

District Housing Snapshots 2014

San Francisco Council of Community Housing Organizations
July 2015

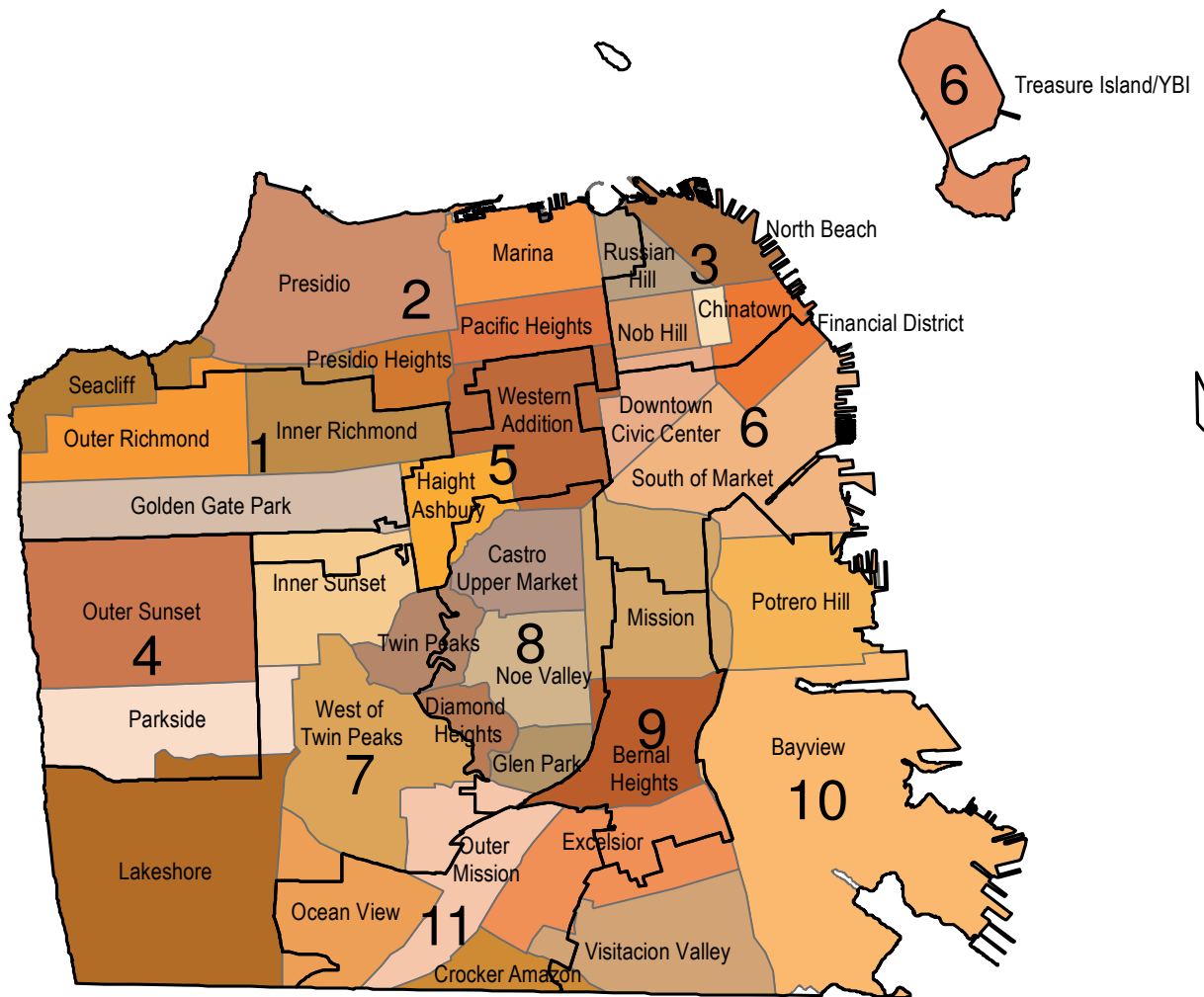


In anticipation of the release of San Francisco Planning Department's new housing balance report, the Council of Community Housing Organizations (CCHO) has compiled a 2014 Housing Snapshot of each of the 11 supervisorial districts of the City. The data that these snapshots are based on comes from the 2014 Housing Inventory, the 2014 Q4 housing pipeline, the Rent Board, and other local sources. **The goal of the snapshot is to understand at a finer-grain level where affordable housing is being produced and lost in neighborhoods across the city** – reflecting not just trends over the past ten years, but the balance of housing production as residents are experiencing it at ground level currently. We will update this District Housing Snapshots report annually.

Our data breaks down housing production into three categories. The first is affordable housing and market rate units that were actually built in 2014. The second is affordable and market rate units that are entitled for immediate development and in the planning “pipeline” for the longer range future. The third category tracks the loss of existing units through no fault evictions and other conversions and the production of new secondary units (sometimes referred to as in-law units). In the Planning Department's housing pipeline, secondary units are included as affordable units because they are rent controlled, but they are not permanently deed restricted (like truly affordable housing).

Like the Planning Department, the Snapshot analysis does not include long-range entitlements for master planned projects at Treasure Island, ParkMerced, Hunters Point, and Schlage unless the units were actually built in this past year. Unlike the city, we did not include public housing replacement units or rehabilitation of other existing affordable housing, as including these units skews the numbers and makes it appear that more new affordable housing is being produced than actually is. Rehab and preservation of public housing units is of course important, but this Housing Snapshot focuses on new units that are adding to the actual supply of affordable housing.

Overall, only 22% of the new housing produced in 2014 was affordable. While the city gained 698 deed restricted affordable units last year, it lost 313 existing rent controlled units. In addition we include the number of so-called “seasonal homes” reported in the US Census, of which there were 6,947 as of 2013, a number that has almost doubled since the 2000 Census. Even more troubling is the future trend. Only 8% of the 14,405 entitled units in the 2014 pipeline were affordable. For long-range projects that are not yet entitled, the percent of affordable units is also 8%, a clear sign that without drastic changes, the affordable housing crisis is going to get worse.



