

San Francisco Department of Disability and Aging Services

Housing Subsidies Program Analysis FY 2017-18 to FY 2022-23

September 2023

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Executive Summary

Administered by the San Francisco Department of Disability and Aging Services (DAS), **the Housing Subsidies program provides rental subsidies and other supportive resources to older adults (ages 60 and older) and adults with disabilities (ages 18 to 59) to help mitigate rent burden and retain housing.** DAS partners with three community-based organizations to administer rental assistance to individuals facing a sudden loss of income. The goal of the program is to prevent eviction by helping to stabilize the individual's housing situation using a housing subsidy payment and service connection to other supportive resources.

The Housing Subsidies program is one of many community-based services that are supported by the Dignity Fund, a protected local funding stream for social services that support clients and their caregivers. The Housing Subsidies program provides monthly housing subsidies and rental assistance to older adults and adults with disabilities through partnerships with community providers.

The Housing Subsidies program has grown rapidly since the establishment of the Dignity Fund in 2016, driven in large part by Department allocations of Fund growth to expand housing support services. Between Fiscal Year (FY) 2017-18 and FY 2022-23, the Housing Subsidies program budget nearly doubled, from \$2.6M to \$4.8M. These funds were used to expand services and offer longer term subsidies. Program enrollments also increased over this period, though more modestly, from about 270 clients annually to over 400 clients annually. Our service providers — and relatedly, the client populations we serve — also shifted in notable ways, as one organization ended its partnership with DAS and three others newly contracted with us to provide Housing Subsidies. In light of these and other changes in the program, **DAS conducted this in-depth analysis to better understand program trends and the impact of recent Dignity Fund investments in the Housing Subsidies program.**

Using both quantitative and qualitative data, **this report describes high-level information about Housing Subsidies program client demographics and program trends, offers an overview of program administration, and highlights individual client experiences as well as population outcomes.**

This analysis is guided by the following questions:

1. What services are being provided? How have services levels changed over time?
2. What budget investments has DAS made in the Housing Subsidies program?
3. Who is accessing DAS Housing Subsidies?
4. What are clients' needs? Are there any unmet needs?
5. What opportunities are there to strengthen the Housing Subsidies program?

The report and the resulting findings can serve as a resource for DAS and the Dignity Fund Oversight and Advisory Committee for the ongoing administration and evaluation of the Dignity Fund and will be made available to the general public.

KEY FINDINGS

- **Over the last six fiscal years, the Housing Subsidies program has exhibited quick and organic growth in budget, community providers, and client enrollments.** With growth, the program has evolved to provide sustained, long-term rental assistance to individuals facing a sudden loss of income. As the program expanded, implementation and administration took on different shapes based on provider capacity to meet varying client needs. Today, the program does not necessarily look identical across service providers.
- **Clients and providers alike confidently endorsed the Housing Subsidies program's ability to meet imminent housing retention needs in the community,** including eviction prevention and housing stabilization. Clients reported satisfaction with the program and found it an effective resource to meet their back rent, ongoing rental payments, and housing counseling needs.
- **The Housing Subsidies program effectively decreases client rent burden, which reduces housing insecurity and enables clients to budget for other essential expenses like food and medical costs.** Data shows that the Housing Subsidies program effectively helps clients reach rent-income ratios that are more tenable, ranging from 30% to 60% of their monthly income. While client rent burdens remain high even after enrollment in the program (averaging about 50%), clients still experience a sizeable and meaningful impact on their household budgets; many clients faced rent burdens prior to the program that exceeded 100% of their income.
- **The Housing Subsidies program is serving significantly fewer clients who identify as lesbian, gay, bisexual, and/or queer today than it did six years ago (in both total number and percent of all clients).** Today, clients identifying as sexual minorities make up only 10% of clients compared to 35% of clients six years ago. The program also serves proportionally fewer transgender and gender non-conforming clients today than in the past, although the total number of clients belonging to these communities has remained steady at about 9 clients per year. Taken together, these trends suggest that we may no longer be reaching the LGBTQ+ community as effectively as we were at the beginning of the program. Notably, these trends are closely tied to the conclusion of Q Foundation's contract with DAS to deliver Housing Subsidies services. The organization has strong cultural expertise and service ties to the LGBTQ+ community in San Francisco.
- **The Housing Subsidies program client demographics have shifted significantly across dimensions of both race/ethnicity and primary language.** The program is reaching more clients who identify as Asian or Pacific Islander and fewer clients who identify as Black or African American or white. Additionally, in recent fiscal years, the program has connected with more clients who report non-English languages as their primary language. These demographic shifts have coincided with the addition of three new community providers who have helped expand the program's reach to more communities in San Francisco.

Introduction

Within the City and County of San Francisco, **the Department of Disability and Aging Services (DAS or “Department”)** is the local government agency responsible for coordinating services for older adults, veterans, people with disabilities, and their families to promote health, safety, and independence. In this role, DAS serves over 70,000 unduplicated clients annually through a combination of services provided directly by the Department, as well as over 60 distinct services provided by a contracted partner network made up of more than 60 community-based organizations.

To support the delivery of these community-based services, **DAS administers the Dignity Fund, a guaranteed funding stream** established by local ballot initiative in 2016 to earmark existing and ongoing resources to support essential services for San Francisco’s older and disabled adult populations.¹ Under this legislation, the Department conducts a Community Needs Assessment every four years to identify strengths, service gaps, and unmet needs among our consumer populations. These findings in turn inform a Services and Allocation Plan, which outlines key funding priorities for the remainder of the four-year cycle. Guided by this strategic planning process, DAS ultimately disburses annual Dignity Fund growth on a planned contracting schedule to establish new programs and make enhancements to existing ones.

The Housing Subsidies program is one of several community-based services funded by DAS to address the need for housing-related supports among older adults and adults with disabilities in San Francisco. This program seeks to prevent loss of housing by providing individuals facing imminent risk of eviction with short and long-term housing subsidy payments to help stabilize their housing situation. The program is supported by the Dignity Fund, and in FY 2022-23, was funded at about \$4.3 million. Services are provided by three community-based organizations contracted by DAS; they collectively serve about 400 unduplicated Housing Subsidies clients annually.²

Since the inception of the Dignity Fund, the funding for the Housing Subsidies program has grown significantly. In this report, we examine the impact of budget growth and related enhancements to the program. **This report serves as an in-depth summary and description of the growth and specific changes to the program over the last six fiscal years**, and sets out to understand program trends, the client profile, and possible areas for improvement. This report and resulting findings will serve as a resource for DAS and the Dignity Fund Oversight and Advisory Committee (OAC) to inform future decisions about the Housing Subsidies program.

¹ On November 8, 2016, San Francisco voters approved Proposition I to amend the Charter of the City and County of San Francisco to establish the Dignity Fund. This legislation required the City to protect an annual baseline amount of \$38 million and to increase this funding by \$6 million in the first year, Fiscal Year (FY) 2017-18 and \$3 million annually thereafter until FY 2026-27. Beyond FY 2026-27, contributions can be adjusted on an annual basis until FY 2036-37, based on changes in the City’s discretionary revenues. View the original text of the amendment at <https://www.sfhhsa.org/file/4021/download?token=4flPOMje>.

Methodology

This report examines the Housing Subsidies program from FY 2017-18 to FY 2022-23, using both quantitative and qualitative data to understand program trends, strengths, and areas for improvement. More detailed information the data sources we analyzed is provided below.

Quantitative Data Sources

Our quantitative analysis is based on the three primary data sources, summarized in the table below. Analyzing these datasets enabled us to develop a demographic profile of our clients, identify trends in program administration, and understand program outcomes.

