FY2021-22. These are captured in various sections of this report (there are 252 senior units in this table's PSH-categorized buildings). The 59 units noted in this column are the number of PSH units in non-senior designated PSH-only sites in the MOHCD portfolio.

°Financed by Section 811 funding specifically for people with developmental disabilities.

Future Affordable Housing

This section provides information about affordable housing projects in development. In accordance with the local ordinance, this analysis captures projects anticipated to begin or be completed within the next five years (by December 31, 2027). 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. The following analysis captures **fourteen projects: thirteen with senior-designated units and one project that will provide units designated for people with developmental disabilities.**

Over the next five years, **an additional 1,386 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.[23] It is important to note that none of the units in production are set aside or designated specifically for people with mobility disabilities, those who are blind or low vision, those who are Deaf or hard of hearing, or those who may have other non-developmental disabilities. As such, these populations may have unmet housing needs that will not be fully addressed by the projects in development over the next five years.

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*
224	10,341	14	1,386	1,359	27

Source: MOHCD Housing Pipeline as of February 2022
*Captures units set aside 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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[23] 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

Just over a third of the **senior-designated units** in development will be built in **downtown neighborhoods**: Civic Center (94102), Rincon Hill (94105), and SOMA (94103). About 150 units will be developed in Sunset (94116) and another 250 in Bayview (94124). 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	Total Units	Senior Units	Disability Units*
94102	Hayes Valley/Civic Center/Tenderloin	1,106	201	27
94103	South of Market	2,559	162	--
94104	Financial District	--	--	--
94105	Rincon Hill	815	1	--
94107	Potrero Hill/SOMA	800	--	--
94108	Chinatown	163	--	--
94109	Polk/Russian Hill/Nob Hill	163	--	--
94110	Mission District/Bernal Heights	685	44	--
94111	Embarcadero	176	52	--
94112	Ingleside/Excelsior	532	--	--
94114	Castro/Noe Valley	59	21	--
94115	Western Addition/Japantown	10	--	--
94116	Sunset/Parkside/Forest Hill	165	149	--
94117	Haight-Ashbury	183	--	--
94118	Inner Richmond	131	97	--
94121	Outer Richmond	--	--	--
94122	Sunset	250	--	--
94123	Marina/Cow Hollow	4	--	--
94124	Bayview/Hunters Point	1,238	234	--
94127	St. Francis Wood/Miraloma/West Portal	--	--	--
94129	Presidio	--	--	--
94130	Treasure Island	241	--	--
94131	Twin Peaks/Glen Park	200	198	--
94132	Lake Merced/Lakeside	15	--	--
94133	North Beach	116	49	--
94134	Visitacion Valley	425	--	--
94158	Mission Bay	468	--	--
Total		**10,341**	**1,359**	**27**

Source: MOHCD Housing Pipeline as of February 2022

*Units set aside for people with developmental disabilities

Accessibility

Available data on pipeline projects indicates that **50% 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 communication 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. Information about accessibility in rental projects in the pipeline is presented separately for new construction and rehabilitation projects.

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	881	206	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		**5,594**	**2,788**	**50%**

Source: MOHCD Housing Pipeline as of September 2021

*More recent data on accessible units in the housing pipeline was not available for this report therefore, this section uses a different data set from the affordability section of the Pipeline Report.

According to data currently available, **only seven percent (7%) of units in rehabilitation projects in the pipeline will offer accessible features**. Rehabilitation projects range from small five-unit sites through the City's Small Sites Program to large 200-unit buildings undergoing renovation. 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	297	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
*This table draws on an older data set to report on accessibility rates; more recent data on accessible units in the housing pipeline was not available for this report.
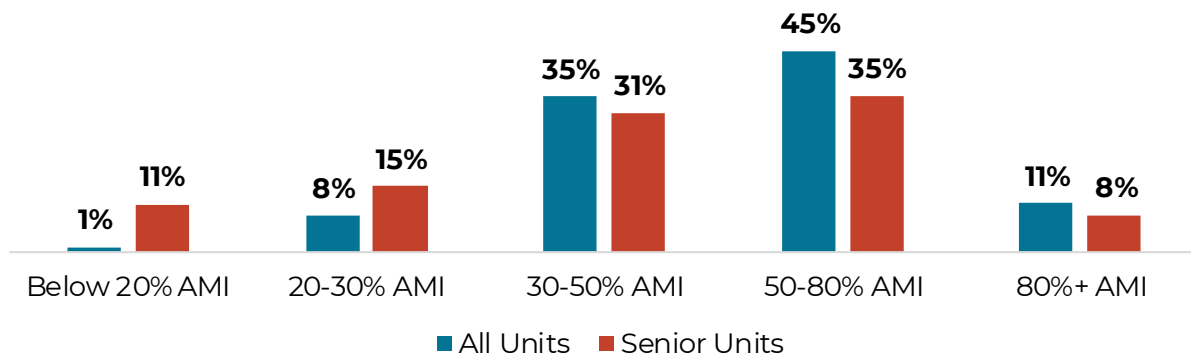
Affordability

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

About a third (36%) of the senior units in development will be set at the 30-50% AMI affordability level. Another third — 35% — will be set at a higher threshold between 50-80% AMI affordability. About 21% will be focused on extremely low-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 11% 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, while 11% of new units overall will be made affordable at 80% AMI or higher, only 8% of senior units in development will be set at this level.

Senior Designated Pipeline Units: Designated AMI Affordability*

Source: MOHCD Housing Pipeline as of February 2022
*PSH included in Below 20% AMI category.
For the 27 pipeline units designated for people with disabilities, affordability designation is not yet available.

Housing Type

Out of 224 projects in the housing pipeline over the next five years, there are 14 sites that have designated units for older adults and people with developmental disabilities.

Most of the senior-designated units will be in **eleven dedicated senior housing sites**, offering a total of 1,212 units (135, or 11%, of which are PSH units). An additional 44 senior-designated units will be provided through **one new Permanent Supportive Housing site** in development, and 106 units will be provided through **two new multifamily rental sites** in development.

The 27 units designated for occupancy by **individuals with developmental disabilities 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 adults with disabilities and commitment to universal design.

Affordable Housing Pipeline: Project Building Types

Type	Sites	Total Affordable Housing Units	Senior-Designated~	Disability-Designated
100% Affordable	**14**	**1,619**	**1,359**	**27**
Senior-Specific Building	11	1,212	1,212	0
Permanent Supportive Housing	1	44	44	0
Multifamily Rental	2	363	103	27

Source: MOHCD Housing Pipeline as of February 2022

*Units for people with developmental disabilities

~There are 135 (11%) PSH units in senior-designated buildings in this pipeline.

Homelessness and Supportive Housing Portfolio

While it is important for us to acknowledge and understand supportive housing in the context of our affordable housing systems in San Francisco, **HSH's housing programs are distinct from MOHCD's. HSH has a different mandate, preventing and ending homelessness, and therefore, its own set of funding, policy, management, and development considerations**. HSH client eligibility criteria is defined by **those at-risk of or currently experiencing homelessness**. At this time, data collection and structure do not permit more granular levels of data integration across all City-funded housing resources to holistically understand the client population across the full inventory. High level summary information is provided and future analyses may integrate this information in a more comprehensive way.

This section describes the existing affordable housing portfolio managed and tracked by HSH *outside* the City's primary affordable housing portfolio maintained by MOHCD, referred in the following analysis as "HSH Only" buildings, units, and residents. Any portfolio elements shared by MOHCD and HSH are already captured in the previous section of this report (Existing Affordable Housing: MOHCD Portfolio), and are excluded from the analysis below to avoid duplication.

HSH oversees another **62 housing sites** that do not fall within the MOHCD portfolio, and therefore have not been accounted for in prior sections of this report. Together, **MOHCD and HSH manage an unduplicated total of 414 housing sites.**

Existing Affordable Housing: Unduplicated MOHCD + HSH Inventory

Total Housing Sites (MOHCD + HSH)	Total Affordable Housing Units (MOHCD + HSH)	Count of all Sites with PSH Units (MOHCD + HSH)	Count of Sites with PSH in MOHCD's Portfolio	Count of Buildings (HSH Only)	Count of Units (HSH Only)
414	27,741	142	80	62	4,420

Source: MOHCD, 2020 Reporting Year; HSH, 2022

Senior and Disability Occupancy and Designated Units Summary

Disability or Senior Designated Units	Disability Designated Units	Senior Occupied Units	Disability Occupied Units
237	1,173	1,594	359

Source: HSH, 2022

Rates of senior and disability occupancy are comparable across the complete HSH portfolio and the subset of HSH housing not tracked by MOHCD: these populations account for **47% of residents in the complete HSH portfolio** and **43% of residents in the HSH-only affordable housing portfolio**.[24]

People seeking affordable housing are served through HSH's Coordinated Entry system and placed in a variety of buildings and scattered-site programs overseen by HSH,[25] including:

- **Project-Based Permanent Supportive Housing:** HSH's site-based Permanent Supportive Housing programs (some of which are also tracked by MOHCD and captured in the previous section of this report).
- **Scattered-Site Permanent Supportive Housing:** Another form of long-term housing with supportive services for tenants, in which households live in a scattered-site unit by leveraging a tenant-based subsidy through one of the many subsidy programs HSH manages or helps administer, including:
  - **Flexible Housing Subsidy Pool**: Tenants use subsidies to live in units on the private rental market that the City has identified through partnerships with landlords and non-profit partners.
  - **HUD Voucher programs**: Emergency Housing Vouchers, Veteran's Affairs Supportive Housing (HUD-VASH), or mainstream vouchers.
- **Rapid Rehousing**: A time-limited subsidy that gradually decreases as the tenant stabilizes and finds housing outside of the Homelessness Response System. Tenants live in private-market units and access supportive services, including case management and housing retention assistance.

Of the 8,514 adults living in the HSH-only affordable housing portfolio, 33% are seniors.[26] HSH's definition of senior is more inclusive than the ages 62 and older definition used by the MOHCD portfolio and this report. The Department has different age cutoffs for different housing, and while some housing is open to people 55 and older, other housing is open to people 60 and older depending on funding sources. **Twenty-one percent of the HSH-only adult population has a physical or developmental disability identified at program enrollment**.

Existing Affordable Housing (HSH Only): Senior and Disabled Clients

Total Senior and Disabled Clients	Seniors (ages 55+) without Disability	Seniors (ages 55+) with Disabilities	Adults with Disabilities (ages 18-54)
3,653	1,889	884	880

Source: HSH, 2022

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[24] Disability status in the HSH data is defined as anyone with a physical or developmental disability; therefore, these numbers may undercount the number and share of individuals with disabilities living in HSH housing.
[25] A very small number of these clients may be placed in housing through the County Adult Assistance Program administered by the San Francisco Human Services Agency rather than HSH Coordinated Entry.
[26] This population includes clients living in Project-Based PSH as well as Scattered Site PSH and Rapid Re-Housing.

The vast majority (72%) of seniors and adults with disabilities in the HSH-only portfolio live in affordable Permanent Supportive Housing buildings. About a quarter (27%) live in scattered-site PSH units, supported by tenant-based subsidies.

Existing Affordable Housing (HSH Only):
Summary of Senior and Disabled Clients by Housing Type

Site-Based PSH	Scattered-Site PSH	Rapid Re-Housing
2,599	652	404

Source: HSH, 2022

SPOTLIGHT: SINGLE ROOM OCCUPANCY (SRO) HOUSING

The City's current affordable housing portfolio includes **110 SRO buildings and 6,815 SRO housing units**. Across both MOHCD- and HSH-tracked portfolios, **SRO units represent about 25% of San Francisco's affordable housing units** and make up almost a third of City-funded affordable housing buildings.

Single room occupancy hotels (SROs), or "Residential Hotels," are an important and unique part of the City's affordable housing stock. **An SRO is defined as a building with 6 or more rooms attached to shared bathrooms, kitchens, and living spaces.** A typical SRO room is 8 feet by 10 feet, with shared toilets and showers down the hall. Most of San Francisco's SROs were built in the early 20th century as housing for low-wage workers, transient laborers, and recent immigrants. However, in the 1960s, the population occupying SROs began to shift due to decreasing demand for unskilled labor and a desire to mainstream psychiatric hospital populations. This coincided with a national trend of welfare departments sending more unemployed and elderly people to residential hotels for temporary housing that often became permanent.

Today, **most SRO buildings are concentrated in four neighborhoods: the Tenderloin, Chinatown, South of Market, and the Mission.** These neighborhoods are characterized by lower median household incomes, higher poverty, and larger immigrant populations than other parts of the city. **110 SRO buildings are publicly-funded**: the City signs contracts with nonprofit organizations, like Chinatown Community Development Center and Tenderloin Neighborhood Development Corporation and their subcontractors, to run day-to-day operations at these sites. However, **the majority of SROs in San Francisco are privately-owned and operated**. While privately owned and operated SROs do not receive the same City funding, support, and oversight from City entities, for-profit SROs still offer affordable housing options and represent a share of the City's "naturally occurring" affordable housing.

On the whole, **SROs provide affordable, centrally-located housing that often enables older adults and adults with disabilities to remain in the community as they age.** However, many publicly-funded SROs represent some of the City's **older housing stock characterized by inaccessible building features** such as steep stairways or the absence of working elevators, which can present physical barriers to older adults and adults with disabilities if left unaddressed.

Other Housing Programs

In addition to funding and managing nearly 30,000 affordable housing units throughout San Francisco, **the City also funds and administers a number of other housing-related programs and supportive services that help to meet the housing needs of older people and adults with disabilities.** While these programs serve fewer households than the affordable housing system, they **play an important role in supporting older and disabled adults to remain stably housed** in the community despite the affordability and accessibility challenges they often face. As noted earlier in this report, **many of these programs even support people living in affordable housing**, helping to bridge the affordability gap between affordable housing unit-designated AMIs and what rental costs senior and disabled residents can actually afford on their lower and often fixed incomes.

Rental Subsidies

The **City-funded affordable housing system leverages both project- and tenant-based vouchers to further subsidize rent for low-income seniors and adults with disabilities.** Project-based vouchers subsidize the rent of a given affordable housing unit. Tenant-based vouchers are issued to a given individual, and may be used to offset rent or prevent eviction on any qualifying dwelling depending on the terms of the voucher.

