

Housing Element Goals, Objectives, Policies, and Actions

DRAFT 4 – OCTOBER 2022

Prepared as Part of the
San Francisco Planning Department's

Housing Element Update 2022



San Francisco
Planning

Overview of Goals and Objectives

1. Recognize the right to housing as a foundation for health, and social and economic well-being.
 - a. Ensure housing stability and healthy homes. *(Policies 1, 2, 3, 9, 39)*
 - b. Advance equitable housing access. *(Policies 1, 2, 3, 5, 6, 7, 9, 27)*
 - c. Eliminate homelessness. *(Policies 8, 9, 22)*
2. Repair the harms of historic racial, ethnic, and social discrimination against American Indian, Black, and other people of color.
 - a. Make amends through truth-telling of the historic harms. *(Policy 10)*
 - b. Offer reparations for communities directly harmed by past discriminatory government action¹ and bring back their displaced people. *(Policies 11, 12)*
 - c. Increase accountability to American Indian, Black, and other communities of color. *(Policies 2, 13, 14, 18, 21, 29)*
3. Foster racially and socially inclusive neighborhoods through equitable distribution of investment and growth.
 - a. Build intergenerational wealth for American Indian, Black, and other communities of color.² *(Policies 5, 11, 12, 15, 16, 17, 18, 38)*
 - b. Create a sense of belonging for all communities of color within [Well-resourced neighborhoods](#)³ through expanded housing choice. *(Policies 19, 20, 31)*
 - c. Eliminate community displacement within [areas vulnerable to displacement](#).⁴ *(Policies 1, 3, 11, 18, 21, 29)*
4. Provide sufficient housing for existing residents and future generations for a city with diverse cultures, family structures, and abilities.
 - a. Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households. *(Policies 3, 8, 15, 19, 22, 23, 24, 26, 27, 28, 29, 30)*
 - b. Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households. *(Policies 4, 20, 25, 26, 27, 28, 29, 30, 31)*
 - c. Diversify housing types for all cultures, family structures, and abilities. *(Policies 7, 32, 33, 34, 35, 36)*
5. Promote neighborhoods that are well-connected, healthy, and rich with community culture.
 - a. Connect people to jobs and their neighborhood with numerous, equitable, and healthy transportation and mobility options. *(Policies 17, 37, 38)*
 - b. Advance environmental justice, climate, and community resilience. *(Policies 38, 39, 40)*
 - c. Elevate expression of cultural identities through the design of active and engaging neighborhood buildings and spaces. *(Policies 12, 37, 41, 42)*

1 Discriminatory programs led or sanctioned by government action, include but are not limited to urban renewal, redlining, segregated public housing, racial covenants, and exclusionary zoning regulations, such as single-family zoning and communities directly harmed include American Indian, Black, Japanese, Filipino, and other communities.

2 For the purpose of the Housing Element these communities are defined as [Priority Equity Geographies](#) that are identified and updated by [Department of Public Health's Community's Health Needs Assessment as Areas of Vulnerability](#).

3 These areas are identified under [California Housing and Community Development Opportunity Area Maps](#), as high and highest resource.

4 Areas identified in the [Urban Displacement Project's displacement and gentrification analysis](#) as vulnerable or undergoing displacement or gentrification. This analysis is undergoing an update and a new version will be released early 2022, which will inform changes to the definition used under this objective.

Notes to Reader

The following is organized in two sections is organized:

- I. *Goal* and underlying *Objectives* with brief framework narratives
- II. *Policies* and underlying *Actions* listed with corresponding objectives, related programs, **responsible agencies**, and the timeframe for action initiation as follows:

Short (0-2 years)

Medium (3-5 years)

Long (5-8 years)

Ongoing

Census data cited in the goal and objective narratives has been updated since its last release in January 2022. This new data reflects population definitions based on conversations with the American Indian community. Data from other sources, such as MOHCD and HSH, however, were not able to be updated along this new definition.

A glossary of terms is provided at the end of this document as a reference.

The following is a list of acronyms used to identify the agencies responsible for each Housing Element action:

APD	Adult Probation Department	OCII	Office of Community Investment and Infrastructure
ARTS	Arts Commission	OEWD	Office of Economic and Workforce Development
BOS	Board of Supervisors	ORE	Office of Racial Equity
DBI	Department of Building Inspection	ORCP	Office of Resilience and Capital Planning
DPH	Department of Public Health	OSB	Office of Small Business
DPW	Department of Public Works	Planning	Planning Department
DSW	Department on Status of Women	SF Port	Port of San Francisco
HSA	Human Services Agency	SFFD	Fire Department
HRC	Human Rights Commission	SFHA	San Francisco Housing Authority
HSH	Department of Homelessness and Supportive Housing	SFMTA	San Francisco Municipal Transportation Agency
Mayor	Mayor's Office	SFPUC	San Francisco Public Utilities Commission
MOD	Mayor's Office on Disability		
MOHCD	Mayor's Office of Housing and Community Development		

Goal 1.

Recognize the right to housing as a foundation for health, and social and economic well-being.

Challenge - Access to safe and affordable housing is a social determinant of health. Several studies have found that housing instability contributes to children and youth being more vulnerable to mental health problems – including developmental delays, poor cognitive outcomes,⁵ and depression⁶ - and inferior educational opportunities.⁷ This trauma can compound to impact health, education, and employment outcomes that can affect people throughout their lives and their descendants' lives. The racial and social disparities associated with housing instability are well documented and include rent burden (paying more than 30% of their income on rent), homelessness, overcrowded living (more than one person per room, including the living room), and health conditions (see Figure 1).

The COVID-19 pandemic further exposed longstanding racial disparities. Communities of color have endured higher infection and death rates partially due to poor living conditions (such as overcrowding) and poor health conditions.

Path Forward - The United Nations (UN) defines the right to adequate housing as “the right to live somewhere in security, peace and dignity.” The UN sees the right to adequate housing as enacting policies, strategies, and programs that “are needed to prevent homelessness, prohibit forced evictions, address discrimination, focus on the most vulnerable and marginalized groups, ensure security of tenure to all, and guarantee that everyone’s housing is adequate.”⁸ For the first time, San Francisco is formally recognizing the right to housing. By doing this, the City is making a commitment to offer housing solutions that are healthy and dignified to vulnerable households: those who are unhoused, poorly housed, have been subject to discrimination, or are exposed to instability or inequities due to disabilities, disorders, criminal records, traumas, immigration status, tenure, income, sexual orientation, gender identity, or race.

In response to the current COVID-19 health crisis, the City prioritized housing and shelter for our unhoused populations embracing the connection between housing and health. A commitment to the right to housing will direct the City to scale up its resources in the long-term to offer these equitable outcomes through series of investments and prioritizations. Achieving this goal will mean eliminating

5 Coley, R. L., Leventhal, T., Lynch, A. D., & Kull, M. (2013). Relations between housing characteristics and the well-being of low-income children and adolescents. *Developmental psychology*, 49(9), 1775.

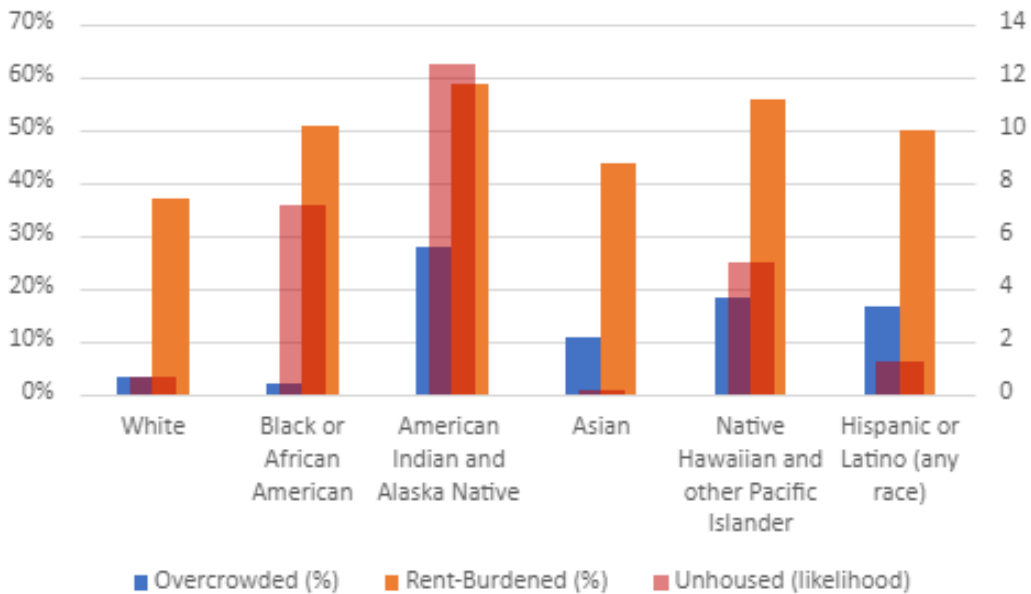
6 Hatem, C., Lee, C. Y., Zhao, X., Reesor-Oyer, L., Lopez, T., & Hernandez, D. C. (2020). Food insecurity and housing instability during early childhood as predictors of adolescent mental health. *Journal of Family Psychology*, 34(6), 721.

7 Ziol-Guest, K. M., & McKenna, C. C. (2014). Early childhood housing instability and school readiness. *Child development*, 85(1), 103-113.

8 Office of the United Nations High Commissioner for Human Rights, The right to adequate housing - Fact Sheet No. 21/Rev. 1 (2009). Geneva; United Nations. https://www.ohchr.org/documents/publications/fs21_rev_1_housing_en.pdf

homelessness, ensuring housing stability and reversing inequities in housing access for those who are vulnerable.

Figure 1. Overcrowding, Housing Rent Burden, and Homelessness by Race (San Francisco)



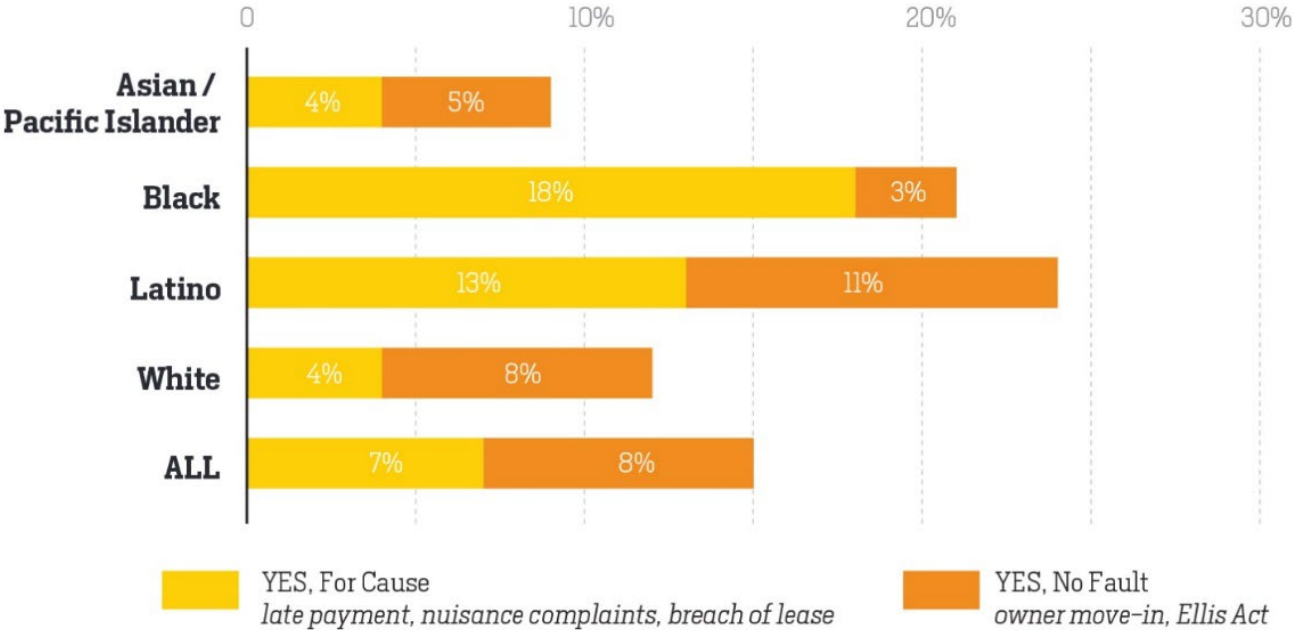
Source: ACS 2019 1-year Estimates; 2019 San Francisco Point-In-Time Homeless Count and Survey Report, Department of Homeless and Supportive Housing.

OBJECTIVE 1.A
ENSURE HOUSING STABILITY AND HEALTHY HOMES

Challenge - Around two thirds of San Francisco’s households are renters. The majority of San Francisco’s rental housing stock is subject to the [Rent Control Ordinance](#), which limits annual rent increases and includes eviction protections. Rent control, however, has been critical but insufficient to fully protect low-and moderate-income residents, as well as American Indian, Black, and other people of color from being at risk of eviction or displacement (see Figure 2). Evictions and displacement increased during recent economic booms during which time rental prices in San Francisco rose to among the highest in the country. The increase in rental prices far outpaced wage growth for low- and moderate-income renters. Now over 80% of very low-income renter households in San Francisco are rent burdened (paying more than 30% of their income on rent). More low- and moderate-income renters are severely cost burdened (paying more than 50% of their income on rent) today compared to 1990 (see Figure 3). Over the past two decades, the city has more households in the low-income category than any other income group (see Figure 4). A survey of around 3,200 renters indicated that about one third would have no housing choice if displaced from their current residence, and another third would have to leave San Francisco to find housing (see Figure 5).

Path Forward - Recognizing a right to housing must start ensuring housing stability for tenants, especially those with limited housing choices and who experience racial and social disparities. San Francisco will expand investment in rental assistance programs as a strong form of protection against housing instability, especially for low-income tenants. These programs have proven critical in preventing evictions during the recent pandemic and have received increased funding at the federal level. San Francisco continues to maintain some of the strongest eviction protections in the region and the country. For effective implementation of these protections, San Francisco passed an ordinance to create a new [rental housing inventory](#). Implementing this inventory will allow proactive enforcement and monitoring of our already strong protection measures, such as regulations controlling [Owner Move-Ins](#) or [Ellis Act Evictions](#). Full implementation will also inform a series of new improvements to these protections. The City will also focus on minimizing the abuse of temporary and nuisance related evictions. Ensuring housing stability also relies on preserving affordability of existing units with deed restrictions. The City's acquisition and rehabilitation programs have been in effect in the past decade and will need to be revamped to ensure the investments are effective and reach those who have been underserved. A renewed interest and focus on co-operative housing will offer expanded opportunities, whether through protections of existing cooperative housing or creating new shared equity and cooperative ownership models.

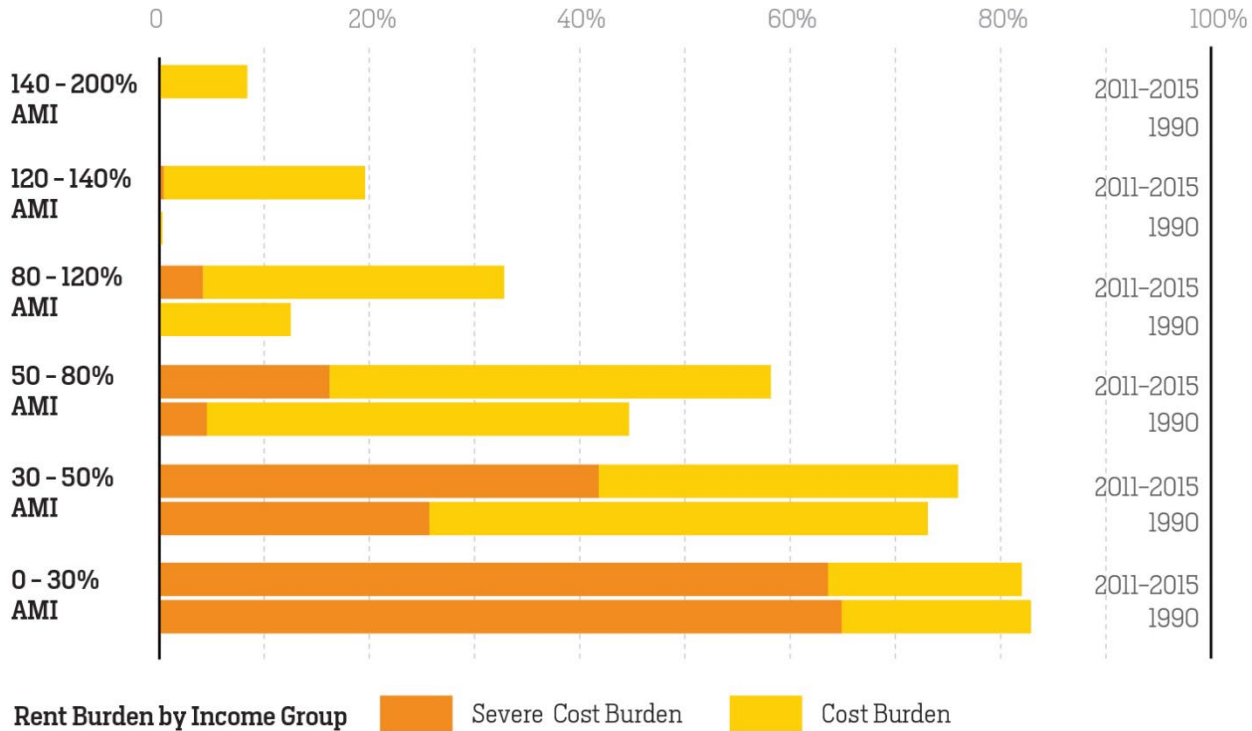
Figure 2. Percentage of the 2018 San Francisco Housing Survey respondents who reported being threatened with an eviction in the previous 5 years by race.



Source: San Francisco Housing Needs and Trends Report; San Francisco Planning Department 2018 Housing Survey.

Figure 3. Percentage of San Francisco households that were rent burdened* by income group (1990 vs 2015).

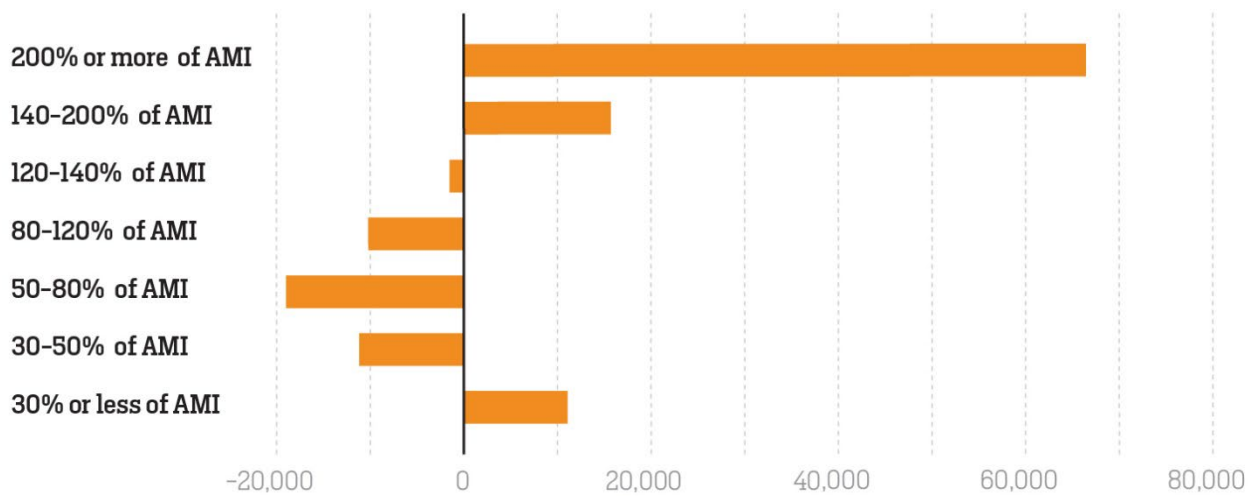
*Rent burden means paying between 30% and 50% of the household's income in rent; severe cost burden means paying more than 50% of the household's income in rent.



Source: San Francisco Housing Needs and Trends Report; 1990 Decennial Census (IPUMS-USA); ACS 2015 5-year Estimates IPUMS-USA).

Figure 4. Change in the number of households by household income group from 1990 to 2015.

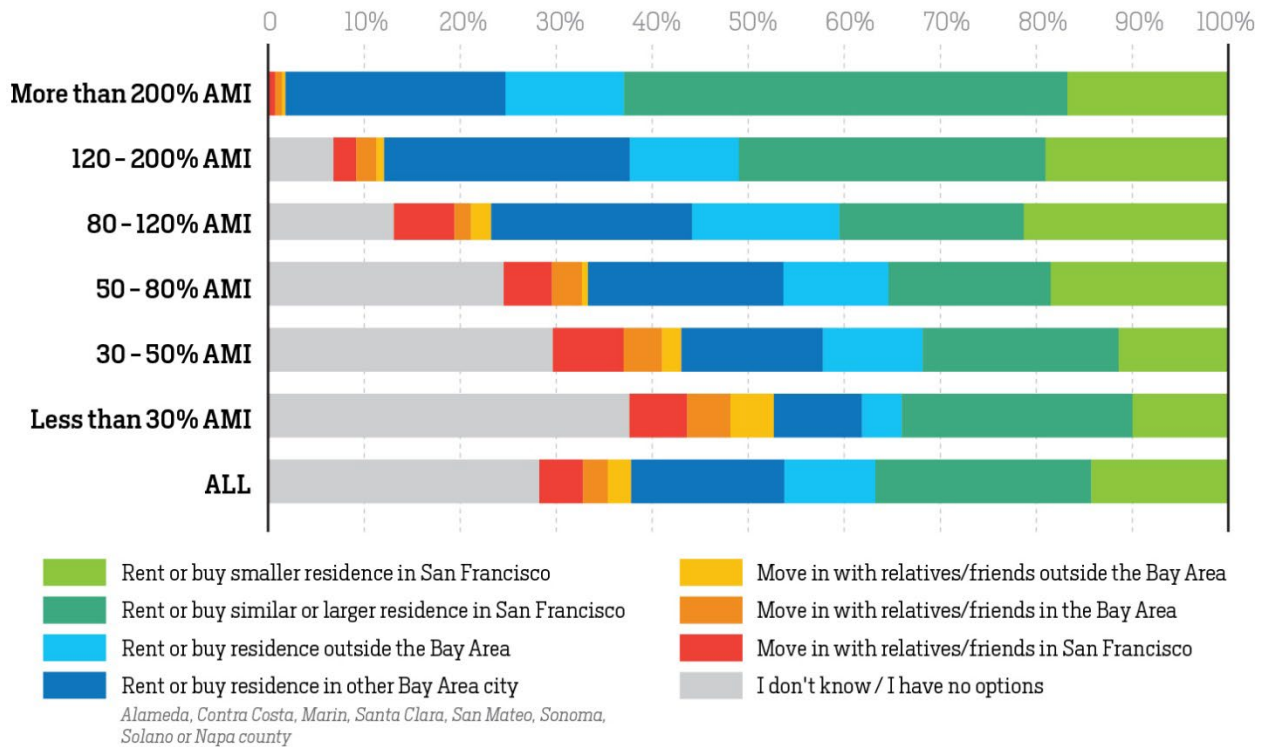
Area median income (AMI) is a normalized measure of income in a geography. 100% AMI is the median income for SF.



Source: San Francisco Housing Needs and Trends Report; 1990 Decennial Census (IPUMS-USA); ACS 2015 5-year Estimates IPUMS-USA).

Figure 5. Housing choices for 2018 San Francisco Housing Survey respondents if forced out of their current residence by income group.

Area median income (AMI) is a normalized measure of income in a geography. 100% AMI is the median income for SF.



Source: San Francisco Housing Needs and Trends Report; San Francisco Planning Department 2018 Housing Survey.

OBJECTIVE 1.B
ADVANCE EQUITABLE HOUSING ACCESS

Challenge - Federal fair housing laws prohibit discrimination based on race, ability, sexual orientation, gender identity, and household type. Despite these laws, racial and social disparities in housing access are stark. A major hurdle to housing equity is housing cost. More than half of Black households are rent burdened (paying more than 30% of their income on rent), and households of color overall are more likely to be rent burdened compared to white households (see Figure 6). The American Indian population is 17 times more likely to be homeless compared to their share of population, and Black households are seven times more likely (see Figure 7). The transgender and gender non-conforming (TGNC) community in San Francisco faces specific, heightened, and disproportionate challenges in accessing fair housing opportunities. Half of respondents to the US Transgender Survey report having experienced homelessness in their lifetime, and approximately fifty percent (50%) of transitional aged youth experiencing homelessness in the 2019 point in time count identified as LGBTQ+. Seventy percent

(70%) of transgender people living in shelters nationally have reported being harassed,⁹ contributing to the 24% of homeless transgender people in California that have reported avoiding in staying in a shelter for fear of mistreatment.¹⁰ Seniors and transitional aged youth (between the ages of 18 to 24) collectively made up more than half of the homeless population in 2019 (see Figure 8). Seventy-four percent (74%) of respondents of the 2019 Point-In-Time Homeless Count and Survey¹¹ reported living with chronic physical illnesses, physical disabilities, chronic substance use, and severe mental health conditions (see Figure 9). Amongst tenants, renters of color continue to be disproportionately affected by evictions in San Francisco. In a survey of around 3,200 renters, 24% of Latino/e/x renters and 21% of Black renters reported being threatened with eviction as opposed to only 9% of white renters (see Figure 2). While Black, American Indian, and other people of color would most benefit from greater affordable housing access, federal regulations and California Proposition 209, which bans institutions from affirmative action based on race, sex, or ethnicity, pose a challenge to the City to implement preference programs for the communities of color most affected by homelessness, eviction and displacement, such as the American Indian, Black and Latino(a,e) communities.

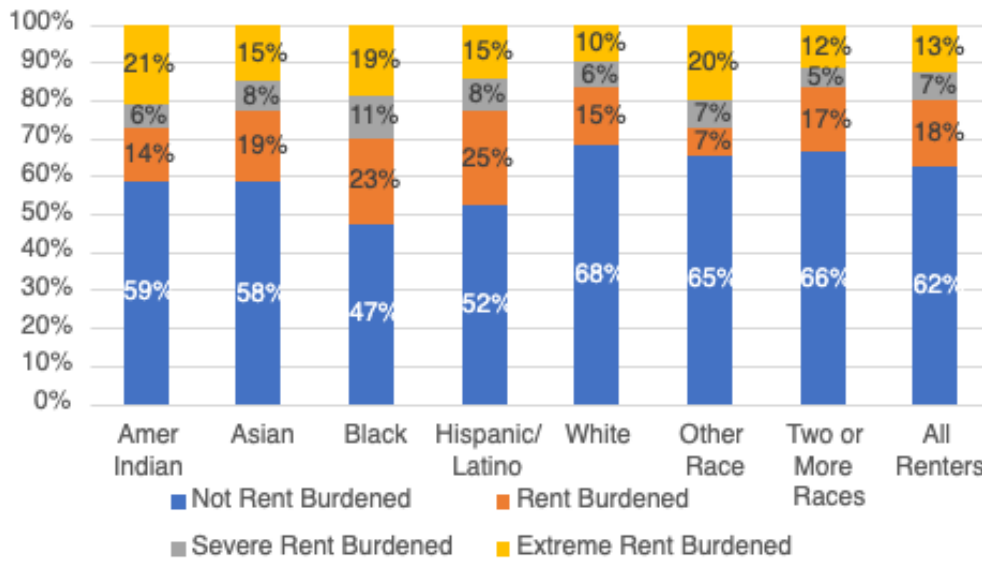
Path Forward - San Francisco has adopted various strategies including [programs](#) designed to ensure access for historically disadvantaged or currently vulnerable households in awarding below market rate units. These programs include the Displaced Tenant Housing Preference Program, Neighborhood Preference Program, and the Certificate of Preference Program. To effectively advance equity, the City will revise existing and implement other programs to improve access to permanently affordable housing for underserved racial and social groups. The City will identify clearer strategies to remove barriers to housing access for transgender, LGBTQ+, seniors, people with disabilities, formerly incarcerated individuals, and other specific vulnerable populations, to inform and strengthen current and new programs.

9 National Center for Transgender Equality (2016). 2015 US Transgender Survey: Executive Summary. Washington, DC. Accessible at: <http://www.transequality.org/sites/default/files/docs/USTS-Executive-Summary-FINAL.PDF>

10 National Center for Transgender Equality (2017). 2015 US Transgender Survey: California State Report. Washington, DC. Accessible at: <http://www.transequality.org/sites/default/files/docs/usts/USTSCAStateReport%281017%29.pdf>

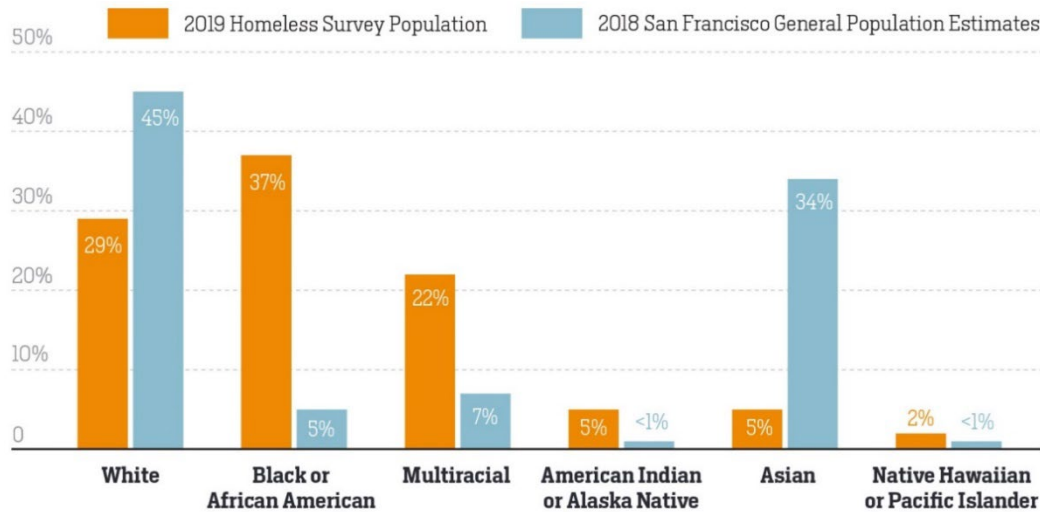
11 Due to COVID-19, San Francisco did not conduct a PIT Count in 2021. The most recently available data at the time of this report is from 2019. New data from the 2022 PIT Count will be available in the summer of 2022. The final version of this report will be updated to contain the 2021 counts.

Figure 6. Percentage of households that are rent burdened* by race and ethnicity (2018).



*Rent burden means paying between 30% and 50% of the household's income in rent; severe cost burden means paying more than 50% of the household's income in rent.
 Source: ACS 2018 5 Year Estimates (IPUMS-USA).

Figure 7. Percentage of people experiencing homelessness by race and ethnicity (2019).

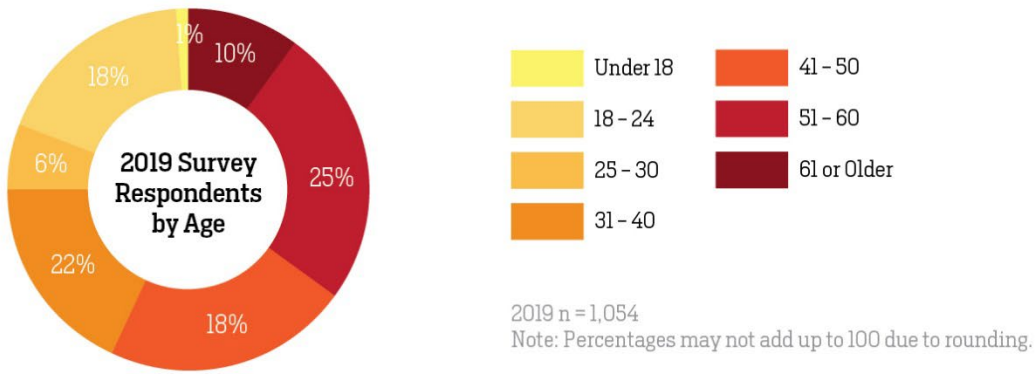


Homeless Survey Population n = 1,025
 Note: Percentages may not add up to 100 due to rounding.

Source: San Francisco 2019 Point-In-Time Homeless Count and Survey Report, Department of Homeless and Supportive Housing.

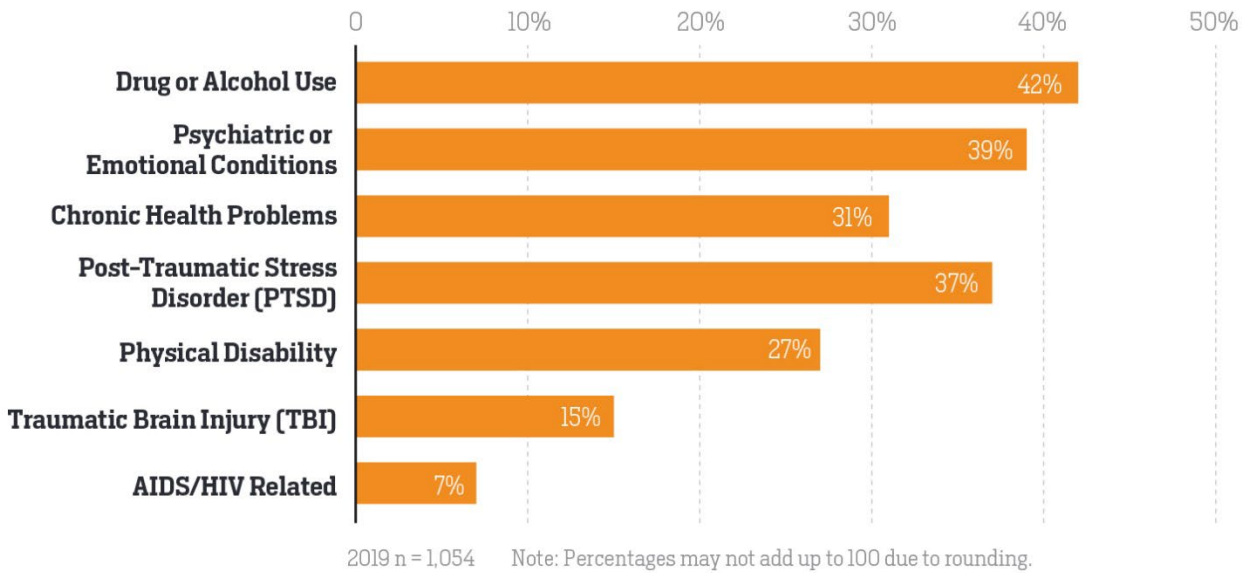
Note: Hispanic/Latino/e/x was represented in a separate chart: 18% of respondents identified as Hispanic/Latino/e/x for 2019 Homeless Survey Population, 15% identified as Hispanic/Latino/e/x for the 2019 San Francisco General Population Estimates.