Table 1: Data Sources

Data Type	Description	Source
Client Enrollments	Annual client enrollment data from FY 2017-18 to FY 2022-23 collected by DAS service providers in the centralized CA GetCare database. Data include client demographic information such as race/ethnicity, sexual orientation and gender identity, primary language, housing situation, income information, etc.	CA GetCare
Services Provided	Point-in-time data snapshots from fiscal years 2019-20, 2021-22, 2022-23, collected according to the data management protocols for each DAS service provider in their own data systems. Data include detailed services-related information about client income, subsidy amount, share of rent, one-time payment of rental arrears, any eviction information, etc.	Catholic Charities, Eviction Defense Collaborative, Self-Help for the Elderly
Budget	Annual program budget data from FY 2016-17 to FY 2022-23, reflecting the budget in the year the Dignity Fund was established (but before Fund growth was implemented in FY 2017-18), through the present.	SFHSA Budget

Qualitative Data Sources

Our qualitative analysis focused on in-depth group interviews with staff from each of our three community providers, and individual interviews with seven clients currently enrolled in the program. The goal of our interviews was to examine trends related to program administration and service delivery, as well as individual client experiences that may not be easily observed through our quantitative data sources alone.

Community Provider Interviews

We conducted a 60-minute group interviews with each of our three current Housing Subsidies providers. These interviews helped us understand the program administration process, from client referral and intake, through subsidy disbursement, to program exit. The following representatives participated in the community provider interviews.

Catholic Charities:

- Assistant Executive Director, Housing Services
- Case Coordinator
- Case Coordinator

Eviction Defense Collaborative:

- RADCo³ Program Director
- Housing Subsidy Supervisor, RADCo

Self-Help for the Elderly:

- Director of Social Services
- Housing Subsidy Supervisor

Client Interviews

We conducted a total of eight client interviews to better understand the how individuals enrolled in the Housing Subsidies program describe their experiences and outcomes due to program participation. Each one-on-one interview was 20-30 minutes long and held either in person or over the phone.

In two instances, clients required language interpretation support, which was provided in one case by a family member and in another by service provider staff. We provided clients with a \$25 incentive to thank them for their time.

³ Rental Assistance Disbursement Component of the Eviction Defense Collaborative

Program Overview

This section provides an overview of the Housing Subsidies program between FY 2017-18 and FY 2022-23. For the budget analysis, we include information from FY 2016-17 for comparison to a program budget before the launch of the Dignity Fund.

The program trends reflect Housing Subsidies caseload information collected in CA GetCare. Annual program enrollments and provider caseloads are based on this data. Each year, clients must renew their enrollment, so caseloads tend to carry over from year to year given the overall lack of attrition within the program.

Program Description

The Housing Subsidies program provides rental assistance, eviction prevention services, financial counseling, and other supportive services essential for clients to remain stably housed in the community. The program serves residents of San Francisco who are an older adult (ages 60 and older) or an adult (ages 18-59) living with a disability; have income of 50% of the Area Median Income or below; lack stable housing or are at-risk of homelessness; and are not currently receiving duplicative housing subsidy programs. In alignment with DAS equity priorities, the program seeks to reach individuals with low income, individuals with limited English proficiency, racial and ethnic minorities, people living with a disability, and/or LGBTQ+ residents.

The Housing Subsidies program was originally launched with one-time City funds to meet imminent housing stabilization needs among older and disabled adults experiencing a sudden decline in income — particularly individuals identifying as LGBTQ+ and/or HIV long-term survivors. DAS and our community partners, recognizing **that there is a much broader need for this program in the community**, have since leveraged the Dignity Fund and other revenue sources to expand the program beyond this narrowly focused scope.

“We focus on supporting individuals to become self-sufficient and independent from the subsidies by connecting them with services and setting goals so that they can continue to have stable housing and better quality of life overall.” – Catholic Charities

COMMUNITY NEED FOR DEEPLY AFFORDABLE HOUSING

Adults with disabilities and older adults who rent their homes in San Francisco have significant unmet housing affordability needs. The City's [2022 Aging and Disability Affordable Housing Needs Assessment](#) found that about 40,000 low-income senior and disabled households paid more than 30% of their monthly income in rent, including those living in City-funded affordable housing. The Housing Subsidies program is a small but important strategy to support people at risk of losing their housing due to unaffordability by bringing down costs through long-term rental assistance. While demand for housing assistance exceeds DAS' resourcing and focus as a social services agency, DAS brings population expertise to Citywide collaborations on senior and disability housing.

Service Providers

Over the six-year period of analysis for this report, DAS has contracted with four providers to administer the Housing Subsidies program, though not all were active across the whole period. **As of FY 2022-23, DAS contracts with three community-based service providers to deliver housing subsidies.** These organizations have relevant housing counseling expertise, community reach, and cultural and linguistic capacity to ensure the program is effective in meeting its goals.

Table 2: Service Provider List

Agency	Years Active	Service and/or Population Expertise
Catholic Charities	FY 2021-22 to FY 2022-23	Specializes in social services and preventing homelessness. Has outposts in downtown and southern neighborhoods.
Eviction Defense Collaborative	FY 2021-22 to FY 2022-23	Provides emergency housing assistance in San Francisco through pro-bono legal support and rental assistance programs.
Self-Help for the Elderly	FY 2020-21 to FY 2022-23	Provides services to low-income older adults through culturally aligned programs that empower clients to maintain independence. Has outposts in Western neighborhoods and holds cultural expertise in serving AAPI communities.
Q Foundation	FY 2014-15 to FY 2020-21	Specializes in preventing homelessness for LGBTQ+ people and/or individuals living with HIV.

Service Delivery

Providers oversee the whole process of administering housing subsidies. This process includes each step beginning with the first contact with a client, through rental assistance disbursement, and ending with the exit from the program and following aftercare (as applicable). For some clients, the program may also include auxiliary case management services, such as financial counseling and other system navigation services. Program administration for all three providers generally follows the process depicted below and is described in more detail in Table 3.