While previous sections of this report — Existing Affordable Housing and Homelessness and Supportive Housing Portfolio — provide a high-level summary of the both project- and tenant-based rental subsidies used to make affordable housing units more deeply affordable, **this section offers a more complete and detailed analysis of tenant-based rental subsidy programs, including information on total vouchers issued citywide.** Because tenant-based vouchers offset some or all of monthly rental costs of **both private rental housing *and* publicly-funded affordable rental units** for low-income beneficiaries, including older adults and adults with disabilities, analyzing each program can help us to better understand the complete universe of available rental subsidy resources. The table below summarizes tenant-based rental assistance programs available to some older adults and adults with disabilities.[27]

Tenant-Based Rental Subsidy Programs

Rental Subsidy Program	Administering Agency	# Vouchers/Subsidies	Average Monthly Voucher/Subsidy Amount	Funding Source
Housing Choice Voucher	SF Housing Authority	12,833 (YTD)	$2,094	HUD
Special Purpose Housing Choice Voucher*	SF Housing Authority	1,568 (YTD)	$2,094	HUD

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[27] Most of the City's tenant-based rental assistance programs have strict eligibility criteria governing who can access the resource. These criteria vary across programs, and depend on the unique policy goals, priority populations, and service design of each program. Please see Appendix D for more program details.

Rental Subsidy Program	Administering Agency	# Vouchers/Subsidies	Average Monthly Voucher/Subsidy Amount	Funding Source
Rapid Rehousing (RRP)	HSH	1,427 (in use)	Unknown	HUD, General Fund, Prop C
Emergency Housing Choice Voucher~	HSH/SF Housing Authority	906	$2,868	HUD
Plus Housing Program	MOHCD	570	$200-$800	HUD, SF General Fund, Prop C
Flexible Housing Subsidy Pool Program (FHSP)^	HSH	474 (in use)	$1,995	SF General Fund, Prop C
DAS Housing Subsidy Program◦	DAS/Various community-based partners	378	$800	SF General Fund
Community Living Fund Program: Scattered-Site Housing	DAS/Brilliant Corners	109	$2,379	SF General Fund

Source: *HUD 2022, HSH 2022, MOHCD 2022, DAS 2022*

*Includes Mainstream Vouchers, Family Unification Program Vouchers, Non-Elderly Disabled Vouchers (NED), and Veterans Affairs Supportive Housing Vouchers (VASH). Of the 1,568 vouchers issued this year, VASH has issued 1,093 vouchers; NED has issued 91.

~Emergency Housing Vouchers are a form of Housing Choice Voucher.

^$1,995 is the estimated average monthly subsidy for adults and Transitional Age Youth. The estimated average monthly subsidy for families, once the program rolls out, will be $3,193.

◦DAS currently contracts with the following community-based organizations to administer its Housing Subsidy Program: Catholic Charities, Eviction Defense Collaborative, and Self-Help for the Elderly.

The total capacity of rental subsidy programs in San Francisco is frankly miniscule compared to the tremendous scale of our community's need for resources that help make housing more affordable. Tenant-based subsidy programs are generally small-scale, highly targeted, and competitive to access. And although project-based vouchers serve a greater number of senior and disabled households with low income than tenant-based vouchers do, access to these vouchers is contingent on application for and placement into a project-based subsidized unit managed by MOHCD — another highly competitive resource for which there is far more demand than ready supply.

Housing Counseling

MOHCD provides the public with several **resource guides to support consumers with housing navigation and resource connection.** Within the DAHLIA portal, users can find the **Housing Counselor Resource Guide**: the counselors featured in this guide can help individuals with rental applications, credit scores, or other housing issues. Four of the 12 featured resources are also partnered with the Department of Disability and Aging Services to provide support services to older adults and adults with disabilities. Two of these sites are designated **Aging and Disability Resource Centers (ADRCs)**, which DAS funds to serve as a "one-stop shop" for older adults and people with disabilities to get information about available resources to meet housing and other needs, referral to services, assistance with applications and other paperwork, and translation support.

In addition to counseling, **housing advocacy** also helps to improve conditions for older people and adults with disabilities by providing both direct support and systems-level advocacy. DAS funds Senior and Disability Action's (SDA) housing advocacy program, dedicated to **improving housing opportunities for seniors and adults with disabilities.**

Homelessness and Eviction Prevention

Multiple agencies offer resources to prevent eviction for households with low income. The San Francisco Human Services Agency's Housing Support Program, HSH's Homelessness Prevention services, and MOHCD's Eviction Prevention Program provide financial support to pay for rental arrears and other services that help families and individuals remain housed.

Eviction Prevention: MOHCD funds eviction defense through the Eviction Defense Collaborative and tenant counseling through multiple community partners. These services are available for households at risk of homelessness, and include full legal representation for eviction defense, tenant counseling and education, case management, and rental assistance.

Targeted Homelessness Prevention: HSH and MOHCD offer targeted homelessness prevention to households who are at risk of homelessness through the City-Wide Homelessness Prevention & Anti-Displacement System. Prevention mitigates community need for homelessness services offered through the Homelessness Response System, particularly among groups overrepresented among people experiencing homelessness.

Prevention strategies in San Francisco include:
- **Flexible financial assistance:** One-time payments to cover a wide range of potential needs tied to securing or retaining housing for a household at the highest risk of homelessness.
- **Engagement and collaboration with partner systems:** Workforce development, schools, affordable housing providers, and other systems to identify people at highest risk of homelessness.

- **Housing stability support services:** Referrals to others services closely tied to maintaining stable housing, such as credit repair services, workforce development programs, and affordable housing opportunities

In 2021, the City launched the **SF Emergency Rental Assistance Program.** This program provides emergency financial assistance for move-in costs (security deposit, first/last months' rent) and rent owed for eligible households.

Problem Solving

HSH's **Problem Solving services help people identify possible pathways to resolve their current housing crisis** without needing ongoing shelter or a housing resource from the Homelessness Response System. The foundation of Problem Solving is a creative, strengths-based conversation that helps people explore all safe housing options available to them: the person or household drives their own solutions. A Problem Solving resolution is achieved when a household has found a safe, indoor solution to their housing crisis outside of the Homelessness Response System.

Any household experiencing homelessness in San Francisco who has an annual household income at the time of assistance no higher than 50% AMI is eligible for support. Problem Solving interventions include:
- **Problem Solving conversations:** help identify real-time solutions to a housing crisis
- **Housing location assistance:** helps households with income but without an immediate housing plan locate a place to rent
- Includes **shared housing placements** to increase exits to housing
- **Travel and relocation support outside San Francisco:** assistance that results in a housing connection/safe housing plan in another community
- **Reunification, mediation, and conflict resolution:** helps households stay in a current or recent housing situation or new housing situation with mediation support
- **Financial assistance:** Flexible financial resources to cover specific costs that will assist households to stay in a safe, indoor place outside the Homelessness Response System
- **Connections to employment:** currently a pilot with the San Francisco Office of Economic and Workforce Development
- **Referrals and service connection** to a range of other supportive resources

Problem Solving Interventions are offered at Coordinated Entry Access Points and Family Shelters. In FY 2021-22, HSH helped 500 unique households resolve their homelessness through Problem Solving, and provided approximately $2 million in financial assistance.

Homeowner Renovation Grants

There are several **homeownership preservation programs** for income-eligible San Francisco homeowners, including adults with disabilities and older adults. MOHCD administers low- or

no-interest loans and grants, which homeowners can use for repairs and one-time financial hardships. Primary homeowner renovation resources include the following programs:

Program	Description
Homeowner Emergency Loan Program (HELP)	HELP is designed to provide mortgage payment relief to eligible homeowners experiencing financial hardship due to the COVID-19 pandemic.
CalHOME Rehab Program[28]	Funded by the California Department of Housing and Community Development, the CalHome Loan Program offers a 3% interest, deferred payment loan to address code deficiencies, health and safety hazards, deferred maintenance, remediation of lead-based paint hazards, and accessibility modifications in owner-occupied properties. It is available on a first-come, first-served basis for eligible applicants when funding is available.
Senior Home Repair Program (SHRP)	SHRP provides up to $50,000 in the form of a forgivable loan for roof or HVAC repairs or accessibility improvements to low- to moderate-income senior and disabled homeowners residing in historically distressed and underserved neighborhoods.
Rebuilding Together San Francisco	Rebuilding Together provides home safety repairs, deferred maintenance, and code violation corrections toward the goals of preserving affordable housing and stability for vulnerable populations, increasing the mobility, safety, and independence of seniors and persons with disabilities, and building or preserving equity and long-term security.

This year, the State budget included $850 million dollars to help very low-, low- and moderate-income individuals purchase or remain in homes. This $850 million represents a significant increase in funding compared to prior years: notably, it includes $350 million in one-time funding for the CalHome program. For comparison, in 2021, of the nearly $66 million awarded by the state, the only San Francisco-based organizations that received CalHome funding were Mission Economic Development Agency ($3.1 million) and Habitat for Humanity Greater San Francisco ($2.1 million).

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[28] https://sfmohcd.org/calhome

SPOTLIGHT: SOCIAL AND SUPPORTIVE SERVICES IN AFFORDABLE HOUSING

The Department of Disability and Aging Services administers and funds a variety of **social services that support older adults and adults with disabilities to remain safely and stably housed**, and to **meet other needs essential to their well-being.** These programs promote housing retention, facilitate social engagement, and connect people to other resources that help them stay housed. Services like In-Home Supportive Services, case management, legal assistance and eviction prevention supports, and food and nutrition services help seniors and people with disabilities maintain housing stability, improve their well-being, and age in place in the community.

- **Food and nutrition services**, like **communal dining** services, **Home-Delivered Meals** and **Home-Delivered Groceries**, and **Food Pantry** sites, help alleviate food insecurity among older and disabled adults with low income and make it easier for them to make ends meet. Home-delivered food programs help adults with disabilities and seniors who are unable to leave their homes without assistance to access nutritious and culturally-appropriate food from the comfort of their homes.

- **Access to home and personal care** is particularly important for residents who have intensive needs but live alone or have limited support systems. **In-Home Supportive Services** is a Medi-Cal entitlement program that provides paid home care support to low-income seniors and people with disabilities. The program helps these individuals with daily activities such as bathing, dressing, shopping, meal preparation, household chores, and accompaniment to medical appointments — ultimately helping them to avoid unnecessary institutionalization and to remain safely and stably in their homes.

- **Long-term care supports and the continuum of care** for older adults and people with disabilities play an important role in meeting housing and care needs among these populations. When people with disabilities and seniors have home and personal care needs cannot be met in their homes with available supports, placement in assisted living or skilled nursing facilities may be necessary to provide them with around-the-clock care. However, these resources are limited in availability and extremely high-cost — resulting in a significant area of unmet need and housing instability for many low- and moderate- income seniors and people with disabilities.

  To help address these issues, DAS administers the **Community Living Fund Program**, which provides intensive case management and purchases of services for older adults and adults with disabilities with significant home and personal care needs to help them avoid institutionalization. The program also funds a small number of rental patches to support assisted living facility placement for clients whose needs rise to that level, and typically maintains a waitlist for these services due to high demand.

  It bears noting that the work of coordinating assisted living and the broader continuum of housing and long-term care supports does not fall within any one City agency's mandate, yet there is an interdepartmental need for expanded capacity.

Key Findings & Recommendations

This section describes key findings and corresponding recommendations drawn from our analysis of both qualitative and quantitative data sources including: population and affordable housing system administrative data summarized in the previous sections of this report; the 2022 Aging and Disability Affordable Housing Needs Assessment population survey and disability survey; and interview, focus group, and community forum feedback. More detailed community research findings and data tables summarized by stakeholder engagement activity are available in Appendix C: Stakeholder Engagement Summary and Appendix D: Disability Survey.

The **10 key findings below reflect broad themes** that arose across data sources and areas of inquiry, and touch on issues such as the **affordable housing needs** of older adults and adults with disabilities, the **barriers to accessing housing resources** these populations experience, and the **strengths and areas for growth within our City's affordable housing system:**

1. There is insufficient affordable and accessible housing to meet the needs of low-income older adults and adults with disabilities, particularly those with extremely low income.
2. Tenant- and project-based housing subsidies are a critical resource for helping low-income adults with disabilities and older adults make ends meet, including those living in affordable housing.
3. The affordable housing application process can be confusing and cumbersome for adults with disabilities and older adults, as well as the service providers who help them.
4. Information about the affordable housing system and related services does not always reach aging and disability communities.
5. The current affordable housing system does not always provide effective or accessible communication.
6. Some affordable housing units and buildings have inadequate accessibility features to meet the full range of accessibility needs of their residents.
7. Some older and disabled residents expressed frustration with poor levels of building maintenance at their affordable housing sites, which can pose accessibility and safety concerns for these residents.
8. Access to public and accessible transportation, health services, and neighborhood safety are essential for older adults and adults with disabilities to maintain a good quality of life, both in and outside of affordable housing.
9. Affordable housing resources are siloed. The system overall does not have a reliable mechanism to coordinate services and collaborate across City and non-City jurisdictions to share data and program information.
10. Housing providers serving older adults and adults with disabilities need consistent training and information about the reasonable modification process, accessibility standards, nondiscrimination, and enacting anti-ableist and anti-ageist strategies in affordable housing environments.

1. **There is insufficient affordable and accessible housing to meet the needs of low-income older adults and adults with disabilities, particularly those with extremely low income.**

- **There are not enough available affordable housing units to serve seniors and adults with disabilities who need subsidized affordable housing.** The demand for affordable housing across low-income senior and disabled renter households in San Francisco far outpaces the supply. Population data illustrates that over 29,000 senior renter households experience a rent burden, and about 16,000 of those households experience a severe rent burden. The 2022 Point-in-Time Count of unhoused people found an estimated 620 adults over 60 and 1,600 people with disabilities experiencing homelessness on any given night in San Francisco. While accessing the affordable housing system is not the appropriate intervention to stabilize housing for all rent-burdened adults with disabilities and seniors, our assessment of community needs — including stakeholder engagement and quantitative gaps analyses — reveals a stark shortage of affordable units. We recognize the issue of too few affordable units for older and disabled households as a supply-side concern first and foremost, and understand it within a broader system of other housing support programs that may be expanded to better meet community need. While making suitable private market units remain affordable over a person's lifespan through other interventions is a viable alternative for some households, there is an urgent need to expand system capacity to serve more extremely low-income households.

> *"Affordable housing options are slim to non-existent. They do not take into account the resource limits of government assistance, either. You don't need to look too far to see that our massive homeless population — 9,000 and growing — is predominantly (over 60%) disabled people. If you go around the streets of San Francisco you will see people in wheelchairs, walkers, and canes living outside. The waitlist, if you can call it that, for accessible housing only opens up periodically and without notice to the community."*
> – Population Survey Participant

Unmet Housing Affordability Needs for Older and Disabled Households*
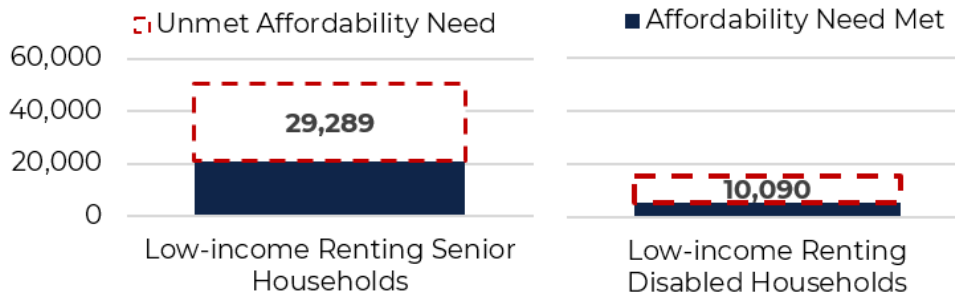
Source: 2019 ACS 5-Year Estimates
*About 40,000 low-income older and disabled households in San Francisco — including those living in City-funded affordable housing — have a rent burden greater than 30% of their income, and are therefore reflected in our count of households with unmet need.

