



2025 Aging and Disability Affordable Housing Overview Report

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SAN FRANCISCO HUMAN SERVICES AGENCY
**Department of Disability
and Aging Services**



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This report was developed in close collaboration from the Mayor's Office of Housing and Community Development, Office on Disability and Accessibility/Mayor's Office on Disability, Department of Homelessness and Supportive Housing, and the Planning Department. We are thankful for their guidance and support.

Introduction

In accordance with local legislation adopted by the San Francisco Board of Supervisors in December 2020 (Ordinance 109-24)¹, this report provides information on **current and planned stock of City-funded affordable housing for older adults and adults with disabilities**, including location, accessibility, affordability, and housing type.

This report focuses on City-funded affordable housing rental units tracked by the Mayor’s Office of Housing and Community Development (MOHCD) and the Department of Homelessness and Supportive Housing (HSH). **This report provides information on current and planned stock as of 2023 reporting year.** Most of these units are in general affordable housing properties managed by nonprofit organizations. MOHCD tracks 436 affordable housing sites, including 56 developments with units dedicated to permanent supportive housing (PSH) managed by HSH. In addition to 56 shared projects with MOHCD, HSH manages another 57 developments across San Francisco dedicated to PSH for formerly homeless individuals. Sites that include PSH generally offer robust on-site supportive services, recognizing that PSH models may differ depending on the funding source. Data on existing affordable housing is analyzed based on unit designations and current occupancy. Within the city’s existing 33,556 affordable housing units, at least **17,986 (54%) are currently occupied by older adults and people with disabilities.**² This includes units with specific eligibility criteria that restrict occupancy to these groups, as well as unrestricted units that are generally available as part of the City’s affordable housing supply.

MOHCD also tracks the development of future affordable housing in the pipeline. **An additional 5,643 affordable housing units and 1,399 older adult and senior units are planned to become available over the next three years, 2026-2028.** This represents 24% of planned rental units over the next three years. Projects that have completed construction recently but have not submitted their first occupancy report account for 1,120 units, which are not included in the total count.

Table 1: Affordable Housing for Seniors and People with Disabilities

Status	Total Affordable Housing Units	Total Senior Occupied Units	Total Disability Occupied Units	Senior Designated Units	Disability Designated Units
Existing Units	33,556	14,908	3,078	6,408	4,336
Future Units	5,643	--	--	1,399	0

Source: MOHCD, 2023 Reporting Year and HSH, 2025 Reporting Year

¹ <https://sfbos.org/sites/default/files/o0109-24.pdf>
² The count of people with disabilities only includes adults with disabilities living in PSH units. The true number of adults with disabilities living in City-funded affordable housing is higher.

Background

Affordable housing in San Francisco is primarily managed by the **Mayor's Office of Housing and Community Development (MOHCD)** and the **Department of Homelessness and Supportive Housing (HSH)**. Both Departments play a vital role in coordinating our City's affordable housing resources and serving residents with unmet housing needs and other essential services.

MOHCD coordinates City-funded affordable unit applications, monitors the performance of existing affordable housing in the City, and supports the creation of new affordable housing. MOHCD works closely with San Francisco's Office of Community Investment and Infrastructure (OCII) to streamline and coordinate the City's affordable housing production pipeline. These projects are completed in partnership with nonprofit or for-profit developers and financed through development loans, operating subsidies, or other funding sources.

HSH manages the City's homelessness response system to provide housing and support to formerly homeless individuals, including PSH and shorter-term tenant-based subsidies like rapid re-housing. HSH offers homelessness prevention and other interventions to divert or rapidly exit people from homelessness. The Department also provides outreach services and shelter to people experiencing homelessness. Most of HSH's services are accessed through the Coordinated Entry process at the Coordinated Entry Access Points across the city.