For the delineation of neighborhoods we used the same boundaries used by the City Planning Department for their “neighborhood notification” map. These areas are utilized to notify residents about neighborhood development projects. For the most part these 36 defined neighborhoods relate to the boundaries of the 11 supervisorial districts. However, some do not neatly fit into one district, so where there is overlap we generally place neighborhoods in the supervisorial district that most of the neighborhood area is located in. In a few cases we included a truly split neighborhood in two districts, and have made notes where this is the case. In any case, the data calculations in this report are based on the supervisorial district boundaries so the neighborhood overlaps do not impact the outcomes of the district snapshots housing balance analysis.

Table 1: Citywide market rate and affordable housing units completed in 2014

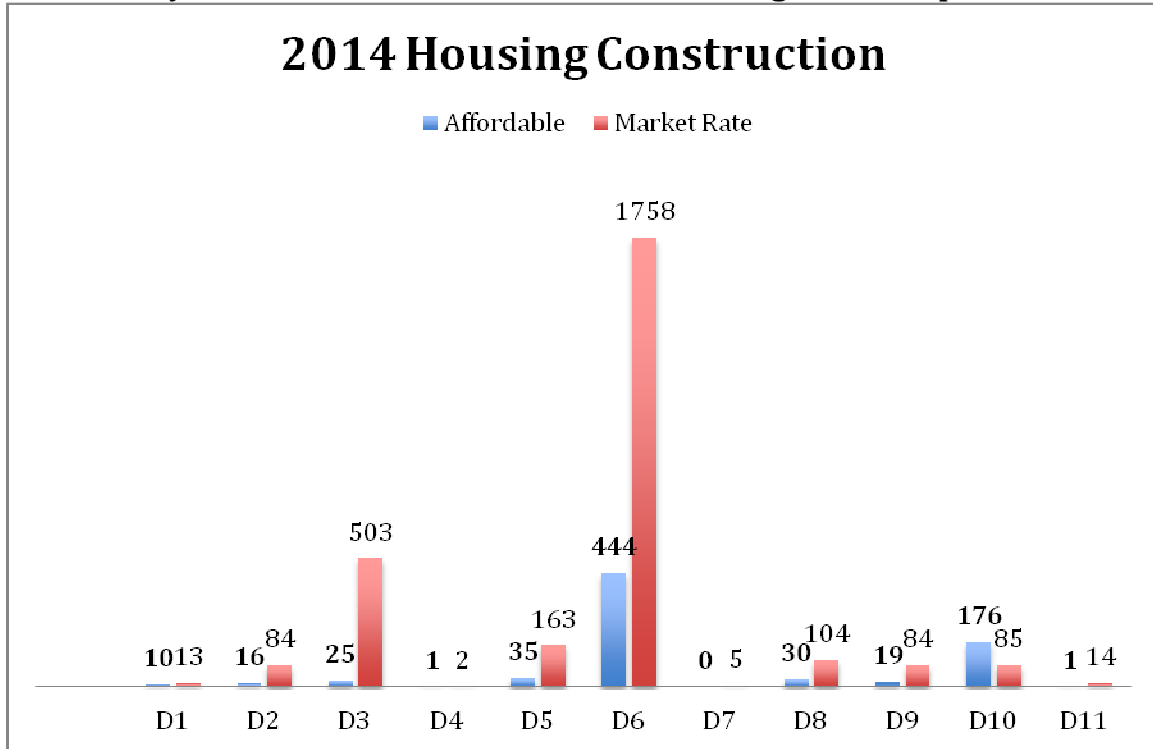
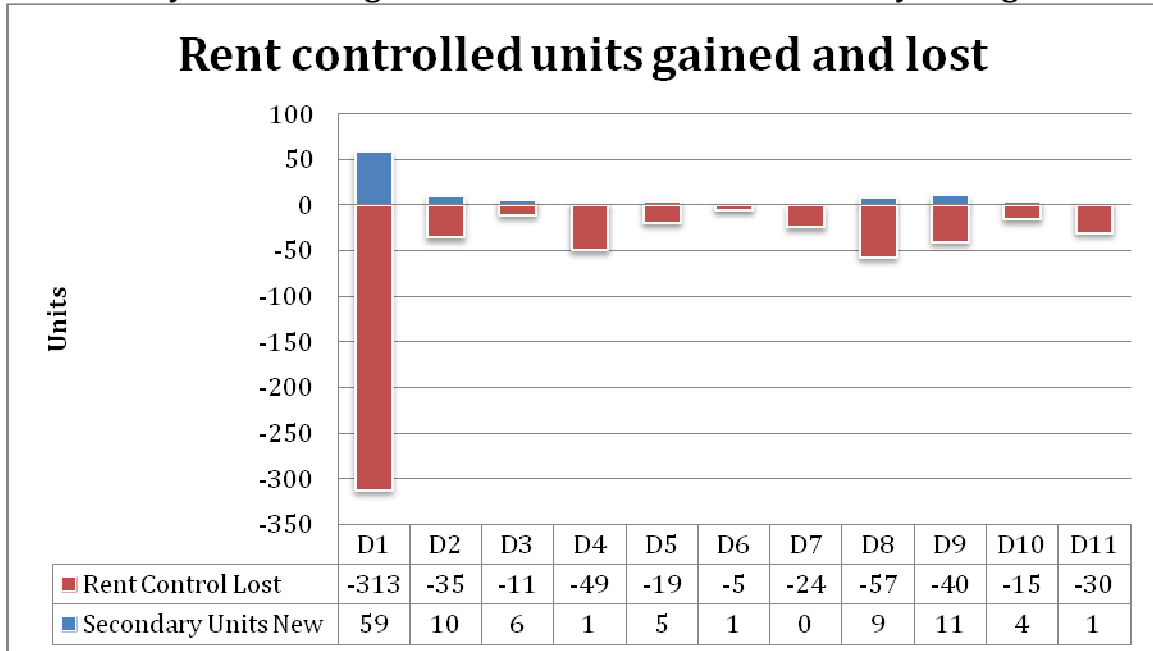
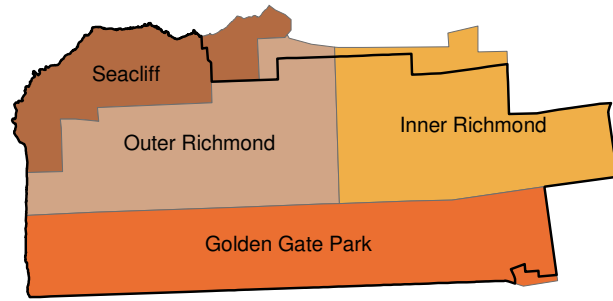
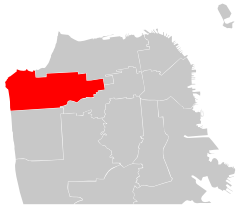


Table 2: Citywide existing rental units lost and new secondary units gained



On the following pages, we provide a series of District “Housing Snapshots” for each of the specific supervisorial districts.