Figure 1: Program Model

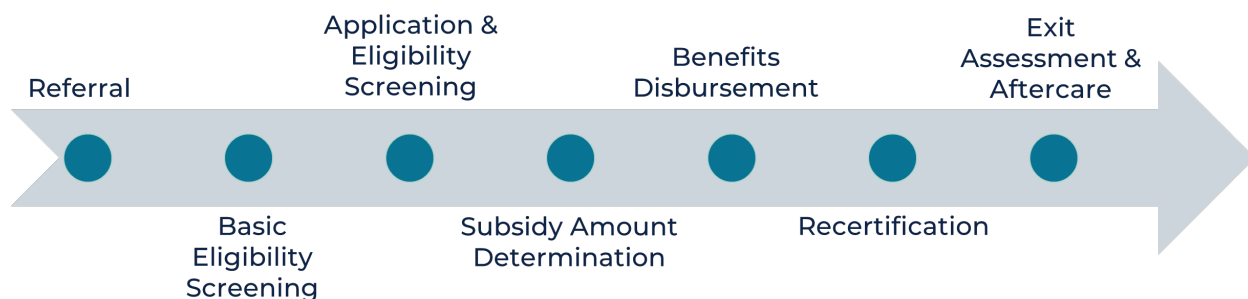


Table 3: Program Stages

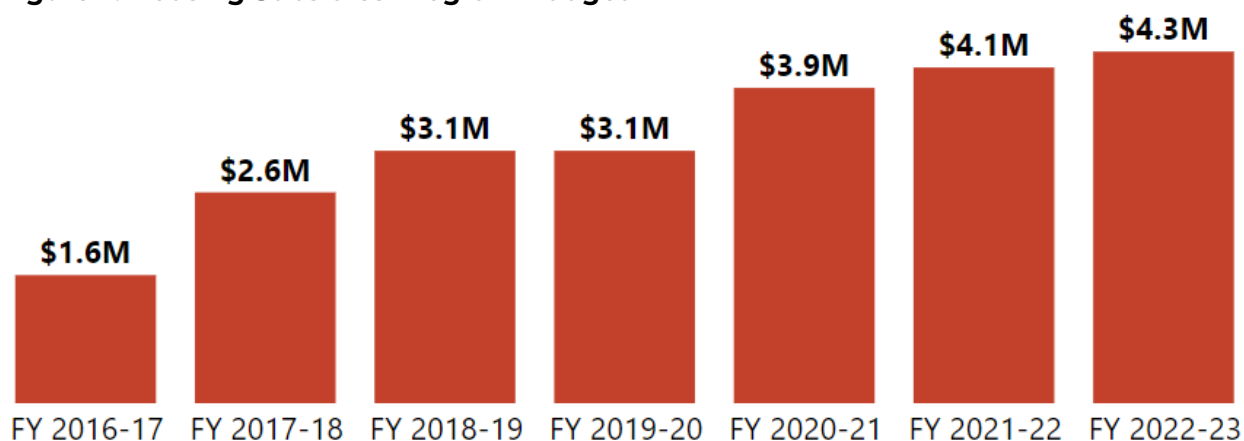
Program Stage	Description
Referral	Clients are referred to Housing Subsidies providers several ways: self-referral, DAS, social worker/case managers at affordable housing sites, social workers/case managers at other organizations, caregivers, and health professionals.) Clients may be advised to reach out directly to the community partner, or the referent may contact the partner on behalf of the client.
Basic Eligibility Screening	Providers screen clients for eligibility using income and housing cost information. The goal of screening is to assess basic eligibility or whether the provider should refer the client to another program if ineligible. Each provider has their own intake worksheet or set of intake questions to screen clients.
Application	Clients must submit a formal application for providers to evaluate eligibility, determine subsidy amounts, and set long-term goals. Once formal documentation is submitted, partners internally review and assess the application.
Subsidy Amount Determination	Providers may issue clients a monthly rental subsidy of up to \$800, with the goal of decreasing their post-subsidy rent burden to 30% of their income or lower. Each provider has discretion to set appropriate subsidy amounts based on client information. Each provider has a unique, but formalized process for calculating subsidy amount.
Rental Assistance Disbursement	Providers disburse assistance directly to landlords. Depending on the client’s living situation, the subsidy may be issued as a direct deposit or check.
Recertification	Recertification is required annually. Some providers may recertify more often based on client circumstances, particularly if the client is receiving a monthly subsidy exceeding \$800.
Exit Assessment & Follow-ups	During recertification, if providers learn that a client’s living situation changes or if their income has increased, providers conduct an exit assessment. After exiting the program, most providers conduct 6-month and 12-month check-ins to ensure that the client’s housing remains stable.

Program Budget

The Housing Subsidies program has grown significantly since the Dignity Fund was established in November 2016, driven primarily by investments of Fund growth at various points over the last six fiscal years. These investments have been instrumental in reinforcing the program’s financial foundation and expanding services to meet a growing need in the community. In FY 2016-17, prior to the establishment of the Fund, the annual Housing Subsidies program budget was approximately \$1.6M. By FY 2022-23, the program was budgeted at \$4.3M — a growth of nearly 170%.

DAS boosted the Housing Subsidies budget most significantly in FY 2017-18 with the first year of Dignity Fund growth, and subsequently in FY 2022-23, in alignment with the Dignity Fund Services and Allocation Plan for the FY 2019-20 to FY 2022-23 funding cycle. The program budget has also grown in part due to other sources of revenue, such as one-time Educational Revenue Augmentation Fund funds and Board of Supervisors addback funding.

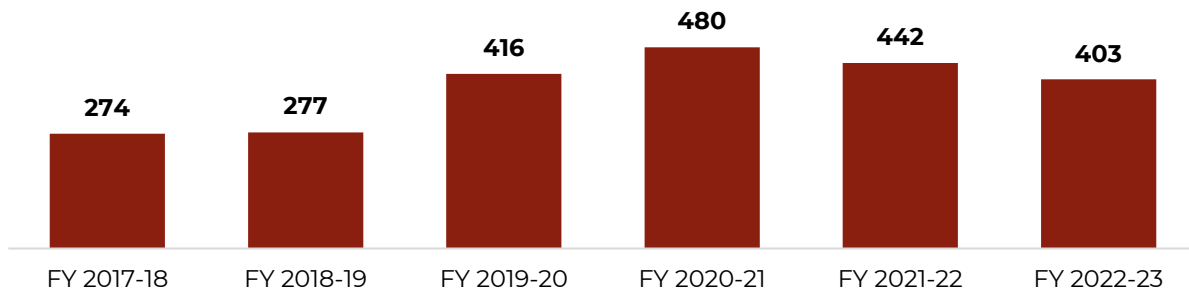
Figure 2: Housing Subsidies Program Budget



Program Enrollments

The Housing Subsidies program currently serves about 400 clients annually. Historically, the program served around 270 clients per year, with just one provider, Q Foundation, administering those services. Program enrollments spiked in FY 2020-21 due to a one-time funding allocation that augmented program capacity for limited-term rental assistance. The majority of clients re-enroll each year, though some attrition occurred between fiscal years 2019-20 and 2021-22 as enrollments supported by one-time funds ended and community provider turnover resulted in new placements for existing clients.

Figure 3: Total Enrollments

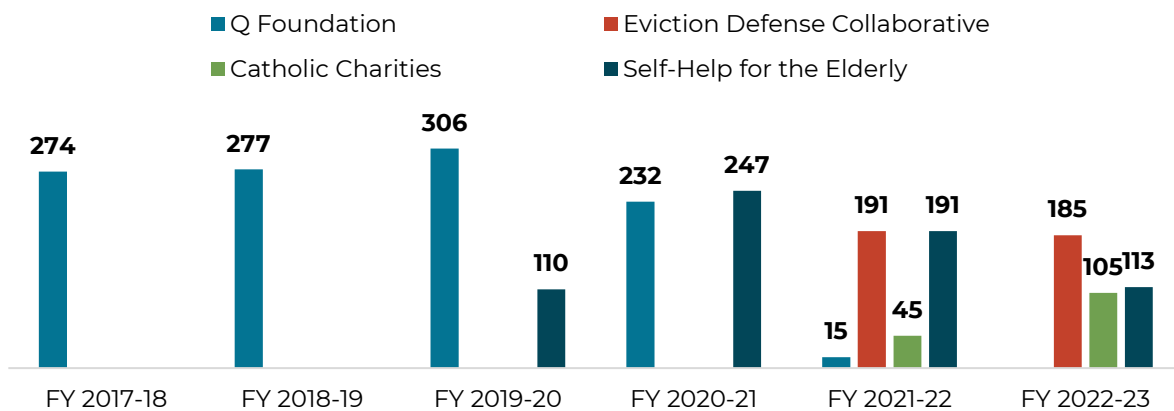


Enrollments by Service Provider

The Q Foundation was our sole service provider for Housing Subsidies prior to FY 2019-20, when DAS added Self-Help for the Elderly as a provider. In FY 2021-22, the Q Foundation ended its partnership with the Department. To ensure service continuity and a seamless transition for clients, DAS transferred the active Q Foundation caseload to two new providers: Eviction Defense Collaborative and Catholic Charities. Eviction Defense Collaborative absorbed the most of this caseload; clients were recertified as part of this transition to ensure their ongoing eligibility for services. Today, the largest provider of DAS-funded housing subsidies is Eviction Defense Collaborative.

In FY 2022-23, Catholic Charities expanded their program enrollments as Self-Help for the Elderly scaled back on their client caseload. Client caseloads have decreased at Self-Help for the Elderly over the last two fiscal years due to the conclusion of the short-term rental subsidy program funding.

Figure 4: Total Annual Enrollments by Service Provider



Client Profile

This section provides a demographic overview of the clients served by the Housing Subsidies program during the six-year period between FY 2017-18 to FY 2022-23, summarizing trends in factors such as age, race/ethnicity, primary language, gender identity, and sexual orientation.

The client profile is based on unduplicated clients for the whole program by year, across all service providers. The data presented is longitudinal and shows unduplicated clients active in any given year; because many clients are enrolled for more than one year, the same client may appear in multiple years.