Types of Affordable Housing

Affordable housing programs operate in alignment with federal guidelines to keep housing costs at 30% of income for residents. City housing agencies coordinate nearly 34,000 affordable rental housing units across a range of programs and housing types. Most of these units are in **100% affordable housing sites** dedicated to low- to moderate-income households. Some affordable housing units are available through the City's inclusionary housing program, among other programs. There are an additional 3,000 units of affordable ownership housing that are not reported here. All types of Affordable Housing discussed here are required to meet at least the minimum accessibility standards for people with disabilities, as defined by the California Building Code (CBC).

- **Multifamily Rental housing** refers to 100% affordable housing. It makes up over a quarter of all affordable units in San Francisco. These buildings are typically operated by nonprofits, often on City-owned land.
- **Senior Buildings** are sites where a majority of the units are restricted to households headed by a senior, typically 62 years or older. Senior buildings can also be categorized within other housing types, including PSH.
- **Permanent supportive housing (PSH)** describes both units and buildings that support formerly homeless individuals with subsidies and supportive services coordinated by the Department of Homelessness and Supportive Housing (HSH). HSH offers both site-based PSH, where units are in a building that the City or a non-profit

owns or master leases, and scattered-site PSH, where tenants use subsidies to live in units on the private rental market. All site-based PSH units have on-site or mobile supportive services in the building for PSH tenants. This report covers HSH site-based housing.³

- **Developmental disability buildings** are a small number of sites that are restricted to individuals with developmental disabilities pursuant to HUD Section 811.
- **Former public housing** includes buildings that were previously owned and operated by the San Francisco Housing Authority, which have been converted to affordable housing that generally combines HUD subsidies with rent restrictions to ensure deep affordability for very low-income residents.
- **Acquisition and preservation** sites that have been acquired and rehabilitated with public funding to produce affordable housing and prevent current tenant displacement. This category includes the Small and Big Sites Programs that are most commonly leased up through MOHCD's housing portal, DAHLIA.
- **Inclusionary housing** (also known as Below Market Rate housing) are affordable units that are required to be included in market rate buildings built by and managed by private developers. The Planning Code requires housing with ten or more units to either lease a share of the housing at affordable prices, pay a fee, or dedicate land. Public funds are not used for the development of Inclusionary units, though MOHCD oversees the marketing, leasing, and ongoing compliance of the units.
- **San Francisco Redevelopment Agency (SFRA) and Bond Financed Mixed-Income** housing is a type of mixed-income housing with generally more moderate affordability levels that was financed by the now dismantled San Francisco Redevelopment Agency or by state tax exempt bonds.
- **Transitional housing** is temporary, often group-based living quarters designed to help individuals move from homelessness or other unstable situations into permanent, stable housing. This category also encompasses assisted living and skilled nursing facilities, which provide short- or long-term supportive care outside of permanent housing settings. We do not report this type of housing inventory in this document.

³ For the purposes of this report, the term "site-based PSH" includes 245 units in housing ladder sites operated by the Department of Homelessness and Supportive Housing. Tenants who have stabilized in PSH may move to these housing ladder sites where they still pay no more than 30% of their income in rent but receive fewer intensive services. This report covers all site-based housing ladder units.

SPOTLIGHT: PERMANENT SUPPORTIVE HOUSING (PSH) UNITS AND BUILDINGS

In this report, the term **permanent supportive housing (PSH)** is used to describe a subset of affordable units and buildings coordinated by HSH.

- The term **PSH units** describes publicly funded supportive housing rental units dedicated to housing formerly homeless individuals filled through the City's Coordinated Entry system. PSH units exist in a variety of affordable building sites, ranging from multifamily housing sites to senior housing sites.
- The term **PSH developments** describes affordable buildings where units are dedicated to housing formerly homeless individuals (e.g. PSH units). Dedicated permanent supportive housing buildings typically offer on-site supportive services to all building residents.

All permanent supportive housing units managed by HSH require the household meet a definition of homelessness at the time of referral and placement. Tenants pay 30% of their adjusted household income towards rent. Placements are managed through HSH's Coordinated Entry system.

Data Sources

We look at several primary data sources to summarize existing and future City affordable housing resources:

EXISTING AFFORDABLE HOUSING (PORTFOLIO) includes affordable housing resources sitting with two City departments.