Figure 8. Percentage of people experiencing homelessness by age group (2019).



Source: San Francisco 2019 Point-In-Time Homeless Count and Survey Report, Department of Homeless and Supportive Housing.

Figure 9. Percentage of people experiencing homelessness with different health conditions (2019).



Source: San Francisco 2019 Point-In-Time Homeless Count and Survey Report, Department of Homeless and Supportive Housing.

OBJECTIVE 1.C

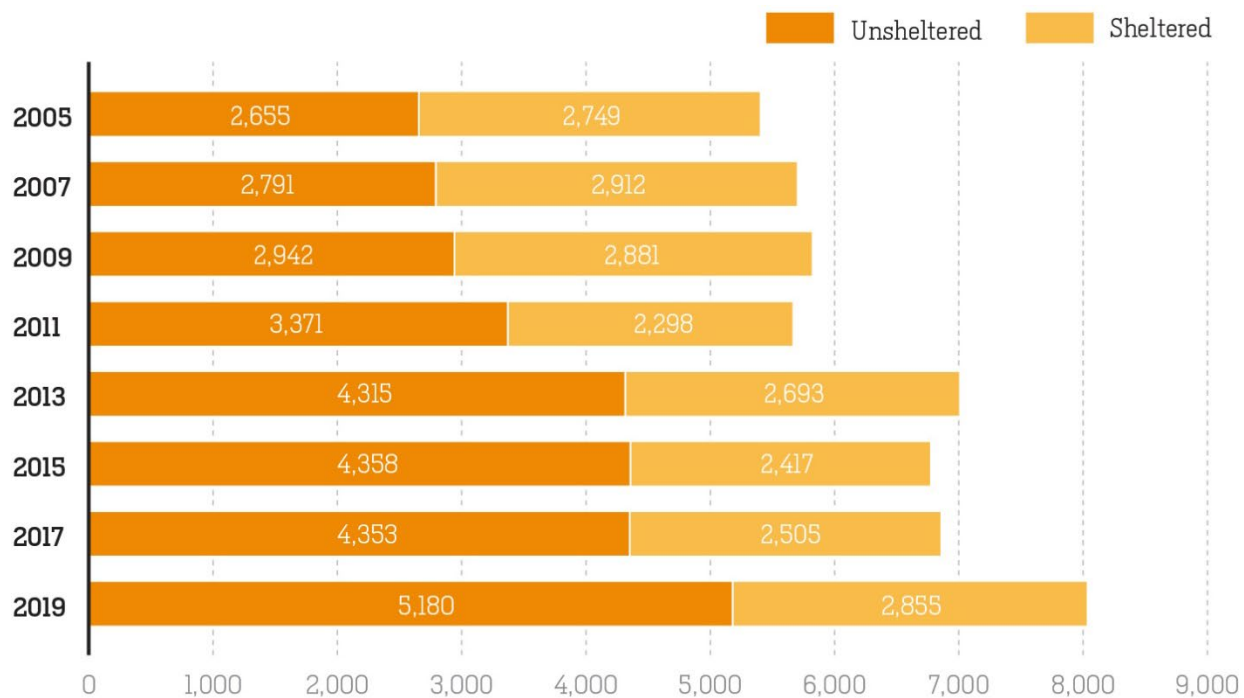
ELIMINATE HOMELESSNESS

Challenge - From 2005 to 2019,¹² the biennial Point-in-Time (PIT) Count of people experiencing homelessness increased from just over 5,400 individuals to approximately 8,000 individuals. Compared to 2015, homelessness increased by 17% (see Figure 10). Of these, 64% were unsheltered and 38% were experiencing chronic homelessness. Since 2015, the City has expanded considerably the number of Permanent Supportive Housing units, subsidies for operation, and temporary shelters. This will include approximately 4,000 units of additional Permanent Supportive Housing by end of 2022. The City has also reduced the number of unsheltered families. In 2016, the City and County of San Francisco created a new department, the Department of Homelessness and Supportive Housing (HSH), to make a significant and sustained reduction in homelessness in San Francisco through the coordinated provision of services. While improvements have been made at multiple levels, the number of unhoused residents has continuously grown over the years. Moreover, homelessness disproportionately impacts specific populations, such as Black and American Indian residents, transgender and LGBTQ+ people, people with disabilities, domestic violence survivors, and veterans. These inequities require targeted and tailored solutions to effectively meet their housing needs.

Path Forward - Recognizing the right to housing means providing basic access to healthy and dignified living for everyone. Eliminating homelessness is a foundation for this goal, which relies on a comprehensive set of strategies. The City will scale up investments in Permanent Supportive Housing and services, in addition to supporting and promoting other solutions such as housing vouchers, short and long-term rental assistance. For example, in July 2020, the city launched the Flexible Housing Subsidy Pool, a scattered-site Permanent Supportive Housing strategy that matches people experiencing homelessness to private market apartments across the city and provides supportive services so that they remain stably housed. The City will also increase the supply of deeply affordable housing as a homelessness prevention strategy for extremely low- and very low-income households as those households bear a higher risk of homelessness. The City prioritizes addressing chronic homelessness. San Francisco's current goal is to end family homelessness and reduce chronic homelessness by 50% by December 2022. Eliminating homelessness goes beyond focusing on what is urgent. In the long-term, meeting this objective means securing investments and solutions to also prevent households with less severe vulnerabilities from falling into homelessness.

¹² Due to COVID-19, San Francisco did not conduct a PIT Count in 2021. The most recently available data at the time of this report is from 2019. New data from the 2022 PIT Count will be available in the summer of 2022. The final version of this report will be updated to contain the 2021 counts.

Figure 10. Number of counted people experiencing homelessness in San Francisco by shelter status from 2005 to 2019.



Source: San Francisco 2019 Point-In-Time Homeless Count and Survey Report, Department of Homeless and Supportive Housing.

Goal 2.

Repair the harms of racial and ethnic discrimination against American Indian, Black, and other people of color.

Challenge - Our nation, from its inception, has initiated and perpetuated harm against people of color, including the genocide, exploitation, and dispossession of American Indian people, the enslavement of Black people, and the systematic denial of suffrage and civil rights to American Indian, Black, and other people of color. San Francisco has participated in this national legacy by creating or enforcing laws, policies, actions, and institutions that have perpetuated racial discrimination and led to disparate outcomes for American Indian, Black, and other people of color (see Figure 11). In San Francisco land use, racial discrimination is evident in the City's 1870 Cubic Air Ordinance and 1880 Laundry Ordinance which targeted San Francisco's Chinese population by limiting where they could live or work. In the 20th Century, housing discrimination in San Francisco occurred through direct government action such as [urban renewal](#) or redevelopment and through a failure of the City to act to provide equal protection to all San Francisco's residents in the face of private instruments of racial discrimination including bank [redlining](#) (see Figure 12), [racial covenants](#), and predatory subprime loans. Furthermore, the City has at times directly removed targeted communities from their homes through local use of eminent domain or stood quietly by while federal actions like WWII Japanese American incarceration unjustly targeted San Francisco citizens based on their race. Lastly, the majority of American Indian people who live in San Francisco today are here due to the Indian Relocation Act of the 1950s.¹³ This policy removed American Indian peoples from their reservations and relocated them to cities nationwide. The policy enticed American Indian youth to come to seven large urban areas, including the San Francisco Bay, with promises of job training, housing, and stipends. The promises often fell short; checks did not arrive, job training was for menial labor, and people were housed in inferior housing, separated from their families and extended tribal communities. The cumulative effects of these discriminatory acts have contributed to the economic oppression that pushed and continues to push American Indian, Black and other people of color out of San Francisco. As a result, American Indian, Black, and other people of color continue to face significant income inequality, poor health outcomes, exposure to environmental pollutants, low homeownership rates, high eviction rates, and poor access to healthy food, quality and well-resourced schools, and infrastructure.

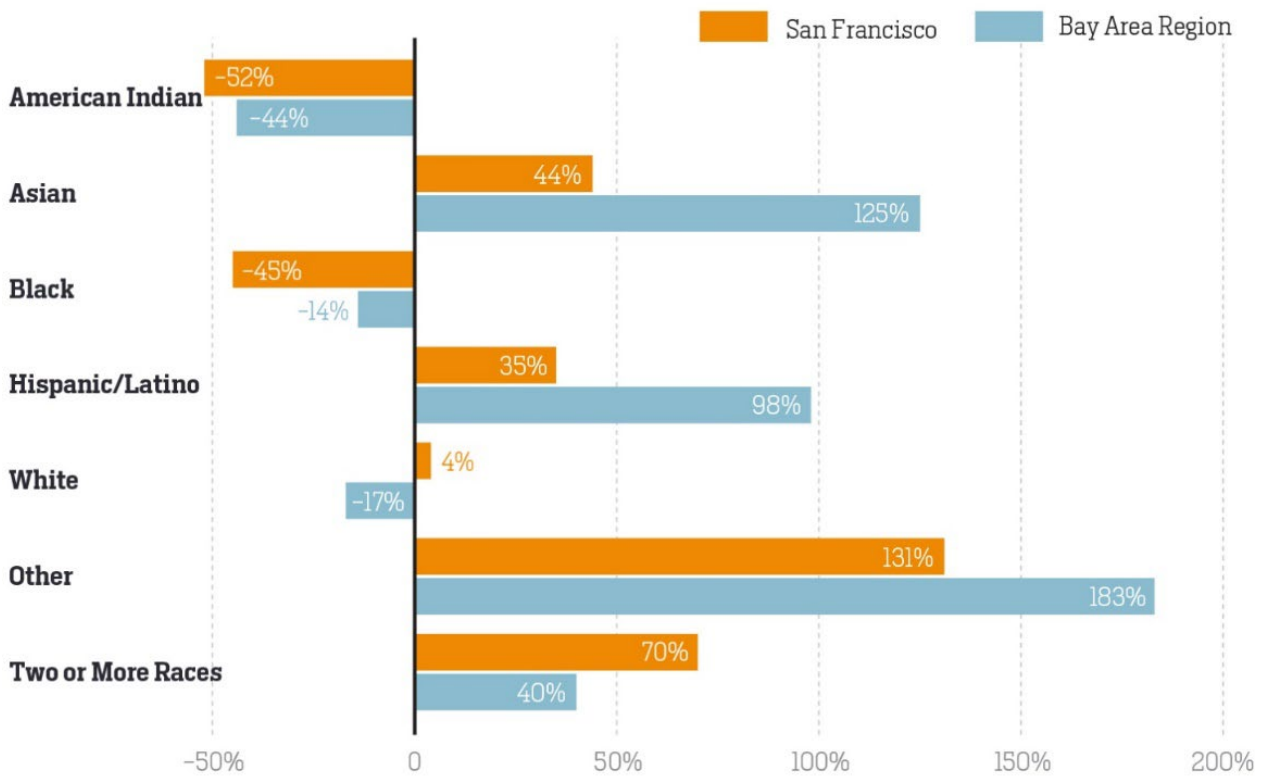
Path Forward - San Francisco has a role to play in redressing the compounding effects of racial discrimination against American Indian, Black, and other people of color perpetuated at all levels of government and throughout American society. While federal action is required to redress the harms of American Indian genocide or the enslavement of Black people, San Francisco can incrementally work towards healing these deep wounds and the disparities that have resulted from centuries of oppression. The San Francisco Planning Commission passed a [resolution](#) on June 11, 2020, that acknowledges and

13 SF Human Rights Commission. Discrimination by Omission: Issues of Concern for Native Americans in San Francisco. August 23, 2007. Accessed online March 16, 2022 at: https://sf-hrc.org/sites/default/files/Documents/HRC_Publications/Articles/Discrimination_by_Omission_Issues_of_Concern_for_Native_Americans_in_San_Francisco.pdf

apologizes for the history of racist, discriminatory, and inequitable planning policies and practices that have resulted in racial disparities. The resolution provides direction for the Planning Department to develop proactive strategies to address and redress structural and institutional racism. The resolution explicitly directs the Planning Department to redress the consequences of government-sanctioned racial harm via meaningful City-supported, community-led processes.

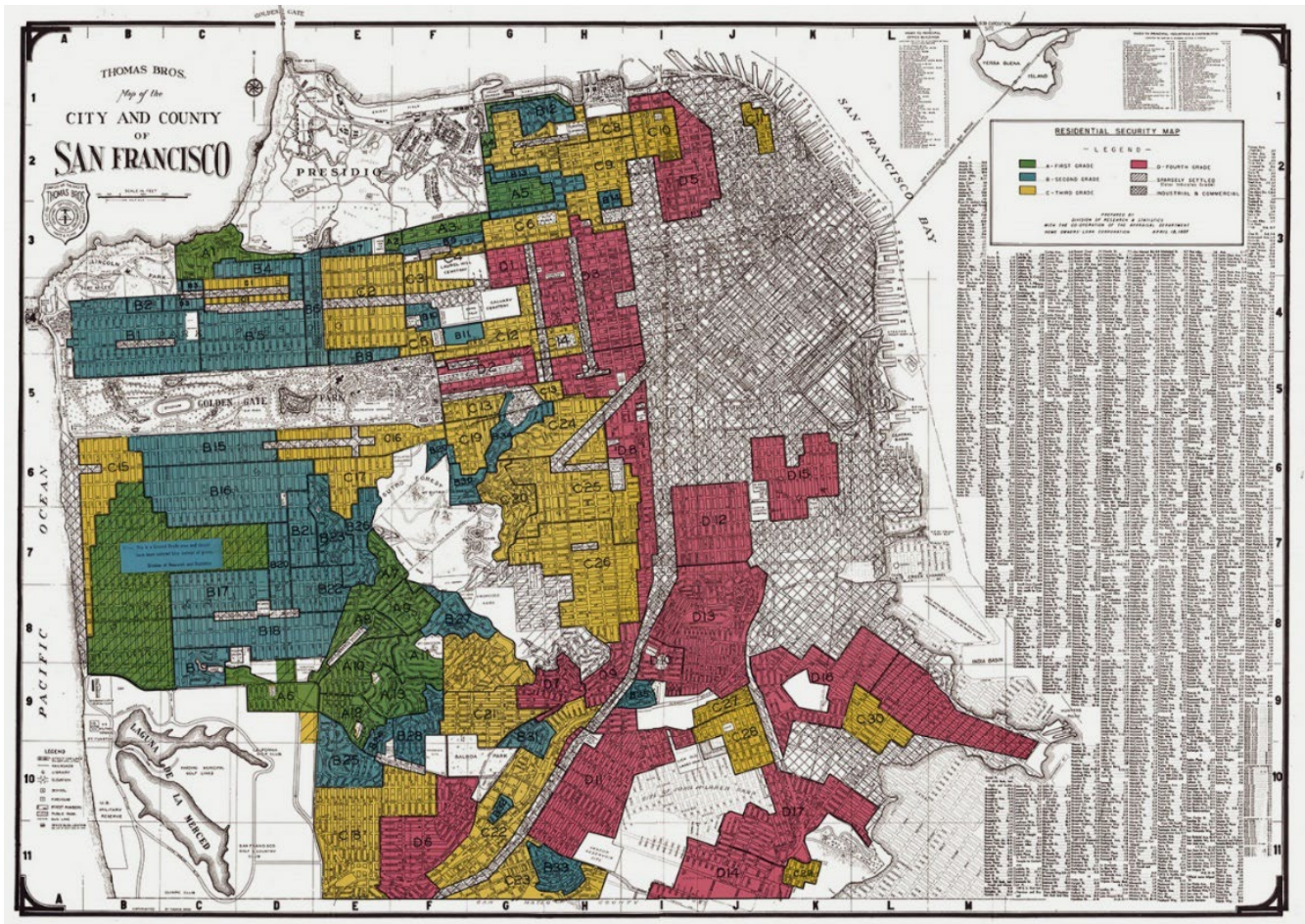
To advance this transformative work, the City must deepen its understanding of the direct harm that discriminatory housing programs and policies caused to American Indian, Black, Japanese, Filipino, and other communities of color in San Francisco. It must also understand the multiple ways in which broader mechanisms of racial and social discrimination reduce a person’s access to housing, such as job discrimination or racial disparities within the criminal justice system. The City must actively dismantle these discriminatory policies by reallocating resources to increase housing access, financial stability, economic opportunities, and community building investments for these communities. Lastly, the City must remain accountable to these communities and transparent in the processes it undertakes to redress harm.

Figure 11. Percentage change of population by race and ethnicity from 1990 to 2015.



Source: 1990 Decennial Census (IPUMS-USA); ACS 2015 5-year Estimates (IPUMS-USA).

Figure 12. Redlining map shows in red neighborhoods that were discriminated for home and improvement loans.



Source: The University Of Richmond's Mapping Inequality Project.

OBJECTIVE 2.A

MAKE AMENDS AND INFORM REPARATIVE ACTIONS BY TELLING THE TRUTH ABOUT DISCRIMINATORY ACTIONS AND THE RESULTING HARM

Challenge - Throughout history, communities of color have been the targets of federal, state and locally sponsored and supported programs which have segregated neighborhoods, displaced, and stripped wealth from communities, and undermined their general health and well-being. The impact of these discriminatory actions on American Indian, Black and other communities of color has yet to be fully documented or understood. While historians have described national events such as the Japanese Internment Bill of 1942 or the Indian Relocation Act of 1956, or government endorsed practices such as [redlining](#) (see Figure 12), [racially restrictive covenants](#), and [urban renewal](#), the City needs to study and understand how these actions specifically impacted the residents of San Francisco in order to take reparative action. The City cannot make amends or take steps to repair past harm without identifying the persons who suffered these acts of discrimination and, by speaking with them, documenting the nature and magnitude of the harm. In many cases, this will mean tracking how harm to an individual

repercussed through generations and communities. This level of investigation and documentation, centering the voices of the American Indian, Black and other communities of color, has been limited in San Francisco to date. For example, the Planning Department has constructed historical narratives to explain segregation in public housing or development patterns resulting from [redlining](#) and [urban renewal](#) to inform the department's regulatory review; however, the department is only just beginning to apply this information in a reparative framework to ask, "What actions must we take as a department and a city to redress the harm that resulted from these events?" This is a challenging and urgent task because truth-telling will necessarily rely on oral histories to reveal the largely undocumented stories of impacted communities, and first-hand accounts of these events will become rarer as members of those communities pass on. Moreover, the opportunity to repair harm for those individuals will be lost.

Path Forward - To begin to repair and redress the harm, it is crucial that the City undergoes a truth-telling process to acknowledge the impacts government-sanctioned actions that led to wealth loss, disparate housing outcomes and displacement in the American Indian, Black, Japanese, Filipino and other communities of color. This process of investigation, documentation, and acknowledgment is essential for establishing accountability, raising consciousness, and informing the mechanisms and magnitude of resources required to repair the harm. The City must support the affected communities to lead this investigation and documentation, and acknowledgement of harms and their disparate outcomes must be communicated at all levels of power. This truth-telling can illuminate how City agencies build programs that are harm reductive, culturally competent, accessible, and that do not reproduce racist practices from the past. Lastly, truth-telling can begin to correct the erasure from the historic record, both in its written form and in the city's built-form, that these communities have suffered.

OBJECTIVE 2.B

OFFER REPARATIONS FOR COMMUNITIES DIRECTLY HARMED BY DISCRIMINATORY ACTION AND BRING BACK THEIR DISPLACED PEOPLE

Challenge - Racial discrimination has led to disparate outcomes in income for American Indian, Black and other communities of color, leaving them vulnerable to housing insecurity and limiting their ability to build intergenerational wealth. The median income for Black households was \$30,442 in 2018, 23% of median income for a white household, and for American Indian households' median income was \$61,250 (see Figure 13), 46% of a white household's median income. As a result, these communities are far more impacted by displacement as discussed also in objective 2.b. San Francisco has a moral obligation to repair the harms of racial discrimination, especially those harms for which it holds the greatest responsibility. Calls for reparations from the federal government have occurred since the Civil War, but it was only in 2021 that House Resolution 40, first introduced in 1989 to create a commission to study slavery and discrimination and potential reparations, moved out of committee. In California, Assembly Bill 3121 was enacted on September 30, 2020 to establish the Task Force to Study and Develop Reparation Proposals for Black Americans. And in May 2021, San Francisco's Board of Supervisors appointed the city's African American Reparations Advisory Committee, described as the first body of its kind to create a comprehensive reparations plan for Black Americans.

Path Forward - The City can build on current and past local and state initiatives to pursue reparations for American Indian, Black, as well as Japanese American and Filipinos harmed by government actions to

create local programs that use housing as tool of repair that addresses persistent housing disparities for these groups and continued community displacement. Reparative acts through housing tools targeted to harmed communities could include dedicating land or housing, offering homeownership loans and grants, ensuring access to below market rate units, facilitating communal forms of land or housing ownership, creating pathways for displaced people and their descendants to return, and strengthening and sustaining their cultural anchors, such as businesses, community and cultural centers, and historic sites.

The city should use the [Cultural District program](#) to help anchor and stabilize American Indian, Black and other communities of color by leveraging the community-government partnerships the program has created to lead community planning and guide resource allocation. The program's mandate requires that the City coordinate resources to assist in stabilizing the districts, which house and provide for vulnerable communities facing, or at risk of, displacement or gentrification. Their community-led processes such as their Cultural History, Housing, and Economic Sustainability Strategies (CHHESS) and direct services, provide a culturally competent framework for stabilizing harmed communities and devising ways to bring back their displaced members.

To incrementally repair the harm inflicted on American Indian and Black people throughout our nation's history and to reverse the displacement and overrepresentation in homelessness of American Indian and Black residents, the City should support these groups for homeownership opportunities, rental housing assistance and other housing services programs. Similarly, to address direct displacement caused by government actions, the City will explore implementing the newly passed State Assembly Bill 1584 that expands the [Certificate of Preference program](#) to serve the descendants of households displaced.

The goal of such actions is to erase racial and ethnic disparities across indicators such as homelessness, homeownership, and rent burden, to improve life outcomes for residents in vulnerable communities, and to grow the city's communities of color whose populations have been diminished by displacement. Housing reparative acts should work in concert with more comprehensive local, state, and federal efforts to redress the nation's history of harm against American Indian, Black and other communities of color.

OBJECTIVE 2.C

INCREASE ACCOUNTABILITY TO AMERICAN INDIAN, BLACK AND OTHER COMMUNITIES OF COLOR

Challenge - Limited commitment at the local, state, and federal levels to adequately fund housing programs to meet the City's existing housing need has contributed to profound public frustration and distrust in the agencies that are meant to serve them. In focus groups for the Housing Element with communities of color and vulnerable groups in 2021, participants reported the sense of powerlessness that they have experienced when attempting to access city programs and resources. Participants shared housing-related experiences that have left them feeling unheard, overwhelmed, exhausted, and powerless to improve housing challenges that seem insurmountable. Participants expressed that existing housing programs and systems sometimes contribute to this sense of powerlessness by de-humanizing

already vulnerable community members, and by operating without enough transparency, or accountability to the communities served.

More needs to be done to improve information sharing with the public about why their needs are not being met, how decisions are being made, and why resources have been inadequate. Unmet housing needs for low-income people are the norm around the state and nation as represented by only one Section 8 voucher available for every four qualified households, and very-low-income renters everywhere face cost burdens and a scarcity of affordable housing. Locally, hundreds of households apply for each new affordable housing unit (see Figure 14). American Indian, Black and other people of color are disproportionately impacted by the failure to adequately fund our housing systems. These are the same communities that are most marginalized from the electoral process and therefore, have fewer means to impact political and government decisions regarding housing policy and resource allocation and to hold those in power accountable to their needs. Likewise, communities of color have not been sufficiently elevated in the City's outreach and engagement efforts or adequately represented in decision-making bodies, further marginalizing their voices.

Path Forward - The City must create systems of accountability that empower American Indian, Black and other communities of color with the knowledge and means to effect positive change for their communities. Elevating the voices of communities of color and other marginalized groups will require that the City proactively support community-based organizations in leading community engagement, and planning. Working with community organizations that serve American Indian, Black and other people of color will help expand access to housing programs and ensure that new policies and larger programmatic changes effectively meet the housing needs of these communities. Outreach and engagement processes should be community-led, culturally appropriate, long-term, and with clear expectations about the outcome of the engagement. Whenever possible, the time and knowledge shared by community advisors should be compensated. Elevating the voices of communities of color also means increasing representation of American Indian, Black, and other people of color in advisory and decision-making bodies.

Improving accountability to advance racial and social equity in housing outcomes will require identifying priorities in this housing plan. While the City needs to significantly expand its resources, priority actions will guide City agencies to prioritize their existing limited resources into actions that carry the highest impact in serving the needs of communities of color, and improving housing affordability for all. Working with bodies and organizations that represent American Indian, Black, and other Communities of color, such as the Community Equity Advisory Council, the African American Reparations Committee, or Cultural Districts, the City will update those priorities frequently, and report on their performance. This process will equip communities of color with more knowledge of the functions and performance of housing programs and policies and the means to hold agencies accountable and support efforts to hold greater power in the decisions that affect their communities. The dissemination of information to and capacity building with American Indian, Black, and other communities of color should expand access to housing programs and result in more effective policies and strategies for meeting the housing needs of their communities.

Additionally, transparent processes and interagency coordination will support the City to continuously identify the funding gaps to implement those priorities and inform the City's budgeting process. A new racial and social equity analysis framework will help evaluate the impact of the Housing Element's









policies and programs to ensure timely adjustments to increase accountability and effectiveness in advancing racial and social equity. This new framework will include metrics to evaluate progress, and investment solutions to prevent and reverse adverse impacts and to advance equity. Overall, these new tools should make possible a healthier democratic system in which the needs of all residents are more equitably addressed.

Figure 13. Median household income by race and ethnicity (2018).

SAN FRANCISCO	
American Indian / Alaskan Native	\$61,250
Black or African American	\$30,442
Hispanic or Latino/e/x (Any Race)	\$72,578
Native Hawaiian and Other Pacific Islander	\$76,333
Some Other Race	\$ 59,497
Two or More Races	\$114,399
White (Non-Hispanic)	\$132,154

Source: ACS 2018 5-year Estimates (IPUMS-USA).

Figure 14. Below Market Rate Rental Applicants vs Occupants by Race and Ethnicity.

Demographics for BMR Rentals*		
589 units (new and re-rental)	Applicants	Occupants
 American Indian or Alaska Native	1,818	4
 Asian	36,301	214
 Black or African American	19,045	71
 Hispanic or Latino	28,005	140
 Native Hawaiian or Other Pacific Islander	1,710	6
 White	18,392	90
 Other or Multi-Racial	6,597	24
 Unknown	8,169	51
Total	120,037	602

Source: 2019-2020 MOCHD Progress Report

Goal 3.

Foster racially and socially inclusive neighborhoods through equitable distribution of investment and growth.

Challenge - Racial and economic segregation is defined by the UC Berkeley Othering and Belonging Institute (OBI) as “an attempt to deny and prevent association with another group, and a strategy that institutionalizes othering of racial or social groups through inequitable resource distributions.”¹⁴

Racial concentrations overlapped with concentration of low-income households are strongly visible in San Francisco (Mission, Fillmore and Bayview, Chinatown, SoMA) indicating segregated living patterns (Figure 15). Many of these neighborhoods have hosted most of the new growth, with 85% of new housing built since 2005 concentrated in the eastern and central parts of the city: Downtown/South Beach, SoMa, Mission Bay, Potrero Hill/ Dogpatch, Bayview Hunters Point, the Mission, Tenderloin, and Hayes Valley (see Figure 16). While these investments in housing development brought new infrastructure, jobs, and residents to the east side, many lower income communities of color were locked out of access to these benefits and are still contending with the lingering effects of discrimination that make them more vulnerable to homelessness, evictions, and displacement. At the same time, well-resourced neighborhoods with greater access to parks, quality schools, better environmental conditions, and with higher median incomes have experienced the lowest rates of new housing development over the last few decades. Multi-family homes in these neighborhoods are either not currently allowed or zoning restrictions render them too expensive to deliver. These restrictions have the effect of excluding low- and moderate-income households from being able to live in these neighborhoods and in that way serve to maintain racial and economic segregation in San Francisco (see Figure 17).

Path Forward - A new state law, [Affirmatively Furthering Fair Housing \(AFFH\)](#), requires that all public agencies administer programs and activities related to housing and community development in a manner that promotes fair housing. Affirmatively furthering fair housing means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity.”¹⁵ The California Department of Housing and Community Development (HCD) prescribes that in order to prevent further segregation and concentration of poverty, and to increase access to opportunity and redress past actions that led to current inequities, city agencies and decision-makers “must create land-use and funding policies to increase affordable housing in high resource neighborhoods that have often been exclusionary (explicitly or indirectly due to costs or zoning policies) and bring additional resources to traditionally under-resourced neighborhoods.”¹⁶

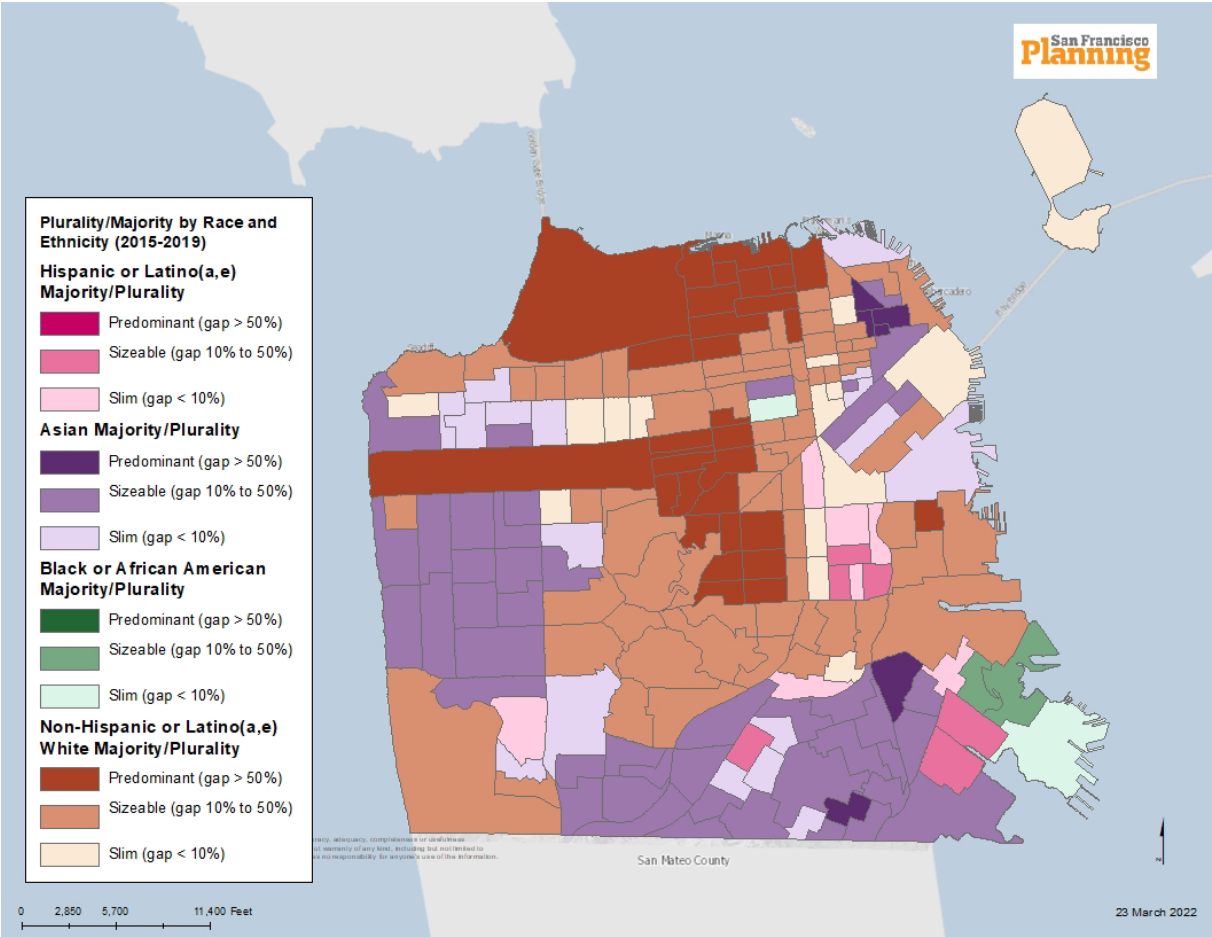
14 <https://www.otheringandbelonging.org/the-problem-of-othering/>

15 AB 686 https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201720180AB686

16 https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf#page=16

The goal of greater integration, and racially and socially inclusive neighborhoods, relies on building intergenerational wealth within areas¹⁷ with high concentration of American Indian, Black, or other communities of color. This goal requires the City to ensure low-income communities and communities of color can also benefit from investment in housing, including the opportunity to build wealth. The goal also requires the City to open wealthy, white, and well-resourced neighborhoods to all communities of color and low-income households in order provide access to high-quality neighborhood resources that foster positive economic and health outcomes. To prevent further inequities as an unintended impact of investments, targeted anti-displacement investments are needed to stabilize existing racially and socially inclusive communities.