**HOUSING SNAPSHOT
DISTRICT 1**



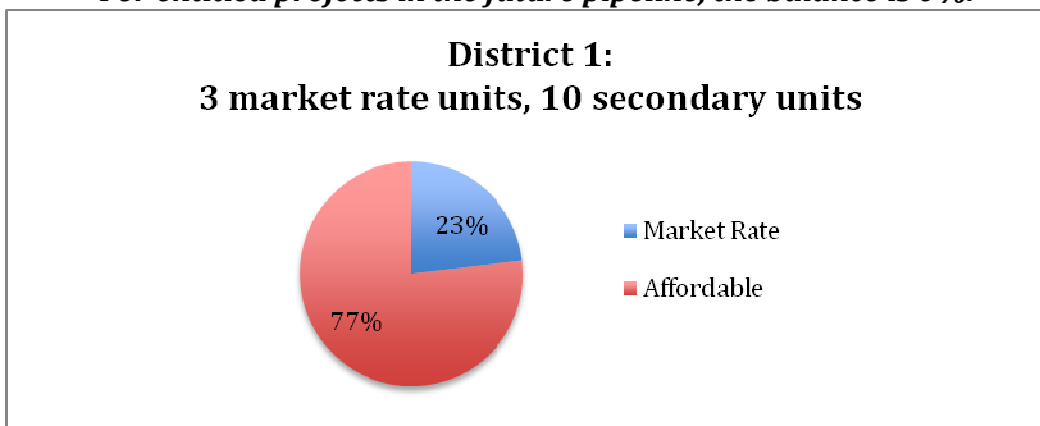
District 1 includes the neighborhoods of Inner Richmond, Outer Richmond, Golden Gate Park and Seacliff.

The **Affordable Housing Balance from 2005 through 2014 was -32.1%** (according to Planning Department housing balance report data)

According to the City’s housing balance report, over the past 10 years 372 total units were built, 255 of which were affordable. This means that District 1 absorbed 2% of the city’s housing and 4% of the city’s affordable housing. District 1 also has 336 reported “seasonal homes”.¹

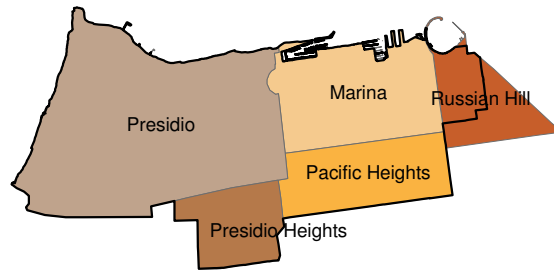
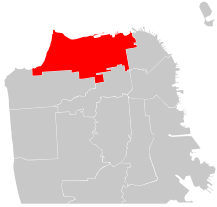
For the year of 2014:

- *There were 13 new units of housing produced, including 10 affordable units which were all unrestricted secondary units.*
- ***35 existing rental units were lost due to no fault evictions.***
- ***84 units are currently entitled, none of which are affordable housing.***
- *The affordable housing balance for 2014 was 77% (without the secondary units produced the housing balance would be 0%).*
- ***For entitled projects in the future pipeline, the balance is 0%.***



¹ The census uses this term to refer to homes that are unoccupied at least 10 months of the year that are primarily used “for seasonal, recreational or occasional use.” The most recent data is the 2013 ACS census, which was used here.

**HOUSING SNAPSHOT
DISTRICT 2**



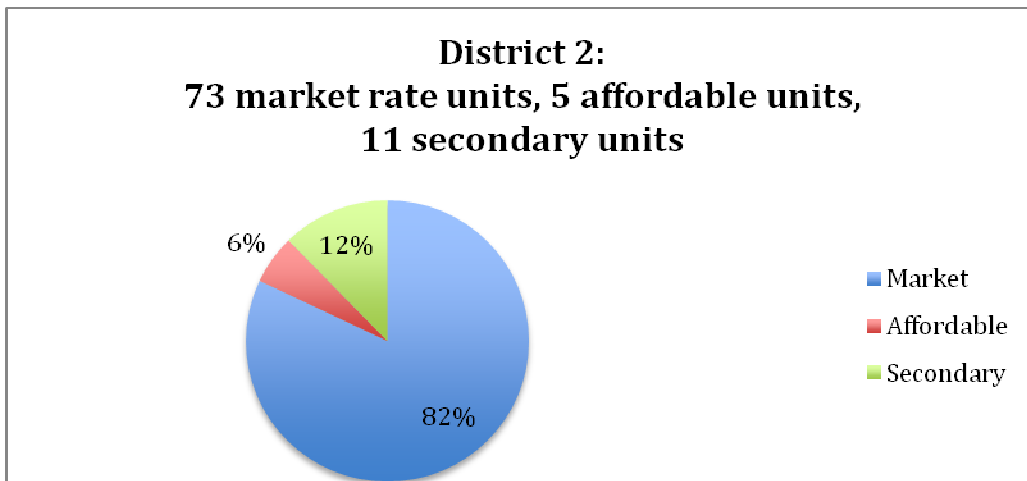
District 2 includes the neighborhoods of Marina, Pacific Heights, Presidio (Heights), and Russian Hill.

The Affordable Housing Balance from 2005 through 2014 was -69.5%.