- **MOHCD:** The most recent Annual Occupancy Report submission from affordable housing property managers, primarily from 2023. However, if 2023 data was not available, we used records from the most recently available year, either 2021 or 2022.
- **HSH:** HSH collects Housing Inventory Count (HIC) information each year in alignment with federal guidelines. The HIC report tallies the number of beds and units available by program type. This analysis only captures a subset of the 2025 HIC (specifically, units dedicated to site-based supportive housing).

FUTURE AFFORDABLE HOUSING (PIPELINE) includes future affordable housing units developed through new construction or rehabilitation projects:

- **MOHCD:** 100% affordable and inclusionary housing in the development pipeline expected to come online within the next 3 years, or February, 2028. The MOHCD pipeline report used for this analysis was most recently updated in February, 2026.

Median Income and Rent Estimates

Many older and disabled households live on **lower, fixed incomes, limiting their ability to pay market rate rental prices** without facing serious cost burdens: the median income for both older adults and adults with disabilities who rent their homes is about 15% of the Area Median Income (AMI).

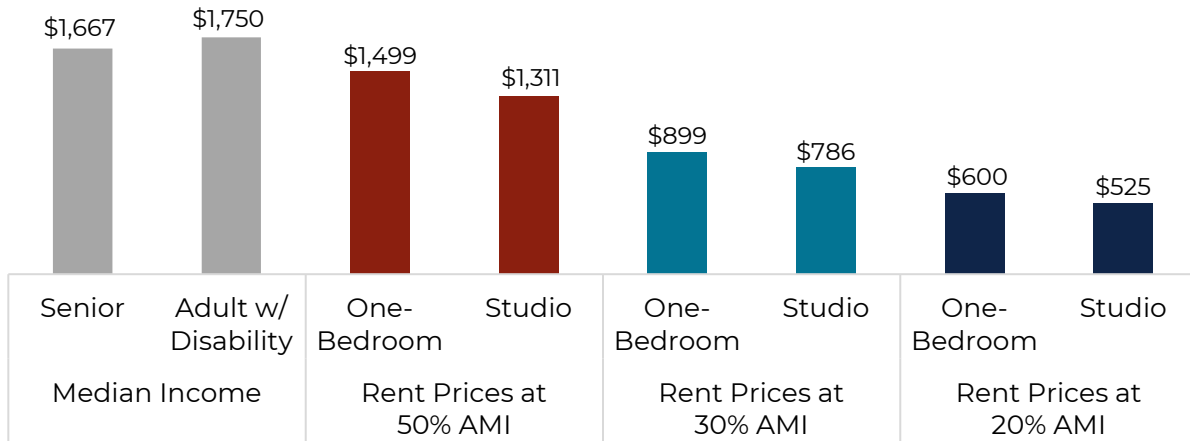
Outside of PSH units, which have a different rent structure, City-funded affordable housing buildings lease units in accordance with the City's affordability restrictions. These resident income limits and maximum rents are derived from unadjusted Area Median Income (AMI) published annually by the U.S. Department of Housing and Urban Development. MOHCD adopted a hold harmless policy in 2016 that limits AMI to the previous year's level when HUD's AMI decreases. The policy was updated in 2019 to also limit annual increases in AMI to no more than four percent. In 2024 MOHCD AMI was about \$25,000-35,000 less than HUD Unadjusted. Each affordable housing unit has a designated affordability level defined as a percentage of AMI; rental rates are based on a unit's designated affordability level and unit size. Most of San Francisco's existing affordable housing units are designated for 30% to 80% AMI affordability.

For consistent comparison, this analysis focuses on single renter households and affordable housing rates for studio and one-bedroom units. MOHCD defines the Area Median Income (100% AMI) in 2024 for a single person household in San Francisco at \$104,900. According to census estimates, **the median household income in San Francisco is much lower for seniors (age 62 and up) at about \$20,000 and single adults with disabilities at about \$21,000 per year.**⁴

The chart below puts income into the context of monthly affordable housing rents and underscores that the price of most City-funded affordable housing units exceeds what most seniors and adults with disabilities can reasonably afford.