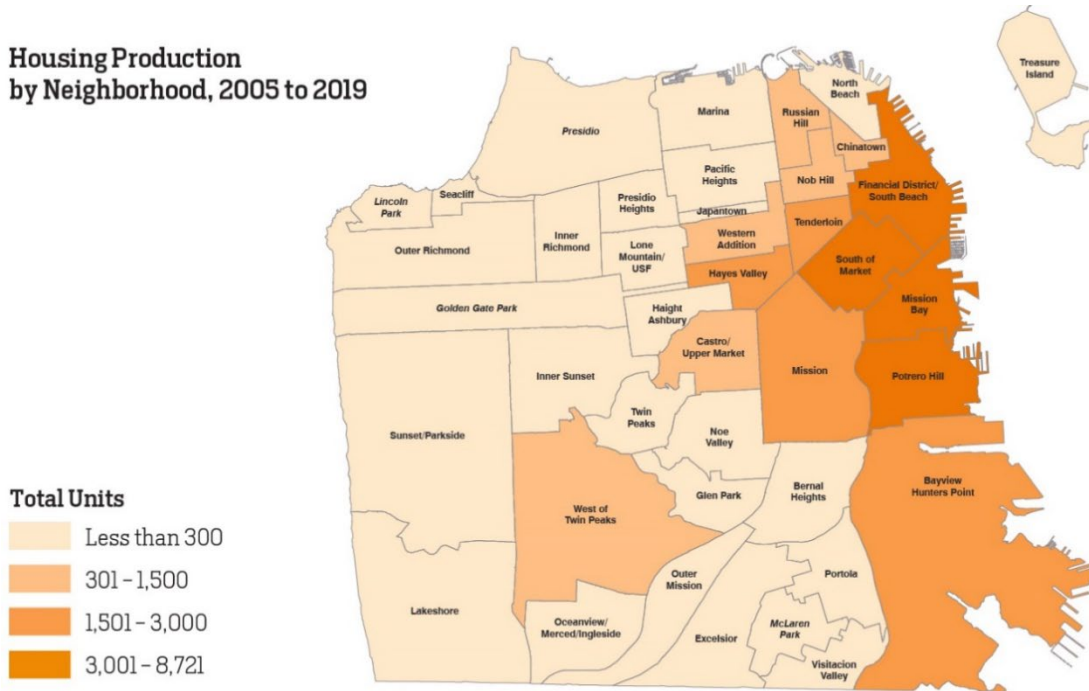
Figure 15. Map of predominant racial and ethnic concentrations and Racially and Ethnically Concentrated Areas of Proverty (R/ECAP) (2017).



Source: Esri, Predominant Race/Ethnicity by Block Group, 2013-2017 (2013-2017 American Community Survey 5 Year)

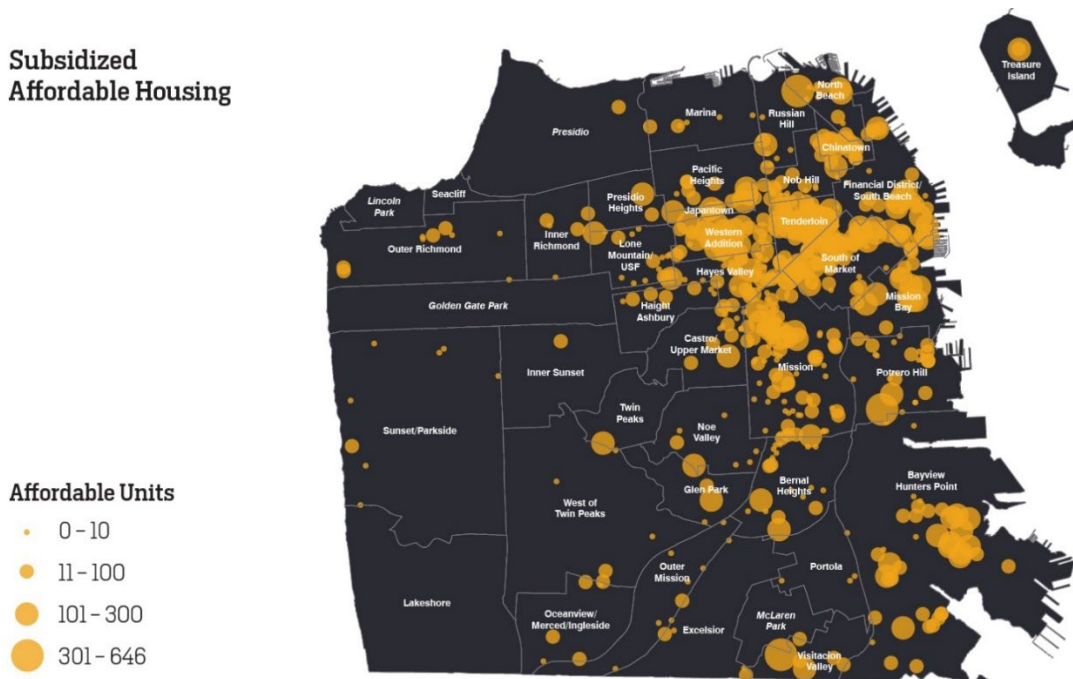
17 Ibram Kendi, "How to Be an Antiracist" (One World, August 13, 2019).

Figure 16. Map of housing production by neighborhood from 2005 to 2019.



Source: San Francisco Housing Affordability Strategies (2020).

Figure 17. Map of permanent affordable housing by units per building (2018).



Source: San Francisco Housing Affordability Strategies (2020) with data from the San Francisco's Mayor's Office of Housing and Community Development (2018).

OBJECTIVE 3.A

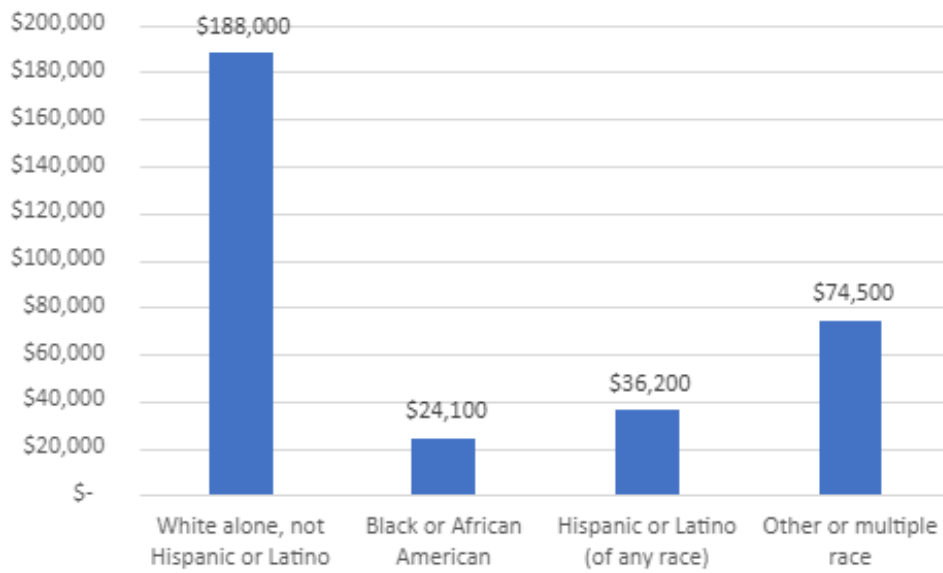
BUILD INTERGENERATIONAL WEALTH FOR AMERICAN INDIAN, BLACK, AND OTHER COMMUNITIES OF COLOR.

Challenge - Government actions in the form of [redevelopment and urban renewal](#) have dispossessed specific communities in San Francisco, such as American Indian, Black, Japanese, Filipino, and other communities, of homes and entire neighborhoods. The median household wealth (the difference between total assets and total debts) for white households is more than five times greater than Latino/e/x households and more than seven times greater than Black households (see Figure 18). Income data from San Francisco echoes these national trends (see Figure 13). The median income for Black households is less than one fourth of non-Hispanic white households. Similarly, the median household income for American Indians (\$61,250), Latinos/es/x (\$72,578), and Asians (\$88,016) was also lower than non-Hispanic white households.

These wealth gaps have left households of color more likely to experience housing instability and cycles of intergenerational poverty, and often unable to build wealth to pass down to their children over decades. Wealth allows people and families to secure safe and healthy housing, open businesses, sustain themselves in retirement, and facilitate education and access to homeownership for their children. Homeownership is one of the primary sources of building wealth for most U.S. families. But decades of lost opportunity due to housing discrimination and neighborhood disinvestment, along with educational and workplace discrimination, have locked many people of color out of homeownership and contributed to the racial wealth gaps we see today. While some neighborhoods with the high concentration of low-income American Indian, Black, and other communities of color in San Francisco have experienced significant housing and infrastructure investments in the past two decades, these communities have experienced limited benefits and, in some cases, experienced displacement of residents and businesses. In addition, these low-income communities of color have had limited access to the new permanently affordable housing units due to income or credit requirements beyond their reach.

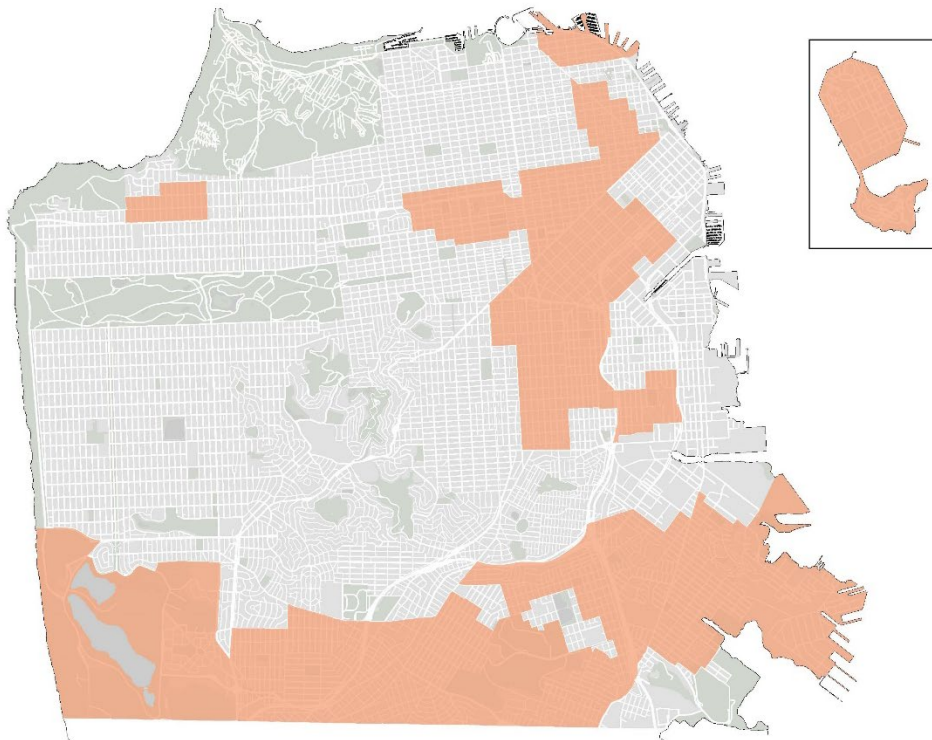
Path Forward - Racially and socially inclusive neighborhoods rely on low-income American Indian, Black, and other communities of color having the opportunity to build wealth to pass on to future generations. This Housing Element defines [Priority Equity Geographies](#), as places where the city will target direct investments to achieve this outcome and implement reparative strategies described in the previous goal (see Figure 19). Wealth building strategies should start with a people-based approach and include access to affordable housing and homeownership, as well as trainings for well-paid jobs, business ownership, and fostering financial literacy and readiness. Wealth building strategies will also include place-based strategies to improve access to opportunity: resources in one's neighborhood that are linked to positive economic, social and health outcomes for communities, such as quality public schools, affordable and accessible transportation options that connect residents to educational and economic development opportunities, affordable community serving businesses, and a healthy environment. These resources create the conditions for thriving neighborhoods that, along with people-based approaches, can build lasting wealth that can be passed on from one generation to the next.

Figure 18. National median household wealth (2019).



Source: [US Federal Reserve \(2019\)](#)

Figure 19. Map of Priority Equity Geographies



Source: San Francisco Department of Public Health's [Areas of Vulnerability map](#).

Note: Priority Equity Geographies are areas with a higher density of vulnerable populations as defined by the San Francisco Department of Health, including but not limited to people of color, seniors, youth, people with disabilities, linguistically isolated households, and people living in poverty or unemployed.

OBJECTIVE 3.B

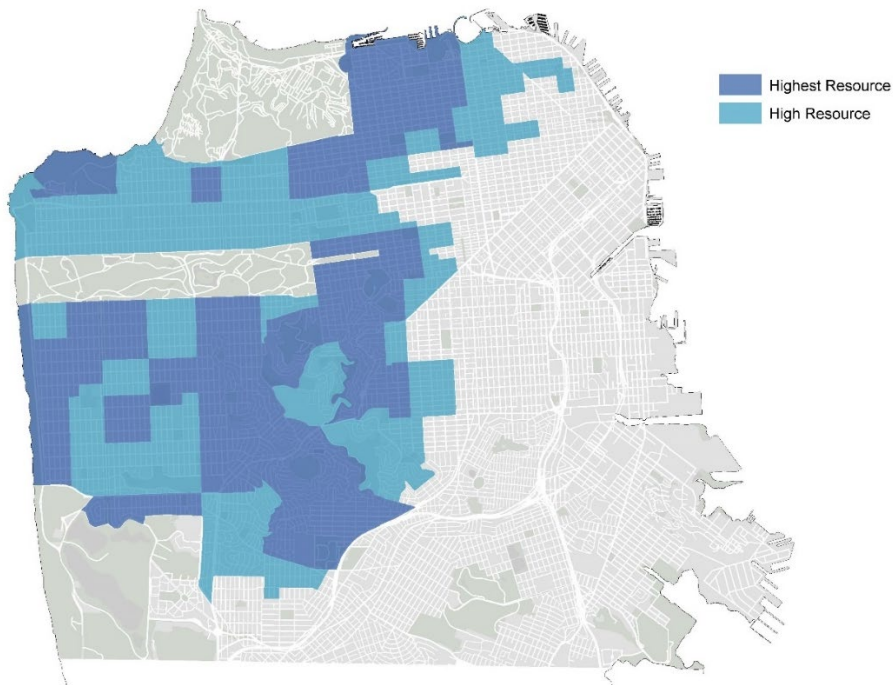
CREATE A SENSE OF BELONGING FOR ALL COMMUNITIES OF COLOR WITHIN WELL-RESOURCED NEIGHBORHOODS THROUGH EXPANDED HOUSING CHOICE

Challenge - [Well-resourced Neighborhoods](#) are areas the state has identified in each jurisdiction as places that have a high concentration of resources that have been shown to support positive economic, educational, and health outcomes for low-income families — particularly long-term outcomes for children (see Figure 20). Since 2005, just 10% of all new housing in San Francisco and 10% new affordable housing has been built in [Well-resourced Neighborhoods](#) though these areas cover nearly 52% of the residential land in the city (see Figures 16 & 17). In part this is because 65% of land in these areas is limited to one or two units and most of the rest also has fixed restrictions on the number of units allowed- even near major commercial districts and transit lines (see Figure 21). This pattern of development has had a two-fold effect on low-income communities and communities of color which mostly reside outside of these neighborhoods. First, these communities disproportionately carry the burden of accommodating growth in our city. Second, a lack of new housing, particularly affordable housing, in neighborhoods with better services and amenities means those neighborhoods remain largely inaccessible to low-income communities and communities of color.

Current restrictions on the number of homes that can be built on most of the city's residential land date largely to the 1970s, when the city faced a substantially different housing context. The city had lost population from 1950 to 1980 as many middle- and high-income households, who were typically white, moved to rapidly growing suburban communities of single-family homes. Jobs were also growing quickly in suburban areas including manufacturing, logistics, and new suburban office parks. The amount of housing produced regionally was significantly higher than today and housing costs were lower to what people earned at the time. These zoning changes from the 1970s often were an indirect way to institutionalize and perpetuate racial and social exclusion from affluent, white neighborhoods in San Francisco. These practices and regulations are known as [exclusionary zoning](#).

Path Forward - Fostering racially and socially inclusive neighborhoods throughout the city means increasing housing choice for all in all neighborhoods. It means ensuring access to housing for American Indian, Black, and other communities of color across all neighborhoods. To promote a sense of belonging for all communities in [Well-resourced Neighborhoods](#), the City needs to shift course regarding where new housing is built, so more diverse communities can call these neighborhoods home. The new [Affirmatively Furthering Fair Housing Law](#) also requires local jurisdictions to create programs that would reverse segregation and promote inclusive neighborhoods, including allowing for more housing, particularly affordable housing, to be built in [Well-resourced Neighborhoods](#). Increasing housing development capacity through changes to zoning in [Well-resourced Neighborhoods](#), focusing on small- to mid-rise multifamily buildings is the first step the City must pursue to shift development patterns. Increasing housing choice in these areas also will rely on incentives and community benefits in order to provide housing choices affordable to not just to low-income residents, but also to middle-income residents, families with children, seniors and people with disabilities. Opening access to housing choices in the [Well-resourced Neighborhoods](#) must be supplemented with strategies to foster openness to new neighbors, support to those previously excluded in accessing new neighborhoods, and financial strategies for affordable housing.

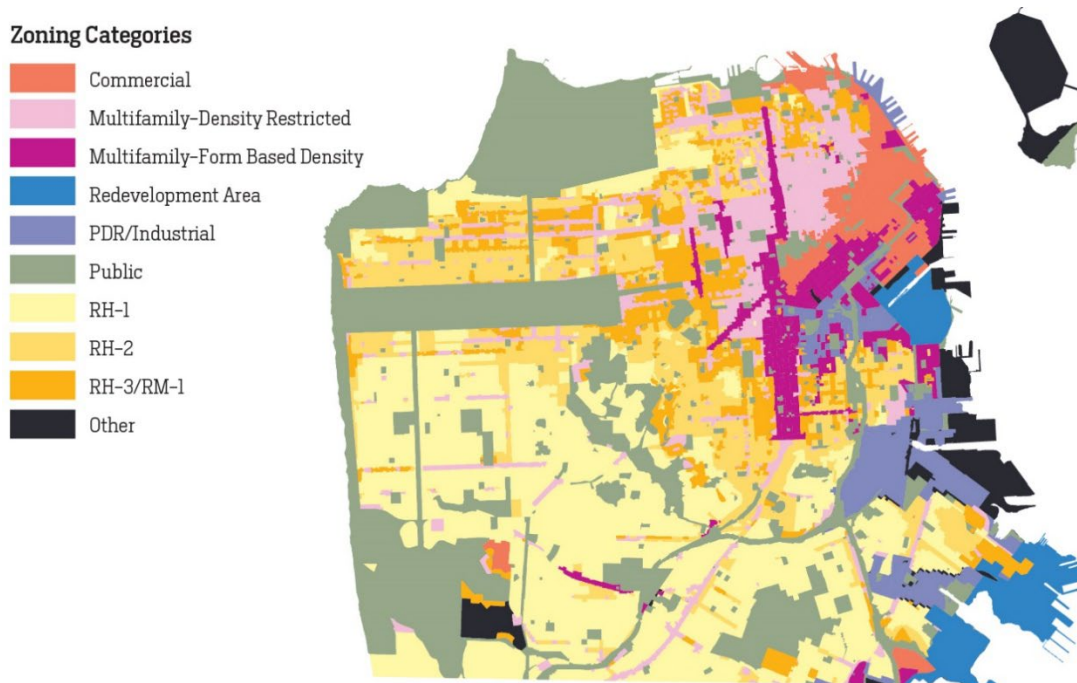
Figure 20. Map of Well-resourced Neighborhoods



Source: [2020 TCAC/HCD Opportunity Map](#).

Note: Well-resourced Neighborhoods are shown below and defined as “High Resource/Highest Resource” by the [California Fair Housing Task Force](#). The purpose of this map is to identify every region of the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children.

Figure 21. Map of simplified zoning categories for the Housing Affordability Strategies analysis.



Source: San Francisco Housing Affordability Strategies.

OBJECTIVE 3.C

ELIMINATE DISPLACEMENT OF VULNERABLE COMMUNITIES AND COMMUNITIES OF COLOR

Challenge - Due to social and economic inequities, low-income households and households of color are particularly vulnerable to displacement. The impacts of displacement, the involuntary or forced movement of households due to causes outside of the household's ability to control on communities are deep and destabilizing. Members of displaced communities report feelings of loss, anxiety, and fear,¹⁸ experience the disintegration of social fabrics,¹⁹ face greater food insecurity,²⁰ and self-report poorer health outcomes.²¹ In San Francisco, economic booms are often accompanied with an increase in eviction rates (see Figure 22).

Eviction notices are only one metric to measure displacement. The Urban Displacement Project has measured displacement through a variety of social and economic indicators (see Figure 23),²² including new metrics such as in and out migration to neighborhoods.²³ Displacement constitutes not only loss of people but also cultural heritage, businesses and services, and social networks, all of which provide vital spaces for immigrants, transgender and LGBTQ+ residents, people of color, and other groups. These resources are also essential to the fabric of San Francisco. Displacement is more likely to occur in neighborhoods with high populations of seniors, low-income households, and Black, American Indian, and other communities of color, making these populations even more vulnerable and disadvantaged. Studies have suggested that major infrastructure improvements, such as new rail or major transit investments, could result in displacement impacts if parallel anti-displacement investments have not been made.²⁴ Low-income communities of color also have expressed concerns about displacement due to rental and price adjustments which can occur along with major zoning changes, or major new market-rate buildings. At the same time neighborhoods without such investments have also experienced high eviction rates and have been identified as [vulnerable to displacement, such as places in the](#) Richmond and Sunset.

Path Forward - Preventing further displacement is key to the goal of racial and socially inclusive neighborhoods as it contributes to greater neighborhood and individual stability and cultivates culturally

18 Atkinson, Rowland, Maryann Wulff, Margaret Reynolds, and Angela Spinney. "Gentrification and displacement: the household impacts of neighborhood change." AHURI Final Report 160 (2011): 1-89.

19 Betancur, John. "Gentrification and community fabric in Chicago." *Urban studies* 48, no. 2 (2011): 383-406.

20 Whittle, Henry J., Kartika Palar, Lee Lemus Hufstедler, Hilary K. Seligman, Edward A. Frongillo, and Sheri D. Weiser. "Food insecurity, chronic illness, and gentrification in the San Francisco Bay Area: an example of structural violence in United States public policy." *Social science & medicine* 143 (2015): 154-161.

21 Izenberg, Jacob M., Mahasin S. Mujahid, and Irene H. Yen. "Health in changing neighborhoods: A study of the relationship between gentrification and self-rated health in the state of California." *Health & place* 52 (2018): 188.

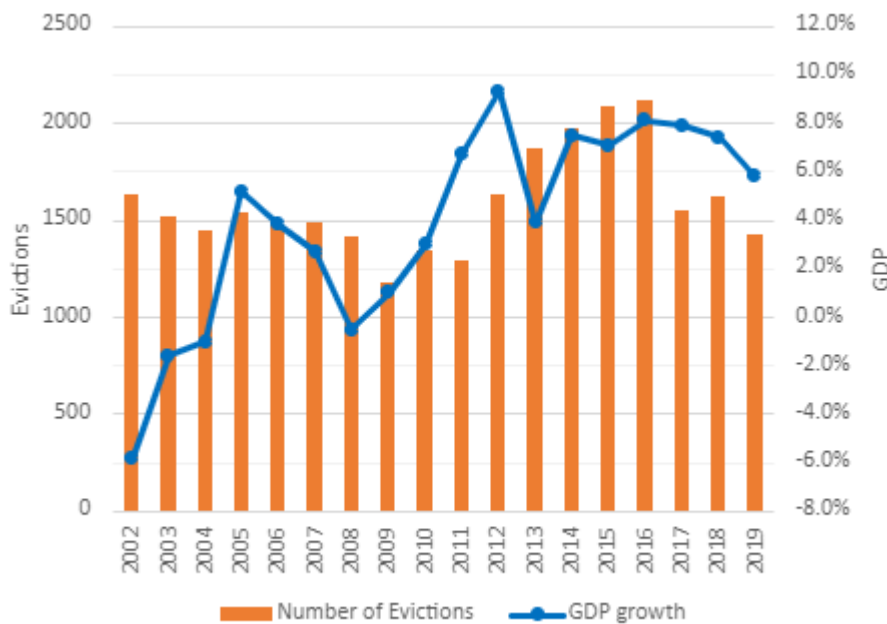
22 Social and economic indicators include: household income, change in household income, housing costs, rent increases, and housing affordability

23 Chapple, K., & Thomas, T., and Zuk, M. (2021). Urban Displacement Project website. Berkeley, CA: Urban Displacement Project.

24 Zuk, Miriam, Ariel H. Bierbaum, Karen Chapple, Karolina Gorska, and Anastasia Loukaitou-Sideris. "Gentrification, displacement, and the role of public investment." *Journal of Planning Literature* 33, no. 1 (2018): 31-44.

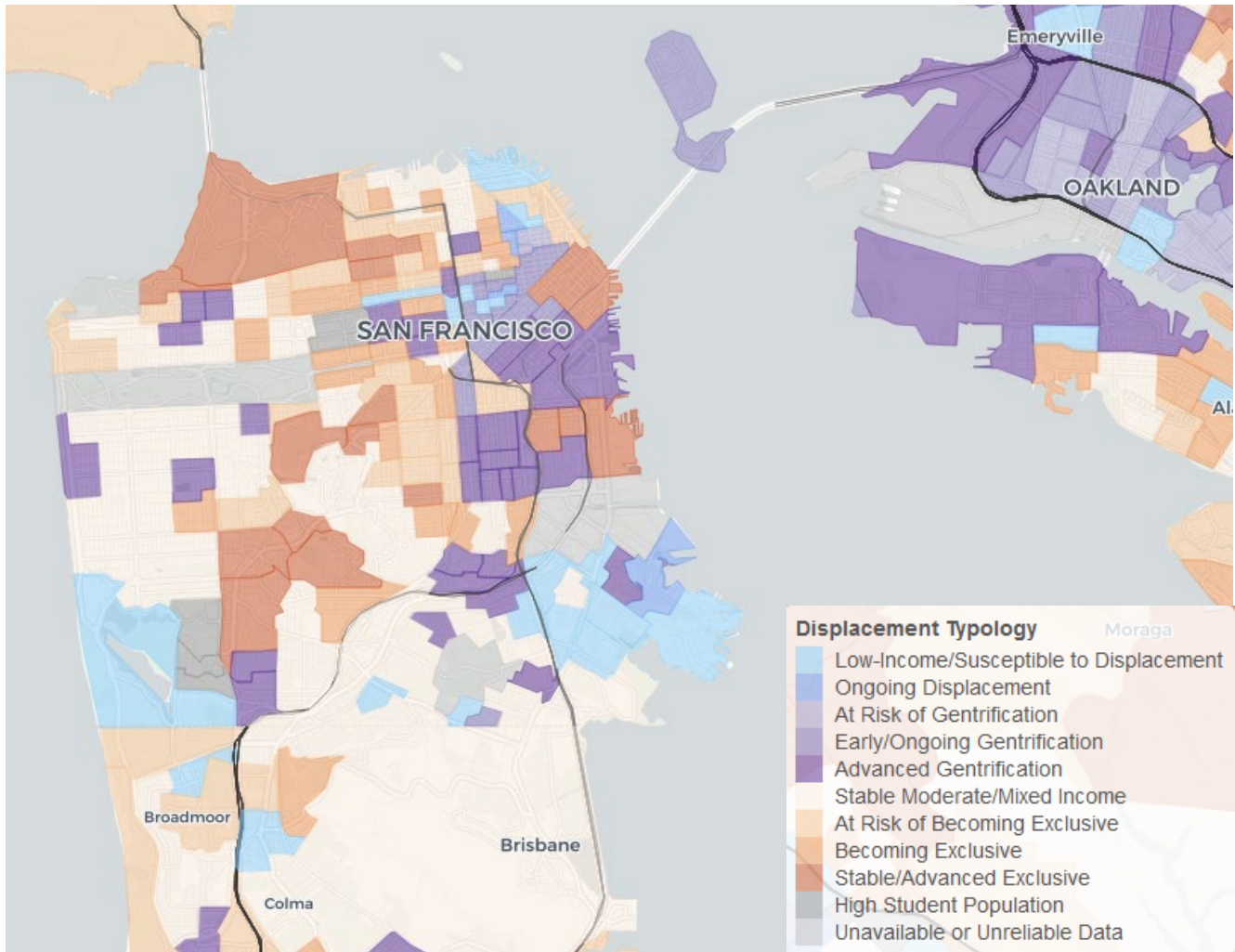
appropriate commercial and social spaces for the most vulnerable communities. The City must understand and measure displacement impacts more clearly and directly to prevent further displacement. Upcoming analyses will identify metrics to measure displacement, especially in [geographies identified as vulnerable to displacement](#). The findings of that analysis will inform anti-displacement investments that will ameliorate, and ideally reverse the displacement impacts. Anti-displacement investments include funding eviction defense programs, such as right to counsel and tenant rights education, bolstering and enforcing existing eviction protections and rent stabilization laws, and providing relief through emergency or targeted rent subsidies, as well as medium- to long-term investments such as preservation of affordability of existing housing that primarily house low-income households and households of color, and building new permanently affordable housing targeted to [communities vulnerable to displacement](#).

Figure 22. GDP growth and eviction notices in San Francisco from 2002 to 2019.



Source: San Francisco Rent Board, US Bureau of Economic Analysis

Figure 23. San Francisco Bay Area gentrification and displacement map.



Source: San Francisco Bay Area Gentrification and Displacement Map, Urban Displacement Project; accessed in January 2022.

Goal 4.

Provide sufficient housing for existing residents and future generations for a city with diverse cultures, family structures, and abilities.

Challenge - San Francisco has been in a state of affordability crisis in the past couple of decades, a crisis felt by low-, moderate-, and, more recently, middle-income households. Current residents or workers wanting to call San Francisco home cannot afford the housing they need. While this crisis is fueled by the consistent housing shortage throughout the state, San Francisco has become one of the least affordable cities in the nation. The median condominium price of \$1.2 million is affordable to households making \$222,000 annually. Less than 25% of San Francisco households earn this income and less than 10% of San Francisco workers have this salary. In 2022, median rent was \$3,800 for a 2-bedroom apartment, affordable to a household earning \$137,000, that is less than 40% of our households.

During the economic boom of the last decade, the city attracted major job growth particularly high salaried jobs. The increasing demand for city living by high earning households, along with historic low housing production rates drove up the rental and sales prices (see Figure 24), and triggered waves of displacement especially in low-income communities of color (see Figure 4). This challenge has been compounded by a significant decline of public funding for affordable housing from the Federal and State governments over the past four decades. High housing costs in our region mean that this disinvestment has had an even greater impact. Securing State affordable housing funds has become more competitive recently, and San Francisco does not fare well due to high costs of construction. Staggeringly high costs of housing development also mean that new homes delivered by private investment are only affordable to higher-income earners, further aggravating the affordability crisis. High costs of construction material, skilled labor priced out of living in the region, and complex review and permitting processes, and with increased investment risk all contribute to increases in the cost of building homes.

As the cost of living in San Francisco has ballooned over the years, the city has lost much of the diversity that once defined its identity. Seniors, families with children and middle-wage workers are confronted with very limited choices. Many are forced to find housing choices that meet their needs across the bay or further away and endure long commute hours. Many are forced to leave the Bay Area or California completely. The City has been unable to provide the needed housing for the diversity of workers that our economy requires and most importantly the housing for our diverse cultures and communities that define the essential values of San Francisco.

Path Forward - There has been a growing commitment to address housing scarcity in California. Cities throughout the state are required to facilitate sufficient housing that not only responds to natural population growth but also address existing housing needs. These needs are measured by the share of households who bear high housing cost burden (paying more than 30% of their income on rent), or by those living in overcrowded conditions (more than one person per room, including the living room), or by low rates of available units on the market for rent or sale. San Francisco's [Regional Housing Needs](#)

[Allocation](#) for the 2023-2031 cycle is 82,069 units, over three times the targets of the most recent regional planning cycle (2014-2022) (See Figure 25).

Many studies illustrate the importance of increasing the supply of housing to address the affordability crisis throughout California. New market-rate housing is generally only affordable to high-income earners. In San Francisco, new housing is also mostly limited to certain neighborhoods, and often in certain typologies within high-rise or mid-rise buildings that may not serve families with children, multi-generational living, or seniors.