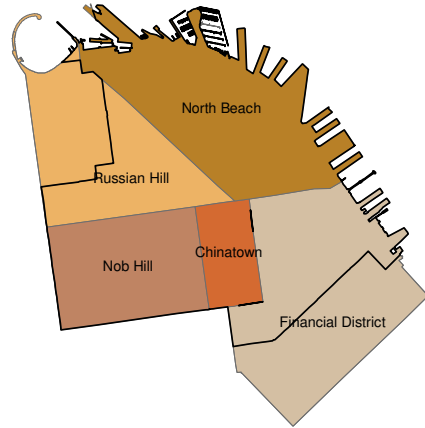
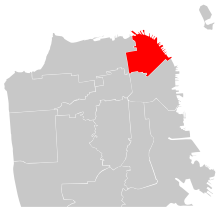
According to the housing balance report, over the past 10 years 374 units were built, 37 of which were affordable. This means that **District 2 produced 1.7% of the total housing and .5% of the affordable housing citywide.** There are also 1,281 reported seasonal homes in District 2.

For the year of 2014:

- *There were 89 new units of housing, including 5 affordable housing units and 11 unrestricted secondary units.*
- **28 existing rental units were lost due to no fault evictions.**
- **Two projects with 34 units paid in-lieu fees instead of providing inclusionary affordable housing units.**
- *There are 306 units entitled in the pipeline, 18 of which are affordable housing.*
- **The affordable housing balance for 2014 was 18% (without secondary units the balance would be 6%).**
- *For entitled projects in the future pipeline the balance is 8%.*



**HOUSING SNAPSHOT
DISTRICT 3**



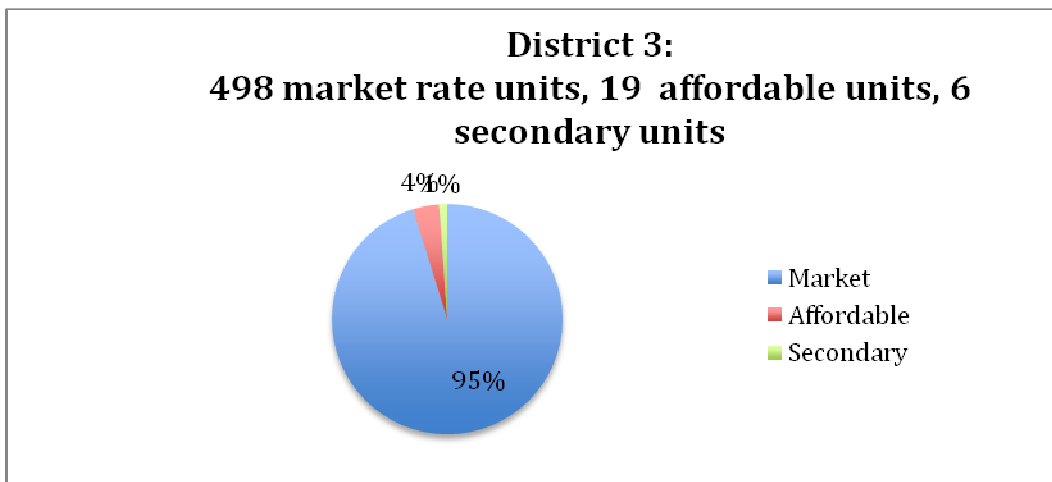
District 3 includes the neighborhoods of North Beach, Chinatown, Financial District, Nob Hill and Russian Hill.

The Affordable Housing Balance from 2005 through 2014 was -0.9%

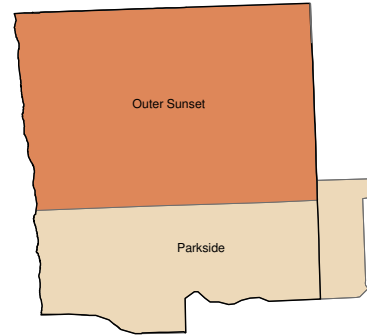
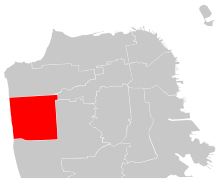
According to the housing balance report, over the past 10 years 1,436 units were built, 338 of which were affordable. This means that District 3 produced 6.6% of the total housing and 5% of the affordable housing citywide. District 3 also has 2,004 reported seasonal homes.

For the year of 2014:

- *There were 523 units built, including 19 affordable housing units and 6 unrestricted secondary units.*
- *11 existing rental units were lost due to no fault evictions.*
- *Two projects with a total of 394 units paid in-lieu fees instead of providing inclusionary affordable housing units.*
- *There are 1,237 units entitled, none of which include affordable housing.*
- *The housing balance for 2014 was 5% (without secondary units it would be 3.6%).*
- *For entitled projects in the future pipeline the balance 0%.*



**HOUSING SNAPSHOT
DISTRICT 4**



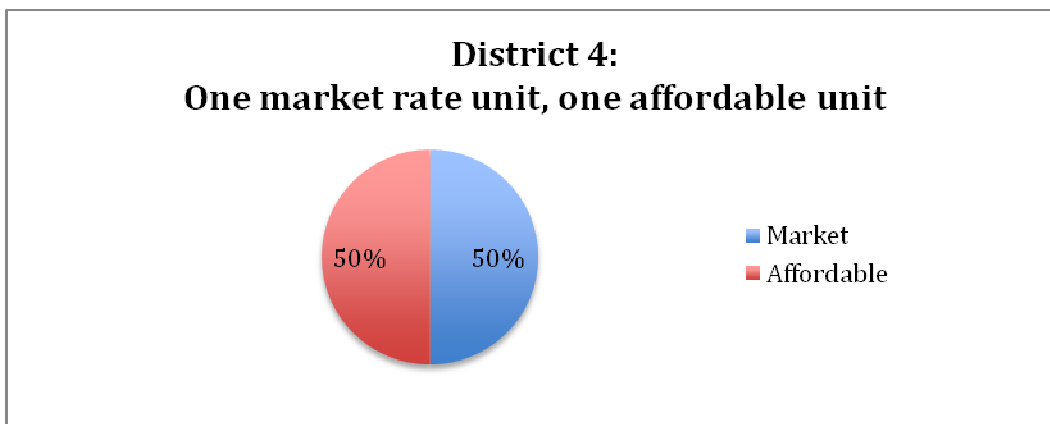
District 4 includes Outer Sunset, Parkside.