- **The affordable housing development industry faces enormous challenges**, which include: the high cost of development; insufficient infrastructure; dwindling federal, state, and local financial incentives; and extreme market pressures on an ever-growing demand for rental housing. The high cost and limited supply of even market rate housing in San Francisco places additional strain on the affordable housing supply.

- **The City's share of seniors and adults with disabilities is growing, and the City does not have enough affordable housing production planned to meet increasing demand.** Our population projections suggest that seniors will make up over 25% of the City's population by 2030, compared to just 19% percent of the population in 2019. However, there are not enough units being built across planned affordable housing developments to serve the growing number of households who will be living on fixed incomes in the coming decade, and either currently have or anticipate having accessibility needs in the future. To meet the impending need of San Francisco's senior and disabled households with low income, the City needs to build more affordable housing units and preserve its existing stock of units affordable for extremely low-income households with income below 30% AMI. Boosting affordable housing production would require a coordinated Citywide effort to optimize existing resources, plus advocacy to increase overall investment from the city, state, and federal government.

- **The shortage of affordable housing for adults with disabilities and seniors negatively impacts their quality of life and ability to live independently.** Severely housing cost-burdened and low-income renters make significant sacrifices to pay for housing. Our community research findings are consistent with existing research literature: the most financially constrained households spend significantly less on other necessities — such as food, clothing, transportation, and healthcare — when they are forced to spend more than half of their income on rent and utilities. For seniors and adults with disabilities who may be constantly adapting to functional limitations in their daily lives, these effects can have significant consequences for an individual's health and safety.

- **Low-income older adults and adults with disabilities largely need *deeply* affordable housing**, meaning units priced for incomes below 30% of San Francisco's median income. General affordable housing is not actually affordable without operating or individual subsidies. The majority of senior-occupied affordable housing is priced for incomes between 30% and 50% AMI, which is not actually affordable for the majority of tenants who rent those units. Subsidies typically make up the difference for extremely low-income tenants.

  > "*The income levels of many of San Francisco's seniors are so low that they cannot afford our affordable senior housing units.*"
  > – Key Informant Interview Participant

- **Affordable housing is not meeting the accessibility needs of adults with disabilities and older adults.** Adults with disabilities often require additional housing specifications or modifications, typically for mobility and communication features, to accommodate their disability. Due to these additional housing requirements, it can be exceedingly difficult for persons with disabilities to find suitable housing, especially if they have low

income. For example, people who are blind, low-vision, Deaf, and hard of hearing have difficulty successfully matching into affordable communication units (e.g. units with visual emergency features for people who are Deaf and audible alarms for people who are blind), and the same is true for persons who use a wheelchair who need mobility units. There are not enough suitable affordable living units for the people who need them: more than 13% of disabled households in affordable housing surveyed rated their unit's accessibility as "Poor" or "Very Poor." Moreover, projects which are exclusively privately funded, defined as projects not utilizing public funding or receiving tax credits, are not required to build any mobility and communication type units whatsoever.

Recommendations

Affordability:
- o **Examine root causes of inadequate affordable housing production**, including policy and funding streams, and develop targeted recommendations to address production challenges and bottlenecks. Include experts on disability and aging in Citywide affordable housing dialogue.
- o **Continue to mitigate senior and disability housing instability by investing in supportive services** that keep older and disabled people housed, able to keep up with the rising cost of living, and maintain their quality of life in the community.

Accessibility:
- **Align housing production with the imminent housing accessibility** needs for disabled households.
- **Examine building development agreements** and identify opportunities to explicitly define public and publicly-funded housing in order to increase the obligation to provide accessible units and features as part of the scope of work.
- **Review tenant placement processes for available accessible units**, including but not limited to the consistent provision of affirmative marketing campaigns, and assurances that persons with disabilities and older adults are matched in available units that are the best fit for them.
- **Require property managers to do affirmative marketing** to adults with disabilities that need accessible unit features when an accessible unit becomes available.

2. **Tenant- and project-based housing subsidies are a critical resource for helping low-income adults with disabilities and older adults make ends meet, including those living in affordable housing.**

- **Affordable housing subsidies and vouchers are an extremely important mechanism to help make affordable housing truly affordable for low-income adults with disabilities and seniors.** Almost 75% of older adults living in affordable housing benefit from a project- or tenant-based voucher to make their rental payments truly affordable on their lower and fixed incomes, with the majority of senior households receiving project-based assistance (also known as "operating subsidies"). Given that the vast majority of senior occupied units are designated for affordability levels well above what most senior households can afford, for example, housing subsidies are essential for affordable housing residents to afford their rent without undue cost burden.

- **The need for tenant-based vouchers far exceeds the limited resources available** to local administering agencies — like, for example, the San Francisco Housing Authority, which administers the Housing Choice Voucher, also known as the Section 8 Tenant Voucher program. Much like the affordable housing system, long waiting periods are common, and preferences may be given to households with the most acute needs, such as those experiencing homelessness or severely rent burdened. Households who qualify for local preferences, such as involuntary displacement or substandard housing move ahead of other households on the list. When individual vouchers are available, many consumers have difficulty navigating the application process.

> *"Subsidy programs lack funding and cannot provide help with rent. Not enough senior housing. Everyone is on a waitlist, but not housed."*
> – Population Survey Participant

- **Tenant-based rental assistance is an appropriate and viable housing stabilization mechanism for some households, but the demand for subsidies far outpaces supply.**

> *"They get lost quite easily because they don't have [or] there's not a structure for them... And they don't even know to ask to get the help that they need. And when they get the help, what do you do? You help them get on a waiting list? That's great... Occasionally somebody gets a shot at it, but it's very, very minimal."*
> – Key Informant Interview Respondent

One of the primary issues highlighted through our research process is the lack of subsidies available for older adults and adults with disabilities who need rental assistance to make ends meet. Housing vouchers are an effective intervention for cost-burdened renters living in both affordable housing or renting on the private market. We were not able to reliably calculate household rent burdens across affordable housing households for this report due to data limitations, but we know from subsidy program administrators and affordable housing resident feedback that tenant-paid rent amounts are bearable. MOHCD is currently in the process of establishing a new occupant data management

system that will enable analysts to calculate and evaluate household rent burden in a more systematic fashion for future reports.

- **Even City-funded affordable housing can be unaffordable without a subsidy.** San Francisco's affordable housing programs give preference to households with extremely low incomes and households experiencing homelessness. These preferences are of limited value unless the units have an ongoing rental subsidy, such as a project-based voucher, to ensure that the renter households' monthly payment does not exceed 30% of their income. Otherwise, households prioritized for assistance cannot afford to move into the units, or cannot stay in them if they experience an unexpected decrease in income or increase in expenses. We need longer-term subsidies and vouchers.

Recommendations

- Explore new ways to **invest in project-based operating subsidies** for housing developments serving seniors and adults with disabilities. Augment existing programs like the Senior Operating Subsidy to include adults with disabilities or establish a new program to support adults with disabilities to serve more households and reduce rent burden.
- **Expand/increase funding for existing City-funded tenant-based rental assistance programs** and build capacity to serve more senior and disabled households.
- **Increase funding for individual rental assistance** for older adults and adults with disabilities aimed at reducing rent burden and preventing eviction.
- **Centralize information on existing rental assistance resources** that exist across the City to better help consumers find the resources they need.
- **Advocate for State and Federal** funding for tenant based rental subsidies.

3. **The affordable housing application process can be confusing and cumbersome for adults with disabilities and older adults, as well as the service providers who help them.**

- **The City's affordable housing system is made up of a complex constellation of resources and supports.** City-funded affordable housing programs — including managed affordable housing, tenant-based subsidies, short-term rental assistance, housing-related legal services, and eviction prevention support — are not only managed across several different agencies, but are also administered via a mix of direct services and contracts with various community-based partners. Navigating these available resources is not a user-friendly process, and can be complicated for even the most seasoned clients and professionals. Due to a lack of centralized information or single managing entity, it is unsurprising that consumers do not necessarily know where to go for help, nor do service providers always know where to refer clients for housing support.

> *"So then like he said, you'd be number one on the [waitlist]. And next thing you know, favoritism and nothing happened. Favoritism. That's exactly what was going down on all of 'em."*
> – Resident Focus Group Participant

- **Challenging applications are a major barrier for adults with disabilities** attempting to navigate the affordable housing system. Applications for affordable housing and related programs are lengthy and require comprehensive household information. Moreover, applicants often need to apply continuously for new unit openings across different properties to improve their chances of getting placed. Some older adults and adults with disabilities need support navigating applications, help filling out housing applications, and continuous support across the affordable housing search. In addition, applications and other housing-related materials are not always accessible to those using adaptive or assistive technology, such as screen readers or voice activation.

- **The affordable housing lottery system and waitlist process is opaque and confusing to consumers and service providers alike.** Consumers and providers who participated in community forums expressed frustration about the lack of communication regarding the process by which affordable housing placements are awarded. Some participants spoke about being affordable housing-eligible for the last decade, but could not get past lotteries and waitlists. These experiences have contributed to a widespread frustration among consumers that the system is rigged against them or plagued by favoritism. Service providers discussed the challenges related to a decentralized affordable housing application process (e.g., lack of a single common application that could be used to apply for all qualified housing) and the lack of transparency about waitlist lengths and anticipated durations. Moreover, for service providers who know that waitlists can take years to process, we heard concern about the lack of meaningful housing or service alternatives for client who need more immediate housing support.

Recommendations

Improve the affordable housing application user experience. Make the process more navigable for adults with disabilities and older adults, as well as the service providers who assist them.

- o   Establish a **centralized, physical and virtual space for seniors and adults with disabilities to get in-person counseling and support** about the range of housing resources and services that exist across the City. Resources should be available in-person and virtually, and in multiple languages.
- o   Develop a **central access point for providers to navigate all publicly-funded housing programs** and services available to clients. This access point should index all available housing resources throughout the city, including tenant-based rental assistance that older adults or adults with disabilities might be eligible for.
- o   Use **proactive communication to update applicants** on their waitlist and lottery positions on a regular basis.
- o   Develop ways to **consolidate some or all affordable housing options in the DAHLIA** portal to reduce the individual tracking of buildings and building openings that older and disabled consumers must currently manage themselves.

4. Information about the affordable housing system and related services does not always reach aging and disability communities.

- **Adults with disabilities and seniors emphasized a lack of awareness about existing affordable housing programs and resources**, which especially affects those who are not connected to a community or neighborhood resource like a community center. For less service-connected community members, information about affordable and accessible housing programs does not reach them, and even the information that does typically discourages them from seeking further support. This lack of awareness of resources and how to successfully navigate them is a reality for both consumers and providers, and is especially relevant for younger disabled adult populations because of the relatively fewer number of tailored resources to support them as compared to the breadth of resources for seniors. Affordable housing program information is primarily centralized and available through digital resources and community providers, but falls short of penetrating and instilling awareness throughout the general public. We heard a desire for information sharing through broad advertising and public awareness campaigns, as well as more targeted multimodal communication approaches to reach individuals and populations who are not already connected to a resource center. Participants also noted the need for varied communication channels appropriate for a range of communication abilities.

> "*I would like more information from the City that I can do myself. Do the legwork or look online, but I need to know where I can go to look it up.*"
> – In-Depth Interview Respondent

- **Specific disability subpopulations, such as blind/low-vision and Deaf/hard of hearing communities, rely on their social groups and networks to receive trusted information about public programs.** However, information about affordable housing programs and services does not always reach these communities. Targeted outreach to specific disability sub-communities about programs that reflect their needs, such as accessible housing, are important initiatives to foster trust and build ongoing relationships with these groups. Due to a historic pattern of quality gaps and exclusionary practices in government services for adults with disabilities, historically marginalized identities, and people who sit at the intersections of these groups, there is a need to rebuild trust through continued accessible outreach and engagement. On average, adults with disabilities who may think a system is not accessible to them will stop trying to access the resource after just one attempt.

> "*If Deaf people want affordable housing with staff that can sign American Sign Language (ASL), they often have to provide their own interpreter. And I've often heard of [community-based organizations] having issues supporting Deaf residents. Residents are required to attend training meetings, but there is no ASL interpreter available. That's an example of providers not taking responsibility or providing the accommodations they're responsible for.*"
> – Deaf Community Focus Group Participant

- **Older adults, especially monolingual Spanish and Chinese speakers, prefer to receive information through media in their own language,** such as newspapers, local television, and radio advertisements. Community research participants shared the need for information on affordable housing to be communicated more broadly beyond internet-based channels. Specifically, they expressed a desire for advertisements in newspapers over other channels, and noted this approach as the best mechanism to reach monolingual Chinese speakers. Many older adults described learning about housing resources through English-speaking community members, emphasizing the need for broader multilingual accessibility across outreach materials being shared in the community. Not only was the need for quality translated materials apparent in conversation with the community, but monolingual Chinese speakers also highlighted a preference for written materials in Simplified Chinese or both Simplified and Traditional Chinese to reach this generation of older Chinese individuals in San Francisco.

Recommendations

Improve dissemination of information about affordable housing resources to expand awareness across disability and senior communities.
- **Partner with local providers serving older and disabled adults**, including Aging and Disability Resource Centers, community service centers, and other neighborhood hubs. Leverage existing partnerships with providers who have community ties, such as faith congregations and cultural community centers. Develop service co-location and training models to better reach the community.
- **Train service staff on housing resource navigation** and federal, state and, local reasonable modification policy obligations to better support consumers.
- Work with underserved disability communities to **learn how to best share information with them.**
- **Diversify modes of communication with applicants** regarding available services to meet various population needs — including improved messaging about the affordable housing system — and ensure the modes of communication used are accessible to all populations.
- Expand media outreach to **take a more general public approach to reach communities who are not already service-connected**. Invest in a range of strategies, including increased advertisements through local media (television, radio, and newspapers) and more targeted outreach to varied community networks.

5. **The current affordable housing system does not always provide effective or accessible communication.**

- **Inaccessible information about the affordable housing system impacts seniors and adults with disabilities in different ways, contributing to feelings of being excluded and unsupported**. Information shared with the public about the affordable housing system can feel incomplete and unsatisfactory to older adults and people with disabilities. There are significant barriers to accessing vital information about applying for affordable housing, identifying programs that meet your needs, and guidance to ensure successful entry into the affordable housing system. Adults with disabilities and seniors have distinct needs when it comes to communication; clarity and accessibility across languages and formats are two primary themes we heard about as imperatives for improving comprehension.