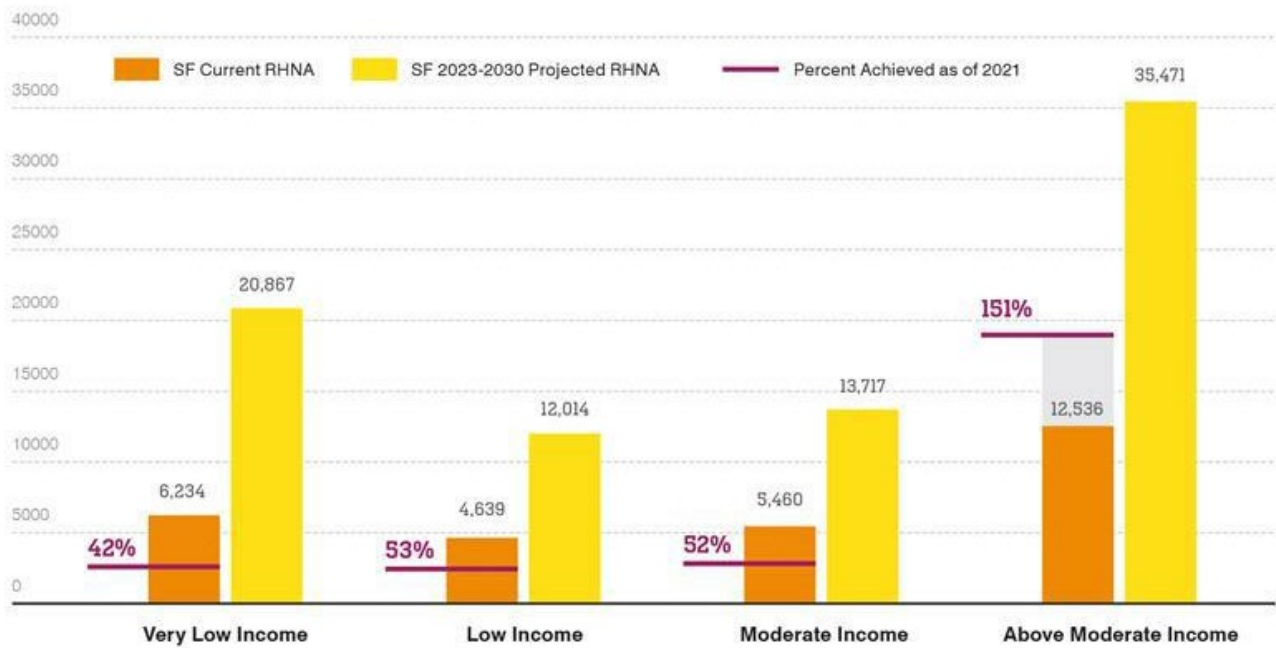
Achieving the goal of providing sufficient housing will require providing an abundance of permanently affordable housing, which requires a substantial increase in public funding. It also means continuing production of market-rate housing for all segments of San Francisco's workforce. It means supporting private investments to build housing for middle-income households. Small and mid-rise multi-family buildings have been a typology that historically played this role without public subsidies or income restrictions. This is a typology that fits the scale of most of San Francisco's neighborhoods, and new strategies can promote the feasibility of these buildings. The City's future diversity also relies on ensuring that new housing responds to the needs of a diversity of cultures, incomes, household types and family structures, age, and abilities.

Figure 24. Percentage change in job growth compared to percentage change in housing unit production from 2010 to 2019.



Source: 2010, 2019 BLS QCEW; ACS 2010 and 2019 1-Year Estimates.

Figure 25. San Francisco Regional Housing Needs Allocation by income level (Cycle 5 vs Cycle 6).



Source: ABAG

OBJECTIVE 4.A

SUBSTANTIALLY EXPAND THE AMOUNT OF PERMANENTLY AFFORDABLE HOUSING FOR EXTREMELY LOW- TO MODERATE-INCOME HOUSEHOLDS.

Challenge - Building housing permanently affordable to people with extremely low- to moderate-incomes requires subsidy to cover the gap between the cost of development and operations and the reduced revenue due to lower rents and prices. Annual affordable housing production has varied from year to year over the past decade, generally following overall housing production (see Figure 26). Federal funding for affordable housing has continually decreased for the past several decades. In the past 15 years, San Francisco has only built or preserved 13,320 units permanently affordable to extremely low- to moderate-income households, 33% of our regional targets. San Francisco also lost a significant and continuous source of funding due to State dissolution of Redevelopment Agencies in 2011. To continue building affordable housing, non-profit developers piece together a variety of public and private funding sources. The City also created new sources of local funding to make up for the loss of redevelopment funds. These include:

- Affordable housing trust fund, established in 2012, a general fund set aside of approximately \$50 million/yr for 30 years.
- Employer gross receipts tax, established in 2018, expected to create \$300 million per year for supportive housing

- Real Estate Transfer tax for properties valued at \$10 million or higher, expected to create \$196 million per year²⁵
- Affordable Housing General Obligation Bonds, \$310 million in 2015, and \$600 million in 2019, and \$147 million in the Health and Recovery G.O. Bond in 2020.

Despite limited funding sources, San Francisco continues to build affordable housing at a faster rate than most other cities. According to the Housing Affordability Strategies report, the City needs to spend over \$517 million per year on building or preserving permanently affordable housing to secure 30 percent affordability of 5,000 new or preserved units (see Figure 27a). This study assumed an average cost of construction of \$700,000 per unit and a subsidy of \$350,000. The City was able to reach the high funding target in 2019. With the additional funding from the new gross receipts tax for Permanent Supportive Housing, the City reached approximately \$650 million in 2021 for production and preservation of affordable housing. However, the new RHNA goals have increased significantly and will require substantially larger investments. Initial analysis shows a significant deficit per year to meet the affordability targets ranging from \$1.3 billion in the 2023 to \$2.5 billion in 2031. This gap also relies on private development providing a portion of our affordable housing units through inclusionary requirements, and contributing to housing related fees such as jobs housing linkage fees.

Path Forward - Substantial expansion of permanently affordable housing for extremely low to moderate-income households is a critical pillar of addressing housing needs and housing our workforce. Without that investment the City will continue to lose its racial, social and cultural diversity. To achieve this objective, the City must seek new paths to substantially expand funding sources for affordable housing whether through new local sources, or expanded State and Federal funding. Figure 27(b) shows projected funding that is fairly certain. The City should utilize the two new sources of funding, gross receipts tax, and the Real Estate Transfer tax, to partially meet our funding gap, and consider new funding sources such as a new affordable housing bond, and other sources to meet the gap. Reducing the cost per unit for building affordable housing is also a critical path forward, which can be possible with streamlined review, and neighborhood support of mid-rise buildings for permanently affordable housing in all neighborhoods. The City will continue and expand streamlined review of all permanently affordable housing, reduce the cost of construction in regulatory review processes, and rely on innovative materials to make more efficient use of limited public funds. The City must also distribute affordable housing investments across all neighborhoods, including investments in Well-resourced Neighborhoods where the production of affordable housing has been limited. Expanding the types of permanently affordable housing beyond non-profit owned and operated or privately-owned below market rate rental units into cooperative housing, shared equity models, and land trusts will expand paths to increase affordable homeownership opportunities. The City must also target its investment to provide permanently affordable housing that serves the particular needs of vulnerable groups, such as transgender and LGBTQ+, transitional-aged youth, seniors and people with disabilities, and families with children. As the City, state and federal governments, continue to expand investment in affordable housing, it is important to recognize the role of private housing developers in building permanent affordable housing, through [inclusionary requirements](#), or affordable housing fees. Beyond the distinct contributions of the

25 This funding source is for the general fund and is subject to annual appropriation. For FY20-21, \$10M of supplemental appropriation was approved for affordable housing

government and private sectors, the City must continue to support public-private partnerships to leverage public funds with private investments to maximize the number of affordable housing units produced.

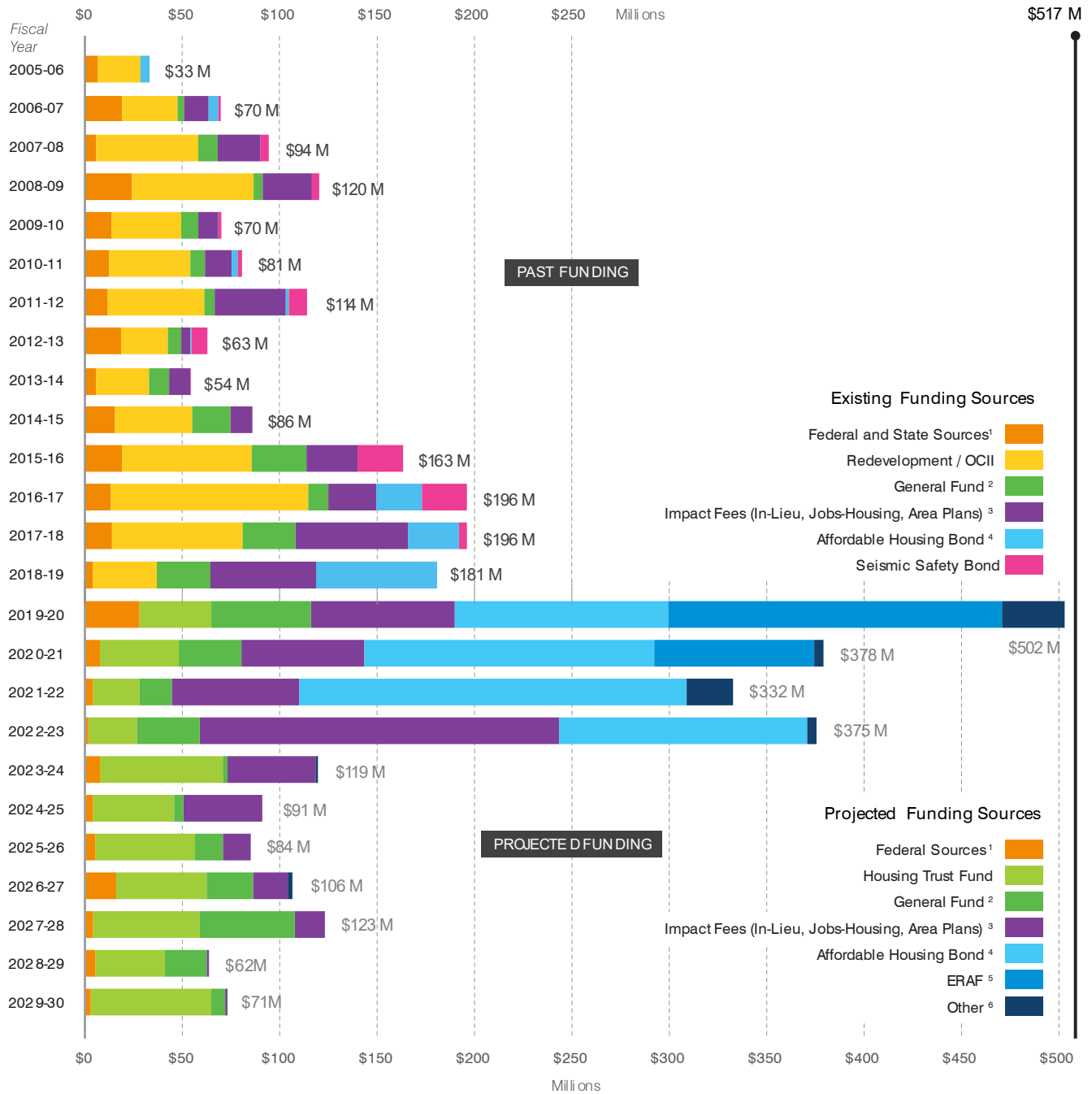
Figure 26. Affordable housing production by income level from 2006 to 2018.



* Does not include new or legalized ADUs.

Source: City of San Francisco Planning Department Housing Inventory Reports, 2006 to 2018; Strategic Economics, 2020.

Figure 27b. Affordable Housing Expenditures by Source Past (2006-2019) and Projected (2020-2030)



Note: OCII will fund about 2,500 new affordable units on specific sites to meet its enforceable obligations in coming years and these units are accounted for in the 50,000 unit, 30-year total. Redevelopment and OCII are included in past expenditures above because they were the main affordable housing funding source. Projected expenditures by funding source shown above and the \$517 million estimate of annual funding need are for MOHCD-funded affordable units and do not include OCII.

- (1) Includes HOME and CDBG
- (2) Includes land sales and Certificates of Participation (COPs)
- (3) Includes area-specific fees, inclusionary housing fees, and jobs-housing linkage fees
- (4) Includes 2015 Proposition A and 2019 Proposition A housing bonds In 2019
- (5) The Board of Supervisors passed an ordinance to establish the use of excess Education Revenue Augmentation Fund (ERAF) revenue for affordable housing production and preservation

OBJECTIVE 4.B

EXPAND SMALL AND MID-RISE MULTI-FAMILY HOUSING PRODUCTION TO SERVE OUR WORKFORCE, PRIORITIZING MIDDLE-INCOME HOUSEHOLDS.

Challenge - While middle income households in San Francisco were not cost burdened (paying more than 30 percent of their income for housing) at all in 1990 more recent data shows that middle-income households are now cost-burdened (see Figure 3). San Francisco's housing costs are so high that even middle-income households – such as teachers, nurses, or first responders - are increasingly finding it hard to remain in the city. Data from the San Francisco Unified School District, for example, shows that anywhere from 300 to 700 educators leave San Francisco every year, leading to a shortage of teachers. While middle-income households may find rental housing affordable in many neighborhoods, median sales prices are completely out of reach. Middle-income households can find homeownership opportunities more easily across the bay, and that alone presents an incentive to leave the city.

Middle-income households have been increasingly left out as a target for newly built private market housing. While San Francisco has consistently met or exceeded regional housing targets for “above moderate-income households,” this housing is not affordable to middle-income households. Factors contributing to this high cost include: land value, construction material costs, labor shortages, a complex regulatory environment, lengthy permitting processes, as well as uncertainties of discretionary approval processes. The high cost of developing housing increases investment risk and focus on projects that can endure uncertainty and yield higher rents and sales prices.

The cost of housing is also conditioned by the city's attractiveness to workers, businesses and investors from the region, the country and the world²⁶. San Francisco has been an attractive place for many high-income workers and investors around the world. This attractiveness makes housing in San Francisco a valuable global commodity. The availability of resources to pay for housing partially defines what is being produced by the private market for new housing and drives the market for renovations and modification to existing housing stock. These trends have resulted in market rate housing that is only affordable to higher-income earners.

These pressures leave middle-income households with very limited choices, as federal and state funding resources only target lower income households for affordable housing. The City has recently created programs, such as educator housing, that would produce deed restricted units for eligible middle-income households. [Inclusionary requirements](#) for market rate housing have also been updated to include below market rate units that are affordable to households earning up to 150% of AMI, or \$179,850 for a three-person household. Relying on City housing subsidies to serve middle-income households would certainly mean taking away limited public funding resources from moderate-, low-, and very low-income households who are left without choices in most of the region.

Path Forward - Finding new paths to ensure that the private housing market serves the middle-income workforce is key to maintaining our city's diversity. Expanding where small and mid-rise buildings can be constructed throughout the city provides a path for the market to provide more middle-income housing

26 San Francisco is the third city in the world with the highest concentration of billionaires Source and the Bay Area has concentrated around 20 percent of global venture capital, half of 'unicorn' companies and 8 out of 13 valued over \$10 billion.

opportunities without public subsidy. This objective will be met not only by increasing development capacity for small and mid-rise buildings in areas where they are not currently allowed, but also by removing uncertainty from regulatory review processes, streamlining review, and cost abatements. The smaller scale of these buildings fit within the existing scales of most of the neighborhoods in the city which provides better opportunities for a clearer regulatory framework and streamlined processes, including units that serve middle-income households without deed restrictions. Adding new units to our existing housing stock on vacant lots, and through demolition and reconstruction is a critical strategy to increase small multi-family homes particularly for middle income households. However, new units should meet the affordability rates of existing units and tenants should be offered competitive relocation programs during construction. As building multi-unit buildings has been legalized in areas designated for single-family homes throughout the city and the State, the City must encourage multi-family buildings whenever possible. The retention of single-family homes should include contributions towards affordable multi-family housing given the missing opportunities and high use of land and infrastructure resources by a single household.

OBJECTIVE 4.C

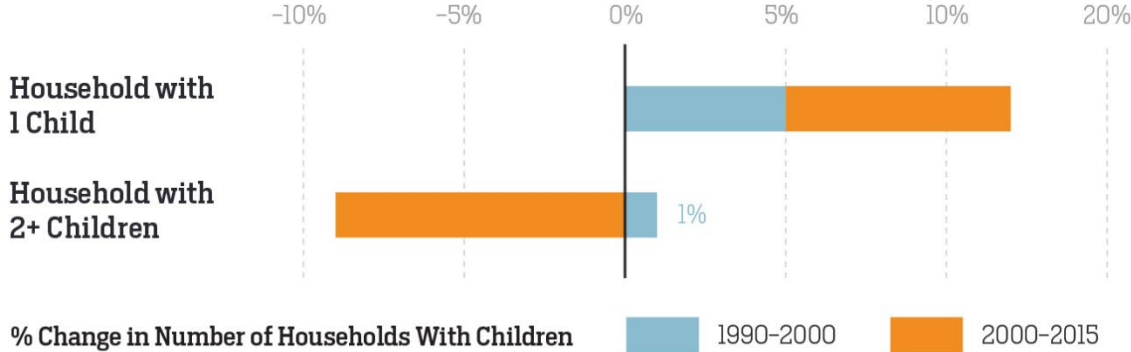
EXPAND AND DIVERSIFY HOUSING TYPES FOR ALL

Challenge - San Francisco is home to a diverse range of family and household structures including multigenerational families, LGBTQ+ families, single parents, roommate living, artist co-ops, single-person households, couples, or families with multiple children among many others. As people's lifestyles change, children move out, families grow, partners move in or out, or physical abilities change, their housing needs change as well. San Francisco residents are finding it increasingly challenging to find housing that meets their changing needs, either within their current neighborhood, or anywhere in the city. Households with children, particularly those with two or more children are having an increasingly hard time staying in San Francisco (see Figure 28), and households with children in San Francisco experience high rates of overcrowding (more than 1 person per room, including the living room) as well (see Figure 29). Other household types are also experiencing pressure: many have been doubling or tripling up to live in the City as roommates or related adults (see Figure 29). Many are forced to live in these arrangements or leave the City because they cannot find housing that is within their financial reach and meets their needs. Seniors, aging adults, and people with disabilities are unable to afford living conditions that match their abilities. A two-person educator household is likely cost burdened (paying more than 30% of their income on rent) or may not live in housing that meets their needs if interested in growing their family. Artists who once found a haven in San Francisco, and who are often the promoters of the city's diverse cultures, are turned away without viable housing choices.

Path Forward - Ensuring a diversity of housing types at various affordability levels is critical to maintaining and advancing the diversity that once defined San Francisco. The City must employ targeted programs and products that serve the particular needs of seniors, people with disabilities, transgender and LGBTQ+, transitional aged youth, or families with children. To meet these unique needs, new housing must offer varying design and amenities, promote certain typologies, be located in certain

neighborhoods, or in proximity to transit amenities. For example, promoting co-housing²⁷ will address the growing interest among some communities in living in small rooms with shared amenities (kitchen, living room, etc.). Housing for seniors and people with disabilities, at variety of income levels, must be promoted along transit corridors to address limited mobility issues. Transgender and LGBTQ+ households are interested in living in neighborhoods where they have built a community over decades. Families with children, at a variety of income levels, need improved access to child friendly amenities, and shared open spaces. All neighborhoods should provide a range of housing types, at a range of affordability levels, as well as amenities that serve the changing needs of seniors, children, people with disabilities, young individuals, and various family structures.

Figure 28. Percentage change in number of households with children from 1990 to 2015.

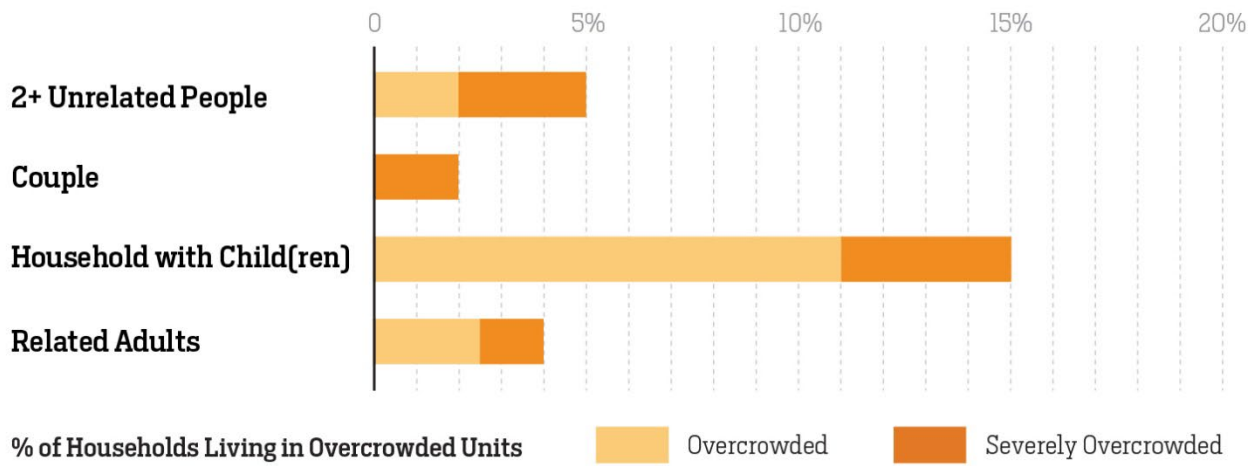


Source: San Francisco Housing Needs and Trends Report. Data: Decennial Census (1990 and 2000) and ACS (2015)

27 Co-housing, group housing, or co-living rooms are a type of housing that may have limited cooking facilities and do not contain a full kitchen in each room. Co-housing may include (but is not limited to) communes, fraternities and sororities, or Residential Hotels.

Figure 29. Percentage of households living in overcrowded* units by household type (2015).

* Overcrowded conditions are defined as more than one person per room, including the living room.



Source: San Francisco Housing Needs and Trends Report. Data: ACS 2015 5-year Estimates.

Goal 5.

Promote neighborhoods that are well-connected, healthy, and rich with community culture.

Challenge - San Francisco's neighborhoods have unique qualities and histories that enrich their residents and communities, but they also are the result of incremental decision-making and discriminatory practices that have left disparities in public services, resources, and impacts from environmental damage. Government agencies have sometimes organized past public investment around the location of new housing or land-use changes rather than an accounting for equity, which may consider needs, and quality of public investments.

Additionally, private enterprise that supports essential services like healthy food, healthcare, laundry, or childcare, has become increasingly pushed to serve high earners as their economic margins have dropped, even prior to the pandemic. Small businesses provide some of these essential services in addition to serving as neighborhood centers. However, according to the California Employment Development Department, the number of retail establishments with fewer than 10 employees in San Francisco dropped over 8%, between 2007 and 2017. As land values and online shopping and delivery services have increased and brick-and-mortar retail declined, the health of neighborhood commercial corridors varied with some corridors struggling, reducing residents' access to nearby services and opportunities to support community culture and cohesion.

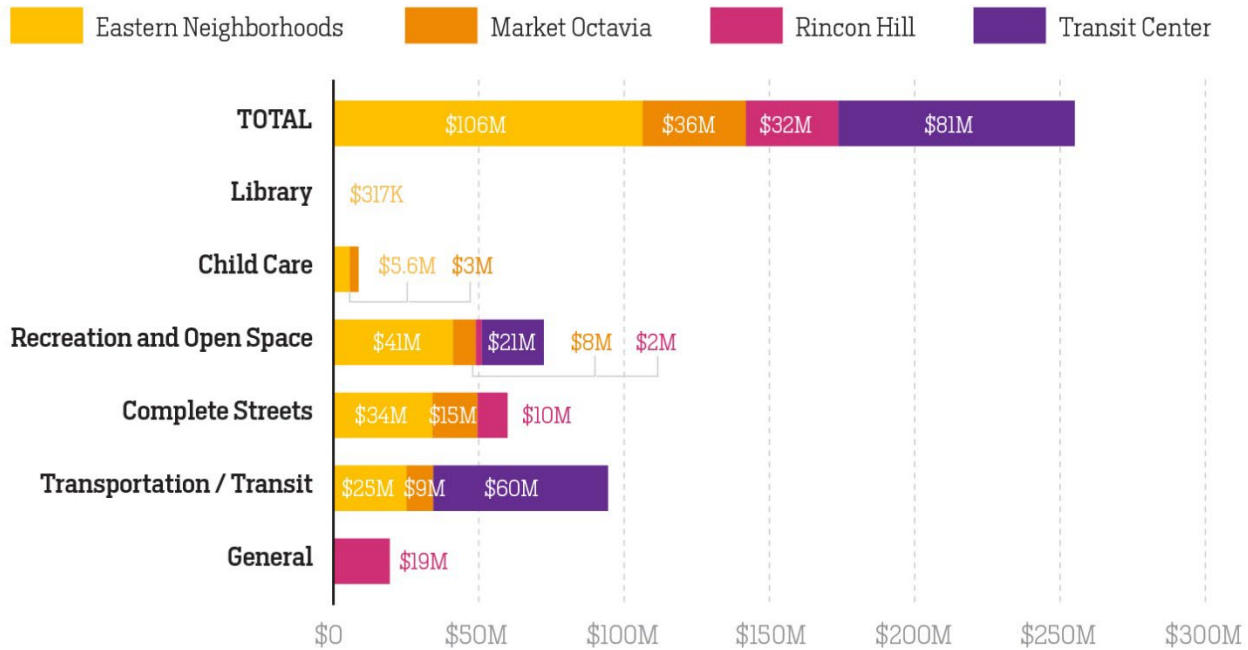
Path Forward - Having a safe, sustainable, nurturing home means more than inhabiting an indoor structure, it must be in and connected to a larger place that fulfills residents' social, cultural, and physical growth. For a neighborhood to house people, it must provide access to good quality grocery stores, healthcare, schools, community services, arts and cultural institutions. It must create a healthy environment with clean air, water, and soil and be prepared for the heightened impacts of the climate crisis, especially protecting those most at-risk. It must connect us to areas and resources beyond the neighborhood and across the city and region through equitable transit and transportation infrastructure. While a set of amenities may not be the same across neighborhoods, the City should support the unique ecosystem of each one that will nourish its communities and center equity in government investments.

This Goal provides a solid framework for the allocation of resources where changes are more urgent. To achieve healthy neighborhoods for housing residents, the City must focus on repairing past harms through environmental justice and equitable mobility strategies to address the disparate outcomes in wealth and health in [Priority Equity Geographies](#) while protecting these communities against displacement.

At the same time, as San Francisco population grows the existing community facilities and services, including parks, schools, libraries, police and fire departments, must address the growing need. Recent neighborhood zoning changes have included planning for infrastructure such as transit, open space, and street improvements using development impact fees to help fund such infrastructure, such as the [Southeast Framework](#) and [Greater SoMa Community Facilities Needs Assessment](#) (see Figures 30 to 32).

Housing in a neighborhood can foster relationships, identities, creativity, and individual well-being. Neighborhoods that express individual personalities and shared connections across cultures, race, and ethnicity, or art and architectural heritage provide a sense of community. Considering housing proximity and access to goods and services can reduce burdens, enhance the experience, or encourage healthy habits in daily life. Each neighborhood is a result of its people and histories and their efforts and challenges and should reflect these specific experiences, undo past harms and adapt to changing conditions.

Figure 30. Infrastructure impact fees generated from development in Area Plans.



Source: SF Planning and DBI.

Figure 31. Nearly half of the cost of, In Chan Kaajal Park, a park built in 2017 in the Mission was funded by development impact fees.



Photo: San Francisco Recreation & Parks

Figure 32. Streetscape improvements along 22nd street to improve pedestrian safety was largely funded by development impact fees.



Rendering: San Francisco Public Works

OBJECTIVE 5.A

CONNECT PEOPLE TO JOBS AND THEIR NEIGHBORHOOD WITH NUMEROUS, EQUITABLE, AND HEALTHY TRANSPORTATION AND MOBILITY OPTIONS

Challenge - As the city and region have developed through decades of changes in economic, living, and land use patterns, transportation infrastructure has often been deployed to reconnect people's needs, primarily around jobs and housing. However, local governmental agencies often focused on the needs of middle- and high-income workers (e.g. freeways, regional commuter transit) and left many populations, especially those of color or with low-wage jobs or those outside the workforce or with other needs, with few or burdensome options. For example, Golden Gate Park, with its world-class cultural institutions and well-maintained open space full of programs and activities, is an hour-long bus ride from the areas in the city with the highest percentage of children, including Bayview, Outer Mission, and the Excelsior.

It has become increasingly difficult and more expensive to complete new infrastructure projects, including transportation projects. Thus the City is challenged to keep up with growth, which, limits persons quality and life and access to opportunities (e.g., jobs, parks, schools, etc.). Those living in historically underserved communities and those with limited mobility options continue to face greater challenges than those able-bodied persons with more resources.

Additionally, the past two decades have transformed former mostly industrial neighborhoods into more mixed-use neighborhoods, including with housing. This has occurred primarily in the southeast portion of the city where historically there was less investment and stability in the types of small businesses that serve residents. These redeveloping areas include public benefits such as new or improved infrastructure. However, some residents may feel some benefits are oriented to future residents rather than supporting the needs of existing residents and businesses.

Path Forward - A more equitable San Francisco requires planning for how housing, jobs, services, institutions, and resources are interconnected in and between vibrant neighborhoods.

Some areas of the city, primarily lower density neighborhoods in the middle, western, and northern neighborhoods, have had greater per capita public investment in infrastructure. This includes more per capita investments in schools, transit, parks, and other community facilities. Providing more housing in these locations opens access to these benefits to more people. The City will address how new housing impacts existing neighborhoods depending on their geography, history, cultural identity, and past discrimination. These efforts address and support neighborhood life, such as economic development, facility planning, collaboration across agencies, and community-based organizations. The priority is to help people thrive by meeting their needs and providing opportunities that are easily accessible, which also supports San Francisco's goals for of healthier transportation and climate.

San Francisco has been a Transit First City for 45+ years, with a clear intention of supporting public transportation and walkable and bikeable neighborhoods. In the past decade, it has also significantly invested in [Vision Zero](#), a program to get to zero traffic fatalities by 2024; the [Climate Action Plan 2021](#), to reduce carbon emissions; and [ConnectSF](#) a fifty-year vision for San Francisco's mobility. [ConnectSF](#) relates directly to housing considerations, for example that we should preserve permanently affordable housing. Maintaining – and increasing – the City's stock of permanently affordable housing is critical, especially in areas receiving new infrastructure investment and add new low- and moderate-

income housing near essential services and schools. The city's transportation policies will also be anchored in the upcoming [Transportation Element Update](#) which will be designed to center racial and social equity to redress historic harms, prioritize undoing damage, promote equity, and prioritize those most at-risk of being excluded from transportation resources.

One of the City's climate goal is to have 80% of trips be made using low carbon modes by 2030 – such as transit, walking, biking, or electric vehicle. Building multi-family housing near transit helps the City meet these goals. It helps the City meet climate goals by providing access to transit for more people; it improves the cost-effectiveness of existing transit investments and makes the City more competitive for regional, state, and federal funds to expand transit; and it provides a larger customer base for businesses located along or nearby transit lines.

OBJECTIVE 5.B

ADVANCE ENVIRONMENTAL JUSTICE, CLIMATE, AND COMMUNITY RESILIENCE

Challenge – Many environmental perils exist for residents of San Francisco, some natural and others exacerbated by human action, resulting in inequitable consequences. In San Francisco, as in many other cities, low-income households and people of color are more likely to live in neighborhoods with environmental hazards, such as toxic groundwater, polluting industrial activities, congested freeways, and hazardous and solid waste facilities. In large part, this is the direct result of [racial covenants](#), [redlining](#), [urban renewal](#) and other discriminatory programs that have historically restricted where people of color may live. Furthermore, these communities may be less likely to have access to health-supportive resources, such as grocery stores, safe parks and open spaces, adequate and stable employment, health facilities, and frequent public transit. These disparities result in worse health outcomes and shortened life expectancy for our most vulnerable populations. For instance, in San Francisco, the average life expectancy for Black men (68 years) is more than a decade shorter than the citywide average (80 years), and 15 years shorter than the group with the longest life expectancy, Asian men (83 years).²⁸

The COVID-19 pandemic has exacerbated the consequences of these existing health disparities. To date, the pandemic has disproportionately impacted communities of color, with those in the Latino/e/x and Black communities at highest risk (see Figure 33). The same health conditions that are more prevalent in neighborhoods most impacted by environmental injustice – asthma, heart disease, diabetes, hypertension – have also been identified as major risk factors for COVID-19.

San Francisco is increasingly vulnerable to climate crisis-related hazards like sea level rise, poor air quality, and extreme heat events. For example, approximately 37,200 people in San Francisco live in areas vulnerable to flooding from sea level rise (see Figure 34) and recent wildfires have shown that the entire city is vulnerable to poor air quality. Environmental pollution also affects certain neighborhoods that

28 "Mortality." SFHIP. San Francisco Health Improvement Partnership. Accessed January 14, 2022. <http://www.sfhip.org/chna/community-health-data/mortality/>

are identified by the State as “disadvantaged communities.”²⁹ Similarly, earthquakes have been a historic hazard to San Francisco residents despite the city having the highest building code rating for structural safety required in new buildings. The city has had programs that require or encourage seismic upgrades to existing buildings, with the aim of fostering a housing stock resilient to possible future earthquakes. This continues to be a challenge, along with the possible massive disruptions to infrastructure.

Even under normal conditions, housing is in constant need of repair and rehabilitation to remain safe and supportive. Those who have housing instability are more likely to stay in housing that is unsafe or inadequate where either landlords or low-income homeowners defer improvements, with the latter facing increasing pressure to sell and leave the city altogether. Or in cases where the housing is maintained, households may have a higher occupancy than is safe, rendering fire codes insufficient in case of emergency.

Path Forward - Addressing both safe housing and a safe environment for neighborhoods requires substantial investment, planning, and inter-agency coordination. The City’s [Climate Action Plan 2021](#), [Earthquake Safety Implementation Program](#), and the [Environmental Justice Framework](#) (see Figure 35) currently in process are three significant efforts across the city to address the many environmental challenges in relation to housing. In 2019, San Francisco declared a climate emergency in accordance with the Paris Climate Agreement and committed to eliminating greenhouse gas emissions by 2050. This commitment relies on the transformation of energy supply, buildings, transportation and waste system to reduce emissions. New housing development can help contribute to these goals by meeting the City’s Green Building Code standards. Emissions from buildings stem mostly from the use of natural gas for water and from space heating, recently eliminated as an option through the City’s New Construction Ordinance. San Francisco has committed to zero emissions in new construction by no later than 2030.