Overview

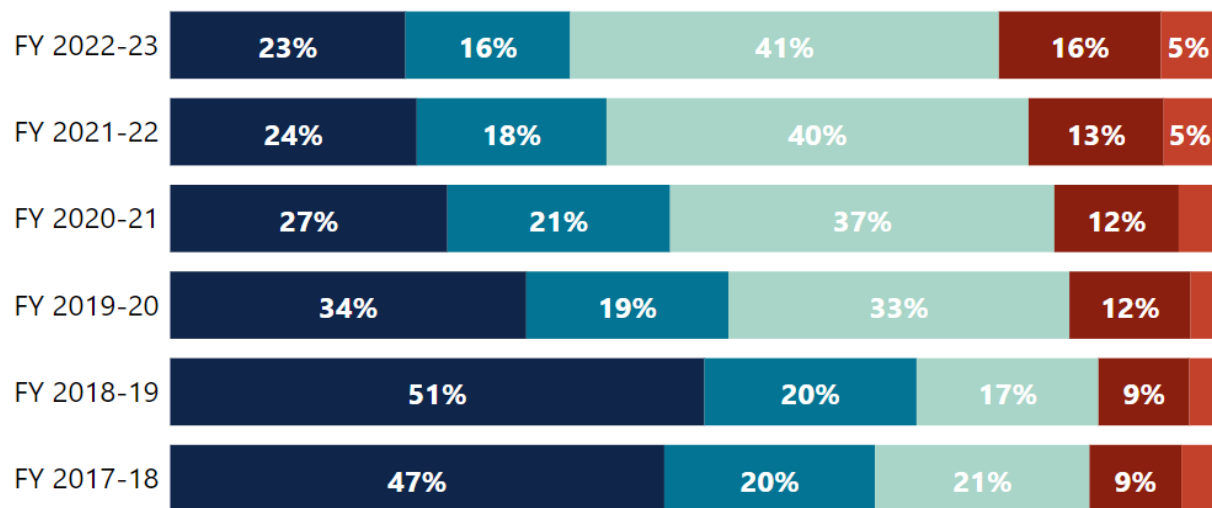
Between FY 2017-18 and FY 2022-23, the Housing Subsidies program served an average of about 380 unduplicated clients annually. Significant budget growth in the program and new community partnerships have driven notable shifts in the demographic composition of clients served by the program over this period, which are described in more detail below.

Age

The Housing Subsidies program is now serving older adults at much higher rates than in the past: seniors made up approximately 77% of all clients in FY 2022-23, compared to just 53% of clients in FY 2017-18. As depicted in Figure 5 on the following page, this shift begins in FY 2019-20, when DAS added a new service provider, and continues on this trajectory to the present day. **Adults with disabilities ages 18-59 now make up less than a quarter (23%) of all Housing Subsidies clients.**

Figure 5: Clients by Age Group

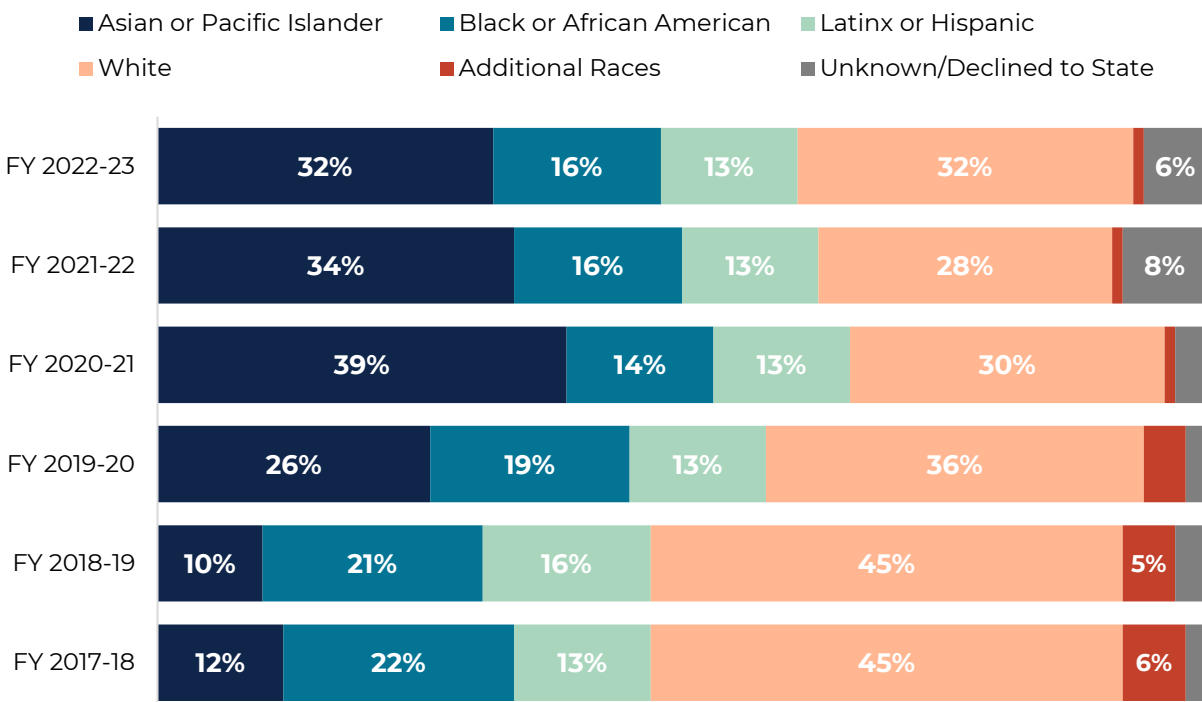
● 18-59 ● 60-64 ● 65-74 ● 75-84 ● 85+



Race/Ethnicity

The Housing Subsidies program saw a significant shift in client racial demographics over the last six years. Most notably, the program now serves a larger share of **Asian or Pacific Islander clients: this group has grown from just 12% (32 clients) of the caseload to 32% (128 clients)**. The percentages of clients who identify as Black or African American, white, and additional races have declined since FY 2017-18, which aligns with the addition of our new community providers who each serve different cultural communities, collectively **diversifying the racial/ethnic composition of clients served by the program overall**.

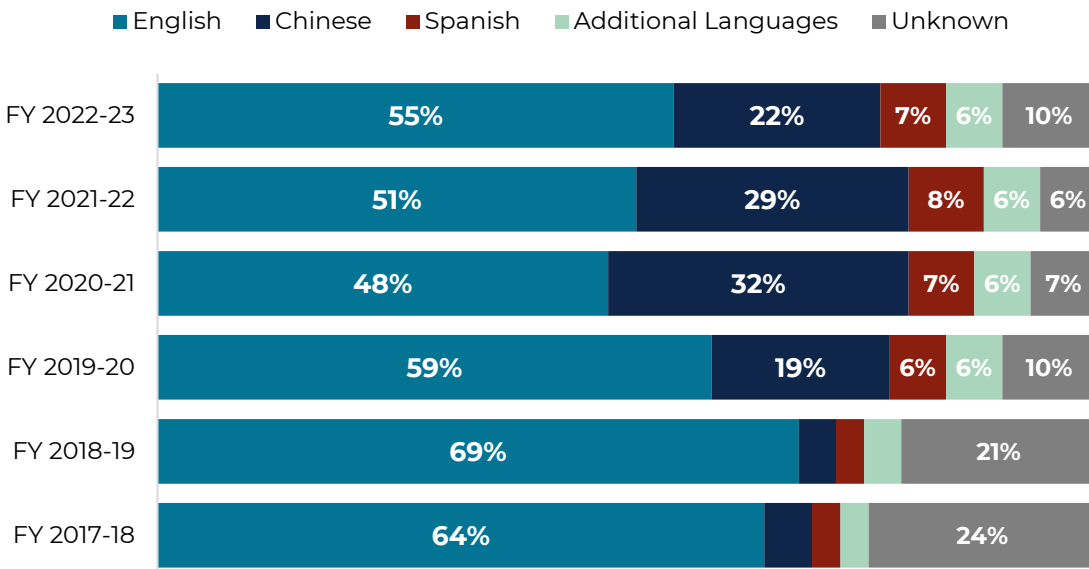
Figure 6: Clients by Race/Ethnicity



Primary Language

The Housing Subsidies program serves more clients who speak a primary language other than English today than in FY 2017-18 — about 35% of all clients compared to 11% in years past. This **growth has been driven primarily by Chinese-speaking clients**, mirroring racial/ethnic trends. The share of clients who speak Spanish or another Asian or Pacific Islander language has also steadily increased over this period.