The **Affordable Housing Balance from 2005 through 2014 was -375.8%.**

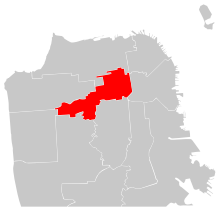
According to the housing balance report, over the past 10 years 43 units were built, 15 of which were affordable. This means that **District 4 produced .1% of the City's total housing and .2% of the affordable housing.** There are also 150 reported seasonal homes in District 4.

For the year of 2014:

- ***There were 2 new units of housing, including one affordable unit.***
- ***49 affordable housing units were lost due to no fault evictions, the second highest of all districts in 2014.***
- *There are 73 units entitled, none of which include affordable housing.*
- *The housing balance for 2014 was 50% (without secondary units it would be 0%).*
- ***For entitled projects in the future pipeline the affordable housing balance is 0%.***



**HOUSING SNAPSHOT
DISTRICT 5**



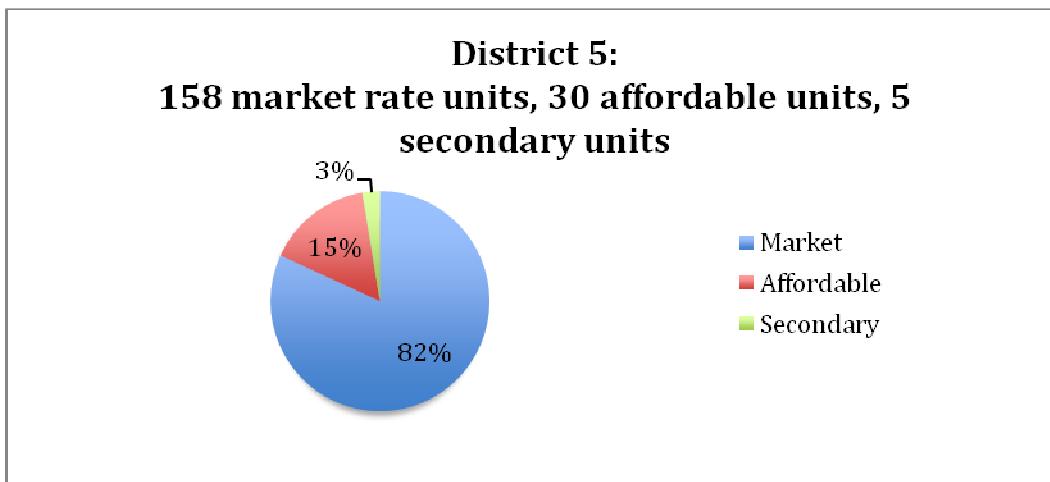
District 5 includes the neighborhoods of Haight Ashbury and Western Addition.

The **Affordable Housing Balance from 2005 through 2014 was 53.2%**.

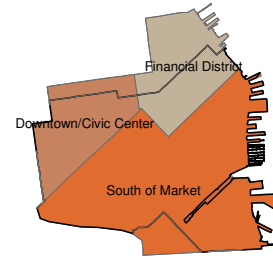
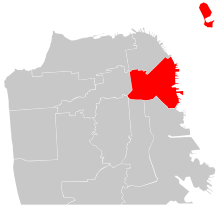
According to the housing balance report, over the past 10 years 1,374 units were built, 620 of which were affordable. This means that **District 5 absorbed 6.3% of the City's total housing and 9.5% of the affordable housing**. District 5 also has 674 reported seasonal homes.

For the year of 2014:

- *There were 193 new units of housing including 30 affordable units and 5 unrestricted secondary units*
- **19 rental units were lost due to no fault evictions.**
- *One project with 15 market rate units paid a fee instead of building affordable housing and one project with 115 units is building affordable housing off-site.*
- *There are 1,461 units entitled, 661 of which include affordable housing.*
- **The housing balance for 2014 was 18% (without secondary units it would be 16%).**
- *For entitled projects in the future pipeline the balance is 45%.*



**HOUSING SNAPSHOT
DISTRICT 6**

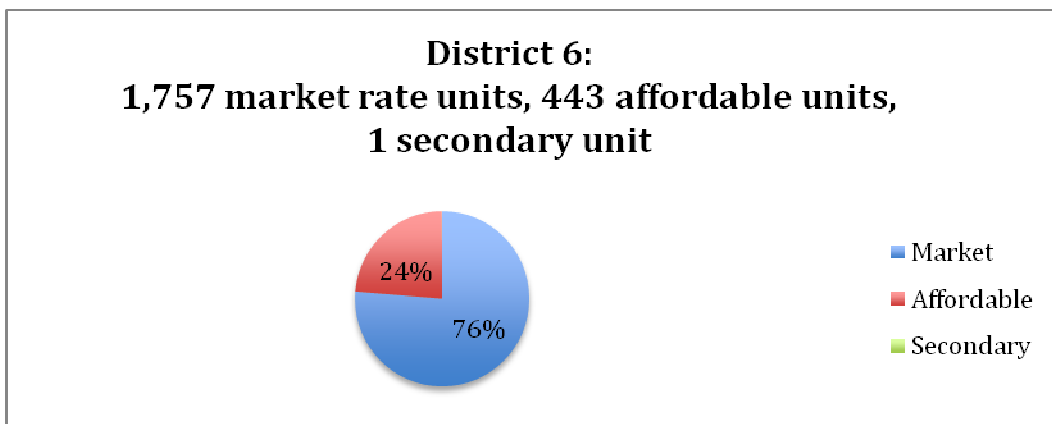


District 6 includes the neighborhoods of Downtown/Civic Center, South of Market, Financial District, Treasure Island, Yerba Buena Island, and Alcatraz.