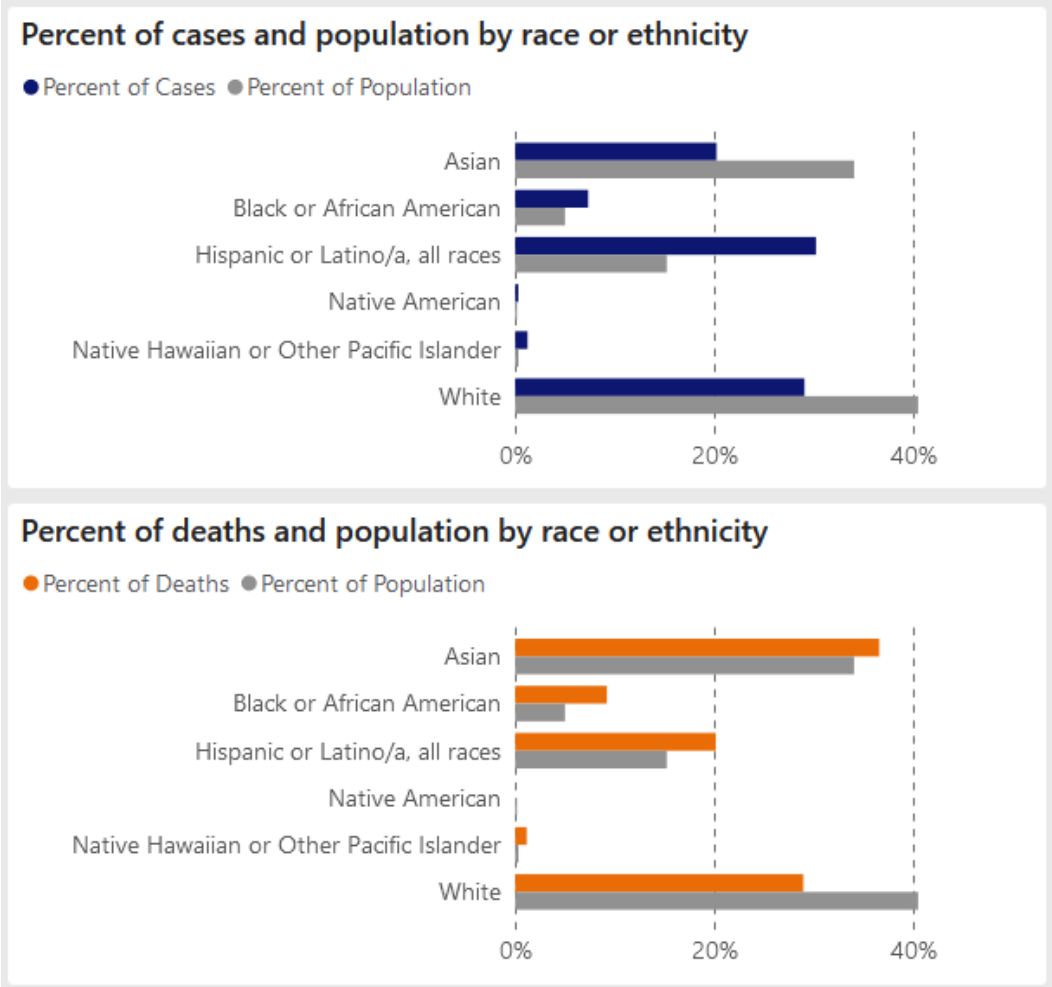
As most of San Francisco’s housing was built before the middle of the last century, many buildings may require upgrades to improve resiliency against these hazards as well as general habitability. Older and inadequately maintained buildings are less able to weather the impacts of these climate and environmental challenges. When these buildings fail, the outcomes are worse for lower-income households and those with health conditions and other existing vulnerabilities. As local, state, and federal resources are made available to address efficiency and resiliency of residential buildings, for example the State-funded and locally run [CALHome program](#), and the [Capital Improvement Program](#), these resources should be prioritized to address existing inequities faced in vulnerable neighborhoods. The city should continue to support seismic upgrades and lead remediation, in such programs as DPH’s [ChildHood Prevention Lead Program](#), prioritizing homeowners in Environmental Justice communities.

New housing development can also include neighborhood retail and other services on the ground floor, such as grocery stores, childcare, stores, restaurants, community centers, health facilities, etc. that meet the needs of residents. Finally, new housing can provide open space as required by SF Planning Code, community gardens, living roofs as required by the SF [Better Roofs Ordinance](#) (see Figure 36), and street trees as required by the [SF Better Streets Plan](#) that benefit existing and new neighbors. Integrating

29 “Disadvantaged communities” is an area identified by the California Environmental Protection Agency pursuant to Section 39711 of the Health and Safety Code or an area that is a low-income area that is disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation.” Source: CA Office of Planning and Research, General Plan Guidelines, Chapter 4: Required Elements, June 2020

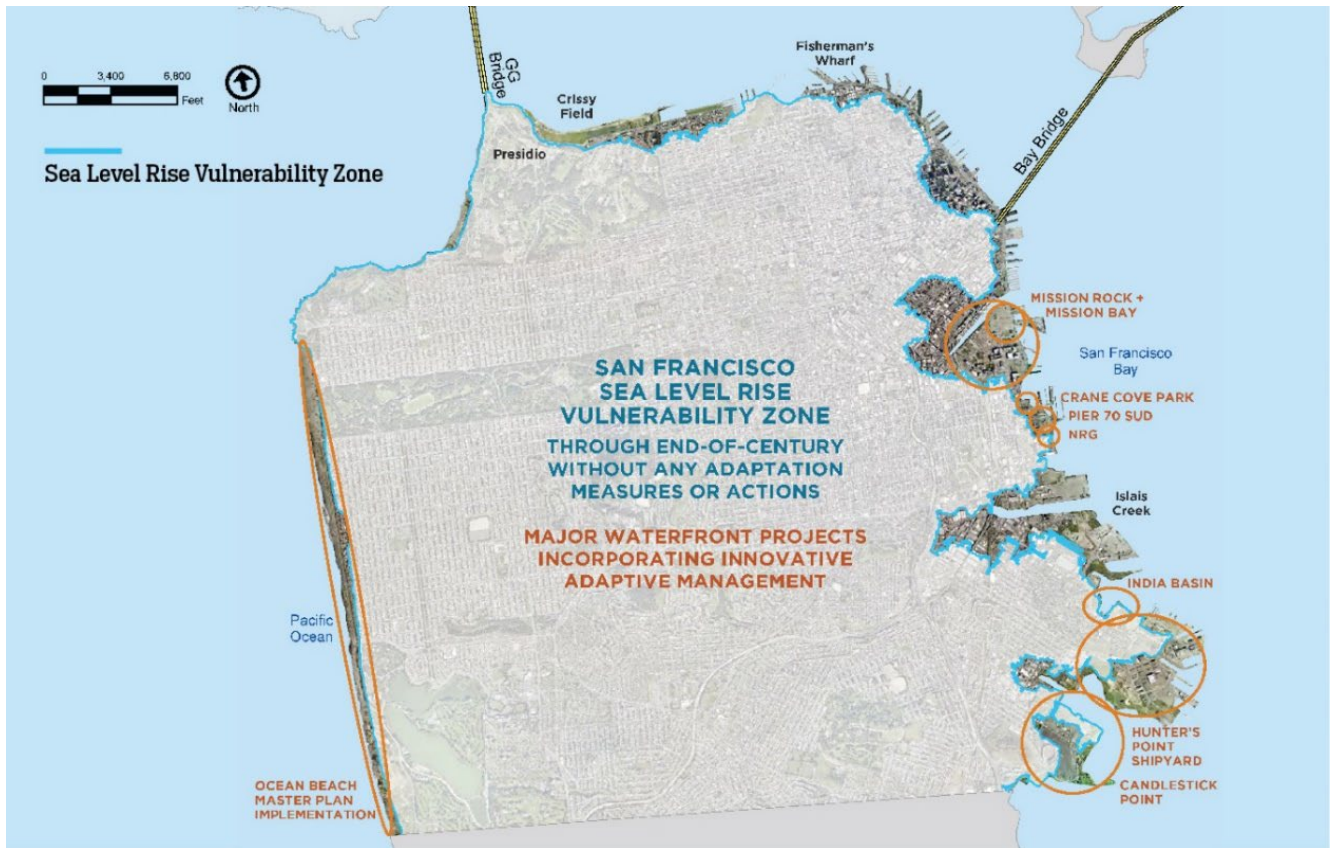
and designing sites to accommodate nature, through requirements such as [Bird Safe Building Standards](#), throughout our streets and buildings improves air quality, plant and wildlife health, human wellness, and climate adaptation.

Figure 33. Percent of cases and death by race or ethnicity.



Source: Data SF; extracted January 14, 2022.

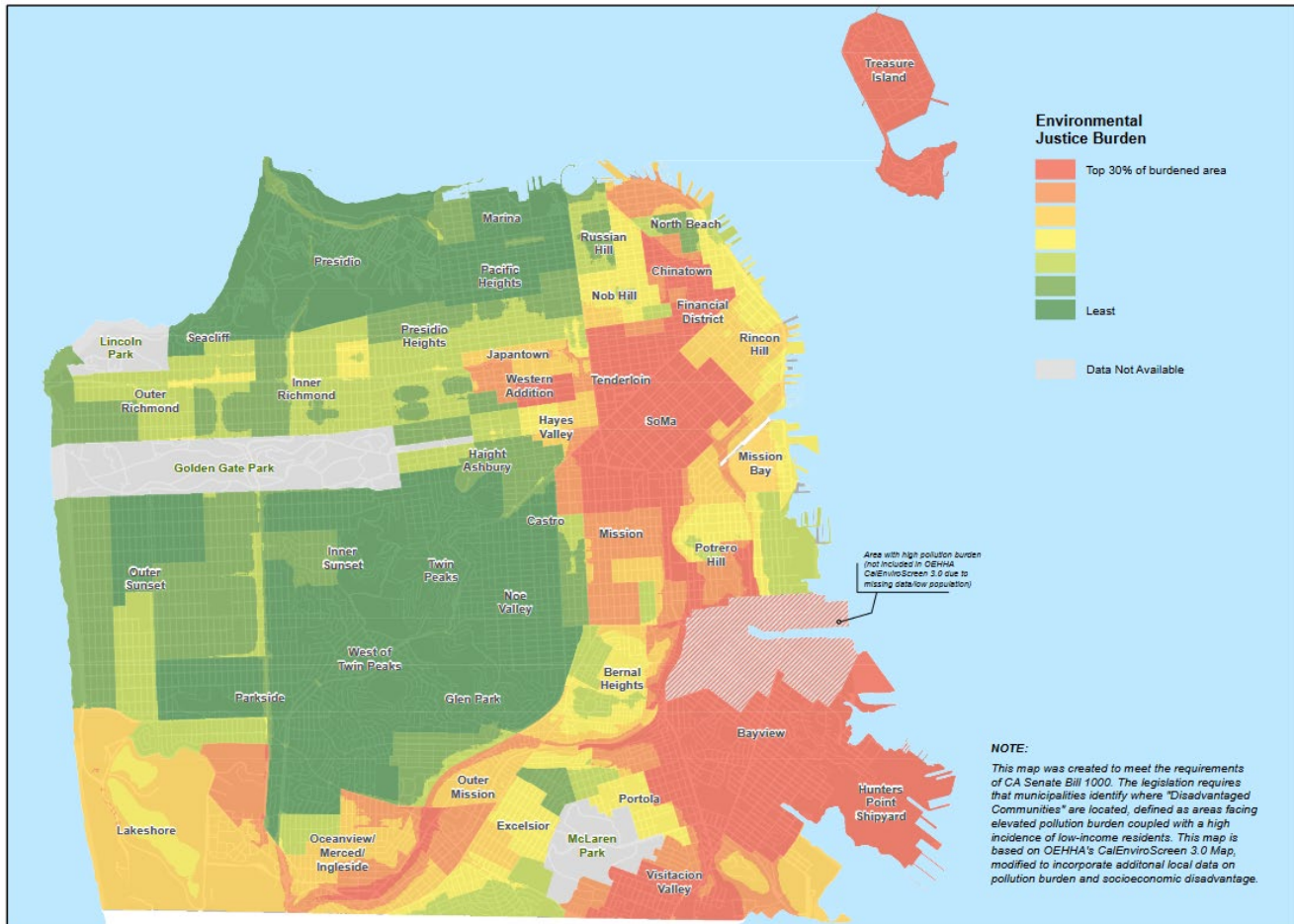
Figure 34. Areas vulnerable to sea level rise.



Source: San Francisco Sea Level Rise Action Plan

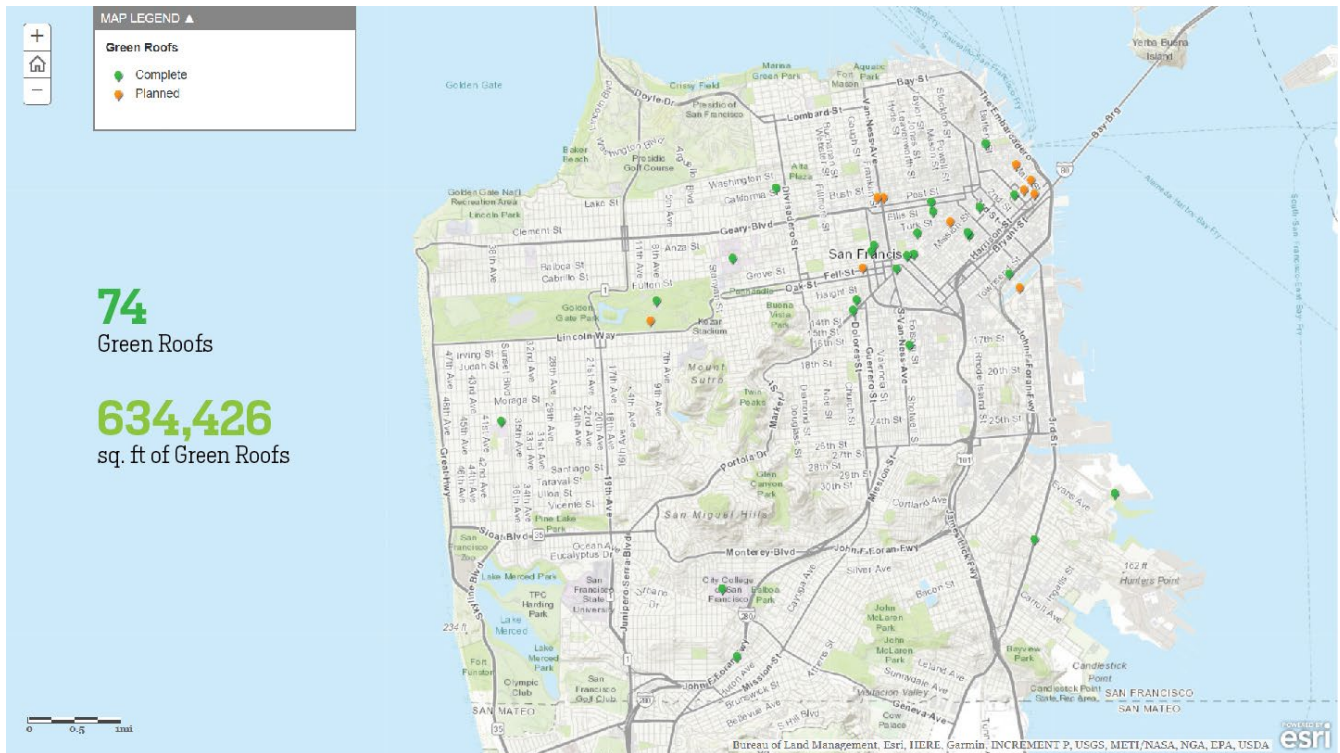
Figure 35. Draft Environmental Justice Communities (2021).

Areas of San Francisco that have higher pollution and are predominately low-income. This map is based on [CalEnviroScreen](#), a tool created by CalEPA& OEHA that maps California communities that are most affected by pollution and other health risks. "EJ Communities" are defined as the census tracts with the top 30% of cumulative environmental and socioeconomic vulnerability across the city.



Source: SF Planning's Environmental Justice Framework.

Figure 36. San Francisco has recently required certain development projects to provide a 'living roof'.



Source: San Francisco Planning

OBJECTIVE 5.C

ELEVATE EXPRESSION OF CULTURAL IDENTITIES THROUGH THE DESIGN OF ACTIVE AND ENGAGING NEIGHBORHOOD BUILDINGS AND SPACES

Challenge - The cultural diversity of San Francisco's neighborhoods is threatened by the displacement of racial, ethnic and other marginalized cultural groups, such as transgender and LGBTQ+ residents. While San Francisco's neighborhoods still retain a high level of cultural identity which contributes to their sense of place and to the residents' sense of belonging, this aspect of community stability is hard to sustain when the culture bearers and community members that embody that identity can no longer afford to live in the neighborhood. Across communities of color and other marginalized groups, the forces of displacement are making it difficult for cultural groups to transmit the traditions, practices, and artistic expressions that define them and their heritage. This erodes the health and cultural richness of the community, which can be witnessed through the loss of culturally significant businesses, community spaces, art and cultural programming.

As an example of this challenge to retain the city's cultural diversity, the city has lost significant Legacy Businesses³⁰ over the past decade due to displacement pressures and lower income communities of

30 In order to be designated by the Board of Supervisors as a Legacy Business, businesses must generally have operated in San Francisco for 30 or more years, have contributed to the city's history and/or the identity of a particular neighborhood or community, and be committed to maintaining the physical features and traditions that define the business, including crafts, cuisines, art forms, or activities.

color have been hit particularly hard. A 2014 report by the City's Budget and Legislative Analyst's Office showed the closure of small businesses in San Francisco had reached record numbers with almost 4,000 small businesses closing in 2014 alone. In contrast, only 693 small businesses closed in 1994, the first year of the study. The report drew connections to San Francisco's skyrocketing rents and the high level of commercial evictions, which continue today. The [Legacy Business Registry](#) and corresponding fund were created in 2015 in recognition of this loss and to mitigate or reverse the trend.

Similarly, the city's [Cultural Districts](#) Initiative was formalized in 2018 with the aim of stabilizing vulnerable communities facing or at risk of displacement or gentrification, and to preserve, strengthen and promote our cultural assets and diverse communities. While both of these innovative programs provide potentially effective models for government interventions to fight community displacement and elevate expressions of cultural identity, the funding needs of both programs to date have far exceeded the allocated resources.

While many parts of the city, such as the Cultural Districts, aim to reinforce cultural identities that are at-risk, other parts of the city not identified as such may expect new housing opportunities to arrive subject to more general design guidance. Historically, San Francisco design guidance has reinforced existing patterns, whether in massing or façade or roofline expression, even though some of the original housing stock was mass-produced with little individual character or architectural quality. While this desire for compatibility was intended to prevent vast and dramatic changes in scale, in practice over time scale has mostly been addressed through code or zoning requirements and these have mostly limited creativity, architectural expression, and muted the voices of an expanding diversity of residents. While continuity of place is essential in cities, public space, facades, and street environments should also reflect the evolutions in personal and cultural expression.

Path Forward - As new development comes to San Francisco's neighborhoods, good building design should remain sensitive to the unique neighborhood context while enhancing these neighborhoods. New buildings can improve the experience of existing and new neighbors through architecture, services or retail provided on the ground floor, or the streetscape improvements on the fronting street. New development should help maintain neighborhoods' historic architectural heritage and landmarks as well as their cultural heritage: objects, beliefs, traditions, practices, artistic interpretation, and significant places that develop a sense of belonging and identity. New development must also recognize the erased histories and heritage from American Indian, Black and other communities of color.

[Cultural Districts](#) will be an important platform to move forward; they have been defined by the city as areas containing a concentration of cultural and historic assets, culturally significant enterprise, arts, services, or businesses and a significant portion of its residents or people who spend time in the area, are members of a specific cultural community or ethnic group that historically has been discriminated against, displaced or oppressed. By reflecting the cultural identities of their residents in new development, building design can create environments that cultivate understanding and appreciation of diverse peoples, that honor the stories of all communities, and that foster a sense of belonging for all residents. This can be achieved through design and artistic expression in the built environment – buildings, parks, sidewalks, streets, structures, and other public spaces – and through the activation and use of public and private spaces. By elevating expression of cultural identities, the City can encourage more equitable local economies, and advance social justice. In this way, this objective also furthers Objective 3a to “Build intergenerational wealth for American Indian, Black, and other communities of

color.” The creativity and sense of belonging resulting from this work will promote mental health while resulting in layered cultural landscapes and experiences for residents, workers, and visitors.

Achieving this objective will mean re-evaluating how existing and new design guidelines can be utilized to foster creativity while implementing foundational design principals and ensuring durable building materials. It also requires the Planning Department to explore how design, especially at the ground floor, supports social engagement and the vibrancy of neighborhoods. At the same time, it requires tools that ensure that existing expressions of cultural identity and places that hold cultural and historic meaning are respected. In other cases, the city should explore limiting or revising discretionary guidelines to balance the needs of new housing and neighborhood scale, which is already governed by definitive height and bulk controls. By creating and adopting objective standards that focus on the major concerns—light and air, dramatic shifts in scale— the city can allow for more flexibility in how neighborhoods look and feel, inviting new residents to join in and creative disciplines to deploy their talents.

The management of culturally and historically significant spaces must be guided by the culture bearers and descendants of those cultural groups, and special attention should be paid to those groups that have been marginalized from these decisions in the past. Ramaytush descendants and the American Indian community more broadly both hold special roles in guiding how the city manages tribal cultural resources and places significant for American Indian cultural practices. Consultation methods and information systems must be improved to ensure their full participation in decisions affecting the Ramaytush and American Indian community.

The City can utilize and expand existing historic preservation tools such as protective ordinances, rehabilitation incentives, and environmental laws to improve the management of places that express cultural identity. And the City can grow new and innovative programs such as the [Legacy Business Registry](#), the [Citywide Retail Strategy](#), and [Cultural District program](#) to guide cultural resource management and programs intended to support cultural uses and activities throughout the city.

POLICIES AND ACTIONS

POLICY 1: Minimize [no-fault](#) and [at-fault](#) evictions for all tenants, and expand direct rental assistance as a renter stabilization strategy.

- Objective 1.A Ensure housing stability and healthy homes.
- Objective 1.B Advance equitable housing access.
- Objective 3.C Eliminate community displacement within areas vulnerable to displacement.

Implementing Program Areas: Antidisplacement and Tenant Supportion; Evict Accessible and Affordable housing; Homeless Prevention and Elimination

Actions

- a. Implement the digital [Rental Housing Inventory](#) to collect data that informs the evaluation of anti-displacement programs, including rental rates, [rent control](#) status, vacancy, and services provided. (Rent Board; Short)
- b. Fund the [Tenant Right-to-Counsel program](#) to match the need for eviction defense. (MOHCD, Mayor/BOS; Medium)
- c. Expand rental assistance programs, including those designed for emergency response, for population-specific assistance, ongoing tenant-based support, and time-limited assistance (such as Rapid Rehousing), as also referenced in Policy 9, action (d) as a homelessness prevention tool. (Mayor/BOS, MOHCD, HSH; Medium)
- d. Provide a priority in the allocation of direct rental assistance to vulnerable populations and in [areas vulnerable to displacement](#). (MOHCD, HSH; Short)
- e. Reduce severe cost burdens for extremely low and very low income tenants through rental assistance, for example by providing sufficient assistance to qualifying SRO tenants to pay no more than 30% of their household income. (MOHCD, Mayor/BOS; Medium)
- f. Increase [relocation assistance](#) for tenants experiencing either temporary or permanent evictions. (Mayor/BOS, Rent Board; Short)
- g. Increase the time period during which [relocation compensation](#) is required when using temporary evictions from three to six months. (Mayor/BOS, Rent Board; Short)
- h. Clarify and limit the definition of nuisance or other just cause evictions as needed to limit abuse. (Mayor/BOS, Rent Board; Short)
- i. Pursue proactive and affirmative enforcement of eviction protections programs, especially for [Owner Move-in](#) and [Ellis Act evictions](#), including annual reporting by owners that is enforced by site inspections and confirmation of owner occupancy and funded through owner fees. (Rent Board; Medium)

- j. Proactively enforce eviction protection and avoid predatory practices or tenant harassment by pursuing affirmative litigation models.³¹ (MOHCD; Medium)
- k. Adopt incentives for property owners to rebuild buildings struck by fire within two years to house prior tenants by when the transitional housing program timeline expires (HSA, DBI, Planning, Mayor/BOS; Short)
- l. As informed by Policy 21, action (d) and in coordination with community liaisons referenced under Policy 14, action (b), support and expand community-led navigation services and systems to provide tenants' rights education, similar to the existing culturally competent Code Enforcement Outreach Program that is offered within the Department of Building Inspection; and consider expanding this culturally competent program to other disadvantaged communities. (MOHCD; Medium)
- m. Advocate for State legislation to reform the [Ellis Act \(Government Code Chapter 12.75\)](#) to stabilize rental housing by, for example, imposing a minimum holding period of five years before the Act can be used to evict tenants. (Planning, Mayor/BOS; Medium)
- n. Advocate for State legislation to reform the [Costa-Hawkins Housing Law](#) to allow cities to better stabilize tenants by, for example, allowing cities to extend [rent control](#) to multifamily housing that is at least 25 years old. (Planning, Mayor/BOS; Medium)

31 Examples of similar programs in effect in 2021 include Oakland's Community Lawyering & Civil Rights program or Chicago's Residential Landlord and Tenant Ordinance.

POLICY 2: Preserve affordability of existing subsidized housing, government-owned or cooperative-owned housing, or [SRO hotel rooms](#) where the affordability requirements are at risk or soon to expire.

Objective 1.A Ensure housing stability and healthy homes.

Objective 1.B Advance equitable housing access.

Objective 3.C Eliminate community displacement within areas vulnerable to displacement.

Implementing Program Areas: Accessible and Affordable Housing; Antidisplacement and Tenant Support; Existing Housing Preservation and Affordability

Actions

- a. Conduct a comprehensive needs assessment of existing housing cooperatives to identify impediments to success and need for support (MOHCD; Short).
- b. Expand resources for preservation, rehabilitation, or rebuilding of cooperative buildings, and adopt requirements such as one-to-one replacement of affordability rates, right-to-return, and relocation plans as informed by the needs assessment referenced under Policy 2, action (a). (MOHCD; Medium)
- c. Expand technical assistance and support to limited equity cooperatives regarding governance, finance, management, and marketing. (MOHCD; Short)
- d. Expand resources to continue to negotiate preservation agreements for properties with expiring affordability restrictions to ensure permanent affordability and housing stability for tenants to the greatest extent possible. (MOHCD; Medium)
- e. Identify units in permanently affordable projects that can be used as temporary housing for those temporarily displaced by affordable housing rehabilitation or redevelopment. (MOHCD, Mayor/BOS; Medium)
- f. Identify [SRO residential hotels](#) in advanced states of disrepair where demolition and construction of new Permanent Supportive Housing may be more cost-effective than rehabilitation and requiring tenant relocation plans during construction and a right to return for tenants. (DBI, HSH, Planning; Medium)
- g. Increase fines for illegally converting [SROs](#) to new uses or illegally preventing residents from establishing tenancy by forcing short-term stays. (DBI; Short)
- h. Utilize zoning solutions to allow large affordable housing sites to leverage additional density and development to fund rehabilitation and preservation of existing affordable units for current residents while creating more affordable units. (Planning, MOHCD; Short)

POLICY 3: Acquire and rehabilitate privately-owned housing as permanently affordable to better serve residents and [areas vulnerable to displacement](#) with unmet affordable housing needs.

Objective 1.A Ensure housing stability and healthy homes.

Objective 1.B Advance equitable housing access.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Implementing Program Areas: Access to Housing; Existing Housing Preservation and Affordability

Actions

- a. Prioritize building purchases for the acquisition and rehabilitation program that serve extremely- and very-low-income and unhoused populations including purchase of [SRO residential hotels](#). (MOHCD, DBI; Medium)
- b. Implement the Community Opportunity to Purchase Act (COPA) to increase non-profit capacity-building investments to purchase and operate existing tenant-occupied buildings as permanent affordable housing in western neighborhoods, particularly for populations and [areas vulnerable to displacement](#). (MOHCD; Medium)
- c. Evaluate the feasibility of utilizing the Small Sites program to increase shared equity or cooperative ownership opportunities for tenants. This study would also inform expansion of shared equity homeownership models cited in Policy 11, action (f) and Policy 23, action (a). (MOHCD, Planning; Short)
- d. Incentivize private owners to sell residential buildings to non-profit affordable housing developers via transfer tax exemptions or other financial measure. (Planning, MOHCD, Mayor/BOS; Medium)

POLICY 4: Facilitate the legalization of unauthorized dwelling units while improving their safety and habitability.

Objective 4.B Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households.

Implementing Program Areas: Existing Housing Preservation and Affordability

Actions

- a. Facilitate and encourage more legalizations through financial support such as low-interest or forgivable loans for property owners. (MOHCD, Mayor/BOS, DBI; Medium)
- b. Update the Conditional Use findings requirements for removal of unauthorized dwelling units to account for tenancy and to identify alternative findings to financial hardship findings that account for the cost and construction burdens of legalization. (Planning, DBI, Mayor/BOS; Short)
- c. Reduce cost of legalization by removing Planning and Building Code requirements that are not critical for health or safety. (Planning, DBI, Mayor/BOS; Medium)

POLICY 5: Improve access to the available Affordable Rental and Homeownership units especially for disproportionately underserved racial and social groups.

Objective 1.B Advance equitable housing access.

Objective 3.A Build intergenerational wealth for American Indian, Black, and other communities of color.

Implementing Program Areas: Access to Housing; Accessible and Affordable Housing; Vulnerable Groups

Actions

- a. Identify racial, ethnic, and social groups who have been disproportionately underserved by MOHCD’s available Affordable Rental and Homeownership units and the underlying reasons why those groups are underrepresented in obtaining such housing. These groups include but are not limited to previously identified groups such as American Indian, Black, Latinos, and other people of color, transgender and LGBTQ+ people, transitional aged youth, people with disabilities, and senior households. This study can inform the housing portal cited in Policy 14 (e). (MOHCD, Planning; Short)
- b. Through the Inclusionary Technical Analysis Committee, assess by 2024 whether affordability levels of rental and ownership units created through the [Affordable Inclusionary Housing Program](#) are accessible to groups underserved as studied in Policy 5, action (a), update those requirements in balance with ensuring financial feasibility as referenced in Policy 24 (a). (Planning, MOHCD; Mayor/BOS; Short)
- c. Evaluate and update existing policies and programs to increase the percentage of Affordable Rental and Homeownership units awarded to underserved groups identified through the studies referenced in Policy 5, action (a) and (f), including but not limited to [preferences](#), strengthening targeted outreach, education, housing readiness counseling, and other services specific to the needs of each group, ensuring accessible accommodations in these services, as well as increasing production of units affordable to extremely low, very low, and moderate income households as referenced under Policy 15, action (a), Policy 19, action (b), and Policy 23, action (b). (MOHCD; Short)
- d. Evaluate area median incomes and unit types and identify strategies to secure housing for applicants to the Affordable Rental and Homeownership unit lottery program who have not won the lottery after more than five years of submitting applications. (MOHCD, Mayor/BOS; Short)
- e. Expand the [Certificates of Preference](#) program as allowed per recent State Law in Assembly Bill 1584 1584 (Health and Safety Code, SEC 13 – 16), to qualify low or moderate income descendants of those displaced by redevelopment projects for priority in renting or buying affordable housing. Conduct comprehensive outreach and engagement to identify the descendants of households who have been displaced. Expanding this program should rely on strategies that ensure such units meet the preferences and needs of eligible households as informed by Policy 5, action (f). (OCII, MOHCD; Short)
- f. Conduct a study to engage with [Certificates of Preference](#) holders and their descendants to identify their housing needs, preferences, and income levels and create a tracking system to better monitor

who has obtained or declined affordable rental and homeownership opportunities and why. (OCII, MOHCD; Short)

- g. Identify and adopt local strategies and advocate for State legislation to remove barriers to access permanently affordable housing for immigrants or people who lack standard financial documentation such as credit histories, bank accounts, or current leases; and for transgender people whose documentation may need corrections not possible due to immigration status, and/or non-California state laws. (MOHCD, Mayor/BOS; Short)
- h. Expand the Senior Operating Subsidy (SOS) program to allow extremely and very low-income seniors to be eligible for the senior Below Market Rate rental units. (MOHCD; Short)
- i. Expand existing culturally responsive housing counseling to applicants to MOHCD Affordable Rental and Homeownership Opportunities through a network of community-based housing counseling agencies, in consultation with Cultural Districts, and as informed by the needs identified under Policy 5, actions (a), (c), and (f). These programs include financial counseling, market-rate and below market rate rental readiness counseling, and other services that lead to finding and keeping safe and stable housing; expansion of such services should in coordination with Policy 21, action (d), and informed by community priorities working with liaisons referenced under Policy 14, action (b). (MOHCD; Short)
- j. Strengthen monitoring and enforcement of Below Market Rate units to avoid fraud and abuse of units and to unlock more units for those eligible and in need, through active enforcement of existing obligations, expedited leasing of new and turnover units, and completing the [DAHLIA](#) partners database. (MOHCD; Medium)
- k. Develop a housing portal for the DAHLIA database to provide a hub for applicants to access all housing programs and services including as rental assistance, affordable housing lotteries, vouchers, and public housing. (MOHCD; Medium)
- l. Amend the [Inclusionary Housing Program](#) regulations to allow existing homeowners of Below Market Rate units to purchase another Below Market Rate unit and sell their current unit in cases where household size changes or another reasonable accommodation is required, in order to respond to changing household needs. (MOHCD, Planning; Short)

POLICY 6: Advance equal housing access by eliminating discrimination based on race, ethnicity, immigration status, HIV+ status, gender identity, sexual orientation, disabilities, age, prior incarceration, or mental health and improving housing programs for underserved groups.