> *"I once got a notification that I was approved, which said I had five days to put in a notification. I tried calling about it but nobody called me back, and I got a notice that I had missed the window. Then I got a notification packet with the information that didn't arrive until a week later. Nobody was helping me. I was not given any tools to help me navigate the system."*
> – In-Depth Interview Respondent

- **For people who are Deaf or hard of hearing, affordable housing programs and community resources do not always foster communication access**. Low quality American Sign Language (ASL) interpretation and challenges with equal access to assistance or follow up with an affordable property may discourage consumers from continuing to seek or apply for affordable housing. We heard from the Deaf ASL-signing community about poor language translation services and their impact on navigating City resources: low quality ASL interpretation is a chronic obstacle in communicating with City-administered programs, including the affordable housing system. The Deaf community highlighted the advantages of including a Certified Deaf Interpreter (CDI) in contexts where a hearing ASL interpreter is being leveraged.

- **For people who are blind or low-vision, there is not effective communication about the affordable housing system,** and it is difficult for affordable housing residents who are blind or low-vision to access information being shared by property managers. To ensure effective communication with individuals who are blind or low-vision, housing agencies may need to provide auxiliary aids and services or reasonable accommodations such as providing a qualified reader, audio recordings, information in large print and Braille, screen readers, and allowing flexible appointment times for attendance at in-person events. Our research highlighted specific barriers related to written communication, resulting in adverse consequences for people who cannot access the existing information.

- **The affordable housing application system is hosted online through DAHLIA, which poses a digital barrier for applicants who do not have access to technological devices or the Internet,** or the skills to use digital tools. Seniors and adults with disabilities sit on the negative side of the digital divide more so than other low-income populations in San Francisco. Internet access and technology resources are less ubiquitous across these households, resulting in exclusion from important resources, such as affordable housing applications, that are available solely online. Older adults, adults with disabilities, and providers who serve them expressed the need to bridge the digital divide in order to help clients successfully navigate housing systems. They highlighted strategies like increasing the availability of paper materials and continuing to support initiatives that broaden access to technology as essential to ensuring an equitable housing placement process.

> *"Some people have the Internet and some people don't know how to work it...a lot of us don't have the education to fill out that application."*
> – Resident Focus Group Participant

- **Accessing affordable housing programs and ongoing information is a challenge for residents who speak a primary language other than English**. Despite City rules requiring equal language access across the City's threshold languages, navigating the affordable housing system is especially challenging for non-English language speakers who must interact with property management during the affordable housing application process. We heard that following up with properties can be challenging for those who speak Chinese, Spanish, Filipino, and other non-English languages, especially because successful placement into affordable housing often requires many follow-ups by phone or email. While non-English translations are typically available to applicants, applications and information about other housing resources are often translated poorly or incorrectly, resulting in consumers' feelings of confusion and frustration.

Recommendations

Make **communication about the current affordable housing system more effective and accessible** to diverse older people and adults with disabilities:
- **Diversify modes of communication and information-sharing** to meet various population needs, including in-person, phone, and digital options.
- **Develop a communication access plan.** Develop best practices and formal guidelines for provision of accessible communication to existing affordable housing residents and prospective or active applicants who are blind or low-vision and Deaf or hard of hearing.
- **Increase education to project sponsors and City housing agencies** on accessibility obligations, including but not limited to standards for effective communication and information delivery. Improve American Sign Language access and communication assistance. Ensure that ASL interpretation services are high-quality, available in-person and virtually, and suitable for people who are Deaf and hard of hearing.
- Improve non-English **language access and communication assistance.** Identify new practices that result in successful communication, such as vetting threshold language translations with internal staff to make sure they are high quality. Offer in-person, phone, and written language assistance.
- Defer to consumers' preferred forms of communication delivery (phone, email, conventional mail, sign language, digital, etc.).

6. Some affordable housing units and buildings have inadequate accessibility features to meet the full range of accessibility needs of their residents.

- Our research suggest that **many affordable housing residents with disabilities who need accessibility features in their living units and buildings do not have them.** While 57% of affordable housing units are accessible or adaptable, about 25% of adults with disabilities living in affordable housing surveyed for this needs assessment indicated that they had an unmet accessibility need, such as wheelchair accessible doorways, roll-in showers, grab bars, Braille signage, visual alarms and doorbells, and other living unit and building features.

> "*We have two buildings and there's only two units that are considered fully wheelchair accessible in a building where we're hoping that people will age in place. If we are lucky to have them live in our community for 5, 10, 20 years, there is no reason why every single unit shouldn't be equally accessible for folks that need it. We shouldn't have to be taking years to make modifications.*"
> – Provider Focus Group Participant

- **People in need of accessibility features do not receive adequate communication and information about submitting successful reasonable modification requests.** In addition, providers may not receive training on how to respond to those requests in a fair, legal, and equitable way. Participants spoke about chronically broken elevators and long wait times to get modifications, such as grab bars, installed in their units. Interview and focus group participants cited resident advocacy as an effective tool for timely and successful unit modification requests. For example, one existing resource residents with disabilities may turn to is the Mayor's Office on Disability, which refers housing complaints to the San Francisco Human Rights Commission—which in turn provides property managers with instruction on their legal obligations to their residents with disabilities and holds them accountable for making reasonable modifications.

- **Housing providers may have inadequate funding to act on housing modification requests in a timely fashion.** While accessibility modifications are typically provided and paid for by property managers in publicly subsidized housing, some accessibility feature installations and repairs can be extremely costly and/or time consuming. For properties operating on small budgets, significant modifications to non-adaptable or accessible units can pose a steep financial burden. For expensive unit modifications, residents may be asked to bear a share of the modification costs, despite having low incomes and limited or no savings. Some buildings may be able to side-step reasonable modifications if negotiation with the client does not result in agreement to pay a share of the costs.

- **Some older and disabled residents live in units or buildings that no longer meet their functional needs**, but the process to change units is unclear or nonexistent. Affordability and accessibility issues can converge to significantly limit the housing choices of seniors and adults with disabilities already residing in affordable housing, but who wish or need to relocate to another unit that better meets their changing needs. Older affordable housing residents spoke about their inability to age in place safely while living in

inaccessible units that met their needs when they were placed in years ago, but no longer do. If a move to a new home is necessitated due to changing accessibility needs, seniors and adults with disabilities may find themselves starting over facing market rate rents. Finding accessible, affordable housing can be difficult and may require many months or years of being on waitlists. Housing that is well-aligned with residents' needs can increase resident safety, self-sufficiency, and housing stability, as it enables residents to remain in their homes, even as their functional abilities may diminish over time.

Recommendations

Develop ways to enhance the reasonable modification process for affordable housing units and buildings to better meet the full range of accessibility needs of their residents:

- **Provide training and consistent information** to property managers about existing obligations of the reasonable modification process, and best practices for its consistent implementation.
- **Formalize reasonable accommodation request and fulfillment processes.**
- Publicize and **market existing tax incentive programs** to building and property managers to expand their capacity and willingness to make modifications.
- **Broaden incentives/public funding to owners for residential building modifications.**
- **Subsidize costly modifications** that improve long-term building accessibility, particularly in connection with substantial building rehabilitation.
- **Explore referral and resource navigation models** that provide advocacy and support directly to the consumer to assist with reasonable modification requests.

7. **Some older and disabled residents expressed frustration with poor levels of building maintenance at their affordable housing sites, which can pose accessibility and safety concerns for these residents.**

- **Older residents living in affordable senior buildings are generally satisfied with the quality of their housing.** Community research participants cited newer buildings, trusted building staff, suitable living units, and accessible building amenities as contributing factors to a good living experience at many senior-designated affordable buildings. However, some non-residents expressed frustration with not being one of the few applicants who is old enough or lucky enough to be awarded a unit.

- While older affordable housing residents expressed satisfaction with their housing units and building management, **some clients — particularly those living in SROs and some multifamily buildings — shared significant concerns about poor building maintenance and safety**. Poor housing experiences seem to fall disproportionately on those who are not placed in senior-specific settings and likely placed in older housing stock.

> "*Maintenance for [affordable] housing is lax. I have four flights of stairs to climb when the elevator is out. The stairs are uneven and steep in the old building.*"
> – Community Forum Participant

- Participants from listening sessions with communities of color described an **acute need for safe and culturally inclusive housing**. Latinx/Hispanic participants from DAS BIPOC Listening Sessions (2021)[29] highlighted a need for resources for families that are not technically homeless, but are instead doubling up in overcrowded and inadequate housing. In addition, LGBTQ+ participants of color shared that their safety is often tied to housing: some shared that they sought new housing to escape violence in their current setting; others described challenges accessing gender-affirming services at congregate shelters or other temporary housing sites.

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[29] sfhsa.org/sites/default/files/Report_SFDAS%20BIPOC%20Community%20Listening%20Sessions%20Project%20October%202021.pdf

SPOTLIGHT: ELEVATOR MAINTENANCE

Elevator repair is a highly technical and specialized field. Fixing elevators is also expensive, with each repair costing up to $1 million. Although elevators should be regularly serviced and maintained, it is even costly to properly up keep an elevator, let alone modernize or replace an original elevator in an old building. Elevators in San Francisco's older buildings require parts that are not easy to obtain, making for long repair wait times due to labor shortages, hard-to-find parts, and high repair costs.

People with disabilities shoulder a disproportionate burden when it comes to elevator outages: mechanical failure of an elevator is not just a mere inconvenience, but rather severs a critical lifeline to access one's basic needs. Unreliable and broken elevators repeatedly leave some residents stranded without food, medication, and other essential items and services. These facts point to a significant gap across City-funded affordable housing, much of which consists of older, high rise buildings, and cause disparate impact on seniors and people with disabilities. Even for newer affordable housing developments, it is not a question of if an elevator will need maintenance, but a question of when.

The City has tried to address the issue before. Prior to the pandemic, MOHCD managed a rebate program for SROs funded by a Board of Supervisors budget addback in FY 2018-19, but the program was cut during the pandemic. This program faced challenges, too — most significantly, property managers generally operating on very slim margins had to pay up-front for high-cost elevator repairs and await reimbursement with a too-small rebate. MOHCD will be redesigning and relaunching a program with new funding allocated in its FY 2022-23 budget.

Recommendations

Invest in building maintenance and upkeep to address accessibility and safety concerns, especially across older housing stock.
- **Increase funding for capital improvements** in affordable housing buildings, especially across older housing stock.
- **Expand the City's Elevator Rebate Program** to include all City-funded affordable housing sites.
- **Continue affordable housing rehabilitation and preservation** projects.
- **Educate property management and support services on referral and resource connections for behavioral health, intensive case management, and other social services** available to affordable housing occupants. Develop more collaborations between affordable housing providers and community resources.
- **Coordinate with the Department of Building Inspection** to ensure enforcement of code violations at these sites.

8. **Access to public and accessible transportation, health services, and neighborhood safety are essential for older adults and adults with disabilities to maintain a good quality of life, both in and outside of affordable housing.**

- **Onsite resident services help seniors and adults with disabilities avoid isolation, encourage life enrichment, provide health screenings, and engage in health and nutrition education**. Co-locating social services and affordable housing provides meaningful and more easy-to-access support for adults with disabilities and older adults who otherwise face barriers to access due to functional impairment, safety concerns, and other daily obstacles. Social inclusion programing ranging from technology education to arts appreciation are important initiatives that help combat social isolation and build a sense of community among residents. Onsite health and nutrition services also encourage older people and adults with disabilities to seek needed healthcare without requiring burdensome travel that poses a high enough barrier for some individuals to dissuade them from seeking care altogether. Other continuum of care services, like In-Home Supportive Services and Adult Protective Services, can help people with more complex personal or crisis needs to remain supported and live safely in the community.

- **Accessible public transportation is a critical resource for older adults and adults with disabilities to stay connected with their communities and access essential services**. Access to public transportation on an accessible route near one's home helps maintain independence and quality of life. Given transportation and mobility barriers, adults with disabilities who do not live in central San Francisco neighborhoods, where transit routes are more robust, face additional challenges in accessing services. Many older and disabled consumers rely on public transit services like MUNI and Paratransit to leave their homes and get out into the community — to complete day-to-day tasks like attending medical appointments or picking up groceries, and to maintain their social ties by visiting their neighborhood community center or meeting up with friends at a local park or museum. Participants acknowledged how essential these services are, especially for those living in less centrally situated neighborhoods, far from where services tend to be located. Some participants shared their frustration that transportation services can sometimes be unreliable or difficult to use, making it challenging to get where they want to go.

  "…The bus stop is two blocks away and it really could be relocated right at the door of that building… We lock so many people into their housing because they can't get to where they need to go on their own… And we just have to find ways of making it a little bit easier for that population."
  – Provider Focus Group Participant

- Our community research process emphasized the benefits to older and disabled adults of **integrating affordable housing and strong neighborhood services, including public safety measures, health and emergency services, and proximity to pharmacies and grocery stores**. Many cited these services as varying by neighborhood or location, and highlighted the need to expand these services more broadly across the City. Other

reports have corroborated the same; the City's 2019 Healthcare Services Masterplan[30] recommends delivering and facilitating access to specialty care for underserved populations through transportation assistance, mobile services, and/or other innovative mechanisms. By expanding these services, affordable housing can better support older and disabled households to stay within the communities to which they have strong ties.

Recommendations

Ensure affordable housing designated for older adults and adults with disabilities is **within reach to public and accessible transportation, health services, and resources for neighborhoods safety.**

- **Invest in and expand site-based programs** that facilitate residential social interaction, offer health services and education, and provide other important services and community engagement opportunities for seniors and adults with disabilities.
- **Require and designate funding for onsite residential services for new affordable housing developments** subject to annual compliance review.
- **Expand access to intensive and holistic on-site case management and behavioral health services** across Permanent Supportive Housing buildings for formerly homeless older adult and disabled households, including expanding programs like In-Home Supportive Services.
- **Ensure referral and meaningful resource connection** to community services that can help support the client and ensure their stability and safety.
- **Educate property management and support services staff on referral and resource connections** available to older and disabled affordable housing occupants. Develop more collaborations between affordable housing providers and community resources that serve aging and disability populations.
- **Perform assessment on barrier-free public transit options** for seniors and people with disabilities living in affordable buildings. Plan future affordable housing for seniors and adults with disabilities in locations that have good access to services and transit.