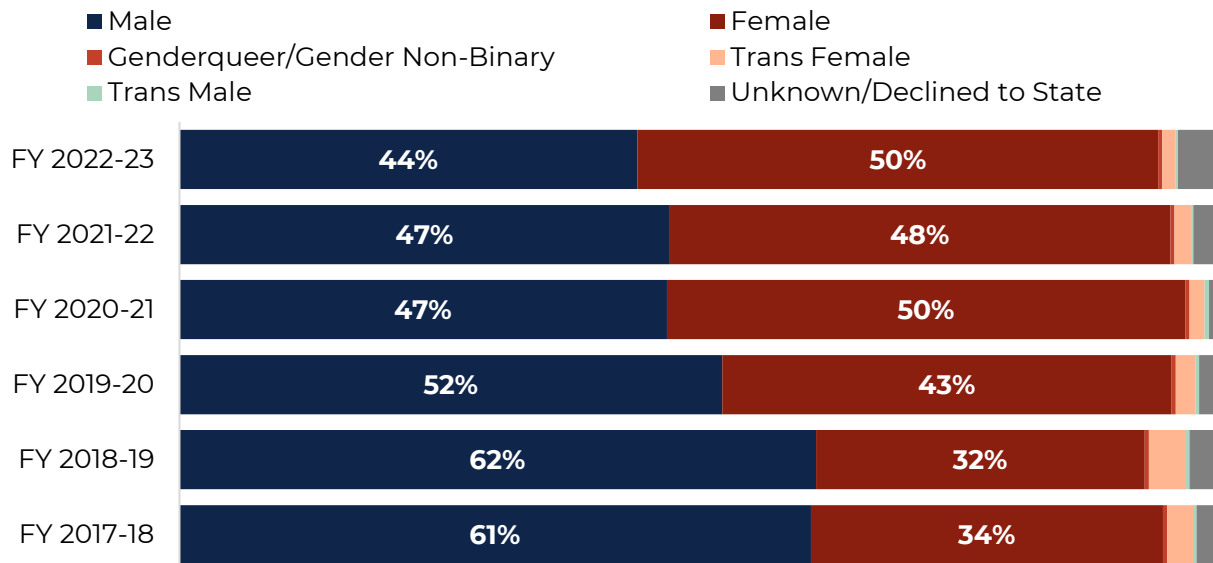
Figure 7: Clients by Primary Language



Gender Identity

The composition of client gender identification has shifted over the course of the last six years, marked primarily by an **increase in the share of female-identifying clients** (from 34% to 50%) **and a corresponding decrease in the share of male-identifying clients** (from 61% to 44%). While the total number of transgender and gender non-conforming (TGNC) clients has remained largely stable over this period, the program's share of clients identifying as TGNC has decreased as its overall volume of clients served has grown. In other words, **though the Housing Subsidies program is growing, that growth does not reflect increased engagement of TGNC communities.**

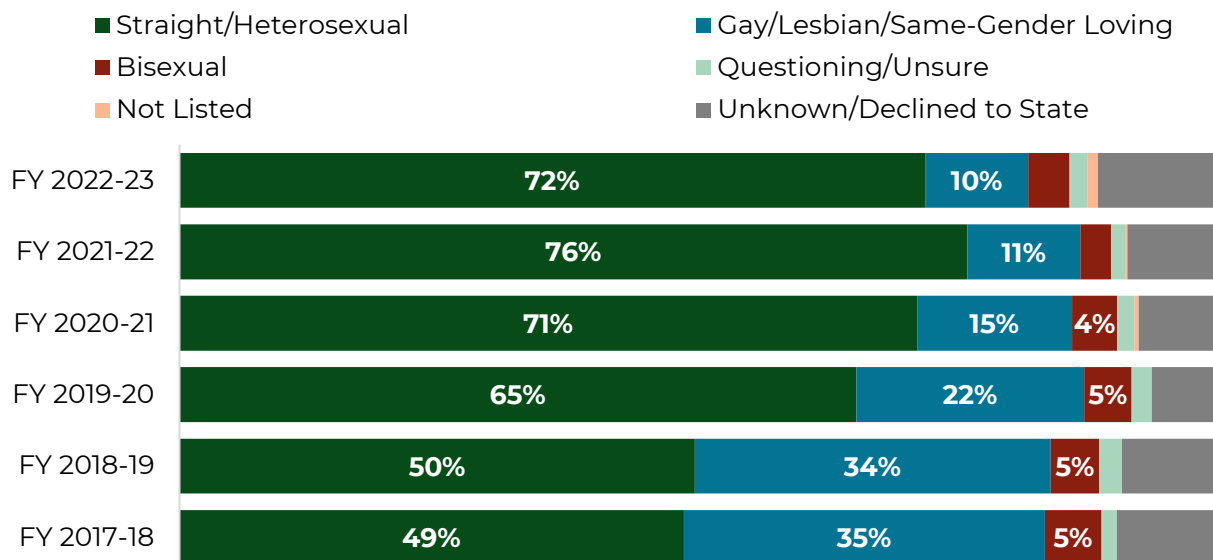
Figure 8: Clients by Gender Identity



Sexual Orientation

Both the share and total number of clients identifying as sexual minorities has steadily declined since FY 2017-18. In the most recent fiscal year, about 16% of clients (67 individuals) identified as a sexual minority. By contrast, about 41% of clients (114 individuals) identified as Gay/Lesbian/Same-Gender Loving, Bisexual, Questioning/Unsure, or another sexual orientation in FY 2017-18, representing an 61% decrease in the share of sexual minorities served by the program. **As with the other demographic trends, these shifts began in FY 2019-20, with the addition of new service providers reaching new populations.**

Figure 9: Clients by Sexual Orientation

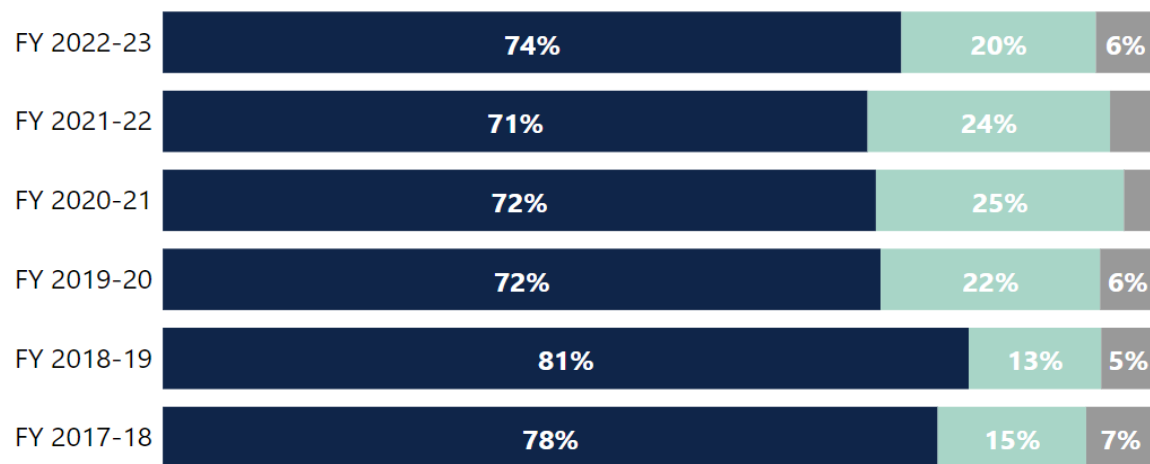


Living Alone Status

From FY 2017-18 to FY 2022-23, the percentage of clients living with others increased slightly, but the vast majority of clients (74%) still live alone. While the slight increase may be due to pandemic-related factors, there may be other reasons for clients finding it necessary to live with someone else, such as rent increase or even rental assistance being too little. Community providers shared in interviews that they often have cases in which clients move back in with family or find a roommate to reduce their rent burden even after enrolling in the Housing Subsidies Program.