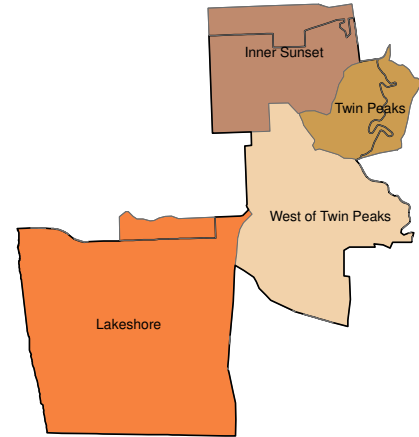
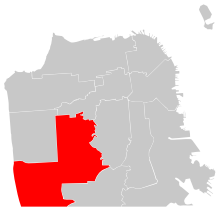
The **Affordable Housing Balance from 2005 through 2014 was 27.2%**. According to the housing balance report, over the past 10 years 12,939 units were built in District 6, 3,307 of which were affordable. This means that **District 6 produced 59% of the City’s total housing and 50% of the affordable housing**. There are also 1,501 reported seasonal homes in District 6.

For the year of 2014:

- *There were 2,201 new units of housing, including 443 affordable units and 1 unrestricted secondary unit.*
- *5 rental units were lost due to no fault evictions.*
- ***Only one project with 19 units paid a fee in lieu of building affordable housing.***
- *There are 7,104 units entitled, 426 of which are affordable housing.*
- ***The housing balance for 2014 was 20%, looking forward in the pipeline it is 45%.***



**HOUSING SNAPSHOT
DISTRICT 7**



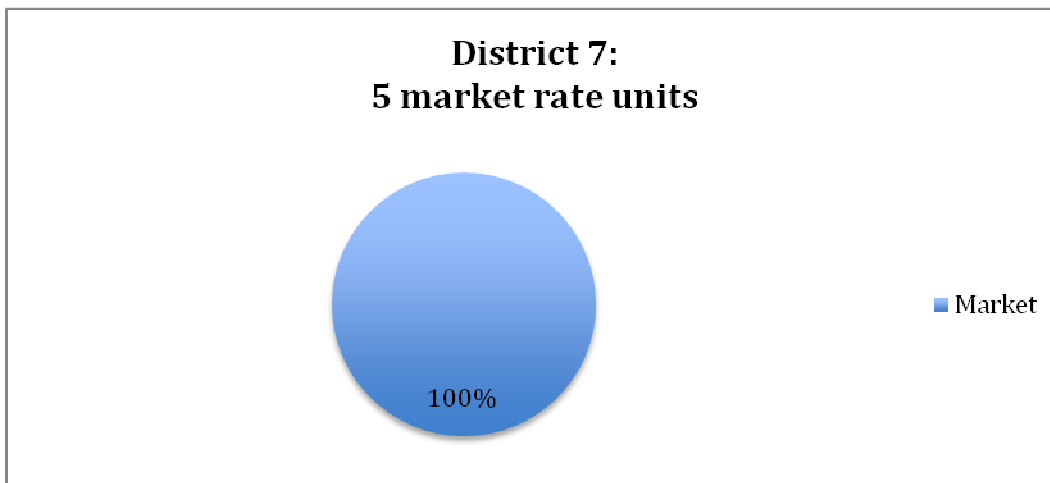
District 7 includes the neighborhoods of Lakeshore, Inner Sunset, Twin Peaks, West Twin Peaks

The Affordable Housing Balance from 2005 through 2014 was 6.3%.

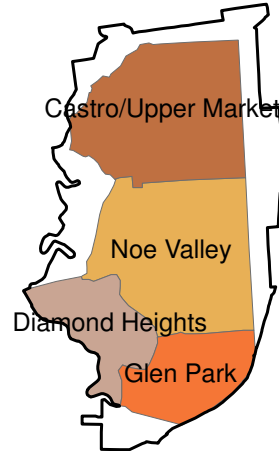
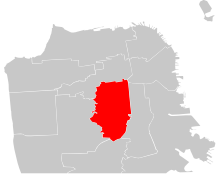
According to the housing balance report, over the past 10 years 344 units were built, 109 of which were affordable. This means that District 7 accounted for 1.6% of the housing and 1.7% of the affordable housing citywide. There were also 295 reported seasonal homes in District 7.

For the year of 2014:

- *There were 5 new units of housing, none of which were affordable.*
- *24 rental units were lost due to no fault evictions.*
- *There are 247 units entitled, including one affordable housing unit.*
- *The housing balance for 2014 was 0%, looking ahead for units in the pipeline it is also 0%.*



**HOUSING SNAPSHOT
DISTRICT 8**

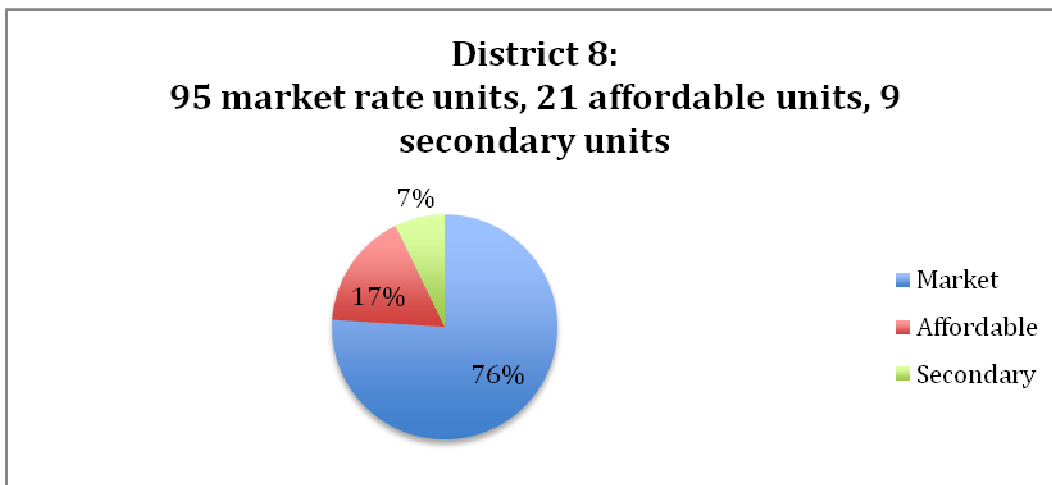


District 8 includes the neighborhoods of Castro/Upper Market, Noe Valley, Diamond Heights, Glen Park.