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[30] https://sfplanning.org/project/health-care-services-master-plan-update-2019#info

9. **Affordable housing resources are siloed. The system overall does not have a reliable mechanism to coordinate services and collaborate across City and non-City jurisdictions to share data and program information.**

- **City departments are responsible for overseeing distinct and sometimes overlapping resources to address a range of housing-related needs, based on their specific service mandates and areas of policy expertise.** For example, the affordable housing system, accessed by consumers through the DAHLIA portal and managed by MOHCD, serves primarily low-income households. However, HSH housing serves people experiencing homelessness or those who are at imminent risk of losing their housing. HSH draws on some of the same resources that are available to MOHCD, but maintains additional resources specific to those experiencing homelessness, such as federal Continuum of Care and local Proposition C dollars earmarked for homelessness services. While each department holds expertise in different parts of the affordable housing system, the City does not have a truly comprehensive and holistic understanding of the affordable housing services landscape — although this report attempts to address that gap. Moreover, we don't have a streamlined and systematic approach to data collection, sharing, and analysis across agencies, housing programs, and data systems. It is imperative that departments continue working together to understand all the available resources in our community in order for the City to improve cross-departmental planning and better serve seniors and adults with disabilities with housing needs.

  > *"It would be helpful for us to have a centralized system that gathers all the senior housing information…a centralized system with every agency service that service providers can access and get information rather than having sort of this piecemeal system."*
  > – Provider Focus Group Participant

- **The City is currently missing opportunities with respect to data collection and cross-departmental data sharing**. Agencies are able to describe different parts of the affordable housing universe, but the process of preparing this report revealed the challenges of developing a complete picture of all publicly-funded housing resources that older adults and adults with disabilities might be connected to. The fragmented nature of housing resources, including the affordable housing system and other housing programs such as individual vouchers, eviction prevention, emergency rental assistance, and more, made it extremely difficult to enumerate the full extent and penetration of housing resources across our diverse older and disabled adult populations. Moreover, this fragmentation appears at every level of the system: City program administrators, community-based service providers, and consumers all experience some level of confusion about resource availability.

- **Older adults and adults with disabilities access multiple systems that all have the power to impact their housing and overall stability.** Many older and disabled households living in City-funded affordable housing rely on more than one type of public benefit program to get by. Each program has varying eligibility criteria that individuals

and households must meet in order to keep their benefits. However, for those households who have more complex care needs and require support to live safely, stably, and independently in the community, it can be challenging to navigate multiple services, such as housing for those who need around-the-clock care or in-home support. It is important that rental assistance and other supportive programs are structured in a way that do not result in unintended negative consequences for the individual. Without coordination across administering agencies and clear processes for waivers and exemptions, these systems can very quickly destabilize older and disabled families and individuals.

Recommendations

Coordinate affordable housing services and **collaborate** across City and non-City affordable housing resources to **share data and program information.**
- **Strengthen interdepartmental collaboration and service coordination**, particularly across housing, social services, and health services agencies to better meet the housing needs of older adults and adults with disabilities.
- **Establish and consolidate accessible housing inventory** in one place (mobility units, communication units, adaptable units etc.)
- **Support data quality assurance through dedicated data quality oversight and expanded technical assistance to housing service providers**. Establish shared data collection protocols and best practices across agencies responsible for housing.
- **Convene a multi-agency data work group** with representation from all relevant departments to explore and guide implementation of best practices for data collection and quality assurance, cross-departmental data sharing, and shared performance measurement pertaining to affordable housing services for seniors and adults with disabilities.

10. Housing providers serving older adults and adults with disabilities need consistent training and information about the reasonable modification process, accessibility standards, nondiscrimination, and enacting anti-ableist and anti-ageist strategies in affordable housing environments.

- **Affordable housing projects may have variable criteria for designated accessibility units.** The City reports on accessible and adaptable units on an annual basis as part of MOHCD's Annual Monitoring Report submissions. Property managers of City-funded housing developments are required to submit a survey detailing unit counts, type, affordability, and occupancy data to MOHCD on an annual basis in a prescribed format. Information about accessible and adaptable units is collected; however, MOHCD does not give property managers consistent criteria for accessible and adaptable unit qualifications. Given that buildings were developed at different times with different building codes that govern required accessibility features for mobility, communication, and adaptable units, accessible units may have varying features from one another, yet appear superficially equivalent resources in the City's reporting.

Recommendations

Offer housing providers serving older adults and residents with disabilities with **consistent training and information** about the reasonable modification process, non-discrimination, and strategies to anti-ablelist and anti-ageist practices in affordable housing environments.

- **Strengthen housing provider capacity** to promote housing stability/retention and be responsive to tenant requests in a fair, legal, and equitable way.
- **Expand tenants' rights counseling, mediation, advocacy and legal services** to assist with reasonable accommodation requests and to ensure other tenant needs are met.
- **Develop ethical, compliant, and consistent practice for developing data on household disability status** across all types of City-funded affordable housing through survey or collection of voluntary demographic information.

Conclusion

The research and analysis summarized in this first-ever Aging and Disability Affordable Housing Needs Assessment report identify **several critical areas of unmet housing need** among San Francisco's older adults and adults with disabilities, most especially for renter households with low income. Our findings underscore the **vital importance and positive impact of the City's existing affordable housing system** for ensuring safe and stable housing for seniors and disabled adults. These findings also reinforce the **essential role of other City-administered housing resources and social services,** which bolster our local safety net for even the most vulnerable members of our community. While **opportunities for better system coordination and quality improvement** within our current scope of services certainly exist, the **need to expand affordable housing system capacity and boost resource investments across City-funded housing programs** emerged as the most prominent and urgent theme across data sources and community perspectives.

While affordable housing placements today are designed to serve the lowest-income and highest need households in San Francisco, it remains clear that **even households with moderate income sometimes need help making ends meet.** Adults with disabilities and older adults who own their homes, as well as middle income households, also struggle to meet their housing affordability and accessibility needs in San Francisco given the high costs of living in our city. **Efforts to close gaps in aging and disability housing programs should be expansive and inclusive** to provide support across the spectrum of income, housing tenure, and functional ability to **ensure everyone in our community has the opportunity to achieve their full potential and thrive through all stages of life.**

Additional Considerations and Next Steps

We brought together staff and leadership from five City departments to prepare this robust examination of the aging and disability affordable housing landscape. DAS, HSH, MOD, MOHCD, and the Planning Department each bring different programmatic mandates, policy perspectives, and subject matter expertise to this work — but **share a common goal to achieve positive housing and well-being outcomes** for diverse San Francisco seniors and people with disabilities. Our recommendations emphasize the **need for more coordination to examine root causes of the gaps in our systems,** and will **require each Department to commit to concrete implementation actions** that address these gaps.

The City's next step is to develop an Action Plan in the coming year — led by the Planning Department, with the support of new FY 2022-23 budget addback funding — based on both the findings and recommendations of this needs assessment and the forthcoming 2022 Housing Element report. The Action Plan should identify **concrete action items to address unmet needs**, lead agencies, resource commitments, timelines, and measures of success for accountability. Additionally, **we must continue to convene our interdepartmental Steering Committee to facilitate the planning and implementation process**, and to **sustain the collaboration** necessary to achieve our **shared vision for a future in which all San Francisco older and disabled adults are well-supported to live safely and stably in the community.**

Appendix A. Additional Methodological Notes

QUANTITATIVE DATA SOURCE DETAIL

- **2019 American Community Survey, 5-Year Estimates:** Population data used to develop local population estimates and a demographic profile of older adults and adults with disabilities in San Francisco, in addition to information on median rent and rental rates. Population analysis using this data primarily focuses on low-to-moderate income renter households with an older and/or disabled adult member; it does not include individuals living in institutional settings like jails, nursing homes, congregate shelters, etc. It includes information on household characteristics like income level and housing cost burden, race/ethnicity, primary language, and living alone status to help us explore potential inequities in the housing landscape and the ways in which housing needs may vary across different population subgroups. Population data was accessed via IPUMS USA database managed by the University of Minnesota.

- **MOHCD Annual Monitoring Report (2020):** Data on the existing affordable housing portfolio, based on data collection and reporting by community-based housing property managers. 2020 data is the most recent available for this analysis; MOHCD is currently processing 2021 monitoring data, including quality review. Occupancy data is reported by housing property managers at the unit level. Some elements of this data, including accessibility and affordable units at each AMI level, were aggregated at the site level by MOHCD analysts and provided to DAS for analysis.

- **MOHCD Affordable Housing Pipeline Report (2022):** Data on future affordable housing units in the development pipeline, including information on new construction, rehabilitation projects, and inclusionary units. 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.

- **HSH Permanent Supportive Housing Inventory & Residents (2022):** Data on HSH Permanent Supportive Housing sites and units designated for formerly homeless individuals, including de-identified information on residents. The data includes both Permanent Supportive Housing reflected in the primary affordable housing system tracked by MOHCD (and the MOHCD data on existing affordable housing), as well as HSH-only units outside the MOHCD portfolio. This data was extracted from the HSH Online Navigation and Entry (ONE) System database, which serves as the Department's HUD-compliant Homeless Management Information System (HMIS).

- **California Department of Finance Population Forecast (2019):** Data on population forecasts by age, which we used to estimate the number of older adults ages 62 living in San Francisco in 2030.

NOTES ON ANALYSIS OF ACCESSIBILE UNITS

MOHCD datasets describing existing and future affordable housing include building-level aggregate counts of accessible and adaptable units, which we use, with minor adjustments, to estimate the number of accessible units in the affordable housing system, and evaluate the extent to which the system is able meet the accessibility needs of people with disabilities.

Description of Data Structure

- Data on existing affordable housing includes the total number of accessible or adaptable units in a given building as reported by housing property managers. This metric represents a count of units that are accessible-mobility units, accessible-communications units, or adaptable units.
- Data on future affordable housing includes a building-level count of the total (1) units with mobility accessibility features, (2) units with communications accessibility features, and (3) adaptable units. We added values together across these three distinct data fields to calculate the number of total accessible units in each project.

Adjustments to Accessible Unit Counts

- For a small number of pipeline projects, the calculated number of accessible units exceeded total project units, likely because some communications units are also counted as adaptable units. In these cases, we brought the count of accessible units into alignment with the total number of affordable units in the project.
- In order to avoid counting building manager units and market rate units (which are not affordable housing units, but are often included in building-level affordable housing data) in our count of accessible units, we made the following adjustments:
  - If the calculated number of accessible units equaled the total number of units in a building (regardless of affordability designation), we realigned the number of accessible units reported with the number of affordable units.
  - If the calculated number of accessible units exceeded the total number of affordable units (which occurred sometimes in our analysis of mixed income housing), we realigned the number of accessible units reported with the total number of affordable units. This approach may over count accessible units if some accessible units indicated in the dataset are a reflection of market rate rather than affordable units; current data collection and reporting practices do not support a more precise calculation of total accessible units.

NOTES ON ANALYSIS OF AFFORDABLE HOUSING PROGRAM TYPE

We developed a method to describe housing program types, based on the reported "Program Area" and other building characteristics like the occupancy rates of certain populations. Specifically, we identified the following program types:

- **Permanent Supportive Housing Building:** 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
- Remaining program type categories are drawn directly from the reported "Program Area" (e.g., Multifamily Rental, Small Sites, etc.)

Appendix B.
San Francisco Zip Codes and Associated Neighborhoods
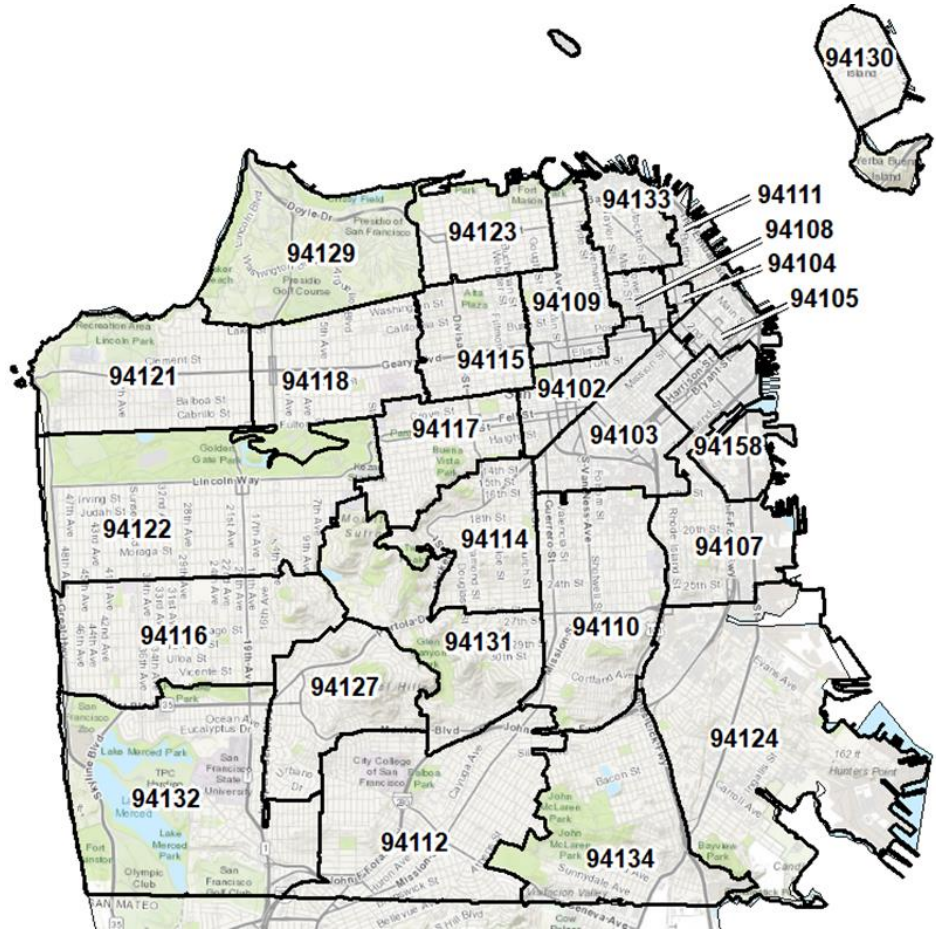
Zip Code	San Francisco Neighborhood	Zip Code	San Francisco Neighborhood
94102	Hayes Valley/Civic Center/Tenderloin	94118	Inner Richmond
94103	South of Market	94121	Outer Richmond
94104	Financial District	94122	Sunset
94105	Rincon Hill	94123	Marina/Cow Hollow
94107	Potrero Hill/SOMA	94124	Bayview/Hunters 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: Community Research Findings

This appendix provides a **summary of our extensive stakeholder engagement and community research**, which we carried out to ensure community participation and voice in this needs assessment process. In the spring and summer of 2022, we developed and executed a **variety of engagement strategies to capture comprehensive community input from diverse older adults and adults with disabilities** with the support of three local consulting firms specializing in community engagement, research, and analysis:

- **Community Boards:** Assisted with community outreach for, facilitated, and summarized findings from in-person and virtual community forum sessions.
- **Corey, Canapary & Galanis (CC&G):** Supported development and implementation of most stakeholder engagement activities, including key informant interviews, consumer interviews, in-person and virtual focus groups with consumers and service providers, and a population survey administered in paper, online, and phone formats. In addition, CC&G prepared data analysis and summary research findings from these various activities — the basis for much of the content in this appendix.
- **Ewald & Wasserman Research Consultants:** Facilitated the development, implementation, and analysis of the affordable housing Disability Survey, the results of which are described in more detail in Appendix D

The table on the following page provides an overview of our community research activities. Details about key thematic findings organized by research activity follow.