Figure 10: Clients by Living Alone Status

● Alone ● Not Alone ● Unknown/Declined to State



Zip Code

The Housing Subsidies program serves clients citywide. **Many clients (40% or 159 individuals) live in central neighborhoods**, including Civic Center (94102), SOMA (94103), and Nob Hill (94109). Over the last six years, program participation has increased significantly among clients living in northeastern neighborhoods, including Chinatown (94108), Embarcadero (94111), North Beach (94133), and Mission Bay (94158).

Program Trends

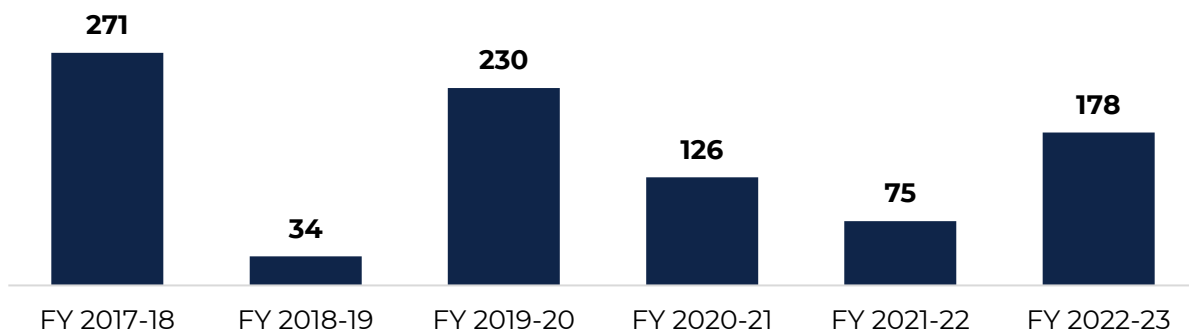
This section provides an overview of trends in the Housing Subsidies program by analyzing caseload information tracked through CA GetCare and supplemental provider data providing point-in-time snapshots of client caseloads at three points in time (June 2020, June 2022, and May 2023). The number of cases opened and closed, housing subsidy amounts, and effects of subsidies on client rent burdens are reported at a client level.

New Enrollments

The DAS Housing Subsidy program enrolled a total of 914 clients over the six-year period from FY 2017-18 to FY 2022-23 — at an average of about 150 new enrollments annually.

The program experienced the largest growth of net new clients in FY 2019-20, which reflects the addition of Self-Help for the Elderly as a new Housing Subsidy program provider (while FY 2017-18 appears to have the highest number of newly enrolled clients, the majority of these clients were re-enrollees who were new to the program in a prior year). Self-Help for the Elderly enrolled 110 new clients in that year. Notably, this program expansion coincided with the outbreak of the COVID-19 pandemic in March 2020, which contributed to increased rates of housing insecurity and higher demand for housing support services throughout the City.

Figure 11: New Enrollments by Enrollment Year



Disenrollments

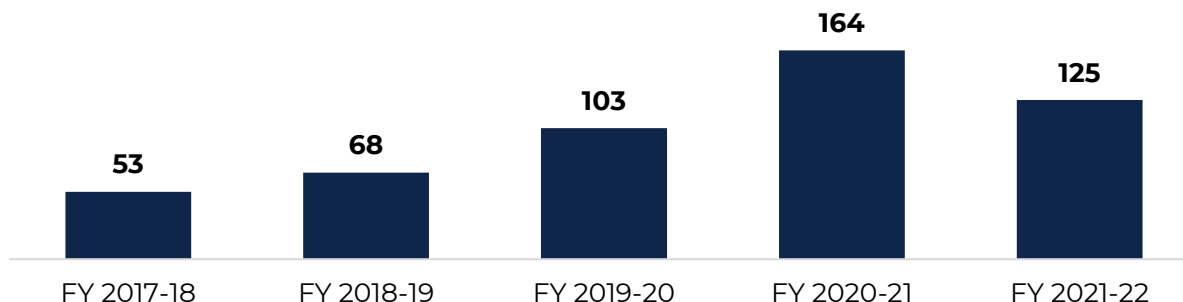
A total of 513 clients disenrolled from the Housing Subsidies program over the five-year period from FY 2017-18 to FY 2021-22 — at an average of about 103 disenrollments annually.⁴

Disenrollment trends align closely with total program enrollments (new and re-enrolled clients, see pages 10-11). Disenrollment volume peaked in FY 2020-21, when the program had its highest client caseloads in the period of analysis. These record-high service levels were driven by the allocation of one-time funds focused on limited-term support for

⁴ Disenrollments are defined as documented program exits due to the completion of services or other factors, such as client death, relocation out of San Francisco, etc. Disenrollments also include individuals without a record of re-enrollment in the following year; the client's disenrollment date is the last day of the fiscal year in which they were enrolled. Data for FY 2022-23 was not yet available at the time of this analysis, which was prepared prior to the end of the year.

eviction prevention: the volume of disenrollments in FY 2020-21 and FY 2021-22 in particular are largely made up of clients who were enrolled in the program for less than two years.

Figure 12: Client Disenrollments by Disenrollment Year



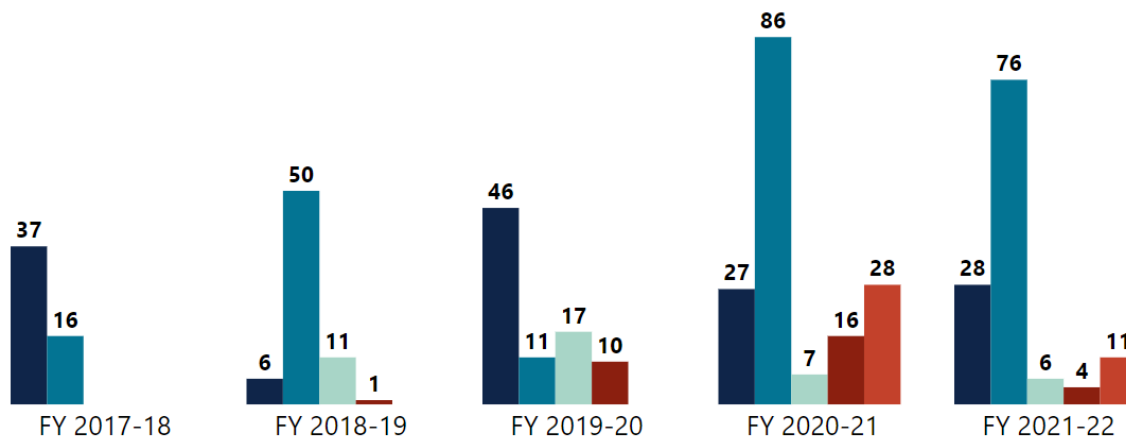
It bears noting that **Housing Subsidies providers do not consistently collect or report data on reasons for program disenrollment**, so our ability to probe these trends quantitatively is somewhat limited. However, providers noted in interviews that clients tend to disenroll for the following reasons: housing stabilization due to increased household income (e.g., changes in employment, new or increased public assistance, additional rental income from roommates or family members, etc.), housing stabilization due to other factors like affordable housing placement, and death.