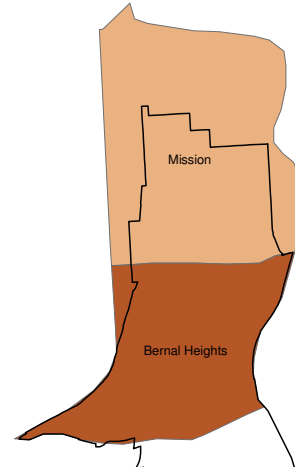
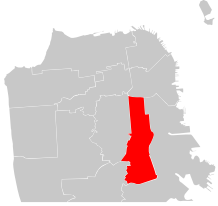
The **Affordable Housing Balance from 2005 through 2014 was -12.4%**. According to the housing balance report, over the past 10 years 1061 units were built, 377 of which were affordable. This means that District 8 absorbed 4.9% of the housing and 5.7% of the affordable housing citywide. District 8 also has 325 reported seasonal homes.

For the year of 2014:

- *There were 125 new units of housing, including 21 affordable units and 9 unrestricted secondary units.*
- *57 existing rental units were lost due to no fault evictions, the highest of all districts in 2014.*
- *There are 274 units entitled, none of which include affordable housing.*
- *The affordable housing balance for 2014 was 24% (without secondary units the balance would be 17%).*
- *For entitled projects in the future pipeline the balance is 0%.*



**HOUSING SNAPSHOT
DISTRICT 9**

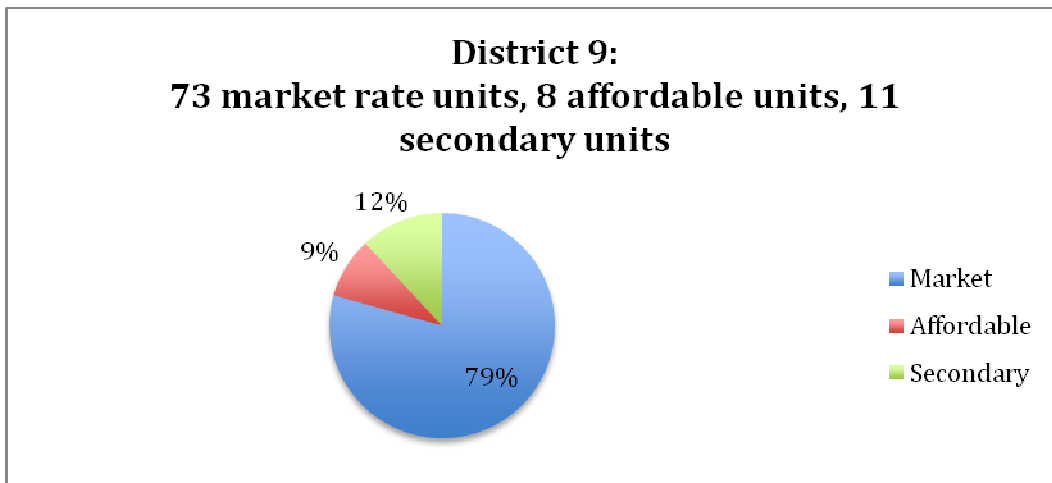


District 9 includes the neighborhoods of Mission District, Bernal Heights.

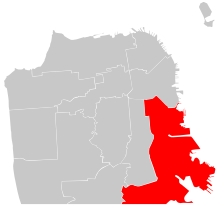
The **Affordable Housing Balance from 2005 through 2014 was 3.4%**. According to the housing balance report, **over the past 10 years 1,187 total units were built, 279 of which were affordable**. This means that District 9 produced 5.4% of the housing and 4.3% of the affordable housing. There are also 168 reported seasonal homes in District 9.

For the year of 2014:

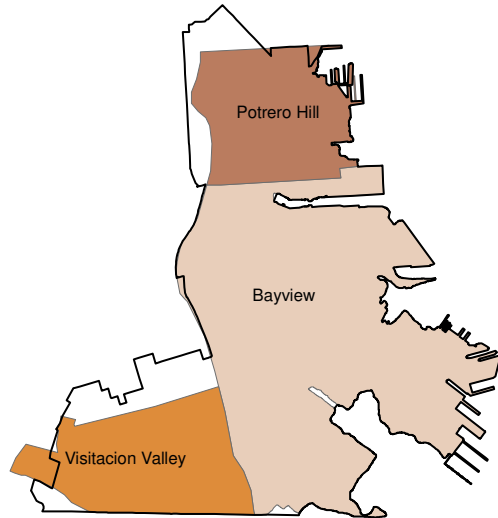
- *There were 92 new units of housing, 19 of which were affordable units.*
- ***40 rental units we lost due to no fault evictions, the third highest of all districts in 2014.***
- *One 11-unit project paid in-lieu fees instead of building affordable housing.*
- ***There are 345 units entitled, none of which include affordable housing.***
- *The housing balance for 2014 was 21% (without secondary units it would be 9%)*
- *For entitled projects in the future pipeline the balance is 0%.*



**HOUSING SNAPSHOT
DISTRICT 10**



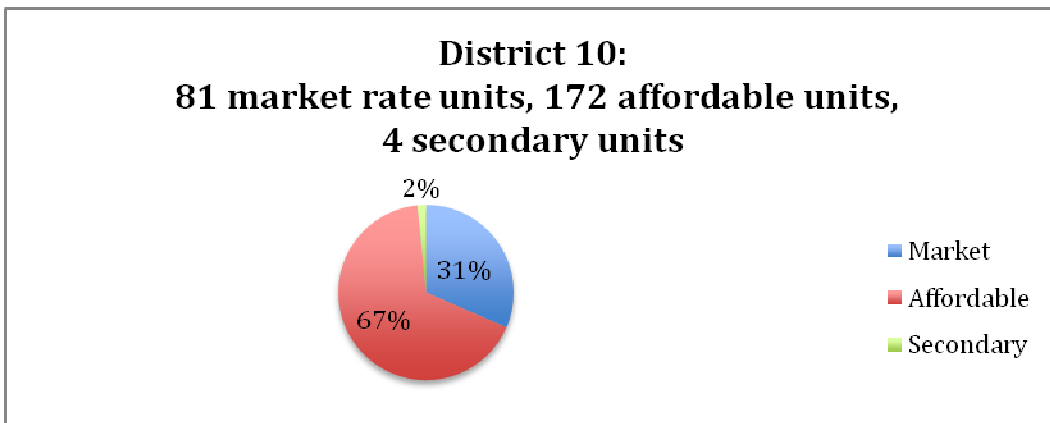
District 10 includes the neighborhoods of Potrero Hill, Bayview, Visitation Valley.