Objective 1.B Advance equitable housing access.

Implementing Program Areas: Access to Housing; Homeless Prevention and Elimination; Vulnerable Groups

Actions

- a. Identify and implement strategies to increase placement in Permanent Supportive Housing through the Coordinated Entry assessment for racial and social groups who are overrepresented in the unhoused population, such as extremely and very-low income American Indian, Black, and Latino(a/e) people, transgender people, or people with prior involvement in the criminal justice system. (HSH, MOHCD; Short)
- b. Evaluate and identify common cases of discrimination and violation of fair housing law and groups who continuously face such discrimination, including transgender and LGBTQ+, or people with disabilities, and implement solutions to strengthen enforcement of fair housing law in those cases. (HRC; Medium)
- c. Amend the City's Fair Chance Ordinance to incorporate best practices to expand housing access for people with criminal records to privately-owned units, Housing Choice Voucher units, and other federally funded units.³² (HRC, MOHCD, APD; Short)
- d. Study and remove barriers to entry for temporary shelters, transitional and Permanent Supportive Housing for unhoused individuals and families, particularly for individuals with mental health or substance abuse issues, and prior involvement with the criminal justice system. (HSH, DPH, APD; Medium)
- e. Conduct a Housing Needs Assessment³³ for seniors and people with disability every three years to inform strategies that meet their housing needs, as referenced in Policy 32. (HSA, Planning; ongoing)
- f. Identify new strategies to address the unique housing and service needs of specific vulnerable populations to improve housing access and security for each group, using the findings from the City's housing Consolidated Plans and through direct engagement of these populations. Studies should address the needs of veterans, seniors, people with disabilities, youth, transgender and LGBTQ+ populations. (MOHCD, HSH, Planning; Medium)

³² Examples of similar programs can be found in affect in Oakland, CA and Seattle, WA in 2021.

³³ These studies were required by Ordinance 266-20, passed by San Francisco Board of Supervisors in December 2020.

POLICY 7: Pursue permanently affordable housing investments that are specific to the geographic, cultural, and support needs of recently arrived or newly independent residents or residents from marginalized groups, including transgender and LGBTQ+ people.

Objective 1.B Advance equitable housing access.

Objective 4.C Diversify housing types for all cultures, family structures, and abilities.

Implementing Program Areas: Accessible and Affordable Housing; Homeless Prevention and Elimination; Vulnerable Groups

Actions

- a. Study and identify programs that respond to the needs of transgender and LGBTQ+ groups, particularly those who are refugees, lack family connections, or previously incarcerated, to incorporate into permanently affordable housing investments that are concentrated in the neighborhoods where they have historically found community, such as the Castro for LGBTQ+ communities or the Tenderloin for transgender people of color, building upon research spearheaded by the [Castro LGBTQ Cultural District](#). (MOHCD, Planning; Short)
- b. Support implementing San Francisco's "Ending Trans Homelessness Plan" as referenced under Policy 8, action (n), as well as the ongoing housing placement for the transgender community. (HSH, OTI, MOHCD; Medium)
- c. Continue to provide housing affordable to HIV positive applicants on the [Plus Housing List](#). (MOHCD; ongoing)
- d. Expand housing for transitional aged-youth in permanently affordable housing including supportive programs that address their unique needs such as a past criminal record, substance abuse, sexual orientation, gender identity, or other specific needs, as informed by the strategies referenced in Policy 7, action (d). (MOHCD, HSH; Medium)
- e. Study and identify programs, geographies, and building types that respond to the needs of recently arrived immigrants to inform permanently affordable housing investments in the neighborhoods in which they initially settle, such as Chinatown, the Tenderloin, the Mission, and other gateway neighborhoods. (MOHCD, Planning; Short)

POLICY 8: Expand permanently supportive housing and services for individuals and families experiencing homelessness as a primary part of a comprehensive strategy to eliminate homelessness.

Objective 1.C Eliminate homelessness.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Implementing Program Areas: Access to Housing; Homeless Prevention and Elimination; Reduction of Constraints for Housing Development, Maintenance and Improvement; Vulnerable Groups

Actions

- a. Identify a numerical target for building Permanently Supportive Housing based on Point-in-Time Counts in 2022, to house approximately a third of the total unhoused population in Permanent Supportive Housing and services, and update this target based on the 2022 Strategy completed by the Department of Homelessness and Supportive Housing. (HSH; Short)
- b. Using the annual budget for capital, operating and services costs, increase funding needed to meet the targets set in Policy 8, action (a), in balance with funding needed for the actions in this policy including short and long-term rental subsidies. (Mayor/BOS, HSH, MOHCD; Medium)
- c. Prioritize people who are unhoused for direct rental assistance paired with social services. (SFHA, HSH; Short)
- d. Increase operating subsidy funding for services and rent in City-funded permanently affordable housing projects so that the share of housing units can increase to 30% or greater of all project units. (MOHCD; Medium)
- e. Expand and improve on-site supportive services within Permanent Supportive Housing projects including sustained care for mental health or substance abuse issues, case management, and childcare. (HSH, HSA, DPH; Medium)
- f. Utilize the state-wide streamlining opportunities to expedite and increase the production of Permanent Supportive Housing. (MOHCD, Planning; Short)
- g. Evaluate the current prioritization system of the Coordinated Entry System for housing placement and services for unhoused residents that currently focuses only on chronic homelessness; and adopt additional levels of priorities for other vulnerable applicants to avoid worsening their situation while waiting for housing and services, and to substantially reduce the vacancy rates of housing available. (HSH; Short)
- h. Expand the capacity of low barrier access, high service temporary shelter models, such as non-congregate shelter options and Navigation Center beds. Aim to increase temporary shelter

investments in proportion³⁴ to Permanent Supportive Housing and homelessness prevention investments to improve the rate of successful exits to stable housing. (HSH; Medium)

- i. Evaluate the needs for and create more types of shelters in the system with amenities and services tailored to their residents, examples could include wellness hubs, 'clean and sober' shelters, safe consumption shelters for legal and illegal substances, non-congregate shelters, transgender shelters, and off-street safe parking sites for those vehicle dwellers seeking conventional housing. (HSH; Medium)
- j. Secure and advocate for additional funding for building and operation of Permanent Supportive Housing from State and federal sources. (HSH; Medium)
- k. Provide housing navigation services and stability case management to people experiencing homelessness using rental assistance programs (e.g., Housing Choice Vouchers) during the housing search stage and ongoing to ensure tenant retention. (MOHCD, HSH; Short)
- l. Create and expand incentives for private landlords to use rental assistance programs (e.g., Housing Choice Vouchers) to rent their units to extremely and very low-income households. Incentives could include covering lease up fees, rent payment during the inspection period, providing tenant support for housing retention, and covering unit damage upon separation, as well as establishing a fund to support these incentives. (SFHA, MOHCD, HSH; Short)
- m. Strengthen the Housing Ladder³⁵ strategy to support residents of Permanent Supportive Housing to move to less-supportive settings, freeing up supportive housing units for unhoused people. Actions include revising San Francisco Housing Authority preference system to grant higher preference to these households in using direct rental assistance or other available subsidies or creating a new City-supported shallow subsidy for these households. (SFHA, HSH, MOHCD; Medium)
- n. Support and fund the San Francisco Ending Trans Homelessness Plan to end homelessness for transgender people in recognition of the severe disparities in housing access and safety experienced by this group. (HSH, OTI, MOHCD; Short)

34 All Home Plan recommends a proportion of 1-2-4 where for each four units of permanently supportive housing, two shelter beds and interim-housing options are added, along with homelessness prevention services for one individual. [210413_Regional_Action_Plan_Final.pdf](#) (allhomeca.org)

35 A rehousing approach that offers opportunities for residents of Permanent Supportive Housing (PSH) to move from intensive supportive housing to more independent living, thus freeing up their PSH unit for others.

POLICY 9: Prevent homelessness and eviction through comprehensive evidence-based systems, including housing and other services targeted to serve those at risk of becoming unhoused³⁶.

Objective 1.A Ensure housing stability and healthy homes.

Objective 1.B Advance equitable housing access.

Objective 1.C Eliminate homelessness.

Implementing Program Areas: Accessible and Affordable Housing; Antidisplacement and Tenant Support; Empowerment of Equity Priority Communities; Homeless Prevention and Elimination; Vulnerable Groups

Actions

- a. Prioritize those at risk of becoming unhoused for homeless prevention investments, such as flexible financial assistance or Step Up to Freedom³⁷ program and other programs that offer a continuum of care and wrap around services in addition to housing. (HSH, MOHCD, APD; Short)
- b. Increase the timeframe during which time-limited rental assistance is offered, through programs such as Rapid Rehousing,³⁸ to enable households to secure stable employment. (HSH, MOHCD; Short)
- c. Provide adequate legal services to support eviction prevention including support for rent increase hearings, habitability issues, or tenancy hearings with the Housing Authority. (MOHCD; Short)
- d. Expand tenant and project-based rental assistance programs, including federal, state and local operating subsidy programs, to meet the needs of extremely and very low-income households and households with fixed incomes, such as seniors and people with disabilities, as also referenced in Policy 1, actions (c), (d), and (e). (HSH, SFHA, MOHCD; Short)
- e. Expand the timeline during which transitional housing programs³⁹ are offered for people coming out of jails, prisons, immigration detention centers, and substance use treatment. (APD, HSH, DPH, MOHCD; Short)
- f. Expand and improve services for mental health and substance use care, social work, and other supportive services for residents of Permanent Supportive Housing, and those at risk of becoming unhoused.⁴⁰ (HSH, DPH; Medium)

36 People with prior experience of homelessness, with involvement with the criminal justice, system, extremely-low and very-low income American Indian, Black, and Latino/es, domestic violence victims, transgender people, and those at imminent risk of losing housing (e.g. tenants with an eviction notice or subject to landlord harassment).

37 Step Up to Freedom is a reentry rapid rehousing and rental subsidy program for justice involved unstably housed/homeless adults who are between the ages of 18 – 35 years on parole or post release supervision.

38 A set of interventions that provides people with grants to pay for living expenses like first and last month's rent managed by the SF Department of Homelessness and Supportive Housing.

39 A list of transitional housing programs run by the San Francisco Adult Probation Office is catalogued [here](#).

40 People with prior experience of homelessness, with involvement with the criminal justice, system, extremely-low and very-low income American Indian, Black, and Latinos/es/x, domestic violence victims, those at imminent risk of losing housing (for example with an eviction notice, or subject to landlord harassment).

- g. Expand on-site case management services that focus on removing barriers to housing stability to support non-profit housing providers in preventing evictions of their tenants. (HSH, MOHCD, APD; Medium)
- h. Expand housing retention requirements to prevent evictions and support tenants of non-profit housing. (MOHCD, HSH; Short)
- i. Continue to provide mobile services for residents in scattered-site supportive housing, for example the new Flexible Housing Subsidy Pool program. (HSH, DPH; ongoing)
- j. Adopt Trauma-Informed Systems⁴¹ with robust training resources and increase cultural competency training specific to transgender and LGBTQ+ populations for all service providers and property managers in the City's affordable housing projects and Homeless Response System. (DPH, HSH, MOHCD, APD; Medium)
- k. Improve programs intended to transfer people experiencing violent crime and domestic violence to safe housing. (HSH, MOHCD, DSW, SFHA; Short)
- l. Strengthen the housing navigation services by assigning a support counselor, with similar lived experience, to an individual regardless of where that person lives instead of being tied to a particular location, so that consistent support continues through residential transitions. (HSH, APD; Short)
- m. As a prevention partner to the regional All Home Plan⁴², help create a regional homeless response system to share data across systems, and administer the increased funds from local, State, and federal agencies. (HSH, MOHCD; Short)
- n. Expand short term medical recovery housing programs for unhoused transgender people, such as is offered by Maitri, so that transgender people can access medical care by meeting the public health system requirement for stable housing prior to undergoing gender-affirming surgeries. (HSH; Short)
- o. Allocate resources to population-specific programs outside of the Homelessness Response System in acknowledgement that transgender and LGBTQ+ communities do not currently access the system because of safety and discrimination concerns. (HSH; Short)

41 The TIS Initiative at the San Francisco Department of Public Health (SFDPH) is an organizational change model to support organizations to respond to and reduce the impact of trauma.

42 Reference to: [210413_Regional_Action_Plan_Final.pdf](#) (allhomeca.org)

POLICY 10: Acknowledge the truth about discriminatory practices and government actions⁴³ as told by American Indian, Black, and other communities of color to understand the root causes of the housing disparities in these communities and to inform how to redress the harms.

Objective 2.A Make amends through truth-telling of the historic harms.

Implementing Program Areas: Redressing Harm

Actions

- a. Commission an American Indian community-led study to document the discriminatory practices and government actions against American Indian communities including the Indian Relocation Act of 1956 and the cumulative impacts of genocide, exploitation, and dispossession of resources in terms of wealth loss, disparate housing and health outcomes, and scale of displacement. (Planning, HRC; Short)
- b. Commission a community-led study by affected communities, including American Indian, Black, and other communities of color, to document the history of [redlining](#), racial covenants, and exclusionary zoning practices in San Francisco and their cumulative impacts, particularly on Black households, in terms wealth-loss, disparate housing and health outcomes, and scale of displacement. (Planning, HRC; Short)
- c. Commission a community-led study by affected communities, including American Indian, Black, and other communities of color, to document the history of [urban renewal](#) in San Francisco and its cumulative impacts, particularly on Black households, in terms wealth loss, disparate housing and health outcomes, and scale of displacement. (Planning, HRC; Short)
- d. Commission a community-led study by affected communities to document the history of public housing replacement in San Francisco and its impacts, particularly on Black households, in terms of wealth loss, disparate housing and health outcomes, and scale of displacement. (Planning, HRC; Short)
- e. Commission a community-led study by affected communities to document the history of predatory lending practices in San Francisco and its impacts in terms of wealth loss, disparate housing and health outcomes, and scale of displacement. (Planning, HRC; Short)
- f. Report on the cumulative impacts to American Indian, Black, and other communities of color resulting from discriminatory practices and government actions as understood from the studies called for in Policy 10, actions (a) through (e) to present a holistic view of the harms incurred and redress the harms comprehensively. (Planning, HRC; Long)

⁴³ Discriminatory programs include, but are not limited to, redlining, urban renewal, segregated public housing, and exclusionary zoning regulations, such as single-family zoning.

- g. Incorporate findings from the studies called for in Policy 10, actions (a) through (e), including the resulting disparities and inequities, when applying the Planning Department’s racial and social equity assessment tool⁴⁴ to applicable projects. (Planning; Short).
- h. Incorporate relevant findings of the studies called for in Policy 10, actions (a) through (e) in city decision documents for actions intended to repair past racial and social harm. (Planning; Short).

44 An analysis approach to assessing the potential racial and social equity impacts of a proposed action. This tool is part of San Francisco Planning’s Racial and Social Equity Action Plan, which aims to pro-actively advance equity in the Department’s internal and external work such as community planning, community engagement, policy/laws development, hiring, and process improvements. At the time of publication (March 2022), this tool is still being developed.

POLICY 11: Establish and sustain homeownership programs and expand affordable housing access for American Indian, Black, Japanese, Filipino, and other communities to redress harm directly caused by past discriminatory government actions including [redlining](#), [urban renewal](#), the Indian Relocation Act, or WWII Japanese incarceration.

- Objective 2.B Offer reparations for communities directly harmed by past discriminatory government action and bring back their displaced people.
- Objective 3.A Build intergenerational wealth for American Indian, Black, and other communities of color.
- Objective 3.C Eliminate community displacement within areas vulnerable to displacement.

Implementing Program Areas: Redressing Harm

Actions

- i. Prioritize American Indian residents for housing opportunities to redress the historic dispossession of resources affecting these communities, such as by the Indian Relocation Act, and other government actions that broke the cohesion of this community. (Mayor/BOS; Short)
- a. Establish pilot and permanent programs that offer homeownership opportunities targeted to Black communities harmed through [redlining](#) or [urban renewal](#), including Black individuals and their descendants who hold [Certificates of Preference](#) from the urban renewal period, as referenced in Policy 5, actions (e) and (f). Building on the [Dream Keeper initiative](#), such programs should include silent second loans or grants for down payment assistance, as well as other financial assistance to reduce income eligibility as a barrier to access homeownership opportunities. (MOHCD; Medium)
- b. Upon completion of the pilot programs for Black communities cited in Policy 11, action (b), evaluate and extend the programs to other communities directly harmed by discriminatory government actions.⁴⁵ (MOHCD; Short)
- c. Target increased investment in the Down Payment Assistance Loan Program to American Indian, Black, Japanese, Filipino, and other communities directly harmed by [redlining](#) or [urban renewal](#) or by other discriminatory government actions. (MOHCD; Short)
- d. Implement the right to return legislation for residents of public housing including opportunities to those previously displaced. (MOHCD; Medium)
- e. Pursue expanding and modifying the shared equity homeownership and land trust models, to address their effectiveness and scalability, for communities harmed by past discrimination. Use the findings of the study referenced in Policy 3, action (c) to inform expansion of these models. (MOHCD, Planning; Medium)
- f. Create and pilot programs to increase access to Affordable Rental and Homeownership units as redress for American Indian, Black, Japanese, Filipino, and other communities directly harmed by

⁴⁵ Discriminatory programs include, but are not limited to, redlining, urban renewal, segregated public housing, and exclusionary zoning regulations, such as single-family zoning.

past discriminatory government actions including [redlining](#), [urban renewal](#), the Indian Relocation Act, or WWII Japanese incarceration. (MOHCD, Planning, HRC; Short)

- g. Expand and fund community capacity to implement housing programs and investments for American Indian residents as one strategy to redress the historic dispossession of resources affecting these communities, such as the Indian Relocation Act, and other government actions that broke the cohesion of this community. (Planning, MOHCD; Short)

POLICY 12: Invest in and expand access to cultural anchors, land, and spaces that are significant to American Indian, Black, Japanese, Filipino, and other communities directly harmed by past discriminatory government actions including [redlining](#), [urban renewal](#), the Indian Relocation Act or WWII Japanese incarceration to redress histories of dispossession, social disruption, and physical displacement.

Objective 2.B	Offer reparations for communities directly harmed by past discriminatory government action and bring back their displaced people.
Objective 3.A	Build intergenerational wealth for American Indian, Black, and other communities of color.
Objective 5.C	Elevate expression of cultural identities through the design of active and engaging neighborhood buildings and spaces.

Implementing Program Areas: Cultural Stability, Redressing Harm

Actions

- a. In recognition of the removal of American Indians from their ancestral lands, identify opportunities to restore access to land for traditional cultural and ceremonial uses and to invest in spaces for the American Indian community to participate in traditional cultural practices and convene community gatherings. (MOHCD, Mayor/Board, RED; Short)
- b. In recognition of the disproportionate loss of Black residents from San Francisco in recent decades resulting in part from a culmination of discriminatory government actions, identify opportunities to donate or dedicate land for use by Black-led, community-serving organizations. (MOHCD, Mayor/Board, RED; Short)
- c. Strengthen interagency coordination to ensure that [Cultural District](#) strategies related to the creation or improvement of cultural anchors and spaces are integrated into planning, funding, and construction and/or rehabilitation of public projects (e.g., parks and open spaces, street improvements, libraries, and transit facilities). (Planning, MOHCD, OEWD; Short)
- d. Fund the development and implementation of community-led strategies in [Cultural Districts](#) to retain and grow culturally associated businesses and services that attract residents back to the area. (MOHCD, OEWD, OSB, Planning; Short)
- e. Recognize spaces of cultural importance identified by American Indian, Black, Japanese, Filipino, and other communities directly harmed by discriminatory government actions in community planning and regulatory review for development projects, consult them in decisions affecting those spaces, and direct resources towards their preservation and management. (Planning, OEWD, OSB; Short)
- f. Fund the development of cultural spaces that serve communities harmed as described under this policy, using potential new funding sources such as the mitigation fund referenced under Policy 42, action (c) or community facilities fees. (MOHCD, Planning, OEWD; Medium)
- g. Explore utilizing the [Legacy Business Registry](#) program to direct resources to businesses and not-for-profit organizations associated with American Indian, Black, Japanese, Filipino, and other communities directly harmed by discriminatory government actions. (OSB, OEWD; Short)

POLICY 13: Amplify and prioritize voices of American Indian, Black, and other people of color, and other disadvantaged communities, and embrace the guidance of their leaders throughout the engagement and planning processes for housing policy, planning, programs, and developments.

Objective 2.C Increase accountability to American Indian, Black, and other communities of color.

Implementing Program Areas: Cultural Stability; Empowerment of Equity Priority Communities; Redressing Harm

Actions

- a. Develop and implement community engagement strategies that center racial and social equity and cultural competency to be used by Planning Department staff as well as developers or community groups. (Planning; Short)
- b. Update the Planning Code and Planning Department protocols where necessary to reflect strategies developed in Policy 13, action (a), this includes updating Planning Department requirements for project sponsors to engage with interested [Cultural Districts](#) to allow these communities to provide input upon initiation of a project application and to allow the project sponsor adequate time to address the input through dialogue or project revisions. (Planning; Short)
- c. Increase resources and funding to partner with community-based organizations primarily serving and representing American Indian, Black, and other people of color, and other disadvantaged communities for inclusive outreach and engagement and meaningful participation in planning processes related to housing through focus groups, surveys, and other outreach events (Planning, Mayor/BOS; Medium)
- d. Develop and implement guidelines, and update the municipal codes where needed, to ensure elevated representation of American Indian, Black, and other people of color, and other disadvantaged communities in decision-making or advisory bodies such as Community Advisory Councils (CACs). (Planning; Medium)
- e. Improve consultation with local Native Ohlone representatives, including the Association of Ramaytush Ohlone representatives, and American Indian residents in policy development and project review regarding tribal and cultural resource identification, treatment, and management while compensating them for their knowledge and efforts. Improvements should include commissioning the development of community-led, culturally relevant guidelines for identifying and protecting tribal and cultural resources and identifying funding sources for cultural resource identification, treatment and management. (Planning; Short)
- f. Identify and implement housing strategies recommended by advisory bodies primarily serving and representing American Indian, Black, and other people of color, and other disadvantaged communities such as the African American Reparations Advisory Committee and the Transgender Advisory Committee. (Planning, MOHCD; Medium)

POLICY 14: Establish accountability tools to advance racial and social equity in housing access with measurable progress.

Objective 2.C Increase accountability to American Indian, Black, and other communities of color.

Implementing Program Areas: Access to Housing; Empowerment of Equity Priority Communities

Actions

- a. Develop and align citywide metrics that measure progress towards beneficial outcomes for American Indian, Black, and other people of color, and other disadvantaged communities resulting from housing policies using methods consistent with the San Francisco Equity Index prepared by the Office of Racial Equity. (Planning, ORE; Medium)
- b. Identify and fund liaisons within key City agencies such as MOHCD and Planning to support the housing needs and priorities of American Indian, Black, and other people of color, and other disadvantaged communities; such liaisons should provide regular check-ins with the community at centralized community spaces and reporting on Housing Element Implementation Program progress. (Planning, MOHCD; Short)
- c. Identify priority actions in the Housing Element Implementation Program that respond to the needs of American Indian, Black, and other people of color, and other disadvantaged communities, through collaboration with [Cultural Districts](#) or other racial and social equity-focused community bodies such as the Community Equity Advisory Council or the African American Reparations Committee. Report back to communities on the progress of those priority actions and update prioritization every two years. (Planning, MOHCD; Medium)
- d. Establish an inter-agency Housing Element implementation committee, who convenes meetings with community advisor members representing racial and social equity-focused bodies as cited in Policy 14, action (c), to inform the City’s budget and work program on housing equity. The committee would be responsible for reporting progress measured in actions (a) and (c) to the Planning Commission and Mayor’s Office and for identifying financial or legal challenges to progress. (Planning, MOHCD, HRC; Short)
- e. Monitor and shape housing investments, including permanently affordable housing production, preservation, and housing services, through the Capital Planning process cited in Policy 22, action (d) so that resource allocation is accountable to the community priority actions identified in Policy 14, action (c). (Planning, MOHCD; Short)
- f. Expand [DAHLIA](#) to improve data collection on communities being served by various housing services, including rental assistance, affordable housing lotteries, vouchers, and public housing. (MOHCD, Digital Services, SFHA, HSH; Short)

POLICY 15: Expand permanently affordable housing investments in [Priority Equity Geographies](#) to better serve American Indian, Black, and other People of color within income ranges underserved, including extremely-, very low-, and moderate-income households.

Objective 3.A Build intergenerational wealth for American Indian, Black, and other communities of color.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Implementing Program Areas: Access to Housing; Accessible and Affordable Housing; Empowerment of Equity Priority Communities

Actions

- a. Increase production of housing affordable to extremely and very low-income households including identifying and deploying subsidy resources necessary to serve these income groups. (MOHCD, HSH; Medium)
- b. Maximize the use of ongoing tenant-based rental assistance to expand eligibility for extremely and very low-income households who otherwise do not qualify for Below Market Rate units. (MOHCD; Short)
- c. Evaluate increasing [neighborhood preference](#) allocation for Below Market Rate units in [Priority Equity Geographies](#) to better serve American Indian, Black, and other communities of color, if possible, per the Federal Fair Housing regulations, as informed by Policy 5 and underlying actions. (MOHCD; Short)
- d. Support the development and implementation of community-led plans in the Tenderloin, the Fillmore, and Japantown. (Planning, MOHCD; Short)
- e. Support implementation of Mission Action Plan 2020 (MAP2020) and Sustainable Chinatown and as updated from time to time in order to meet its affordable housing production and preservation targets. (MOHCD, Planning; Short)
- f. Support and expedite delivery of the permanently affordable housing projects in Redevelopment Areas led by the Office of Community Investment and Infrastructure (OCII). (Planning; ongoing)
- g. Continue to rebuild and replace public housing units at HOPE SF sites without displacement of the current residents. (MOHCD; Medium)

POLICY 16: Improve access to well-paid jobs and business ownership for American Indian, Black and other communities of color, particularly those who live in [Priority Equity Geographies](#), to build the wealth needed to afford and meet their housing needs.

Objective 3.A Build intergenerational wealth for American Indian, Black, and other communities of color.

Implementing Program Areas: Accessible and Affordable Housing; Cultural Stability; Thriving Communities

Actions

- a. Expand and target job training, financial readiness education programs to residents of [Priority Equity Geographies](#) including youth from American Indian, Black and other communities of color. (OEWD, MOHCD, ORE; Medium)
- b. Support developers of new permanently affordable housing developments in [Priority Equity Geographies](#) to include affordable community serving uses such as grocery stores, healthcare clinics, or institutional community uses such as child-care facilities, community facilities, job training centers, social services as part of their ground floor use programming. (MOHCD, Mayor/BOS; Medium)
- c. Adopt commercial space guidelines to encourage the development of businesses owned by American Indian, Black and other people of color in permanently affordable housing buildings. (MOHCD, OEWD, ORE; Short)
- d. Provide resources for tenant improvements for businesses owned by American Indian, Black, and other people of color in permanently affordable housing buildings. (OEWD, MOHCD, ORE; Medium)
- e. Expand capacity-building, job training, start-up, and business development resources for Black business owners in development and contracting construction trades in support of building housing. (OEWD, MOHCD, ORE; Medium)
- f. Grow a range of business and career-building opportunities in [Priority Equity Geographies](#) through resources to support affordable Production, Distribution, and Repair (PDR) space, protections and incentives for PDR in the Planning Code, enforcement of PDR zoning, and industrial (or commercial) design guidelines. (OEWD; Planning; Medium)

POLICY 17: Expand investments in [Priority Equity Geographies](#) to advance equitable access to resources while ensuring community stability.

- Objective 3.A Build intergenerational wealth for American Indian, Black, and other communities of color.
- Objective 5.A Connect people to jobs and their neighborhood with numerous, equitable, and healthy transportation and mobility options.

Implementing Program Areas: Antidisplacement and Tenant Support; Infrastructure and Community Services; Thriving Communities

Actions

- a. Apply equity metrics identified under Policy 14 (a) in identifying necessary infrastructure improvements for [Priority Equity Geographies](#) and to guide all City investment decisions, including but not limited to: Capital Planning, General Plan Elements, Interagency Plan Implementation Committee or Citizen Advisory Council review, in coordination with Policy 38 actions (a) through (c). (Planning, SFMTA, RPD, DPW; Short)
- b. Target [Priority Equity Geographies](#) for investments to improve transit service, as well as other community improvements to parks, streetscape, and neighborhood amenities, in coordination with the investments referenced under Policy 38, action (c). (Planning, SFMTA, RPD, DPW; Medium)
- c. Invest in and implement anti-displacement measures in parallel with major infrastructure improvements in areas undergoing displacement, as informed by Policy 21, actions (a) and (b). (Planning, SFMTA, RPD, DPW; Medium)

POLICY 18: Tailor zoning changes within [Priority Equity Geographies](#) and intersecting Cultural Districts to serve the specific needs of American Indian, Black, and other communities of color while implementing programs to stabilize communities and meet community needs.

Objective 2.C Increase accountability to American Indian, Black, and other communities of color.

Objective 3.A Build intergenerational wealth for American Indian, Black, and other communities of color.

Objective 3.C Eliminate community displacement within areas vulnerable to displacement.

Implementing Program Areas: Antidisplacement and Tenant Support; Empowerment of Equity Priority Communities

Actions

- a. Identify and adopt zoning changes that implement priorities of American Indian, Black, and other communities of color identified in [Cultural District](#) or other community-led processes within [Priority Equity Geographies](#). (Planning; Medium)
- b. Consult with related [Cultural Districts](#) or other racial equity-focused community bodies such as the Community Equity Advisory Council to evaluate the racial and social equity impacts of proposed zoning changes within [Priority Equity Geographies](#), using the framework identified under Policy 21, actions (a) and (b). (Planning; Medium)
- c. Allocate resources and create an implementation plan for any applicable anti-displacement measures parallel with the adoption of zoning changes within [Priority Equity Geographies](#). (Planning; Medium)

POLICY 19: Enable low and moderate-income households, particularly American Indian, Black, and other people of color, to live and prosper in [Well-resourced Neighborhoods](#) by increasing the number of permanently affordable housing units in those neighborhoods.

Objective 3.B Create a sense of belonging for all communities of color within Well-resourced neighborhoods through expanded housing choice.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Implementing Program Areas: Access to Housing; Accessible and Affordable Housing

Actions

- a. Build between 25% and 50% of the City's new permanently affordable housing within [Well-resourced Neighborhoods](#) within the next two RHNA cycles, implementing the zoning strategies of Policy 20. (MOHCD, Planning; Medium)
- b. Increase housing that is affordable to extremely low and very low-income households in [Well-resourced Neighborhoods](#) through City funded permanently affordable housing projects. (MOHCD; Long)
- c. Create a funded land banking program to purchase either individual lots or lots for consolidation that could accommodate at least 50 units on sites in [Well-resourced Neighborhoods](#), such as sites owned by religious institutions, parking on public land, or underutilized sites. (Planning, MOHCD, Mayor/BOS; Medium)
- d. Pursue partnerships with religious institutions, or other philanthropic or private property owners, and non-profit developers in [Well-resourced Neighborhoods](#) to identify and support development of sites that could accommodate new permanently affordable housing, shared equity or cooperative models as referenced under Policy 23, action (a). (Planning, MOHCD, OEWD; Medium)

POLICY 20: Increase mid-rise and small multi-family housing types by adopting zoning changes or density bonus programs in [Well-resourced Neighborhoods](#) and adjacent lower-density areas near transit, including along SFMTA Rapid Network⁴⁷ and other transit.

- Objective 3.B Create a sense of belonging for all communities of color within Well-resourced neighborhoods through expanded housing choice.
- Objective 4.B Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households.
- Objective 5.A Connect people to jobs and their neighborhood with numerous, equitable, and healthy transportation and mobility options.

Implementing Program Areas: Facilitation of Diverse Housing Types; Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Increase the opportunity for mid-rise multi-family buildings in [Well-resourced Neighborhoods](#) through changes to height limits, removal of density controls, and other zoning changes along SFMTA's Muni Forward Rapid Network⁴⁸ and other transit lines such as California Street, Union Street, Lombard Street, Geary Blvd, Judah Street, Noriega Street, Ocean Ave, Taraval Street, Sloat Blvd, 19th Ave, Park Presidio Blvd, West Portal Ave, Junipero Serra Blvd, Church Street, Divisadero Street, 17th and Market/Castro, and Van Ness Ave. In areas that overlap with [Priority Equity Geographies](#), such as the Japantown Cultural District, any potential zoning changes should come through community-led processes per Policies 18 and 29. (Planning, Mayor/BOS; Medium)
- b. Increase the opportunity to create more small multi-family buildings by replacing lot-based unit maximum zoning controls with form-based residential or mixed-use zoning in [Well-resourced Neighborhoods](#) near transit. (Planning, Mayor/BOS; Medium)
- c. Create a rezoning program to meet the requirements of San Francisco's Regional Housing Needs Allocation and Affirmatively Furthering Fair Housing laws, relying on a combination of strategies in actions (a) and (b) above to accommodate approximately 34,000 new units in [Well-resourced Neighborhoods](#). Complete this effort by January 31, 2026. (Planning, Mayor/BOS; Medium)
- d. Engage with communities living in [Well-resourced Neighborhoods](#) to inform existing residents how locating new housing and permanently affordable housing in every neighborhood can address historic inequity and injustice and expand housing opportunities for local residents and their families while strengthening neighborhood vitality. (Planning; Short)

47 The 13 rail and bus lines that account for the majority of Muni's ridership. Before the pandemic, Rapid Network lines were scheduled to operate every 10 minutes or better all day on weekdays.