Enrollment Duration

Over the last five years, a total of 513 clients disenrolled from the program; on average, these clients were enrolled in services for about 2 years. This average enrollment duration reflects an unusually high volume of shorter-term enrollments (less than two years) that ended in FY 2020-21 and FY 2021-22, following the allocation of one-time funds in FY 2019-20 and FY 2020-21 to support limited-term subsidies. Figure 12 depicts program duration trends over the past six fiscal years, except FY 2022-23 because data was not yet available; however, at the time of this analysis, at least 126 active clients had been enrolled in the program for 4 years or more.

Figure 13: Average Enrollment Duration by Disenrollment Year

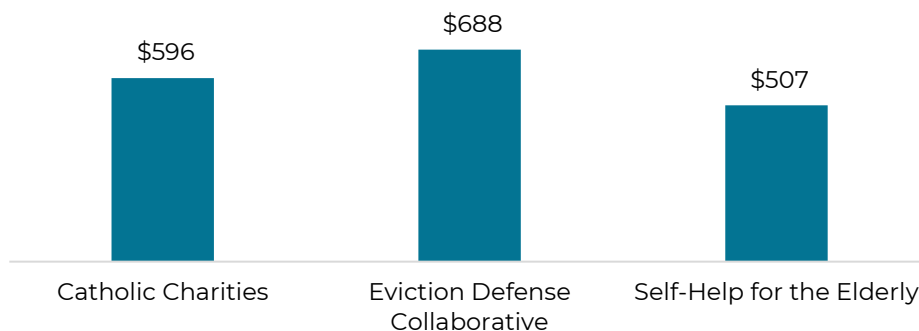
Years in Program ● <1 year ● 1-2 years ● 2-3 years ● 3-4 years ● 4+ years



Subsidy Amounts

In FY 2022-23, the Housing Subsidies program provided an average monthly subsidy of \$612 to clients across all service providers — a lower value than we might expect based on program guidelines outlined in DAS Housing Subsidies contracts.⁵ Program contracts recommend that providers provide an average monthly subsidy of \$800 per household, or the lowest possible amount needed to stabilize housing, though subsidy amounts range from \$152 to \$1,432. Even when we disaggregate average monthly subsidy amounts by service provider, we see that **all providers offer an average monthly subsidy of less than \$800, which might suggest that clients may not need such a high-value subsidy to achieve ongoing housing stability.** However, it is helpful to understand subsidy amounts in the context of client rent burden before and after receiving the subsidy, analysis of which is presented on the following page.

Figure 14: Average Subsidy Amounts by Service Provider (FY 2022-23)



⁵ DAS used supplemental point-in-time service provider from FY 2022-23 to prepare analysis of subsidy amounts.

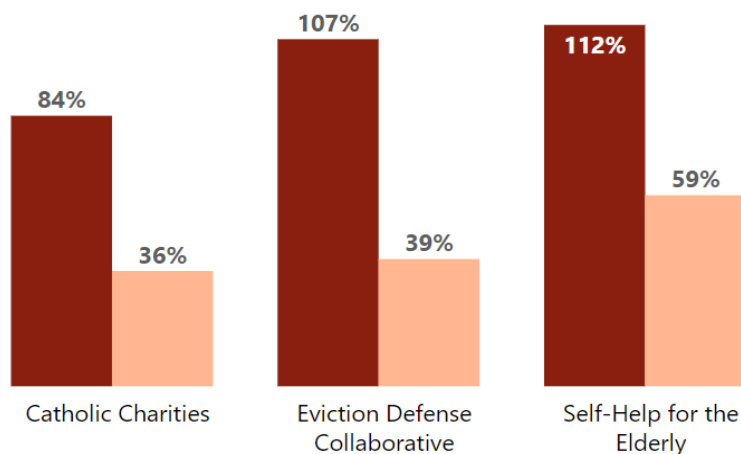
Rent Burden

The Housing Subsidies program decreases clients' average rent burden (the ratio of a client's rental costs compared to their total income) by more than half, down from 104% to 44%. This decrease represents a significant, positive impact on the overall financial health of clients. However, the program is not reducing rent burdens enough, down to the 30% threshold set by DAS and used more broadly in housing policy nationwide to characterize undue rent burden.

Notably, **Housing Service providers serve clients with different average pre-enrollment levels of rent burden and achieve different rates of reduction in that rent burden.** For example, clients served by Self-Help for the Elderly had the highest average rent burden prior to program enrollment (with rental costs at 112% their income), and reduced that burden by 58 percentage points to a 59% rent burden. Similarly, Eviction Defense Collaborative clients also had pre-enrollment rental costs that exceeded their income, with a rent burden of about 107%. With the housing subsidies they received, however, these clients saw their rent burden fall by nearly 70 percentage points down to 39%.

Figure 15: Average Client Rent Burden before and after Enrollment by Service Provider (FY 2022-23)

● Rent Burden Before Program Enrollment ● Rent Burden After Program Enrollment



Ultimately, these trends in differential rent burden reduction and post-enrollment rent burden — important program outcomes — can be understood in the context of both pre-enrollment rent burdens (indicative of client need) and subsidy amounts (indicative of the services provided). For instance, the rental subsidies administered by Self-Help for the Elderly are about \$90 lower in value on average than the subsidies provided by Catholic Charities and about \$180 less than those provided by the Eviction Defense Collaborative, although their clients' needs pre-enrollment are higher. These factors likely play a role in post-enrollment rent burden trends across providers: **in general, clients who have higher pre-enrollment rent burdens and receive lower average subsidy amounts have higher rent burdens even after receiving the subsidy.**

Qualitative Findings: Program Strengths and Areas for Growth

This section outlines key strengths and areas for growth for the Housing Subsidies program. These findings emerged through stakeholder interviews with program clients and providers, as well as with DAS Office of Community Partnerships staff.

Program Strengths

THE HOUSING SUBSIDIES PROGRAM SUCCESSFULLY PREVENTS EVICTIONS AND STABILIZES HOUSING. Both clients and providers emphasized that rental assistance and housing support services funded through the Housing Subsidies program are critical resources for low-income older adults and adults with disabilities. Clients broadly reported general satisfaction with the Housing Subsidies program’s ability to support their most immediate housing needs.

THE DIVERSITY AMONG OUR THREE HOUSING SUBSIDIES PROVIDERS HELPS THE PROGRAM REACH A MORE DIVERSE BODY OF CLIENTS AND SUPPORT THEM IN CULTURALLY RELEVANT WAYS. In addition to offering rental assistance to a broader cross-section of older and disabled San Franciscans, the our community providers each serve different neighborhoods and distinct client populations, helping DAS to deliver services in a relevant way to diverse deep geographic, cultural, and linguistic groups. Recognizing the shortcomings of a one-size-fits all approach, our providers hold community expertise that allows them, and thus the Housing Subsidies program as a whole, to reach underserved populations and advance DAS equity goals.

THE HOUSING SUBSIDIES PROGRAM IS A WELL-KNOWN RESOURCE AMONG DAS CITY AND COMMUNITY PARTNERS, AND THE INTAKE PROCESS IS RELATIVELY STANDARDIZED ACROSS EACH OF THE THREE HOUSING SUBSIDIES PROVIDERS. Seven of the eight clients interviewed for this report were connected to the Housing Subsidies program through referrals from external organizations. Depending on how the individual client was referred and their access to external support, clients experience varying levels of burden and difficulty in completing the application process successfully.

Each community partner tailors the intake process to fit their team’s capacity and meet the specific needs of the communities that they serve. Allowing providers to arrange intake processes that both aligns with the broad program eligibility criteria set by the Department and gives consideration to the unique needs of their client population reduces administrative burden and allows the program to operate in a streamlined and culturally resonant capacity.

“The majority of our referrals come from community partners, rental agencies, or our legal department. Intake makes sure that folks are qualified, and then [clients are] assigned to coordinators to gather documentation.” – Eviction Defense Collaborative

Areas for Growth

THE PROGRAM IS NOT EFFECTIVELY REACHING YOUNGER ADULTS WITH DISABILITIES.