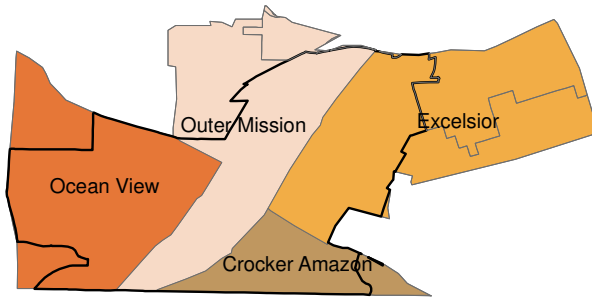
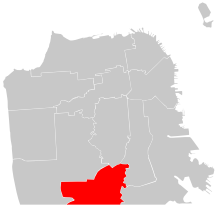
The **Affordable Housing Balance from 2005 through 2014 was 36.2%**. According to the housing balance report, over the past 10 years 2,467 units were built, 1,056 of which were affordable. This means that **District 10 received 11.2% of the City's total housing and 16.1% of the affordable housing**. District 10 also has 95 reported seasonal homes.

For the year of 2014:

- *There were 257 new units of housing, including 172 affordable units and 4 unrestricted secondary units.*
- *15 rental units were lost due to no fault evictions.*
- ***There are 3,112 units entitled, 42 of which are affordable housing.***
- *The housing balance for 2014 was 68% (without secondary units the balance would be 67%).*
- ***For entitled projects in the future pipeline the balance is 1%.***



**HOUSING SNAPSHOT
DISTRICT 11**



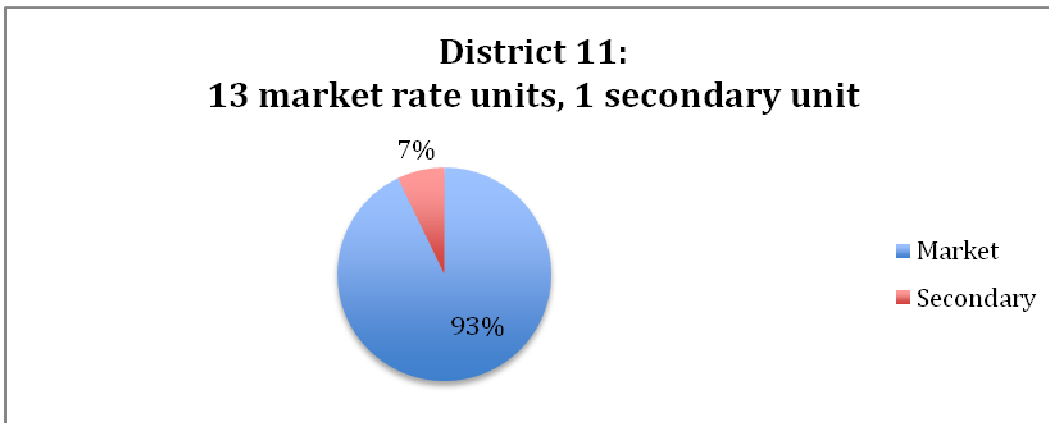
District 11 includes the neighborhoods of Excelsior, Ocean view, Outer Mission, and Crocker Amazon.

The **Affordable Housing Balance from 2005 through 2014 was -34.4%.**

According to the housing balance report, over the past 10 years 274 units were built, 165 of which were affordable. This means that District 11 built 1.3% of the city's housing and 2.5% of the city's affordable housing. There are also 118 reported seasonal homes in District 11.

For the year of 2014:

- *There were 14 new units of housing constructed, one of which was affordable.*
- *30 existing rental units were lost due to no fault evictions.*
- *There are 162 units entitled, including 14 affordable housing units.*
- *The affordable ousing balance for 2014 was 7% (without secondary units the balance would be 0%).*
- *For entitled projects in the future pipeline the balance is 9%.*



Key Terms

Area median income (AMI): Is the income level that is used to determine fair market housing prices. In 2014, the AMI for a household of 2 people was \$77,000. For a household of 4 the area median income was \$97,100.

Deed restricted units: Also referred to as below market rate (BMR) housing, these are units that are permanently restricted for affordability to households. The level of affordability varies from very low-income units to moderate income units.

Rent controlled units: Rent controlled units have rents set at the time of occupancy, with annual rent increases limited by City regulations.

Secondary Units: State law defines secondary units as “attached or a detached residential dwelling unit which provides complete independent living facilities for one or more person.” Also known as in-law units, these units were illegal in San Francisco up until 2014. They are not deed restricted to permanently affordable rents.

Ellis act eviction: The Ellis act is a state law, which allows landlords to remove rental units from the market. The landlord is required to pay a relocation fee to tenants.

In-Lieu fees: In lieu fees refer to a fee that developers can pay the City instead of constructing affordable units to meet the Inclusionary Housing requirement.

Entitled units: An entitled unit is one that has received approval to be built.

Very low-income units: units for families with incomes no greater than 50% of the area median income (AMI).

Low income units: units for families with incomes less than 80% of the area median income (AMI).

Moderate income units: units for families with incomes between 80 and 120% of the area median income (AMI).



COUNCIL OF COMMUNITY HOUSING ORGANIZATIONS

*The voice of San Francisco's
Affordable housing movement*

CCHO Staff: Peter Cohen, Fernando Martí, Erin Reeves, Saneta deVuono-powell

Special acknowledgement is due to Saneta deVuono-powell who was the main researcher and producer of this report.

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The Council of Community Housing Organizations (CCHO) is a coalition of 23 community-based housing developers, service providers and tenant advocates. We fight for funding and policies that shape urban development and empower low-income and working-class communities. The work of our member organizations has resulted in nearly 30,000 units of affordable housing, as well as thousands of construction and permanent jobs for city residents.