Activity Description and Participants	Number of Participants*
Key Informant Interviews Phone interviews with key leaders and policymakers in our local aging and disability affordable housing context, including: • City Department leadership from DAS, HSH, MOD, and MOHCD • Community advocates	10
Consumer Interviews Phone interviews with diverse older adults and adults with disabilities in San Francisco, including: • People from historically marginalized and excluded racial and ethnic groups, including Asian/Pacific Islander, Black/African American, and Latinx/Hispanic individuals • Individuals identifying as LGBTQ+ • People living with HIV/AIDS • People with different types of disabilities, including people with mobility disabilities, people who are blind or low vision, people who are Deaf or hard of hearing, people with chronic health conditions, and those with other types of disabilities • Individuals who were formerly or are currently unhoused and/or unsheltered • Affordable housing residents • Homeowners *Available languages: English, Cantonese, Spanish*	58
In-Person Consumer Focus Groups Two (2) in-person sessions hosted at affordable housing sites with their residents *Available languages: English and Cantonese*	11
Virtual Consumer Focus Group One (1) virtual session hosted on Zoom with the Deaf community *Available languages: American Sign Language (ASL)*	4
Virtual Service Provider Focus Groups Three (3) virtual sessions hosted on Zoom with service providers, community advocates, and policy leaders in our local aging and disability affordable housing context	8
In-Person Community Forums Four (4) sessions hosted at neighborhood hubs like community centers located throughout the city *Available languages: English, Cantonese, Spanish*	71
Virtual Community Forum One (1) virtual session hosted on Zoom for participants citywide *Available languages: English, Cantonese, Spanish*	10

Activity Description and Participants	Number of Participants*
Population Survey A citywide survey offered in paper, online, and phone formats for older and disabled San Francisco residents *Available languages: English, Cantonese, Filipino, Russian, Spanish, Vietnamese*	522
Disability Survey A survey offered in paper, online, and phone formats for older and disabled affordable housing residents living in one of 15 sample MOHCD housing sites located throughout the city *Available languages: English, Cantonese, Filipino, Russian, Spanish, Vietnamese*	510

*Note: Although this table summarizes the number of unique community research participants for each research activity, we cannot provide an overall unduplicated participant total across activities: some individuals may have participated in more than one activity (e.g., a focus group participant may also have completed a survey and/or attended a forum).

Key Informant Interview Findings

City and community leaders and policymakers in our local aging and disability affordable housing contexts highlighted several major themes in interviews:

- **There simply is not enough senior/disabled housing for those who need it.** Some respondents noted that keeping people in their existing homes, with subsidies and/or modifications, is one way to help alleviate this shortage.
- **Older adults are the fastest-growing segment of the homeless population.** Several respondents pointed out that the share of those becoming homeless who are over 50 years of age is rising rapidly.
- **COVID-19 slowed down efforts to help address those at risk for homelessness**. Some services and goals were set aside due to the focus on the pandemic. Most of these efforts are being picked up again, but the need for senior/disabled housing is still growing.
- **There are conflicting and unrealistic definitions of "affordable," which keeps seniors and disabled people out of the housing they need.** Because of San Francisco's high cost of living, below-market rate apartment rents are still often unaffordable for many seniors and those with disabilities. Those with disabilities are often at one of two areas on a spectrum. On one end, there are individuals who rely on disability payments, have very low incomes. and cannot meet the "affordable" rent of many units set aside for disabled people. On the other end, there are individuals who can afford to pay rent at the designated rental rate, but actually earn too much income to be considered for the unit.
- **Existing affordable housing often does not meet the needs of seniors and those with disabilities.** More obvious, often physical needs (such as elevators instead of stairs, grab bars, etc.) were not always available. In addition, for aging adults, having access to transportation and medical care is often not available.

- **The area surrounding an older or disabled person's home is an important factor in understanding affordable housing needs for these populations — especially because many needs may be unmet.** In addition to having nearby shopping for groceries and other necessities available, respondents cited the need for a safe environment, which included access to transportation.
- **Subsidized housing being currently planned and built often does not consider seniors and/or people with disabilities.** Affordable housing can often be a 'one size fits all' product with little dedicated consideration of seniors and those with disabilities until after it is planned and built.
- **Seniors and people with disabilities have a great deal of difficulty navigating the affordable housing process.** The system in place can often be a barrier. From lack of disability considerations and accommodations (e.g. difficulty for those with low vision/blindness to access online housing resources) to overwhelming documentation, detailed steps, and fine print, the system for accessing affordable housing is often most difficult for those who need affordable housing the most, often exacerbating already existing socioeconomic disparities among seniors and disabled people.
- **There are key resources detailing best practices and models of successful housing programs for seniors and/or disabled people.[31]**
- **Intergenerational housing was identified by several respondents as an underdeveloped idea**. This approach offers a possible way to address the housing crisis across generations while also providing opportunities for social connection, which is especially important for seniors and adults with disabilities, who tend to be at greater risk of social isolation and loneliness than the general population.
- **Affordable housing for older adults and people with disabilities needs to preserve and enhance crucial cultural ties – while also remaining accessible to all.** As a city, San Francisco prides itself on diversity, and this diversity needs to be respected and included when considering affordable housing for seniors and those with disabilities.
- **Preserving and strengthening cultural ties to and among both the African-American and LGBTQ+ communities are of particular importance.** However, some respondents also mentioned that sometimes housing was difficult to obtain because residents are more likely to only want neighbors within their cultural group, which can pose a conflict and run afoul of anti-discrimination laws and practices. This tension is heightened given the extremely low availability of affordable housing overall.

Interview, Focus Group, and Community Forum Findings

In-person and virtual interviews, focus groups, and community forums were rich sources of feedback reflecting the varied perspectives of older people and adults with disabilities in our

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[31] These resources include: the Greenhouse model (https://thegreenhouseproject.org/); the PACE model (https://www.dhcs.ca.gov/services/ltc/Pages/programofall-inclusivecarefortheelderly.aspx); Sage (https://www.sageusa.org/what-we-%20do/national-lgbt-housing-initiative/); Toolworks (https://www.toolworks.org/); and US Aging (usaging.org).

community, and of the professionals who serve and advocate for them. Notable themes from these research activities are summarized below.

CONSUMER INTERVIEWS

- While many interviews touched on the **scarcity of affordable housing in San Francisco**, they called out **several factors making it worse**, including:
  - **Staffing shortages among many City and community organizations providing support** like information and assistance, counseling and resource navigation, case management, etc. Understaffing contributed to a feeling among consumers that they were losing out on opportunities because staff was not in place or had an excessive workload, making them less able to advocate for them.
  - **Issues of system efficacy and fairness.** For instance, one participant reported that he had applied for housing at an earlier date, but upon applying for another opportunity more recently, he was told he wasn't in the system. Several participants questioned whether lotteries were truly random. Other respondents wondered why there was no consideration for the length of time someone has lived in San Francisco (with preference being given to longer-term residents).
  - **Pervasive fear and frustration in the community that that there are few or no solutions available** to the affordable housing crisis. Many participants expressed frustration that even when they found new housing that was still under construction, the 'list' for a unit in that building was already full.
  - **Concerns about resident safety.** Some interviewees expressed worries about the concentration of affordable housing resources in the Tenderloin, which they regarded as unsafe. Others currently living in the area indicated a strong desire to move to a different neighborhood, citing safety as their primary reason.
- Many respondents said the **affordable housing system needs to be streamlined** so it is clearer and more efficient.
- **Several participants said their current housing situation worked for them**, but they were in market rate housing and **worried they would (soon) not be able to afford the rent.**
- **Most respondents had either experienced being homeless** (or at risk of homelessness) themselves, **or knew someone who had experienced**/was at risk of being homeless.
- **Many respondents mentioned non-housing needs as well**, and/or indicated a need for a more **holistic case management**, which can help with housing as well as **transportation, medical, and other related issues.**
- Several respondents **suggested creating more affordable housing by working with existing landlords** to allow existing residents to get subsidies as they age, or to ask **current homeowners with extra rooms** if they would rent a room to seniors and/or people with disabilities.

CONSUMER FOCUS GROUPS

We hosted three resident focus groups. Two of the groups were conducted onsite at two separate affordable housing facilities. A third, virtual group was conducted among Deaf residents in San Francisco. Feedback from these populations is summarized below.

Residents at Affordable Housing Sites

- As with other sources, **residents said there was a severe shortage of housing.** However, many respondents had lived in San Francisco for a long time, and expressed **frustration at the feeling that others were getting wealthy and allowing vacant housing to sit unused** while they were in need of housing and could not get any (even after working in the City and/or living in San Francisco for a number of years).

- Participants **expressed frustration with the housing system.** One respondent shared that she was labeled as the highest priority – and yet sat on a waiting list for over six months. Other respondents **described the system as confusing**, and expressed feeling that they had been denied housing simply because they were not as savvy about how to answer specific questions when applying.

- Respondents **saw the growing income inequality as directly impacting their ability to find housing**. In particular, they raised concerns about empty housing not being used, as well as new buildings going into their neighborhood which, with market rate rents, were too costly for them to consider living in.

- Some respondents indicated that they **felt the system could be better if**, instead of having to go through a social services agency, **they could apply directly to a specific building** (just as you would in the private sector).

- Several participants described previous times when they were homeless. Many specifically identified the **HSH Homelessness Outreach Team as an important resource that helped them to get off the streets.**

- Some respondents said **aftercare, once housed, is lacking.** They indicated this was c**rucial in keeping people housed successfully**, particularly if they had **mental health or addiction issues, or had been homeless for a long time.**

Deaf San Franciscans

- Respondents in this group noted that **many nonprofit organizations do not always accommodate Deaf people.** This includes things like having someone who can sign in ASL, provision of interpreters, and providing accommodations in units (such as fire alarms which flash as well as give off noise, so a Deaf person can see the flashing and realize the alarm is going off).

- As with participants in other groups, they **echoed the sentiment that many 'affordable' units in San Francisco are not truly affordable**, as many Deaf people have income which is too low to afford even below market rate rents.

- As with other resident groups, Deaf respondents indicated **the process to apply for affordable housing is often confusing** and does not seem to always be clear what is going on. For example, one respondent shared that in one instance, one staff person approved him for housing and another person did not. Because of the barriers involved, he did not understand on why he was not approved for the housing and/or what the second person saw that disqualified him.

- Participants shared that, **after the COVID-19 outbreak and widespread use of facial masks, it became harder to communicate with service providers** (they could no longer see people's mouths when they were speaking).

- Respondents said that in addition to having access to affordable housing, **living a safe area with transportation and access to groceries and other amenities** was incredibly important.

SERVICE PROVIDER FOCUS GROUPS

- Echoing feedback from other sources, providers said that there is a **large discrepancy between what is considered 'affordable'** in San Francisco and **what seniors and people with disabilities are actually able to pay**.

- Some respondents indicated they have seen a **reduction in the availability of subsidies to help people stay in their homes.**

- Providers noted that **while there seems to be a lot of affordable housing help generally, very little of it was earmarked for seniors or people with disabilities.** They reflected that, in light of the often very low incomes among these populations, it is extremely difficult to find housing for them.

- Participants also **expressed concerns about the safety of available housing.** Some providers shared that regularly ask if there are any units available outside the Tenderloin, as older and disabled people may face particular safety risks in the neighborhood.

- Some providers also said that **SROs were often available, but were not really suitable for seniors and people with disabilities.** These options often offered only shared bathroom and kitchen facilities, which can be problematic for seniors and people with disabilities. In addition, many SRO sites are not accessible to people with mobility difficulties, providing stairs but no elevator.

- Providers noted that **many seniors and people with disabilities either did not have easy Internet access, or had difficulty accessing online resources.** This digital divide makes it difficult for them to access the help they need or find out information, as it resources have increasingly shifted to primarily online formats. One provider identified a need to ensure phone jacks are still provided in units, as many seniors prefer a landline to difficult-to-use smartphones.

- Many providers mentioned the **need for a centralized system which would allow seniors and those with disabilities to get in-person help.**

- Participants also noted that **even where housing was being created for seniors** (or with the expectation that people would age in place), **it was not always built with this population in mind.** For example, hallways were not always designed wide enough to accommodate a wheelchair.

- Providers pointed out the **need for mental health services and other related services at housing sites** to support older and disabled adults.

- Providers also cited the **labor shortage, particularly in terms of social work staffing,** explaining that these systemic tends negatively impact the assistance seniors and those with disabilities receive citywide.

- Some providers noted **major differences among various levels of social work staff,** indicating those who are better educated and trained were both able to be of better help and had less turnover in open positions.

- Some participants highlighted a **need for more tailored housing designations for specific older or disabled adult subpopulations** (e.g. housing specifically for those 70 and older, as distinct from housing for younger seniors), or **housing specifically with a mental health focus** for seniors and people with disabilities.

- A number of providers also expressed a **need for additional wraparound services, including meals, home care support for household tasks like cleaning and laundry, and transportation.** Some providers noted that even if these services are not needed when residents move-in, it is important to ensure their availability to help keep housing suitable for residents as they age. They also pointed out that it would be ideal to place residents in a unit with an extra bedroom, which could be used by in-home caregivers as needed.

COMMUNITY FORUMS

- Forum participants shared that seniors and adults with disabilities **need support navigating affordable housing systems** that is specific to their needs, language preferences, and abilities. They need a **coordinated and centralized place to get counseling** about available and appropriate housing. They need a **physical location where people can go to an office** and meet with someone person-to-person to receive caring support and develop a plan with steps on how to proceed with their search for housing.
- Participants described **challenges accessing resources and knowledge about the affordable housing system.** In particular, they expressed **difficulty using online platforms** (citing the digital divide's disproportionate impact on older adults and people with disabilities), cited a **lack of centralized sources of information**, and shared frustrations about the **widespread use of inaccessible communication formats** across service providers, which can exclude people with disabilities from participating.
- Respondents said that **affordable housing is not truly affordable for seniors and adults with disabilities** on fixed income. Rental assistance can help make housing deeply affordable for this population, but there are not enough of these subsidies available for those who need them.
- Participants **highlighted a need for a range of housing options.** In the current system, for example, multi-generational families are unable to stay together because there are few affordable units with three or more bedrooms.
- The **affordable housing lottery and waitlist system lacks clarity.** Moreover, the lottery and waitlist can take years to result in a successful placement.
- Participants expressed **difficulty getting through the affordable housing application process**, describing challenges maneuvering through various applications with different eligibility requirements and necessary information.
- Respondents noted that resource navigation, application processes, and other **aspects of the affordable housing system are made even more challenging by language barriers** for people with limited English proficiency. Some participants shared specific **frustrations with the poor quality of translations** even when translated materials were made available to them.