The Housing Subsidies Program aims to serve both older adults and adults with disabilities. However, program enrollment data shows that while our current community providers are reaching older adults effectively, with individuals ages 60 and older making up more than three-quarters of clients served in FY 2022-23, the same does not appear to hold true for adults with disabilities ages 18-59.

Historically, the program did serve a greater share of adults with disabilities, when Q Foundation was the sole provider of Housing Subsidies. With Q Foundation's exit from the DAS provider network, however, the Housing Subsidies program has not been able to cultivate the same reach within the disabled adult community in San Francisco. Because this program is a standalone housing program administered by a social services agency, even those with familiarity in the affordable housing and rental assistance landscape of San Francisco may not know where to look, especially underserved adults with disabilities who may or may not be connected to disability-focused organizations. We also heard from clients that for those who develop a disability due to injury and/or aging, they may not know where to look for housing support or rental assistance when they need it the most.

“I was hospitalized several times from COVID-19. I lost my job. My livelihood was at a breaking point, and when that happened, I got an opportunity to get affordable housing. But the fear then kicked in when I realized that I would be homeless—face homelessness—because I could not afford the deposit and the first and last month’s rent.” -Housing Subsidies client

SERVICE PROVIDERS ARE NOT ALWAYS ABLE TO EASILY SUPPLEMENT HOUSING SUBSIDIES WITH OTHER SUPPORTIVE SERVICES THAT PROMOTE CLIENTS’ HOUSING STABILITY IN THE SHORT AND LONG TERM.

Benefits assistance, case management support, and legal services are common supplemental services that help to promote clients' housing stability in the short and long term, but these resource connections are not always easy for Housing Services providers to make. These supports are most readily available to clients when a service is already provided in-house by that provider.

For instance, as a legal services organization, Eviction Defense Collaborative has expertise in providing legal remedies for eviction prevention. However, it is not as easy for this provider to connect clients to other supportive services. By contrast, Self-Help for the Elderly and Catholic Charities are more traditional social services organizations that also provide a variety of other services in-house and may have greater capacity to successfully connect clients to other services that support housing stability, like benefits assistance and case management. In addition, these providers are also able to incorporate home visits into their program models, which can be effective in identifying emergent client needs and facilitating needed service connections.

SERVICE PROVIDERS USE DIFFERENT APPROACHES TO DETERMINE CLIENT SUBSIDY AMOUNTS, WHICH RESULTS IN DIFFERENTIAL CLIENT EXPERIENCE AND OUTCOMES BY PROVIDER.

We know from quantitative analysis of pre-enrollment client rent burdens that, on average, client needs vary by service provider, and can contribute to different client outcomes. However, even when client income and rent burden are identical across service providers, our service providers calculate subsidy amounts differently, with different target outcomes — leading to further differences in client experiences and outcomes.

For example, Self-Help for the Elderly calculates the subsidy amount using a formula that sets the target rent burden at a 50% rent-to-income ratio. Similarly, while Eviction Defense Collaborative and Catholic Charities aim for a 30% rent-to-income ratio with the housing subsidy, each provider calculates client income differently, resulting in different average subsidy amounts. To wit, Catholic Charities adjusts clients' income by subtracting anticipated medical costs, which means that pre-enrollment rent burdens (and therefore calculated subsidy amounts) will be higher than if these costs were not considered. By contrast, Eviction Defense Collaborative makes no such adjustment.

Summary and Key Findings

The following section features a summary of key findings from our deep dive analysis. These findings focus on areas for further consideration and potential action to advance DAS Housing Subsidies program goals and to meet changing needs in the community.

Overall Program Enrollment & Client Demographic Trends

- **Over the last six fiscal years, the Housing Subsidies program has exhibited quick and organic growth in budget, community providers, and client enrollments.** With growth, the program has evolved to provide sustained, long-term rental assistance to individuals facing a sudden loss of income. As the program expanded, implementation and administration took on different shapes based on provider capacity to meet varying client needs. Today, the program does not necessarily look identical across service providers.
- **Funding trends have largely dictated program enrollments, duration, and disenrollments.** While the program today offers housing subsidies on a long-term basis to meet an acute need for ongoing rental assistance, one-time funding for limited-term subsidies in FY 2019-20 and FY 2020-21 fueled program expansion for shorter term needs, such as pandemic-related rental and utility relief. Program disenrollment trends reflect a high volume of exits for those individuals receiving short-term subsidies in FY 2021-22 and FY 2021-22.
- **The Housing Subsidies program is serving significantly fewer clients who identify as LGBTQ+ today than it did six years ago (in both total number and percent of all clients).** Today, clients identifying as sexual minorities make up only 10% of clients compared to 35% of clients six years ago. The program also serves proportionally fewer transgender and gender non-conforming clients today than in the past, although the total number of clients belonging to these communities has remained steady at about 9 clients per year. Taken together, these trends suggest that we may no longer be reaching the LGBTQ+ community as effectively as we were at the beginning of the program. Notably, these trends are closely tied to the conclusion of Q Foundation's contract with DAS to deliver Housing Subsidies services. The organization has strong cultural expertise and service ties to the LGBTQ+ community in San Francisco.
- **The Housing Subsidies program client demographics have shifted significantly across dimensions of both race/ethnicity and primary language.** The program is reaching more clients who identify as Asian or Pacific Islander and fewer clients who identify as Black or African American or white. Additionally, in recent fiscal years, the program has connected with more clients who report non-English languages as their primary language. These demographic shifts have coincided with the addition of three new community providers who have helped expand the program's reach to more communities in San Francisco.

Program Strengths

- **Clients and providers alike confidently endorsed the Housing Subsidies program's ability to meet imminent housing retention needs in the community**, including eviction prevention and housing stabilization. Clients reported satisfaction with the program and found it an effective resource to meet their back rent, ongoing rental payments, and housing counseling needs.
- **The Housing Subsidies program effectively decreases client rent burden, which reduces housing insecurity and enables clients to budget for other essential expenses like food and medical costs.** Data shows that the Housing Subsidies program effectively helps clients reach rent-income ratios that are more tenable, ranging from 30% to 60% of their monthly income. While client rent burdens remain high even after enrollment in the program (averaging about 50%), clients still experience a sizeable and meaningful impact on their household budgets; many clients faced rent burdens prior to the program that exceeded 100% of their income.
- **Through our service providers' practices and longstanding relationships with their clients, the Housing Subsidies program has been able to reach more diverse communities across the city.** Each organization slightly tailors the intake process and program administration to fit their team's capacity and meet the specific needs of the communities they serve in a culturally resonant way.
- **Supplemental service capacity allows the program to deliver tailored housing support services to diverse communities more effectively.** Providers that have social service capacity in-house are prepared to solve issues and provide other stabilizing resources for their clients. However, because this service is elective based on provider capacity, the need for additional support can put some programs in a bind when recognizing that their clients have additional needs.

Areas for Growth

- **Program participants expressed that they had difficulty getting connected to the Housing Subsidies program** because they did not know it existed. This lack of awareness and program reach is particularly pronounced for adults with disabilities under the age of 60, who made up less than a quarter of program enrollments in FY 2022-23. Moreover, clients almost never found the program on their own; instead, they relied on referrals from external sources. The program relies on clients, many of whom may not have robust financial literacy or housing resource knowledge, to self-refer to a program with narrow eligibility criteria.
- **Variation in administration practices, subsidy determination processes, and available in-house resources between community providers creates equity concerns.** This leads to disparate programming and impacts client outcomes, and as a

result, clients have different experiences and outcomes while accessing the same program and may have resounding equity implications.

- **Clients are still experiencing severe rent burdens, even with the Housing Subsidies program.** While the program still promotes client housing stabilization by furthering affordability, average rent burdens exceed 50% in some cases, including those where providers do not exceed the upper contractual limit of an \$800 subsidy. It may behoove the Department to understand why providers are not issuing maximum subsidy amounts when target rent burden ratios are not being met.