48 The 13 rail and bus lines that account for the majority of Muni's ridership. Before the pandemic, Rapid Network lines were scheduled to operate every 10 minutes or better all day on weekdays.

POLICY 21: Prevent the potential displacement and adverse racial and social equity impacts of zoning changes, planning processes, or public and private investments especially for populations and [areas vulnerable to displacement](#).

Objective 2.C Increase accountability to American Indian, Black, and other communities of color.

Objective 3.C Eliminate community displacement within areas vulnerable to displacement.

Implementing Program Areas: Antidisplacement and Tenant Support

Actions

- a. Based on the Racial and Social Equity Impact Analysis for the Housing Element,⁴⁹ target levels of investments to prevent community displacement through increased permanently affordable housing production, equitable access to housing, and other community stabilization strategies for vulnerable populations. (Planning; Short)
- b. Create benchmarks for affordable housing production and preservation investments to avoid displacement and other adverse racial and social equity impacts for future zoning changes, development projects and infrastructure projects according to the scale and location of the proposal, as informed by the Racial and Social Equity Impact Analysis for the Housing Element. (Planning; Short)
- c. Invest public funding or direct private investment to implement the anti-displacement investments identified in Policy 21, action (b) for zoning changes, development projects, or infrastructure projects of certain scale or intensity, in parallel with the project timeline. (MOHCD, SFMTA, OEWD, DPW; Medium)
- d. Increase funding to expand the services of community-based organizations and providers for financial counseling services listed under Policy 5, action (i), as well as tenant and eviction protection services listed under Policy 1, to better serve populations and [areas vulnerable to displacement](#); tenant and eviction protection services include legal services, code enforcement outreach, tenant counseling, mediation, and housing-related financial assistance; expansion of such services should be informed by community priorities working with liaisons referenced under Policy 14, action (b). (MOHCD, Mayor/BOS; Short)

⁴⁹ The Racial and Social Equity Impact analysis of the Housing Element will be completed prior to the adoption of the Housing Element 2022, and this action will be updated based on the findings accordingly.

POLICY 22: Create dedicated and consistent local funding sources and advocate for regional, State, and Federal funding to support building permanently affordable housing for very low-, low-, and moderate-income households that meets the Regional Housing Needs Allocation targets.

Objective 1.C Eliminate homelessness.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Implementing Program Areas: Accessible and Affordable Housing

Actions

- a. Convene City leadership, staff, policymakers, affordable housing advocates, and industry experts to collaborate on an Affordable Housing Implementation and Funding Strategy that provides specific recommendations and responsible parties to achieve and sustain the substantial public funding, that would join with public-private partnerships, needed to support the RHNA targets of over 46,000 moderate and low-income units. Complete this effort by January 31, 2024. (Planning, MOHCD, Mayor/BOS; Short)
- b. Incorporate affordable housing investments in the annual funding and Capital Planning process by identifying existing housing funding sources, housing funding gaps and potential new funding sources, including local bonds or others that require voter approval. (MOHCD, Mayor/BOS; Short)
- c. Create a budgeting tool for tracking housing investments, including permanently affordable housing production, preservation, and housing services; tracking investments that advance community identified priority actions, per Policy 14, action (c); and, tracking investments that advance racial and social equity, per Policy 14, action (a). (Planning, MOHCD, Mayor/BOS; Short)
- d. Dedicate funding within the 10-year Capital Planning process for permanently affordable housing in [Priority Equity Geographies](#) with a goal of building planned projects, while reaching the minimum targets in [Well-resourced Neighborhoods](#) as referenced in Policy 19, action (a). (Mayor/BOS, MOHCD; Long)
- e. Explore the development of public financing tools such as Infrastructure Finance Districts to leverage the City's co-investments in order to lower direct City subsidy for permanently affordable housing. (OEWD; Medium)
- f. Develop and support alternative and philanthropic funding sources to deliver permanently affordable housing faster and at a cheaper per unit cost through tools such as the [Housing Accelerator Fund](#). (Planning, MOHCD; Medium)
- g. Support the Bay Area Housing Financing Authority's expected efforts to secure voter approval for a regional measure to fund permanently affordable housing. (MOHCD, Planning; Medium)
- h. Advocate for federal legislation to increase Low-Income Housing Tax Credits and Private Activity Bonds, for example, by changing federal rules to lower the minimum bond financing needed to access 4% LIHTC (currently 50 percent) to help unlock more LIHTC in San Francisco and statewide. (MOHCD, Planning; Short)

- i. Advocate for State legislation to change the voter approval threshold for General Obligation Bonds from two-thirds to 50 percent. (Planning, Mayor/BOS; Medium)
 - j. Advocate for State legislation to expand non-competitive permanently affordable housing funding sources. (Planning, Mayor/BOS; Medium)
 - k. Collaborate with key organizations to reform Proposition 13⁵⁰ for commercial property to provide funding support for local jurisdictions to meet their permanently affordable housing targets. (Planning, Mayor/BOS; Medium)
 - l. Develop land acquisition process and program that permits inexpensive long-term leases for land developed with high affordability. (Planning, Mayor/BOS; Medium)
 - m. Assess the City's capacity to finance a revenue-neutral, mixed-use, [social housing](#) program. (Planning, Mayor/BOS; Medium)
-

50 A 1978 ballot measure that reduced property tax rates on homes, businesses and farms, and capped assessed property taxes at 1% for assessed values with no more than 2% annual increase. Prop 13 significantly reduced the tax revenue of local jurisdictions to fund schools, services, and infrastructure.

POLICY 23: Retain and increase the number of moderate- and middle-income households by increasing their homebuying opportunities and reversing the shortage in housing that is affordable for these households.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Implementing Program Areas: Access to Housing; Facilitation of Diverse Housing Types

Actions

- a. Study and implement expansion of shared equity models that offer moderate- and middle-income homeownership (such as Shared Equity, land trusts, or cooperative ownership) through development of smaller sized lots. Use the studies cited in Policy 3, action (c), and Policy 11, action (f) to inform expansion of these models and pursue partnership with private and philanthropic property owners referenced under Policy 19, action (d). (MOHCD, Planning; Short)
- b. Study and implement expansions to programs that create workforce housing for educators to serve other public-sector essential workers such as transit operators and hospital workers. (Planning, MOHCD, Mayor/BOS; Short)
- c. Fund the First Responders Down Payment Assistance Loan Program and the SFUSD Educators Down Payment Assistance Loan Program. (MOHCD; ongoing)
- d. Promote location-efficient mortgage and energy-efficient mortgage programs as a tool for expanding the purchasing power of residents while incentivizing more sustainable trip choices and energy efficient building practices. (MOHCD; Medium)

POLICY 24: Enable mixed-income development projects to maximize the number of permanently affordable housing constructed, in balance with delivering other permanent community benefits that advance racial and social equity.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Implementing Program Areas: Accessible and Affordable Housing; Infrastructure and Community Services; Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Through the Inclusionary Technical Analysis Committee, study a new more regular and systematic methodology for evaluating the [inclusionary rates](#) so they are better tied to local conditions and can maximize total number of Below Market Rate units delivered without public subsidy, in balance with the directions of Policy 5, action (b). (Planning, MOHCD; Medium)
- b. Simplify inclusionary tiers and requirements to address financial feasibility, increase certainty for housing projects, and reduce staff time and specific expertise. (Planning, Controller's Office, MOHCD; Medium)
- c. Modify proximity inclusionary requirement to allow for more flexibility in offsite 100% affordable housing, for example in [Priority Equity Geographies](#) regardless of market-rate project site location. (Planning; Medium)
- d. Explore the possibility of additional height increases and density limit removal at major transit nodes along Rapid bus and rail corridors, in addition to areas referenced in Policy 20, in parallel with needed infrastructure improvements and maximizing permanently affordable housing units. (Planning; Medium)
- e. Encourage housing project applications that maximize density and height under existing zoning and regulatory programs as that will result in the production of more permanently affordable housing units, as informed by the racial and social equity impact analysis referenced in Policy 21, actions (a) and (b). (Planning; Short)
- f. Expand the Public Sites for Housing Program through public-private partnerships and utilize City resources to support the maximum number of permanently affordable housing units on underutilized publicly owned and surplus sites, balancing the financial needs of enterprise agencies, and ensuring adequate space and resources to address the gaps in community infrastructure, services and amenities. (Planning, OEWD, MOHCD; Long)
- g. Support the maximum number of permanently affordable housing units as well as improved transit facilities on SFMTA owned sites slated for development through leveraging private investment in market-rate units with public funding. (Planning, OWED, SFMTA, MOHCD; Medium)
- h. Create new pathway for onsite inclusionary at 80-120 AMI levels in Well-resourced Neighborhoods to reduce the financial burden on small, multifamily projects and create more workforce housing. (Planning, MOHCD; Long)

- i. Prioritize maximum permanently affordable housing units as an essential benefit of new mixed-use development agreements alongside other benefits such as community facilities and transit investments. (OEWD, Planning; ongoing)
- j. Incentivize development projects to exceed the [required inclusionary percentages](#) to maximize the total number of Below Market Rate units via density bonus programs or regulatory paths through streamlined approval as defined in Policy 25. (Planning; Short)
- k. Enable public-private partnership solutions to front-end the necessary funding for infrastructure investments to expedite housing for large master plans and development agreements with major up front infrastructure needs, such as Treasure Island, Candlestick Point, Mission Bay, Hunters Point Shipyard, Parkmerced, and Schlage Lock/Bayland North. Solutions could include Infrastructure Financing Districts, Tax Increment Financing, or other methods to provide direct City investment, allocation of public financing, or issuance of other public debt. (OEWD, DPW; Medium)
- l. Partner with affordable housing developers to purchase privately-owned entitled sites where construction may be stalling. (MOHCD, Mayor/BOS; Short)
- m. Advocate for regional and State funds through the existing infrastructure bank or other paths to help finance the infrastructure needs of large urban infill and redevelopment projects. (Planning, OEWD, Mayor/BOS; Medium)

POLICY 25: Reduce governmental constraints on development in Well-resourced Neighborhoods to enable small and mid-rise multi-family buildings providing improved housing choice and affordability.

Objective 4.B Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households.

Implementing Program Areas: Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Establish local ministerial approval⁵¹ for housing applications in [Well-resourced Neighborhoods](#) outside of [areas vulnerable to displacement](#) that net two or more housing units, do not demolish existing rent-controlled units, and meet tenant protection and relocation standards as recognized in the [Housing Crisis Act of 2019](#), by Board of Supervisors or voter approval of a City Charter amendment or by Board decision to include more project types if or when a non-charter change pathway is available. (Planning, Mayor/BOS; Short)
- b. Adopt one or more Housing Sustainability Districts in [Well-resourced Neighborhoods](#) outside of areas vulnerable to displacement that include tenant protections and relocation standards as recognized in [Housing Crisis Act of 2019](#), by January 31, 2024. (Planning, Mayor/BOS; Short)
- c. Establish a ministerial pathway for project applications that provide 20% affordable housing on site through mechanisms described in Policy 25 action (a) through (b), for RHNA Cycle 6 lower-income sites identified in the Housing Element Update 2022 Sites Inventory that have been reused from Cycles 4 and 5 as required by per California Government Code §65580(g). (Planning, Mayor/BOS; Short)
- d. Eliminate Commission hearings on any code-complying project in the [Well Resourced Neighborhoods](#) subject to the Housing Accountability Act until January 31, 2027. (Planning, Mayor/BOS; Short)

51 A governmental decision involving little or no personal judgment by the public official; it involves only the use of fixed standards or objective measurements, and the public official cannot use personal, subjective judgment in deciding whether or how the project should be carried out.mini

Policy 26: Streamline and simplify permit processes to provide more equitable access to the application process, improve certainty of outcomes, and ensure meeting State- and local-required timelines, especially for 100% affordable housing and shelter projects.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Objective 4.B Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households.

Implementing Program Areas: Accessible and Affordable Housing; Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Make shelters, temporary housing, or urgent housing measures uses (such as safe sleeping sites) principally permitted in all zoning districts. (Planning, Mayor/BOS; Short)
- b. Remove funding approval barriers between City-owned and leased conditions for shelters under the emergency ordinance or similar future actions. (HSH, Mayor/BOS; Short)
- c. Remove requirement for General Plan referrals for shelters, 100% affordable housing, and development agreement projects. (Planning, Mayor/BOS; Medium)
- d. Remove Planning Code Section 429 Public Art requirements for 100% affordable housing projects. (Planning, Mayor/BOS; Medium)
- e. Remove Article 12C of the San Francisco Health Code Non-potable Water Ordinance requirements for 100% affordable housing projects. (Planning, Mayor/BOS; Medium)
- f. Create an administrative process for 100% affordable rehabilitation projects to add accessory dwelling units. (Planning, Mayor/BOS; Medium)
- g. Expand the Impact Fee exemption to a broader range of permanently affordable housing projects including those with units affordable up to 120 percent of Area Median Income or projects that rely on philanthropic capital. (Planning, Mayor/BOS; Short)
- h. Reduce the minimum lot size to 1,200 square feet and minimum lot width to 20 feet for proposed projects that net at least one housing unit. (Planning, Mayor/BOS; Short)
- i. Remove Conditional Use Authorizations or other regulatory barriers for lot consolidation on housing applications that net two or more housing units, do not demolish existing rent-controlled units, and meet tenant protection and relocation standards as recognized in [Housing Crisis Act of 2019](#) to facilitate larger and more efficient housing projects. (Planning, Mayor/BOS; Short)
- j. Remove Conditional Use Authorization requirement for demolition of single-family or multi-unit buildings that are not tenant occupied and without history of tenant evictions, that net two or more housing units, do not demolish existing rent-controlled units, and meet tenant protection and relocation standards as recognized in [Housing Crisis Act of 2019](#). Continue to apply Conditional Use requirements to demolition of tenant occupied buildings. (Planning, Mayor/BOS; Short)

- k. Remove Conditional Use Authorizations outside of [Priority Equity Geographies](#) where required to achieve greater height or remove an existing use, and instead apply neighborhood notification procedures for proposed demolition of identified community-service uses, such as theaters, grocery stores, and laundromats, and support their economic survival through a replacement provision or participation in a [Community Benefit Use](#) program⁵⁶ as described Policy 37 (d). (Planning, OEWD, Mayor/BOS; Short)
- l. Revise HOME-SF program and entitlement process to apply to more sites and be easier to use by eliminating Commission hearings for program-compliant projects applications, expand applicability to RH1, RH2, and RH3 zoned areas, and broaden the modifications to be more aligned with the State program. Proposed projects should not demolish existing rent-controlled units and must meet tenant protection and relocation standards as recognized in [Housing Crisis Act of 2019](#). (Planning, Mayor/BOS; Short)
- m. Remove neighborhood notification requirements for projects outside of [Priority Equity Geographies](#) that are code complying, net at least one housing unit, and only expand the rear or side of an existing building and for all ministerial projects. (Planning, Mayor/BOS; Short)
- n. Codify commonly applied but unadopted policies, on such topics as roof decks, flats, or draft ground floor residential design guidelines, to increase certainty in decision-making at Planning Commission. (Planning, Mayor/BOS; Short)
- o. Study removing the planning code requirement on large development sites south of Harrison Street in the Central SoMa Special Use District that limits residential uses in proportion to office ones on sites larger than 40,000 square feet that entail new construction or an addition of 100,000 square feet or more. (Planning, Mayor/BOS; Short)
- p. Remove the inner court five-foot setback at each level requirement under Planning Code Section 140 to allow more efficient construction techniques and reduce the cost of housing construction. (Planning, Mayor/BOS; Medium)
- q. Study changes to legislation on wind speeds under Planning Code Section 148 to address hazardous storm wind speed levels rather than comfort criteria to reduce technical analysis and expedite housing application approvals or find alternative method to address wind concerns in downtown. (Planning, Mayor/BOS; Short)
- r. Modify requirement to collect impact fees upon issuance of a Certificate of Final Completion and Occupancy instead of issuance of building permit. (Planning, Mayor/BOS; Short)
- s. Study challenges in and support proposals for adaptive re-use of vacant and under-utilized commercial office buildings for potential housing, especially if building types work well for groups

⁵⁶ Geographically specific programs established through community-led process to identify a menu of uses that meet community needs to be incorporated into certain future project approvals, thereby reducing the time and community resources required to shape projects that meet their needs on individual project approval basis. Programs may be supported through the the Office of Small Business or other community services resources.

that would benefit from their proximity to transit, services, or institutions, such as seniors, teachers, or students. (Planning; Short)

Policy 27: Improve coordination, alignment, shared mission, and functionality of post-entitlement permit processes across agencies and jurisdictions to speed housing construction starts after approvals, especially for 100% affordable housing and development agreements.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Objective 4.B Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households.

Implementing Program Areas: Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Study the designation of a lead permitting agency or assigned project manager for priority projects or projects delivering over 20% affordable housing to facilitate interagency alignment from application start to certificate of occupancy and final certification. (Planning, DBI; Short)
- b. Establish objective design standards as part of Better Streets requirements for on- and offsite improvements that supplant existing subjective ones. (Planning, Mayor/BOS; Medium)
- c. Revise public right-of-way (ROW) policy, rules, and procedures across city agencies to facilitate the use of the public ROW for utility infrastructure that would currently be required to be installed on private property to maximize the construction of housing units and expedite post-entitlement approvals. (Planning, DPW; Short)
- d. Continue to strengthen coordination of interagency permitting review and approval processes for implementation of approved large master-planned or development agreement projects to accelerate construction timelines of infrastructure improvements. (Planning, Mayor/BOS; Short)
- e. Modify Article 12C of the San Francisco Health Code Non-Potable Water Ordinance to be required only for housing projects at or over 250,000 gross square feet with projects at or over 100,000 to provide water budget calculations. (Planning, Mayor/BOS; Short)
- f. Strengthen the interagency coordination to reduce or eliminate the requirements for the associated approvals for publicly funded affordable housing; examples of associated approvals include the PG&E requirements to accommodate Public Utilities Commission (PUC) low-cost electric service, or the multi-agency review of disability access to reduce per-unit construction costs. (Planning, PUC, Mayor/BOS; Short)
- g. Resolve common disputes between the PUC and PG&E, especially on affordable housing project applications, which result in unnecessary equipment, delays, and costly upgrades. (Planning, PUC, Mayor/BOS; Medium)
- h. Lower the requirement for a major encroachment permit to a minor encroachment permit for housing projects to lay utility lines through public land to meet streetlight requirements for PUC. (Planning, DPW, PUC, Mayor/BOS; Medium)

- i. Issue administrative bulletins on code and standards interpretations to support, create certainty of expectations, and reduce review time from the Mayor’s Office of Disability for 100% affordable housing projects. (MOD, MOHCD; Medium)
- j. Streamline plan checks, response to revisions, and field inspection process to support and reduce review time from the Mayor’s Office of Disability for 100% affordable housing projects. (MOD, MOHCD; Medium)

POLICY 28: Affirm compliance in State housing law, requirements, and intent by strengthening data collection, clarifying definitions, and further supporting implementation.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Objective 4.B Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households.

Implementing Program Areas: Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Eliminate or remove application of design guidelines that subjectively restrict the massing of housing to ensure compliance with the State's [Housing Accountability Act](#). (Planning, Mayor/BOS; Short)
- b. Ensure that local adopted rules and procedures that implement future state housing law support the State's legislative intent. (Planning, Mayor/BOS; Short)
- c. Whenever Planning Code amendments or revisions are proposed, advocate for simpler or an overall reduction of rules that affect housing approvals to reduce the specific or institutional knowledge needed by City staff, applicants, and members of the public to increase accessibility. (Planning, Mayor/BOS; Short)
- d. Revise current hearing procedures for Planning Code Sections 147 and 295 Height Restrictions on Structures Shadowing Property Under the Jurisdiction of the Recreation and Park Commission so that project approvals ensure meeting hearing requirements. (Planning; Short)
- e. Remove Commission hearings for program-compliant State Density Bonus projects that do not require additional entitlements. Request clarification from California Department of Housing and Community Development (HCD) on how State Density Bonus Program applies to form-based zoning districts to assure compliance. (Planning, Mayor/BOS; Short)
- f. Request that HCD and the State legislature to clarify and consolidate permit milestone and timeframe definitions that stem from past legislation to ensure data accuracy and compliance in the required Annual Progress Report. (Planning; Short)
- g. Advocate with HCD and the State legislature to interpret, clarify, and consolidate expectations for tenant protections based on recent legislation. (Planning; Short)
- h. Advocate for HCD to provide more immediate and standardized implementation support for State housing legislation so that it is directly operational for general planning staff reducing the need for highly specialized experts to reduce constraints on staffing. (Planning; Short)
- i. Advocate for AB 101, State legislation that requires Low-Barrier Navigation Centers by right, to cover other crisis interventions that house people that are not considered emergency shelter, for example safe sleeping sites. (HSH, Planning; Medium)

- j. To ensure accurate data collection and continued compliance with the Permit Streamlining Act, establish and document two critical markers of site and building permit applications progress: “complete application” and “approved application” in permit application processes. (Planning; Short)
- k. Establish more immediate and final CEQA exemption determination to facilitate that a project application is “complete” earlier in the application process to expedite permit processing. Revise data collection process and establish data dashboards on application process, approvals, and unit delivery to provide more accurate, up to date, and transparent information to the State, advocates, and communities and reduce staff time on reporting. Review current requirements and eliminate any out-of-date or redundant housing reporting requirements. (Planning; Short)
- l. Re-allocate staffing from housing applications that do not legalize or add housing units, other than repair projects for low-income residents, to support housing production and community-led strategies in [Priority Equity Geographies](#). (Planning; Medium)
- m. Continue to implement the Mayor Executive Directives to accelerate creating new housing and expand City department’s compliance with the directives (Mayor Breed’s Executive Directive 18-01 and Mayor Lee’s Executive Directive 17-02). (Planning; Medium)
- n. Study, reform, reduce, and/or eliminate CEQA topic processes (e.g., thresholds, screening criteria, technical studies) or notification processes, including those that aren’t required by CEQA statute or guidelines (e.g., wind and shadow in San Francisco). This includes updating bulletins, guidelines, standard operating procedures, and/or local codes that address topics such as air quality, geotechnical, hazardous materials, historic preservation, noise, vibration, transportation, shadow, and wind. (Planning; Medium)
- o. Codify local procedures that recognize that housing applications for shelter, temporary housing, or urgent housing measures uses (such as safe sleeping sites) do not meet the standard of a “project” under CEQA, to ensure compliance with AB 101. (Planning, Mayor/BOS; Short)
- p. Examine what would be necessary to change to allow the definition of a “project” under CEQA without a discretionary process, for example, project applications that only require building permits. (Planning; Medium)
- q. Develop a streamlined project-specific addenda process in lieu of the existing community plan exemption (CPE) process or further refine the CPE process to reduce permit application timelines. (Planning; Medium)
- r. Analyze interaction between different planning department teams to identify areas where internal application review processes could be reformed and simplified, for example by standardizing and codifying technical studies and best practices, to shorten the time to get to a stable project description. (Planning; Medium)

POLICY 29: Complete community-led processes in Priority Equity Geographies that provide defined community benefits or mitigations for effects of new development consistent with state and federal law in order to reduce burdens on advocates of vulnerable populations and community members and establish more predictable outcomes for housing applications.

Objective 2.C	Increase accountability to American Indian, Black, and other communities of color.
Objective 3.C	Eliminate community displacement within areas vulnerable to displacement.
Objective 4.A	Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.
Objective 4.B	Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households.

Implementing Program Areas: Empowerment of Equity Priority Communities; Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. In [Priority Equity Geographies](#) where community-informed community benefits are provided, streamline approval processes including reducing notification requirements, consolidating appeal hearings, or providing ministerial pathways, for projects that provide increased on-site affordability, to facilitate certainty in the development process and comprehensively address all community concerns. (Planning, Mayor/BOS; Short)
- b. Support ministerial approval processes for mid-rise and small multi-family buildings that include community benefits such as units serving middle-income households without deed restriction, designating commercial space as a [Community Benefit Use](#), as defined in Policy 37, action (d), offering reduced rent for community-serving purposes via a development agreement or deed-restrictions, or meeting family-friendly criteria as referenced in Policy 33, action (d). (Planning, Mayor/BOS; Medium)
- c. Support ministerial approval processes for projects that include higher rates of below market rate units beyond required as informed by racial and social equity impact analysis under Policy 21, actions (a) and (b). (Planning, Mayor/BOS; Medium)
- d. Direct Department staff and resources to review Discretionary Review applications that are filed within [Priority Equity Geographies](#) in a timely manner and reallocate the Planning Department's staff resources from other Discretionary Review applications to support low-income homeowners with technical assistance as identified under Policy 30, action (c), using the Department's Racial and Social Equity Assessment tool. (Planning; Medium)

POLICY 30: Support the reduction of non-governmental challenges that enable affordable housing and small and mid-rise multi-family buildings as a prominent housing type.

Objective 4.A Substantially expand the amount of permanently affordable housing for extremely low- to moderate-income households.

Objective 4.B Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households.

Implementing Program Areas: Accessible and Affordable Housing; Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Reduce building code or jurisdictional conflicts to enable cost-efficient construction types and materials such as cross laminated timber⁵⁷, cassette⁵⁸, or modular⁵⁹ construction, especially where local jobs are supported. (DBI, Medium)
- b. Create low-interest construction loan programs for eligible lower-income homeowners to expand their existing homes with additional units or demolish and replace their homes with more units up the allowable maximum density. (MOHCD, Medium)
- c. Create and sustainably fund financing, technical assistance, outreach, and educational programs, such as the Housing Development Incentive Program for Homeowners, for eligible homeowners interested in updating their property from single- to multi-family housing, particularly assisting low-income property owners, households of color, seniors, and people with disabilities. Such programs should ensure accessible accommodations for aging adults and people with disabilities. (Planning, HSA; Short)
- d. Explore new fees on housing applications that propose large new or large expansions to single-family homes where no new units are added to create a funding stream for down-payment assistance or construction loans for low-income homeowners as described in Policy 30 (c). (Planning, Mayor/BOS; Medium)
- e. Expand the construction workforce through training programs in partnership with non-City apprenticeship programs and expand the Local Hire program to allow more projects to participate. (OEWD; Medium)
- f. Work with design professionals to produce replicable building details (such as bathroom layouts) that are code compliant and meet accessibility standards on publicly subsidized 100% affordable

⁵⁷ An engineered wood building material that can be used in walls, roofs, or ceilings, typically uses sustainable materials, and could lower construction cost through decreased lead times.

⁵⁸ A type of prefabricated housing where components or types of building parts but not full building units are manufactured in a factory setting, then assembled on site.

⁵⁹ A type of prefabricated housing where full units or substantial parts of a building are manufactured, shipped to a construction site, and then assembled into a full building. This evolving housing production method can reduce construction costs and increase durability.

housing projects. This will reduce plan review time, field corrections, and cost, while maintaining high-quality standards. (MOHCD, MOD; Medium)

- g. Expanded use of third-party consulting peer review of construction documents on publicly subsidized 100% affordable housing projects. (MOHCD, MOD; Medium)
- h. Implement innovations in project financing, including options for payment and performance bonds, retention, and other contract terms, expedited payments to contractors on publicly subsidized 100% affordable housing projects. (MOHCD, MOD; Medium)
- i. Support expansion of nonprofit project management capacity, especially focused on areas of the city that haven't seen much affordable housing development. (MOHCD; Medium)
- j. Support new systems of property management and asset management for efficiencies and low cost/per unit for expanded portfolios that include mid and smaller size buildings. (MOHCD; Medium)

POLICY 31: Facilitate small and mid-rise multi-family buildings that private development can deliver to serve middle-income households without deed restriction, including through adding units in lower density areas or by adding [Accessory Dwelling Units](#) (ADUs).

Objective 3.B Create a sense of belonging for all communities of color within Well-resourced neighborhoods through expanded housing choice.

Objective 4.B Expand small and mid-rise multi-family housing production to serve our workforce, prioritizing middle-income households.

Implementing Program Areas: Accessible and Affordable Housing; Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Allow a minimum of four units on all residential lots with a minimum of six on corner lots, expanding on the State duplex/lot split program ([SB 9](#)), and include programs and incentives that target these new homes to moderate- and middle-income households as described in Policy 26. (Planning, Mayor/BOS; Short)
- b. Revise and codify SB 9 program implementation with Department of Building Inspection to ensure that both flag-shaped lots and utility easements for lot splits are accepted. (DBI; Planning, Short)
- c. Continue to strengthen the interagency coordination (e.g. Roundtable Review) for permit processing of [ADUs](#) and implement an integrated online permitting system and permitting governance structure to support permit streamlining and government transparency. (Planning, DBI; ongoing)
- d. Create an affordable [ADU](#) program that provides financial support for professional services and construction of units that serve low-income households. (Planning, MOHCD; Short)
- e. Encourage [Junior ADUs \(JADUs\)](#) as an effective and low-cost way of adding habitable space within existing single-family homes, as JADUs also expand opportunities for multi-generational living. (Planning; Short)
- f. Revise ADU rent control provisions under local program to start ten years after issuance of Certificate of Occupancy to support homeowners adding units in existing single- and two-family housing. (Planning; Short)

POLICY 32: Promote and facilitate aging in place for seniors and multi-generational living that supports extended families and communal households.

Objective 4.C Diversify housing types for all cultures, family structures, and abilities.

Implementing Program Areas: Accessible and Affordable Housing; Existing Housing Preservation and Affordability; Facilitation of Diverse Housing Types; Reduction of Constraints for Housing Development, Maintenance and Improvement; Vulnerable Groups

Actions

- a. Increase permanently affordable senior housing along transit corridors to improve mobility of aging adults and seniors, particularly for extremely- and very-low income households including through expansion of Senior Operating Subsidies as referenced in Policy 5, action (j). (MOHCD; Long)
- b. Pursue multi-generational living for extended families and communal households that have space and amenities for children, working-age adults, seniors and persons with disabilities, when building permanently affordable senior housing referenced under Policy 27, action (a) above, or cooperative housing referenced in Policy 23, action (a). (MOHCD; Long)
- c. Create or support financing programs that support aging in place, including improvements to accessibility through home modifications or building [ADUs](#), and supported by technical assistance programs referenced in Policy 26, action (c). (Planning, HSA, MOHCD; Short)
- d. Implement new strategies to support and prevent the loss of residential care facilities, using the recommendations of the Assisted Living Working Group of the Long-term Care Coordinating Council,⁶¹ including business support services, as well as City-funded subsidies for affordable placement of low-income residents (DPH, HSA; Medium)
- e. Support and explore expanding the Home Match Program to match seniors with people looking for housing that can provide home chore support in exchange for affordable rent. (HSA, MOHCD; Medium)
- f. Permit uses and eliminate regulatory limitations, such as conditional use authorizations, that discourage innovative, smaller housing types where licensing is not required, such as co-housing⁶² with amenities that support seniors and those with disabilities. (Planning; Medium)
- g. Strengthen interagency coordination to identify and implement strategies to address the housing needs of seniors and people with disabilities, informed by the Housing Needs Assessments referenced in Policy 6, action (f). (HSA, Planning, MOHCD, MOD; Short)
- h. Revise San Francisco definition of “family” to meet State requirements. (Planning; Short)

61 [Supporting Affordable Assisted Living in San Francisco, January 2019, Assisted Living Facility \(ALF\) Workgroup | San Francisco Human Services Agency \(sfhsa.org\)](#)

62 Co-housing, group housing, or co-living rooms are a type of housing that may have limited cooking facilities and do not contain a full kitchen in each room. Co-housing may include (but is not limited to) communes, fraternities and sororities, or Residential Hotels.

POLICY 33: Prevent the outmigration of families with children and support the needs of families to grow.

Objective 4.C Diversify housing types for all cultures, family structures, and abilities.

Implementing Program Areas: Accessible and Affordable Housing; Facilitation of Diverse Housing Types; Homeless Prevention and Elimination; Infrastructure and Community Services; Vulnerable Groups

Actions

- a. Identify neighborhoods with a higher concentration of low-income, immigrant, and rent- burdened⁶³ families with children, such as Tenderloin, Mission, Chinatown, and/or SoMA, and allocate resources to increase permanently affordable housing that addresses their income and needs in those neighborhoods. (MOHCD, Planning; Medium)
- b. Establish programs to assist extremely low and very low-income families with children to relocate from SROs and overcrowding living conditions to appropriate permanently affordable housing. (MOHCD, Planning; Medium)
- c. Develop objective design standards for child-friendly amenities within new buildings particularly for small and mid-rise multi-family buildings. (Planning; Short)
- d. Establish criteria for family-friendly housing to support these projects through processes referenced in Policy 25, action (b). Such criteria can include development projects with substantially higher number of two- or three-bedroom units than required; that are affordable to a wide range of low- to middle-income households and meet the child-friendly design standards established in Policy 28, action (b). (Planning; Medium)
- e. Collaborate with the San Francisco Unified School District to evaluate the feasibility of providing a priority in the school assignment process for low-income families and those living in permanently affordable housing. (Planning, SFUSD, MOHCD; Medium)
- f. Continue to require multi-bedroom unit mixes. (Planning; ongoing)

63 Households that pay more than 30 percent of their income for housing.

POLICY 34: Encourage co-housing⁶⁴ to support ways for households to share space, resources, and responsibilities, especially to reinforce supportive relationships within and across communities and generations.

Objective 4.C Diversify housing types for all cultures, family structures, and abilities.

Implementing Program Areas: Accessible and Affordable Housing; Facilitation of Diverse Housing Types; Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Eliminate the definition of “group housing” and modify “dwelling unit” to include “more than one” family in the Planning Code and to include minimum quality of life standards, such as cooking facilities and common space. (Planning, Mayor/BOS; Short)
- b. Support process and code changes in [Priority Equity Geographies](#) that seek to define specific needs or limits around co-housing types, as informed by Policy 18. (Planning, Mayor/BOS; Short)
- c. Create a co-housing informational program that provides ideas and recommendations on types, financing structures, precedents, and technical guidance to support their creation in [Cultural Districts](#) and [Priority Equity Geographies](#) to meet community needs. (Planning; Short)
- d. Support co-housing developments on parcels owned by non-profits, like sites owned by religious institutions, to further encourage philanthropically financed affordable housing. (Planning; Short)

64 Co-housing, group housing, or co-living rooms are a type of housing that may have limited cooking facilities and do not contain a full kitchen in each room. Co-housing may include (but is not limited to) communes, fraternities and sororities, or Residential Hotels.