Population Survey Findings

We administered the population survey to older adults and adults with disability throughout San Francisco using **paper, online, and phone formats.** We received a **total of 522 survey responses** across all three of these formats.

More specifically, we received **342 responses via paper and online formats.** These surveys were publicized widely in the community, particularly via communication channels maintained by participating City departments (DAS, HSH, MOD, MOHCD, and the Planning Department) and their networks of community-based service providers. In some instances, providers of on-site services encouraged and even assisted clients to complete a paper or online survey. As a result, **this subset of survey responses generally reflects perspectives from individuals already connected to housing or other City services.**

We received an additional **180 responses via randomized phone survey.** Due to the randomized nature of this survey format, **these responses tend to reflect a broader cross-**

section of experiences and viewpoints among San Francisco seniors and disable adults, with **lower rates of direct housing and other service experiences.**

Due to the differences in the population perspectives captures across these survey formats, we have summarized response trends for each of these groups separately. The population survey summary tables that follow these narrative highlights reflect the collective response of participants across all survey formats.

Survey Results: Randomized Sample (Phone Survey Responses)

SELECT DEMOGRAPHIC CHARACTERISTICS

- Among respondents, **50% rent their homes, while 48% own their homes**; however, 2% reported that they are experiencing homelessness.
- Nearly **half of respondents (48%) live alone**, while 52% live with others.
- **Renters were more likely to say they lived alone (63%)** than those who are homeowners (31%).
- **Seniors with disabilities were slightly more likely to live alone (51%)** than seniors without disabilities (44%).
- **Nearly all who said they are disabled, but not a senior citizen, live alone.**
- Nearly **half of respondents (49%) have a household income equal to or less than $50,000/year.**
- **Renters are more likely to be very low income,** with 70% reporting household incomes of $50,000/year or less. This compares to 23% of homeowners reporting incomes of $50,000/year or less.
- Among seniors with no disabilities, 36% have a household income less than $50,000/year. However, **66% of seniors with disabilities, and all younger adults with disabilities, have incomes of $50,000/year or less.**

SELECT RESPONSES ABOUT HOUSING IN SAN FRANCISCO

- Among these respondents, just **10% said they lived in affordable housing in San Francisco or received some type of subsidy.**
- **Two-thirds (66%) of respondents said they were unfamiliar with housing** related systems and support in San Francisco.
- When asked whether **affordable housing and support in San Francisco has gotten better or worse** over the past three years, **32% said they did not know.**
- Similarly, when asked whether they agree or disagree with the statement, "San Francisco's **affordable housing application process is manageable," 56% said they did not know.** This share rose to 70% among those with household incomes of $75,000 or more.
- When asked where they would look for **affordable housing information or services, nearly two-thirds (65%) said they would look online**, while 35% said they would ask a social worker or other professional, and 32% said they would ask a friend or family member. (Respondents could provide multiple answers.)
- **Nearly all respondents (84%) agreed with the statement, "My current living unit meets my accessibility needs."**

- Although the majority of respondents appear to have little knowledge or current interest in the affordable housing system, an **important sub-group appeared to be in greater need of housing information and support.** Those whose **income is under $75,000/year** and **those who are disabled** were more likely to say their current situation does not meet their needs, and that it was difficult to find affordable housing that did meet their needs.

Survey Results: Service-Connected Sample (Paper and Online Survey Responses)

SELECT DEMOGRAPHIC CHARACTERISTICS

- Among respondents, **85% rent their homes,** while 13% own their homes; however, 1% reported that they are experiencing homelessness.
- About **two thirds of respondents live alone (62%),** while 38% live with others.
- **Renters were more likely to say they lived alone (70%)** than those who are homeowners (24%).
- **Seniors with disabilities were slightly more likely to live alone (70%)** than seniors without disabilities (55%).
- **More than half (58%) of respondents who identified as a disabled adult live alone.**
- **Nearly all respondents (90%) have a household income equal to or less than $50,000/year,** while **80% have an income of $30,000/year or less.**
- **Renters are more likely to be very low income,** with 85% reporting household incomes of $30,000/year or less.
- Among seniors with no disabilities, 76% have a household income less than $30,000/year. However, **88% of seniors with disabilities have incomes of $30,000/year or less.**

SELECT RESPONSES ABOUT HOUSING IN SAN FRANCISCO

- **Nearly half (46%) of respondents currently live in affordable housing or receive some kind of subsidy.**
- **Over half (59%) said they were somewhat or totally unfamiliar with housing related systems and support** in San Francisco. Even among those respondents currently living in affordable housing or receiving subsidies, a majority (57%) said they were somewhat or totally unfamiliar with housing related systems and support, suggesting **awareness of/involvement in the system did not make these respondents feel they were more knowledgeable.**
- **When asked whether affordable housing and support in San Francisco has gotten better or worse over the past three years, 36% said it got worse,** 24% said they did not know, 23% said it stayed about the same, and **only 17% said it got better.** Only a slightly higher share of those currently in affordable housing/receiving subsidies (21%) said it got better over the past three years.
- Similarly, when asked whether they agree or disagree with the statement, "San Francisco's **affordable housing application process is manageable,"** 55% of **respondents overall disagreed**, and 52% of those currently in affordable housing/receiving subsidies disagreed.

- When asked where they would look for **affordable housing information or services, nearly three fourths (71%) said they would ask a social worker or other professional**, while 26% would ask a friend or family member, and 20% said they would check online. (Respondents could provide multiple answers.) The **most commonly cited online source was the DAHLIA affordable housing application portal managed by MOHCD.**
- Overall, **40% of respondents disagreed with the statement, "My current living unit meets my accessibility needs."** Among those currently in affordable housing/receiving a subsidy, 27% disagreed with this statement. **Renters (44%) and those with incomes below $75,000/year (43%) were more likely to disagree with this statement.**

Survey Summary Tables

The tables below summarize participant responses to select demographic questions and questions about housing in San Francisco. These summaries reflect total survey responses across all formats.

SELECT PARTICIPANT DEMOGRAPHIC CHARACTERISTICS

Senior and Disability Status	#	%
Adult with Disabilities Only	58	12%
Senior with Disabilities	214	44%
Senior Only	219	45%
Total	**522**	**100%**

Race/Ethnicity	#	%
Asian/Pacific Islander	180	34%
Black/African American	54	10%
Latinx/Hispanic	66	13%
White	189	36%
Multiracial	16	3%
Unknown	17	3%
Total	**522**	**100%**

Security of Tenure	#	%
Rent	372	71%
Own	128	25%
Homeless	7	1%
Other	7	1%
Unknown	8	2%
Total	**522**	**100%**

Affordable Housing Residency	#	%
Yes	169	32%
No	325	62%
Don't Know	19	4%
Unknown	9	2%
Total	**522**	**100%**

Household Type	#	%
Live Alone	291	56%
Live with Others	218	42%
Unknown	13	2%
Total	**522**	**100%**

Income	#	%
$30,000 or less	269	52%
$31,000 to $50,000	58	11%
$51,000 to $75,000	34	7%
$76,000 to $100,000	15	3%
Over $100,000	57	11%
Unknown	89	17%
Total	**522**	**100%**

SUMMARY TABLES: SELECT PARTICIPANT RESPONSES ABOUT HOUSING

Question 3. In the past three (3) years, has affordable housing and housing support services for seniors and adults with disabilities in San Francisco gotten better, worse or stayed about the same?

Response	#	%
Much Better	16	3%
Somewhat Better	57	11%
About the Same	128	25%
Somewhat Worse	96	18%
Much Worse	83	16%
Don't Know	139	27%
Unknown	3	1%
Total	**522**	**100%**

Question 4A. It's difficult to find affordable housing that meets my needs.

Response	#	%
Agree Strongly	225	43%
Agree Somewhat	122	23%
Disagree Somewhat	41	8%
Disagree Strongly	23	4%
Not Applicable/Don't Know	97	19%
Unknown	14	3%
Total	**522**	**100%**

Question 4B. I'm aware of the affordable housing programs and services that apply to me.

Response	#	%
Agree Strongly	76	15%
Agree Somewhat	128	25%
Disagree Somewhat	90	17%
Disagree Strongly	114	22%
Not Applicable/Don't Know	94	18%
Unknown	20	4%
Total	**522**	**100%**

Question 4C. San Francisco's affordable housing application process is manageable.

Response	#	%
Agree Strongly	76	15%
Agree Somewhat	128	25%
Disagree Somewhat	90	17%
Disagree Strongly	114	22%
Not Applicable/Don't Know	94	18%
Unknown	20	4%
Total	**522**	**100%**

Question 4D. My current living unit meets my accessibility needs.

Response	#	%
Agree Strongly	32	6%
Agree Somewhat	99	19%
Disagree Somewhat	100	19%
Disagree Strongly	127	24%
Not Applicable/Don't Know	141	27%
Unknown	23	4%
Total	**522**	**100%**

Question 4E. If I needed to move, it would be very important for me to stay in my current neighborhood.

Response	#	%
Agree Strongly	32	6%
Agree Somewhat	99	19%
Disagree Somewhat	100	19%
Disagree Strongly	127	24%
Not Applicable/Don't Know	141	27%
Unknown	23	4%
Total	**522**	**100%**

Question 5. If you needed information about affordable housing services here in San Francisco, where would you get it? (Multiple responses accepted)

Response	#	%
Ask a social worker or other professional	334	64%
Ask a friend or family member	144	28%
Check online	121	23%
Senior center/church/non-profit organization	52	10%
Other (unspecified)	24	5%
Use an app	21	4%
News Media (TV, newspaper)	16	3%
City Hall/City Departments	7	1%
Don't know	2	0%
Unknown	32	6%
Total	**522**	**100%**

Note: Since respondents may select more than one information source, the sum of the number or percentage of responses may exceed the total respondents.

Appendix D: Disability Survey

This appendix summarizes key findings and participant responses the 2022 Aging and Disability Affordable Housing Needs Assessment Disability Survey, conducted by Ewald and Wasserman Research Consultants on behalf of, and in collaboration with, the San Francisco Human Services Agency (SFHSA). The Disability Survey was designed to guide an estimation of housing needs and identify housing need gaps for adults with disabilities residing in San Francisco. Focusing on residents of affordable housing units, this study aimed at a broad, not statistically representative overview of housing needs perceptions to further inform community stakeholders and agencies in future project planning and resource allocation.

Data were collected using a postcard to web outreach, with an invitation printed on the postcard containing a survey link, QR code and building code. The postcard was mailed to all housing units in the sample by SFHSA in May/June 2022. The postcard mailer also referenced the two other languages of Spanish and traditional Chinese which the survey was available in for web administration.

SFHSA also provided printed survey versions in all of the aforementioned languages as well as the additional languages of: Tagalog, Russian and Vietnamese for pen and paper self-administration and collected in-person data at the various housing units using the paper survey.

SAMPLING UNITS AND RESPONSES

The sampling units of this study were randomly identified housing units and all residents of those units were included for a total of 2,282 units in 15 housing sites across various neighborhoods throughout San Francisco. Table HU shows the listed sites by location, type and neighborhood as well as the actual number of housing units in the sample frame.

In total, 510 surveys were completed with an overall response rate of 22.3%. The response rate by housing unit ranges from 2.4% to 60.9%. Out of the 510 surveys, the distribution by survey mode was:

- Online: 216
- Paper: 294

SURVEY ANALYSIS

All tables are based on valid answers provided, and excluding all reported "Decline to answer" options. The valid percentages of responses differ for each question due to the number of valid answers given to a particular question. The total number of answers for each question is reflected in the total number of completed surveys, which is listed in each table. Some questions, which did not apply to a specific respondent (based on provided answers), were skipped and the number of responses per question vary accordingly. Due to rounding to one decimal point, some percentages presented do not always add up to the exact value of 100.0%.

For the multiple-choice question Q1, a respondent could give more than one answer. The listed "% of respondents" column is calculated from the total number respondents who answered a question. The resulting percentage is more than 100.0% and reflects the percentage of respondents (not the percentage of answers given, which is shown in the "% of Answers" column, which adds up to 100.0%).

Presence of a Disability in the Household (Q1)

The frequency of responses of the type of disability of the respondents or someone in the respondent's household is shown in Table Q1, including only the answers of respondents who have a disability or a disabled household member. The most frequently mentioned answers were "Long-term health needs," "Physical mobility," and "Vision," accounting for 45.6% of all disabilities mentioned.

Table Q1. Please indicate if you or anyone in your household ages 18 and older has a disability or needs support in any of the following areas

Q1 Disability in Household	Count	% of Answers	% of Respondents
Long-term health needs (such as having a chronic health condition)	145	16%	43%
Physical mobility	144	16%	43%
Vision	114	13%	34%
Independent living (incl. difficulty doing errands alone, visiting a doctor's office or shopping)	91	10%	27%
Mental or behavioral health disabilities	89	10%	27%
Hearing	77	9%	23%
Self-care (such as difficulty dressing or bathing)	70	8%	21%
Memory or traumatic brain injury	59	7%	18%
Substance abuse or recovery	45	5%	14%
Intellectual or developmental disabilities	27	3%	8%
Another form of communication	11	1%	3%
Something else (please specify):	10	1%	3%
Total	**510**	**100%**	**183%**

Disability Status

A variable was created to differentiate between respondents who are disabled or are completing the survey for a disabled household member, and respondents without a disabled household member (based on Q1 responses). The demographic questions are separated by disability status in a household, labeled throughout the report as "Disabled respondents" and "Non-Disabled respondents," for all other question items the results are provided for both respondent groups and including those who did not provide a response to Q1.

The summary of the created variable on a disabled person in a household is outlined in Table DS. Overall, the majority of 71% of respondents have a disability or answered the survey on behalf of a person with a disability in their household.

Table DS. Disability status of respondents

Q9	Frequency	Percent
Disabled or disabled household member	334	71%
No disabled household member	137	29%
Total	**471**	**100%**

HOUSEHOLD DEMOGRAPHICS

The respondents' age and gender distribution by the created disability variable is shown in Table Q7.

Table Q7.A. Age and gender distribution by respondent disability status (#)

	Age Range	Woman	Man	Trans-gender	Gender Non-binary / Queer	Total
Disabled Respondent	< 17	2	2	0	0	4
	18-24	2	1	0	0	3
	25-39	8	7	1	0	16
	40-54	29	15	3	1	48
	55-61	33	21	0	1	55
	62-74	57	40	0	0	97
	75-84	29	32	0	0	61
	85 +	22	12	0	0	34
	Total	**182**	**130**	**4**	**2**	**318**
Non-Disabled Respondent	< 17	2	1	0	0	3
	18-24	2	0	0	0	2
	25-39	10	4	0	0	14
	40-54	13	11	0	0	24
	55-61	13	10	0	0	23
	62-74	23	12	0	0	35
	75-84	11	3	0	0	14
	85 +	1	4	0	0	5
	Total	**75**	**45**	**0**	**0**	**120**
Combined	< 17	4	3	0	0	7
	18-24	4	1	0	0	5
	25-39	18	11	1	0	30
	40-54	42	26	3	1	72
	55-61	46	31	0	1	78
	62-74	80	52	0	0	132
	75-84	40	35	0	0	75
	85 +	23	16	0	0	39
	Total	**257**	**175**	**4**	**2**	**438**

Table Q7.B. Age and gender distribution by respondent disability status (%)

	Age Range	Woman	Man	Trans-gender	Gender Non-binary / Queer	Total
Disabled Respondent	<17	1%	2%	0%	0%	1%
	18-24	1%	1%	0%	0%	1%
	25-39	4%	5%	25%	0%	5%
	40-54	16%	12%	75%	50%	15%
	55-61	18%	16%	0%	50%	17%
	62-74	31%	31%	0%	0%	31%
	75-84	16%	25%	0%	0%	19%
	85 +	12%	9%	0%	0%	11%
	Total	**100%**	**100%**	**100%**	**100%**	**100 %**
Non-Disabled Respondent	<17	3%	2%	0%	0%	3%
	18-24	3%	0%	0%	0%	2%
	25-39	13%	9%	0%	0%	12%
	40-54	17%	24%	0%	0%	20%
	55-61	17%	22%	0%	0%	19%
	62-74	31%	27%	0%	0%	29%
	75-84	15%	7%	0%	0%	12%
	85 +	1%	9%	0%	0%	4%
	Total	**100%**	**100%**	**0%**	**0%**	**100%**
Combined	<17	2%	2%	0%	0%	2%
	18-24	2%	1%	0%	0%	1%
	25-39	7%	6%	25%	0%	7%
	40-54	16%	15%	75%	50%	16%
	55-61	18%	18%	0%	50%	18%
	62-74	31%	30%	0%	0%	30%
	75-84	16%	20%	0%	0%	17%
	85 +	9%	9%	0%	0%	9%
	Total	**100%**	**100%**	**100%**	**100%**	**100%**

The self-reported race/ethnicity by disability status is shown in Table Q8, with the majority of disabled respondents self-identifying as Black or African American, and the majority of non-disabled participants identifying as Asian.

Table Q8. Race/Ethnicity by disability status

Race/Ethnicity	Respondent with Disability		Respondent without Disability		Total	
	#	%	#	%	#	%
American Indian/Native American/Native Alaskan	14	5%	1	1%	15	3%
Asian	97	31%	51	40%	148	32%
Black or African American	118	38%	37	29%	155	34%
Native Hawaiian or other Pacific Islander	9	3%	7	6%	16	4%
White/Caucasian	45	15%	12	9%	57	12%
Hispanic or Latino/a/x	46	15%	19	15%	65	14%
Other	7	2%	0	0%	7	2%
Total	**336**	**100%**	**127**	**100%**	**463**	**100%**

The primary language spoken at home for over half of respondents is English, with 59% of combined responses, and specifically 65% of the disabled respondents and 46% of non-disabled respondents. Second most frequently spoken language was Chinese spoken by a quarter of all respondents (25%), followed by Spanish (9%, Table Q9.)

Table Q9. Primary Language Spoken at Home by disability status

Primary Language	Respondent with Disability		Respondent without Disability		Total	
	#	%	#	#	%	#
Chinese	80	25%	35	26%	115	25%
English	209	64%	61	46%	270	59%
Russian	2	1%	0	0%	2	0%
Spanish	18	6%	25	19%	43	9%
Tagalog	2	1%	0	0%	2	0%
Vietnamese	6	2%	7	5%	13	3%
Other	9	3%	6	5%	15	3%
Total	**326**	**100%**	**134**	**100%**	**460**	**100%**

Respondents' sexual orientation is shown in Table Q11.

Table Q11. Sexual Orientation by disability status

Sexual Orientation	Respondent with Disability		Respondent without Disability		Total	
	#	%	#	#	%	#
Straight/Heterosexual	267	91%	117	98%	384	93%
Bisexual	7	2%	1	1%	8	2%
Gay/Lesbian/Same-Gender Loving	12	4%	1	1%	13	3%
Other	6	2%	0	0%	6	2%
Total	**292**	**100%**	**119**	**100%**	**411**	**100%**

Over two-thirds of the disabled respondents live alone (65%), compared to 46% of respondents without disability (Table Q6).

Table Q6. Number of People in Household by disability status

Number of People in Household	Respondent with Disability		Respondent without Disability		Total	
	#	%	#	#	%	#
I live alone	213	65%	62	46%	275	59%
2 people	64	20%	24	18%	88	19%
3 people	25	8%	18	13%	43	9%
4 or more people	27	8%	31	23%	58	13%
Total	**329**	**100%**	**135**	**100%**	**464**	**100%**

NEEDS OF THE PERSON WITH A DISABILITY

Table Q2 shows the list of accessibility features and if respondents need them or not. This question was only asked of respondents who either are disabled or answered for a disabled household member. For each accessibility item needed, a follow-up question was asked if they currently have/use the needed feature.

Table Q2.A. Does the person with a disability in your current living unit need any of the following accessibility features and do you have them? (#)

Accessibility Features Needed and Existing	Needed: Yes	Needed: No	Have: Yes	Have: No
Wheelchair accessible doorways	75	235	52	15
Roll-in shower	59	253	16	34
Grab bars	140	173	92	24
Accessible living features (e.g. toilets, sinks, cabinets, closets, outlets)	119	198	83	23
Wheelchair turning space	70	239	38	22
Visual alarms and doorbell	82	225	45	26
Braille signage	14	289	7	1
Accessible entry into building	107	204	77	16

Table Q2.B. Does the person with a disability in your current living unit need any of the following accessibility features and do you have them? (%)

Accessibility Features Needed and Existing	Needed: Yes	Needed: No	Have: Yes	Have: No
Wheelchair accessible doorways	24%	76%	78%	22%
Roll-in shower	19%	81%	32%	68%
Grab bars	45%	55%	79%	21%
Accessible living features (e.g. toilets, sinks, cabinets, closets, outlets)	38%	63%	78%	22%
Wheelchair turning space	23%	77%	63%	37%
Visual alarms and doorbell	27%	73%	63%	37%
Braille signage	5%	95%	88%	13%
Accessible entry into building	34%	66%	83%	17%

DIFFICULTY USING FEATURES BECAUSE OF DISABILITY

The results to the question if the disabled person has difficulty accessing any existing building features is shown in Table Q3, showing the percentage of responses indicating difficulties.

Table Q3. Does the person with a disability have difficulty using any of the following living unit or building features because of a disability or condition other than a temporary injury?

Difficulty Accessing Features	#	%
Kitchen (reaching and opening kitchen cabinets or the refrigerator, turning the stove on and off, reaching and using kitchen counters or the sink)	58	18%
Bathroom (activities such as reaching and using the sink, turning sink or tub or shower faucets on or off, getting into or out of the bathtub or shower)	77	24%
Bedroom (activities such as reaching and opening closets or windows)	57	18%
All rooms (activities such as reaching light fixtures and using electrical outlets)	64	20%
Building amenities (activities such as using elevators, accessing garbage and compost, using laundry rooms, using common or outdoor spaces)	73	23%

ACCESSIBILITY OF CURRENT BUILDING OR FACILITY AND LIVING UNIT

The accessibility of the current building or facility of respondents with a disability was rated on a five-point scale and shows that 60% believe their building to be "Very good" or "Good" (Table Q4).

Table Q4. How accessible do you think your current building or facility is for the person with a disability?

Q4	#	%
Very poor	16	5%
Poor	35	10%
Acceptable	88	25%
Good	109	31%
Very good	102	29%
Total	**350**	**100%**

The accessibility of respondents' own living unit on a scale from "Very poor" to "Very good" is shown in Table Q5, with 59% rating their units accessibility to be "Very good" or "Good".

Table Q5. How accessible do you think your current living unit is for the person with a disability?

	#	%
Very poor	16	5%
Poor	29	9%
Acceptable	97	28%
Good	100	29%
Very good	101	29%
Total	**343**	**100%**

Appendix E: Rental Assistance Descriptions

This appendix provides a short description of rental assistance programs in San Francisco.

CONTINUUM OF CARE PROGRAM (FORMERLY SHELTER PLUS CARE)
Project or Tenant-based Assistance: Project
Federal or Local Funding: Federal

Provides rental assistance for formerly homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS), and related diseases. Rental assistance grants must be matched in aggregate by supportive services that are equal in value to the amount of rental assistance and appropriate to the needs of the population to be served. Recipients are chosen on a competitive basis nationwide.

HOUSING CHOICE VOUCHER PROGRAM - SECTION 8
Project or Tenant-based Assistance: Project
Federal or Local Funding: Federal

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. Housing Choice Vouchers are administered by the SF Housing Authority to provide monetary assistance for rental housing for low-income families, persons with disabilities, and elderly populations.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)/PLUS HOUSING PROGRAM
Project or Tenant-based Assistance: Project
Federal or Local Funding: Federal

The HOPWA program was established by the AIDS Housing Opportunity Act and remains the only federal housing program solely dedicated to providing rental housing assistance for persons and their families living with HIV/AIDS. The program provides states and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of low-income persons living with HIV/AIDS. HOPWA housing support enables these special-needs households to establish or maintain stable housing, reduce their risks of homelessness, and improve their access to healthcare and other support. Housing assistance provides the foundation from which these individuals and their families may participate in advances in HIV treat. HOPWA funds the Plus Housing program in San Francisco, which is a program through the SFMOHCD for low-income people living with HIV. In this new program, applicants can choose to be considered for either (or both) permanent

housing subsidies and units (see list). Plus Housing is federally funded by HOPWA (Housing Opportunities for Persons With AIDS), and locally by the San Francisco General Fund.

LOCAL OPERATING SUBSIDY PROGRAM
Project or Tenant-based Assistance: Project
Federal or Local Funding: Local

The Local Operating Subsidy Program (LOSP) provides subsidized housing to qualified low-income adults and families with dependent minor children exiting homelessness. The subsidy is project-based and cannot be transferred to other properties or to tenants not included on this lease. Site eligibility requirements are also project-based and specific to the unit being offered in the lease. Eligibility for the LOSP subsidy is based on the household members that were listed on the initial move-in certification and subsequent annual recertification(s), even if specific occupants have changed. When a minor reaches 18 years of age, the family continues to be eligible for the LOSP subsidy as long as all other criteria are met.

MENTAL HEALTH SERVICES ACT (MHSA)
Project or Tenant-based Assistance: Project
Federal or Local Funding: Local

The Mental Health Service Act Housing Program offers permanent financing and capitalized operating subsidies for the development of PSH to serve persons with serious mental illness and their families who are homeless or at risk of homelessness. The Housing service category helps address the need for a continuum of accessible and safe supportive housing to help formerly homeless clients with serious mental illness or severe emotional disorders maintain their housing. This work is made possible through collaborative partnerships between the City of San Francisco, Department of Public Health, MOHCD, the San Francisco Redevelopment Agency, housing developers, and local landlords. This service category includes housing units, other MHSA housing supports, and Emergency Stabilization Units.

PROJECT-BASED SECTION 8
Project or Tenant-based Assistance: Project
Federal or Local Funding: Federal

Project Based Section 8 housing is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance. Most units rental cost will be 30% of your household adjusted gross income. There may be a variety of housing types available through this program including single-family homes, townhomes, or apartments. You apply to each individual property that participates in the program. Some units may be reserved for households that are elderly or disabled.

PROJECT RENTAL ASSISTANCE CONTRACT: SECTION 202, SUPPORTIVE HOUSING FOR THE ELDERLY

Project or Tenant-based Assistance: Project
Federal or Local Funding: Federal

The Section 202 program funds development of affordable housing for elderly households. The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.

PROJECT RENTAL ASSISTANCE CONTRACT: SECTION 811, SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES

Project or Tenant-based Assistance: Project
Federal or Local Funding: Federal

The Section 811 program is authorized to provide capital grants and project rental assistance to nonprofit developers of housing targeted specifically to persons with developmental disabilities. The assistance to the state housing agencies can be applied to new or existing multifamily housing complexes funded through different sources, such as Federal Low-Income Housing Tax Credits, Federal HOME funds, and other state, Federal, and local programs. The federal government makes funds available to finance subsidized rental housing for persons with disabilities primarily through the Department of Housing and Urban Development (HUD). The last appropriation was appropriated for traditional 811 capital advances was made in FY 2011.

SENIOR OPERATING SUBSIDY

Project or Tenant-based Assistance: Project
Federal or Local Funding: Local

The Senior Operating Subsidy Fund was created by the Board of Supervisors initially in 2019 as a three-year demonstration program and funded at $5 million to make the near-term pipeline of 130 new senior housing units more affordable. The Senior Operating Subsidy Fund provides project-based subsidies to new affordable housing developments for seniors to ensure that rent is affordable to those with incomes as low as 15-25 percent of Area Median Income. Applications for units in senior housing developments that are subsidized by the SOS Fund are managed through the San Francisco Housing Portal, more commonly referred to as "DAHLIA," a project of the Mayor's Office of Housing and Community Development (MOHCD). According to the ordinance establishing the program, it is the City's intent to continue to fund the subsidy program on an annual basis for the life of all deed-

restricted senior affordable housing developments. MOHCD anticipates adding about 175 additional Senior Operating Subsidies over the next five years.

TENANT PROTECTION VOUCHERS (TPV)

Project or Tenant-based Assistance: Tenant
Federal or Local Funding: Federal

Tenant Protection Vouchers (TPVs) are provided to protect HUD-assisted families from hardship as the result of a variety of actions that occur in HUD's Public Housing (Low-Rent), the Multifamily Housing portfolios, and Moderate Rehabilitation properties. Under current HUD policy, TPVs may also be issued in connection to such actions for vacant units that have been occupied by a HUD-assisted family in the past 24 months. Certain TPVs (called replacement TPVs) become part of the Public Housing Agency (PHA's) Housing Choice Voucher (HCV) program and may be reissued to families on the PHA's waiting list upon turnover.

VETERANS AFFAIRS SUPPORTIVE HOUSING (VASH)

Project or Tenant-based Assistance: Tenant
Federal or Local Funding: Federal

The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines HUD's Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). VA provides these services for participating Veterans at VA medical centers (VAMCs), community-based outreach clinics (CBOCs), through VA contractors, or through other VA designated entities.