POLICY 35: Require new commercial developments and large employers, hospitals, and educational institutions to help meet housing demand generated by anticipated job growth to maintain an appropriate jobs-housing fit, and address housing needs of students.

Objective 4.C Diversify housing types for all cultures, family structures, and abilities.

Implementing Program Areas: Access to Housing; Accessible and Affordable Housing; Facilitation of Diverse Housing Types; Vulnerable Groups

Actions

- a. Conduct a feasibility study to assess large employers affordable housing funding on an ongoing-basis to complement the jobs housing linkage requirements. (Planning, OEWD, Mayor/BOS; Medium)
- b. Encourage and provide opportunities for large commercial developments to build housing or dedicate land in lieu of their jobs housing linkage fee with affordability requirements that align with the income levels of the households anticipated to fill new jobs. (Planning, OEWD, Mayor/BOS; Medium)
- c. Provide paths for large employers to contribute funding to and/or partner with non-profit developers to provide homeownership opportunities. (Planning; Medium)
- d. Maintain the jobs housing linkage program and adjust the fee levels based on an updated nexus study and feasibility study on a regular basis. (Planning; Long)
- e. Explore expanding jobs housing linkage fees to large employer institutional developments (medical and educational) who are currently not subject to jobs housing linkage fees. (Planning, OEWD, Mayor/BOS; Medium)
- f. Pursue partnerships that commit large employer institutions who are not subject to job housing linkage fees (hospitals and educational institutions) to conduct an analysis of the housing demand of their employees and to meet that demand within institutional master plans or equivalent documents. (Planning, OEWD, Mayor/BOS; Medium)
- g. Pursue partnerships with educational institutions to identify the housing needs of students, monitor implementation of planned student housing in institutional master plans, and promote strategies to address the unmet housing needs of students. (Planning; Medium)

POLICY 36: Maximize the use of existing housing stock for residential use by discouraging vacancy, short-term use, and speculative resale.

Objective Objective 4.C Diversify housing types for all cultures, family structures, and abilities.

Implementing Program Areas: Existing Housing Preservation and Affordability

Actions

- a. Explore legislating a vacancy tax for residential units that stay empty for long periods of a year or used as secondary or vacation homes. (Planning, Mayor/BOS; Medium)
- b. Explore regulatory paths, including a tax or other regulatory structures, for short term speculative resale of residential units, particularly those which seek to extract value out of evicting tenants, or rapid reselling to more lucrative markets. (Planning; Medium)
- c. Continue to improve compliance, enforcement, and restrictions on [short-term rentals](#). (Planning; ongoing)

POLICY 37: Facilitate neighborhoods where proximity to daily needs and high-quality community services and amenities promotes social connections, supports caregivers, reduces the need for private auto travel, and advances healthy activities.

Objective 5.A Connect people to jobs and their neighborhood with numerous, equitable, and healthy transportation and mobility options.

Objective 5.C Elevate expression of cultural identities through the design of active and engaging neighborhood buildings and spaces.

Implementing Program Areas: Cultural Stability; Infrastructure and Community Services

Actions

- a. Develop or adopt certification programs for community-serving businesses, such as grocery stores, childcare centers, healthcare clinics, and laundromats. Eliminate conditional use authorizations or reduce entitlement requirements related to lot size or commercial uses for new housing developments that include businesses that meet such requirements, allow them to participate in a [Community Benefit Use](#) program as described in Policy 32, action (d), or provide rental subsidies to them. (Planning, OEWD; Medium)
- b. In [Cultural Districts](#), reduce conditional use authorizations or other entitlement barriers for mixed-use buildings that can commit via deed restriction or other legal agreement to the inclusion of businesses, institutions, or services that support Cultural District needs and identity for a minimum of ten years. (Planning; Short)
- c. Incentivize new housing to commit via deed restrictions or other legal agreement to below market rate commercial leases for community-based organizations serving the neighborhood community for a minimum of ten years by providing fee waivers, especially in [Cultural Districts](#). (Planning; Medium)
- d. Study the creation of a [Community Benefit Use](#) program, referenced in Policy 25, action (b) and Policy 32, action (i), that allows new housing developments to have a highly flexible ground floor use entitlement and tenants to be eligible for rent subsidy in exchange for community participation in tenant selection or for businesses that obtain certifications as described in Policy 32, action (a). (Planning; Short)
- e. Strengthen interagency coordination, review, and compliance processes to ensure that walking and biking infrastructure and safety improvements are integrated into planning, funding, and construction and/or rehabilitation of public projects (e.g., parks and open spaces, libraries, and transit facilities) in addition to private development projects. (Planning, MTA, DPW; Short)
- f. Organize housing and neighborhood business and service areas to prioritize proximity in neighborhood planning or development agreement projects that propose land use changes. (Planning; Medium)
- g. Create and a long-range community facilities plan, and update every 5-10 years, for public facilities including parks, recreation centers, schools, libraries, to accommodate a thirty-year projected population growth, informed by equity metrics in a manner that secures equitable access in [Priority Equity Geographies](#), [Environmental Justice Communities](#), and [Well-resourced Neighborhoods](#) that

are targeted for increased housing capacity, building on processes such as the Community Facilities Framework, and in collaboration with Interagency Plan Implementation Committee. (Planning, SFRPD, LIB, SFUSD; Medium)

- h. Develop a comprehensive and regularly updated map of daily needs, amenities, and community facilities, to inform the work of the interagency coordination under action (e) as well as community-based organizations in planning for services, resources, open space, and businesses to be near each other and supportive to communities. (Planning, MTA, DPW, OEWD, DYCF, HSA; Medium)
- i. Expand and allow community serving uses, such as retail, restaurants, and personal services within areas that are primarily residential especially on corner parcels, especially uses under the [Community Benefit Use](#) program defined under Policy 32 action (d). (Planning; Short)
- j. Change regulations and definitions in current Planning code to improve flexibility on allowing home-based businesses and work from home in residential districts, for example, create an accessory entrepreneurial use that allows up to two employees. (Planning; Short)
- k. Continue to adhere to guidelines in the Better Streets Plan when new housing creates improvements to sidewalks, streets, and other public spaces. (Planning; ongoing)
- l. Encourage uses in the ground floor of buildings that support housing, neighborhood activity and identity, especially in [Cultural Districts](#), over inclusion of utility infrastructure, such as transformer vaults. (Planning, DPW; Short)

POLICY 38: Ensure transportation investments create equitable access to transit and are planned in parallel with increase in housing capacity to advance well-connected neighborhoods consistent with the City’s [Connect SF vision](#), and encourage sustainable trips⁶⁵ in new housing.

Objective 5.A Connect people to jobs and their neighborhood with numerous, equitable, and healthy transportation and mobility options.

Objective 5.B Advance environmental justice, climate, and community resilience.

Implementing Program Areas: Infrastructure and Community Services

Actions

- a. Strengthen interagency coordination for transportation, evaluating the existing and future needs of [Priority Equity Geographies](#), [Environmental Justice Communities](#), and [Well-resourced Neighborhoods](#) targeted for increased housing capacity, and plan for staffing and funding needed for these investments (e.g., general obligation bonds, federal grants). This includes delivering a network such that transit vehicles come as frequently as every five minutes⁶⁶ along certain corridors, and for transit services consistent with the city’s [Connect SF vision](#) and its [Transit Strategy](#) (SFMTA, [Planning](#), [SFCTA](#); Medium)
- b. Restore, maintain, and optimize the existing transit system, particularly through SFMTA’s 5-year Capital Improvement Program’s Transit Optimization and Expansion Projects in [Well-resourced Neighborhoods](#) targeted for increased housing capacity. (SFMTA, [Planning](#); Short)
- c. Restore and improve transit service as identified in the city’s [Transit Strategy](#), particularly for essential workers, transit-dependent people, and in [Priority Equity Geographies](#) and [Environmental Justice communities](#) (SFMTA; Short)
- d. Adopt requirements that encourage trips using priority modes⁶⁷ in new housing and reduce transportation impacts from new housing. Such amendments may require certain new housing to include additional transportation demand management measures and driveway and loading operations plans, protect pedestrian, cycling, and transit-oriented street frontages from driveways, and reduce vehicular parking. ([Planning](#), SFMTA; Short)

65 Sustainable trips utilize priority modes include walking, bicycling, transit, and vanpooling that have a low-carbon impact.

66 A conceptual network of high-frequency transit lines, where a substantial investment in on-street improvements would markedly increase the routes’ speed and reliability. These improvements include bus-only lanes, traffic signal adjustments, and queue jumps, and can be installed relatively quickly. Lines on the five-minute network include routes in the Rapid Network.

67 Priority modes include walking, bicycling, transit, and vanpooling.

POLICY 39: Support the repair and rehabilitation of housing to ensure life safety, health, and well-being of residents, especially in [Environmental Justice Communities](#), and to support sustainable building practices.

Objective 1.A Ensure housing stability and healthy homes

Objective 5.B Advance environmental justice, climate, and community resilience.

Implementing Program Areas: Healthy, Sustainable and Resilient Housing

Actions

- a. Create and expand programs to improve indoor air quality for existing housing, particularly in [Environmental Justice Communities](#), such as applying the standards in Article 38 of SF Health Code to such housing. (Planning, DPH; Short)
- b. Create electric conversion policies and programs for existing housing that decrease the use of gas appliances in homes to support respiratory health in children, prioritizing Environmental Justice Communities. (DOE, Mayor/BOS; Short)
- c. Support and streamline permits for energy retrofit, heating, ventilation and air conditioning (HVAC), and weatherization upgrades. (DBI, Planning; Short)
- d. Expand funding for acquisition and rehabilitation programs to remove mold, lead, and other health hazards through programs such as Fix Lead SF and CALHome. (Mayor/BOS; Medium)
- e. Continue to connect residents and housing developments with technical support and financing programs for earthquake safety retrofits such as the Mandatory Soft Story Retrofit Program. (DBI, ORCP; ongoing)
- f. Create programs to provide rehabilitation assistance to qualified homeowners to maintain exterior cladding, rooves, and essential building utilities in housing in [Environmental Justice Communities](#). (DBI; Medium)

POLICY 40: Enforce and improve planning processes and building regulations to ensure a healthy environment for new housing developments, especially in [Environmental Justice Communities](#).

Objective 1.A Ensure housing stability and healthy homes

Objective 5.B Advance environmental justice, climate, and community resilience.

Implementing Program Areas: Empowerment of Equity Priority Communities; Healthy, Sustainable and Resilient Housing; Infrastructure and Community Services

Actions

- a. Identify the public health needs of neighborhoods through community planning processes or large-scale development projects by engaging community-based organizations; public health needs include addressing air, soil, groundwater contamination, and noise pollution ([Planning](#), [DPH](#), [PUC](#), [ORCP](#), [PORT](#); Medium)
- b. Ensure and reinforce that all community planning efforts meet the City's [2021 Climate Action Plan](#), and future updates to this plan, to prepare neighborhoods and future housing projects for sea level rise impacts, especially in [Priority Equity Geographies](#) and [Environmental Justice Communities](#). ([Planning](#); Short)
- c. Provide neighborhood and infrastructure planning to mitigate flooding risk during weather events or due to climate crisis impacts. ([Planning](#), [SFPUC](#); Medium)
- d. Enhance high-pressure fire protection for the Westside of San Francisco by implementing and constructing Phase 1 of the Westside Potable Emergency Firefighting Water System (PEFWS) and continue to work with the community and obtain funding to implement and construct Phase 2 of the PEFWS. ([SFPUC](#), [Mayor/BOS](#); Medium)
- e. Develop and require community accountability measures, including notification and engagement of residents, when building housing on environmentally contaminated sites located in [Environmental Justice Communities](#) and [Priority Equity Geographies](#). ([Planning](#); Short)
- f. Develop notification processes in planning efforts in geographies that include polluting sources, such as freeways, to anticipate solutions for potential future sensitive populations such as seniors, children, and those with disabilities. ([Planning](#); Short)
- g. Strengthen building standards to ensure that new housing developments limit sound intrusion from exterior and interior sources. ([DBI](#), [Planning](#); Short)
- h. Explore whether certification or building codes effectively incentivize the use of low VOC (volatile organic compounds) materials in new construction to reduce exposure. ([DBI](#), [Planning](#); Short)
- i. Maximize the installation of site-appropriate, native trees and vegetation at grade and on roofs in new residential development, especially in neighborhoods with less tree canopy coverage as per the [SF Better Streets Plan](#), the [SF Green Landscaping Ordinance](#), and the [SF Better Roofs Ordinance](#). ([Planning](#), [DPW](#); Short)

- j. Update Planning Code requirements, such as the [SF Green Landscaping Ordinance](#), to reduce paved surfaces and underground enclosed space in rear and side yards to specifically retain deep soil for trees and more sustainable vegetation. (Planning; Short)
- k. Study and document the impact of open space and housing based on scientific analysis for people's health, especially for children, for the Commission's use in evaluating development agreements that include housing and rear yard variances in housing applications (Planning, DPH, RPD; Short)
- l. Enforce compliance with existing requirements in the [SF Stormwater Management Ordinance](#) to incorporate on-site stormwater management and flood resilience. (SFPUC, Planning; ongoing)
- m. With passage of more opportunities for ministerial approvals in Policy 25, redirect Planning Department environmental planning staff time towards long-range efforts that reduce the city's regional and global contributions to the climate crisis over site-by-site impacts to immediate area or temporary conditions, except in [Priority Equity Geographies](#) or other areas identified as [Environmental Justice Communities](#). (Planning; Medium)
- n. Study ways, such as through capital planning, to mitigate environmental conditions, such as wind, especially in [Priority Equity Geographies](#), that are changeable due to the climate crisis, impacted by many sites providing important city contributions (such as housing units), and not pragmatically solvable on a site-by-site basis. (Planning; Medium)

POLICY 41: Shape urban design policy, standards, and guidelines to enable cultural and identity expression, advance architectural creativity and durability, and foster neighborhood belonging.

Objective 5.C Elevate expression of cultural identities through the design of active and engaging neighborhood spaces and buildings.

Implementing Program Areas: Cultural Stability; Reduction of Constraints for Housing Development, Maintenance and Improvement

Actions

- a. Develop Objective Design Standards that reduce subjective design review of housing projects while ensuring that new development in existing neighborhoods support livability, building durability, access to light and outdoor space, and creative expression. (Planning; Short)
- b. Create and adopt a new objective design standard to require the use of natural and durable materials for front façade and windows, for example stucco, stone, concrete, wood, and metal, subject to periodic, amended revision and eliminate existing design guidelines, except in Special Area Design Guidelines or adopted or listed Historic Districts, that require detailed front façade compatibility with surrounding neighborhood architectural patterns, for example window proportions, roof shape, or type of entry. (Planning; Short)
- c. Complete, adopt, and apply the Ground Floor Residential Design Guidelines to housing projects, in coordination with State requirements. These recommend porches, stoops, and accessible open space near sidewalks to invite social engagement and belonging. (Planning; Medium)
- d. Create Special Area Design Guidelines if requested by communities in [Cultural Districts](#) and [Priority Equity Geographies](#) where the design of public space and architecture could help reinforce cultural identities, and in coordination with State requirements. (Planning; Medium)
- e. Replace terminology of “neighborhood character” and “neighborhood compatibility” in the Urban Design Element with terms that more directly support avoiding severe changes to building scale and/or architectural expression that dehumanize the experience of the built environment. Explore implications with Proposition M⁶⁸. (Planning; Short)
- f. Eliminate the use of “neighborhood character” and/or “neighborhood compatibility” terminology in case report findings towards approvals. (Planning; Short)
- g. Given health and safety requirements in the Building Code and rear yard requirements in the Planning Code, eliminate the use of “light” and “air” terminology in case report findings to support discretionary requests. (Planning; Short)

⁶⁸ Proposition M was adopted by the voters on November 4, 1986. It requires that the City shall find that proposed alterations and demolitions are consistent with eight priority policies set forth in Section 101.1 of the Planning Code. This includes a policy stating that existing housing and neighborhood character be conserved and protected in order to preserve the cultural and economic diversity of our neighborhoods.

POLICY 42: Support cultural uses, activities, and architecture that sustain San Francisco's diverse cultural heritage.

Objective 5.C Elevate expression of cultural identities through the design of active and engaging neighborhood buildings and spaces.

Implementing Program Areas: Cultural Stability; Healthy, Sustainable and Resilient Housing

Actions

- a. Utilize the [Cultural Districts](#) program to support building permanently affordable housing, along with other housing development and neighborhood investments that include cultural activities, uses, traditions, and spaces, in coordination with Policy 12. (Planning, MOHCD, OEWD, ARTS, DPW; Medium)
- b. Increase staff allocation within MOHCD, OEWD, DPW, ARTS, and Planning to create a more robust, sustained, and effective [Cultural Districts](#) program, provide more direct support for the development and implementation of their respective Cultural History Housing and Economic Sustainability Strategies (CHHESS). (MOHCD, Planning, OEWD, ARTS, DPW; Medium)
- c. Study creation of a cultural resource mitigation fund that could be paid into by projects that impact cultural resources to support cultural resource protection and preservation throughout the city, prioritizing funding the development of cultural spaces as described in Policy 12, action (f). (MOHCD/Planning/OEWD; Medium)
- d. Designate historically and culturally significant buildings, landscapes, and districts for preservation using the Citywide Cultural Resource Survey, Planning Code Articles 10 and 11, and state and national historic resource registries to ensure appropriate treatment of historic properties that are important to the community and unlock historic preservation incentives for more potential housing development sites. (Planning; Short)
- e. Promote the use of the [Retained Elements Special Topic Design Guidelines](#) to development applicants to address sites where conserving parts of buildings sustains cultural identity and proposed housing serves the community. (Planning; Short)
- f. Establish priority building permit and entitlement Planning Department review processes for multi-family residential development projects that rehabilitate or adaptively reuse existing buildings to support sustainable building practices, per Policy 34, while preserving cultural resources. (Planning; Short)
- g. Develop objective design standards for the treatment of historic buildings and districts to provide consistent and efficient regulatory review that facilitates housing development approvals and protects the City's cultural and architectural heritages. (Planning; Short)
- h. Promote historic preservation and cultural heritage incentives, such as tax credit programs and the State Historical Building Code, for use in residential rehabilitation projects through general outreach, interagency collaboration with MOHCD and OEWD, building trades collaboration, educational

materials, community capacity building efforts, and through the regulatory review process. (Planning, MOHCD, OEWD; Medium)

- i. Revise Urban Design Guidelines to provide guidance on including signage, lighting, public art, historical interpretation and educational opportunities in housing development projects in a manner that reflects neighborhood history and culture, prioritizing the acknowledgement and representation of American Indian history and culture, in coordination with State requirements. (Planning, ART; Short)
- j. Complete the Citywide Cultural Resources Survey, including the citywide historic context statement, with ongoing community engagement to identify important individual historic or cultural resources and districts. (Planning; Medium)
- k. Complete the Heritage Conservation Element of the General Plan in order to bring clarity and accountability to the City's role in sustaining both the tangible and intangible aspects of San Francisco's cultural heritage. (Planning; Ongoing)

Appendix A: Glossary

<i>Term</i>	<i>Definition</i>	<i>Link</i>
Accessory Dwelling Units (ADUs)	Housing units added to existing or proposed residential buildings. ADUs are also often called in-law units, granny flats, secondary units, or basement or garage apartments.	http://projects.sfplanning.org/community-stabilization/accessory-dwelling-units.htm
Administrative (or "ministerial") approval	A governmental decision involving little or no personal judgment by the public official; it involves only the use of fixed standards or objective measurements, and the public official cannot use personal, subjective judgment in deciding whether or how the project should be carried out.	
Affirmatively Further Fair Housing (AFFH)	Enacted by AB 686 in 2018, this California law strengthens existing fair housing requirements and protections. AFFH contains requirements state and local governments must follow to ensure inclusive communities, including new requirements for municipal housing element updates.	https://www.hcd.ca.gov/community-development/affh/index.shtml ; https://leginfo.ca.gov/faces/billTextClient.xhtml?bill_id=201720180AB686
Affordable Housing	Affordable housing is housing that is either rented or owned at prices affordable to households with low to moderate incomes. The United States Department of Housing and Urban Development (HUD) determines the thresholds by household size for these incomes for the San Francisco HUD Metro Fair Market Rent Area (HMFA). Permanently affordable housing means housing, regardless of ownership, for which there is a legally binding, recorded document in effect that limits the price at which the owner may sell or restricts the occupancy of the unit to a qualified, low-income household, in perpetuity.	https://sfplanning.org/sites/default/files/documents/reports/2021_Housing_Inventory.pdf https://www.lawinsider.com/dictionary/permanently-affordable-housing
All-Home Plan	All Home Plan recommends a proportion of 1-2-4 where for each four units of permanently supportive housing, two shelter beds and interim-housing options are added, along with homelessness prevention services for one individual.	210413 Regional Action Plan Final.pdf (allhomeca.org)
At-risk of becoming unhoused	People with prior experience of homelessness, with involvement with the criminal justice system, extremely-low and very-low income American Indian, Black, and Latinos/es/x, domestic violence victims, those at imminent risk of losing housing (for example with an eviction notice, or subject to landlord harassment).	
Certificate of Preference	In 1967, the Certificate of Preference Program ("the Certificate Program") was created to give housing preference to low- and moderate-income persons who were displaced by urban renewal programs in San Francisco. The certificates were offered to those displaced from the Western Addition and Hunters Point in the 1960s and 1970s.	https://sfmohcd.org/certificate-preference

Community Benefit Use Program	Geographically specific programs established through community-led process to identify a menu of uses that meet community needs to be incorporated into certain future project approvals, thereby reducing the time and community resources required to shape projects that meet their needs on individual project approval basis. Programs may be supported through the the Office of Small Business or other community services resources.	
Cooperative Housing	A housing cooperative, is a legal entity, usually a cooperative or a corporation, which owns real estate, consisting of one or more residential buildings. It operates under the cooperative legal framework that usually exists at the regional or national level.	https://www.housinginternational.coop/what-is-a-housing-cooperative/
Cost burdened	Households that pay more than 30 percent of their income for housing.	
Cross-laminated timber	An engineered wood building material that can be used in walls, roofs or ceilings, may be eco-friendly, and could lower construction cost through decreased lead times.	
Cultural anchors	Businesses, community and cultural centers, and other spaces of cultural importance for communities.	
Cultural Districts	A geographic area or location within San Francisco that embodies a unique cultural heritage. Through a formalized, collaborative partnership between the City and communities, the mandate requires that the City coordinate resources to assist in stabilizing vulnerable communities facing, or at risk of, displacement or gentrification.	http://projects.sfplanning.org/community-stabilization/cultural-districts-initiative.htm
Discriminatory programs	Discriminatory programs by government action affecting housing, including government sanctioned programs, include but are not limited to urban renewal, redlining, segregated public housing, racial covenants, and exclusionary zoning regulations, such as single-family zoning.	
Ellis Act Evictions	Evictions for which landlords have the right to evict tenants to remove all the units in the building from the rental market for at least 10 years. Units that have been recovered due to an Ellis Act eviction have restrictions on its future use, including conversions into condos and rentals.	https://projects.sfplanning.org/community-stabilization/rent-stabilization-eviction-protection.htm#:~:text=%28OMI%29,-,Ellis%20Act,evictions,-landlords
Environmental Justice Communities Map	The draft Environmental Justice Communities Map (EJ Communities Map) describes areas of San Francisco that have higher pollution and are predominately low-income. This map is based on CalEnviroScreen, a tool created by CalEPA & OEHHA that maps California communities that are most affected by pollution and other health risks. This draft EJ Communities Map includes additional local data on pollution and demographics. The draft map received public feedback for refinement, through a community engagement process, and is expected to be finalized in Fall 2022, as part of the Environmental Justice Framework. Environmental Justice Communities (EJ Communities) are defined as the census tracts with the top 30% of cumulative environmental and socioeconomic vulnerability across the city.	

Exclusionary zoning practices	Land use regulations that through their design and effect perpetuate racial and social exclusion. Early zoning regulations including single-family zoning often institutionalized racially exclusive practices for real estate profits.	https://belonging.berkeley.edu/rootsraceplace#:~:text=Explicitly%20Racial,Exclusionary%20Zoning,-Many
Five-Minute Network (MUNI)	A conceptual network of high-frequency transit lines, where a substantial investment in on-street improvements would markedly increase the routes' speed and reliability. These improvements include bus-only lanes, traffic signal adjustments, and queue jumps, and can be installed relatively quickly. Lines on the five-minute network include routes in the Rapid Network.	https://connectsf.org/wp-content/uploads/ConnectSF_Transit_Strategy_FINAL-20211209-1.pdf (pg. 24)
Group housing, co-housing, or co-living	Co-housing, group housing, or co-living rooms are a type of housing that may have limited cooking facilities and do not contain a full kitchen in each room. Co-housing may include (but is not limited to) communes, fraternities and sororities, or Residential Hotels.	
High opportunity areas	Areas in every region of the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children. SF Planning used this same index to identify "Well-resourced neighborhoods."	https://www.treasurer.ca.gov/ctcac/opportunity.asp
Housing accelerator fund	This fund offers affordable housing developers lending opportunities to bridge permanent financing programs offered by MOHCD for production and preservation of affordable housing. The speed of execution, flexible terms, and ability to coordinate with public funders helps borrowers acquire sites quickly. It also allowed investors to provide grants, equity-like investments, program-related investments (PRIs), and secured and unsecured debt for funding affordable housing.	https://www.sfhaf.org/
Housing Ladder strategy	A rehousing approach that offers opportunities for residents of Permanent Supportive Housing (PSH) to move from intensive supportive housing to more independent living, thus freeing up their PSH unit for others.	https://hsh.sfgov.org/services/the-homelessness-response-system/housing-ladder/
Inclusionary units	San Francisco requires new residential buildings of 10 or more units to include on-site affordable units (called inclusionary housing). Other options to meet this requirement include the payment of in-lieu fees (that fund 100 percent affordable housing), off-site affordable units, and land dedication.	http://projects.sfplanning.org/community-stabilization/inclusionary-housing.htm
Inventory of rental housing units	A registry of rent controlled units that could provide policy makers and advocacy organizations greater insight into occupancy status, rental rates, or eviction history.	http://projects.sfplanning.org/community-stabilization/rent-stabilization-eviction-protection.htm#C-3
Junior Accessory Dwelling Units (JADUs)	A type of ADU that is generally smaller than average ADUs and shares a restroom and/or kitchen with the main home.	https://projects.sfplanning.org/community-stabilization/accessory-dwelling-units.htm#:~:text=program%20for,junior%20ADUs%2C,that%20home,-However

Mid-rise multifamily buildings	Buildings of 5 to 8 stories	
Modular housing	A type of prefabricated housing, where the pieces of the building are usually built in one place using a factory assembly line, shipped to a construction site, and then assembled. Using this housing production method reduces construction costs through its building process and through decreased lead times.	
Navigation centers	Low-threshold, high-service temporary shelter programs for adults experiencing homelessness in San Francisco. Services include case management, housing navigation, DPH health services, HSA benefits enrollment, SSI advocacy, and harm reduction therapy.	https://hsh.sfgov.org/services/the-homelessness-response-system/shelter/navigation-centers/
No-fault evictions	Evictions that allow landlords to take possession of their property from the tenant and are not due to tenant actions. These evictions include Ellis Act, owner move-in, demolition, capital improvement, substantial rehabilitation, sale of unit converted to condo, and lead paint abatement.	https://projects.sfplanning.org/community-stabilization/rent-stabilization-eviction-protection.htm#:~:text=%27No-fault%27,evictions,-allow
Overcrowding	More than 1 person per room (including living rooms) for overcrowding, and more than 1.5 persons per room for severe overcrowding.	
Owner Move-In (OMI) Eviction	Evictions that allow owners to evict the tenant for the owner or their family to live in the unit as their principal place of residence. It is generally restricted to one OMI eviction per building.	https://projects.sfplanning.org/community-stabilization/rent-stabilization-eviction-protection.htm#:~:text=years,-Owner,evictions,-allow
Payments of relocation assistance	Payments that landlords must provide tenants that are evicted through no-fault evictions. At the time of publication (Jan 2022) payments are set between \$7,200 to \$12,000 per tenant.	https://sfrb.org/sites/default/files/Document/Form/579%20Multilingual%20Relocation%20Payments%2037.9C%2020-21.pdf
Preference programs	Lottery preference programs provide priority for specific housing projects or affordable housing to households qualifying for each program. Having lottery preference improves a household's chances in a housing lottery for affordable housing and gives current and former San Francisco residents a chance to continue living in the City.	https://sfmohcd.org/lottery-preference-programs
Proposition 13	A 1978 ballot measure that reduced property tax rates on homes, businesses and farms, and capped assessed property taxes at 1% for assessed values with no more than 2% annual increase. Prop 13 significantly reduced the tax revenue of local jurisdictions to fund schools, services, and infrastructure.	
Racial and social equity assessment tool	An analysis approach to assessing the potential racial and social equity impacts of a proposed action. This tool is part of San Francisco Planning's Racial and Social Equity Action Plan, which aims to pro-actively advance equity in the Department's internal and external work such as community planning, community engagement, policy/laws development, hiring, and process improvements. At the time of publication (March 2022), this tool is still being developed.	https://sfplanning.org/project/racial-and-social-equity-action-plan#about

Racially restrictive covenants	Throughout the late-nineteenth and mid-twentieth centuries, white property owners and subdivision developers wrote clauses into their property deeds forbidding the resale and sometimes rental of such property to non-whites, particularly African Americans. This approach was endorsed by the federal government and the real estate industry at least through the 1940s, and in many cases was required by banks and other lending institutions.	https://belonging.berkeley.edu/rootsraceplace#:~:text=138-.Racially%20Restrictive,Association%20Bylaws,-Throughout
Rapid Network (MUNI)	<p>The 13 rail and bus lines that account for the majority of Muni's ridership. Before the pandemic, Rapid Network lines were scheduled to operate every 10 minutes or better all day on weekdays.</p> <p>The lines in the Rapid network consist of J Church; KT: K Ingleside; T Third Street; M Ocean View; N Judah; 5 Fulton; 5R Fulton Rapid; 7 Haight/Noriega; 9 San Bruno; 9R San Bruno Rapid; 14 Mission; 14R Mission Rapid; 28 19th Avenue; 28R 19th Avenue Rapid; 38 Geary; and 38R Geary Rapid.</p>	https://connectsf.org/wp-content/uploads/ConnectSF_Transit_Strategy_FINAL-20211209-1.pdf (pg. 24)
Rapid rehousing	A set of interventions that provides people with grants to pay for living expenses like first and last month's rent managed by the SF Department of Homelessness and Supportive Housing.	https://hsh.sfgov.org/services/the-homelessness-response-system/housing/
Redlining	An explicitly discriminatory federal policy that color-coded Black and nearby neighborhoods in red, deeming them "hazardous" to potential mortgage lenders. This systematically denied residents in these neighborhoods loans for homeownership or maintenance, leading to segregation and cycles of disinvestment in primarily Black and other communities of color.	https://www.urbandisplacement.org/about/what-are-gentrification-and-displacement/
Rent control	Rent Ordinance (1979) that restricts annual rent increases, ensures tenants can only be evicted for "just causes," and restricts evictions of tenants occupying a qualifying unit built prior to June 13, 1979. Once tenants vacate the rent-stabilized unit, landlords can raise its rent to market rate (otherwise known as vacancy decontrol).	http://projects.sfplanning.org/community-stabilization/rent-stabilization-eviction-protection.htm
Severely cost burdened	Households that pay more than 50 percent of their income for housing.	
Short-term rentals	A rental of all or a portion of a home for periods of less than 30 nights (for example, Airbnb rentals).	http://projects.sfplanning.org/community-stabilization/short-term-rental-regulations.htm
Single Room Occupancy	A form of housing that serves low-income residents. A typical room in an SRO residential hotel is a single eight (8) x ten (10) foot room with shared toilets, kitchens and showers on each floor.	http://projects.sfplanning.org/community-stabilization/sro-hotel-protections.htm
Small multifamily building	Buildings of 4 or less stories that include between 4 and 19 units	
Small Sites Acquisition	An acquisition and rehabilitation loan program for small multifamily rental buildings to protect and establish long-term affordable housing throughout San Francisco, launched in 2014.	http://projects.sfplanning.org/community-stabilization/small-sites-program.htm

Social Housing	Social housing does not have a locally or nationally agreed upon definition, but it can generally be understood as below market rate housing owned and run by a government or nonprofit agency. It can include rental or shared ownership models. Social housing can provide homes for people of all income levels and may be associated with participatory housing models that facilitate resident-led decision-making.	
Supportive housing	A type of housing managed by the SF Department of Homelessness and Supportive Housing that offers tenants long-term affordable housing with on-site services, such as case management, mental health services, etc.	https://hsh.sfgov.org/services/the-homelessness-response-system/housing/
Trauma-informed systems	The TIS Initiative at the San Francisco Department of Public Health (SFDPH) is an organizational change model to support organizations to respond to and reduce the impact of trauma.	https://www.sfdph.org/dph/comupg/o/programs/TIS/default.asp
Urban renewal	A federally funded program that acquired, razed, and redeveloped areas of cities condemned as "blighted." In practice, redevelopment areas often followed redlining, and property was often taken from people of color by eminent domain for minimal compensation creating massive displacement of those communities.	https://belonging.berkeley.edu/rootsra ceplace#:~:text=The%20Beginnings,Suburban%20Revolt