⁴ Based on data from the 2023 American Community Survey 5-Year estimates.

Figure 1: Median Monthly Incomes and Affordable Housing Rent Estimates in San Francisco



Source: MOHCD Maximum Rent by Unit Type, 2024, 2023 ACS 5-Year Estimates

Existing Affordable Housing

This section describes the existing City-funded affordable housing portfolio managed and tracked by MOHCD and HSH. The information in this analysis is based on unit designations and unit occupancy as reported by City housing agencies. Each year, housing property managers report on unit and household characteristics, such as the number of accessible units and households with at least one senior – defined in most affordable housing as ages 62 and older and in some permanent supportive housing as ages 55 and older.

Reliable data on households with a disabled adult member is only currently available for residents living in permanent supportive housing units.⁵ Thus, the following data on disability occupancy should be viewed as a floor or minimum.⁶

Unit Designations and Occupancy

Within the portfolio of City-funded affordable housing tracked by MOHCD and HSH, there are 33,556 affordable housing units. Approximately **44% of these units — 14,908 units — are occupied by seniors.** Notably, this is more than the number of units designated for older adults: about 6,408 units have special eligibility criteria restricting occupancy to seniors.

Table 2: Existing Affordable Housing (including PSH) - Senior Occupancy and Senior Designated Units

All Affordable Housing Units	Senior Occupancy	Senior Designated Units
33,556	14,908 (44%)	6,408 (19%)

While PSH client eligibility criteria are defined by those at-risk of or currently experiencing homelessness, some PSH units are also restricted to seniors or individuals with disabilities. There is considerable representation of older adults and adults with disabilities among PSH residents. The following tables summarize disability occupancy among site-based supportive housing units. These are a subset of affordable units reported above.

⁵ HSH collects data on client disability status during a client screening, assessment, or referral administered at Coordinated Entry access points. Client information is recorded in the City’s Homeless Management Information System (HMIS) in accordance with HUD’s FY 2025 HMIS Data Standards Manual. This data element is used with other information to identify whether the client is eligible for certain types of supportive housing.

⁶ MOHCD affordable housing property managers often do not have access to (and are not entitled to) information on residents’ disability status. Therefore, there is not a formalized or consistent process for gathering resident disability status. For example, disability status may be based on voluntary tenant disclosure, accessibility accommodation request, or observation (e.g., wheelchair use). As a result, there is not consistent data on households with disabilities across the MOHCD portfolio.

Table 3: Existing PSH - Disability Occupancy and Disability Designated Units*

All PSH Housing Units	All Disability Occupancy	Adult age 55 or below with Disability	Disability Designated Units
8,422	3,473 (42%)	3,078 (37%)	4,336 (52%)

*Includes individuals of any age with a disability served by permanent supportive housing. Individuals who are older adults with disabilities are captured in both Table 2 and Table 3

Housing Type

Most City-funded affordable housing is in 100% affordable buildings – sites fully dedicated to providing affordable housing. **Most senior-designated units are in senior-specific buildings.** However, units designated for seniors also exist in multifamily rental sites and permanent supportive housing sites; those are generally designated for formerly homeless older adults and filled through the City’s Coordinated Entry system.

Units designated for **adults with disabilities are located in permanent supportive housing buildings.** Notably, these units do not necessarily serve all low-income non-senior adults with disabilities who may need affordable housing because not all adults with disabilities meet the PSH criteria of being at imminent risk of or currently experiencing homelessness. There are ten sites dedicated to people with developmental disabilities; these are financed by HUD Section 811 funding, which is specific to people with developmental disabilities.

In addition to MOHCD and HSH’s managed 100% affordable building portfolio, **the affordable housing system includes 3,163 inclusionary units.** MOHCD’s Inclusionary Housing Program (also known as "Below-Market-Rate" or BMR Program) creates housing affordable to low, moderate, and/or middle-income households in privately owned residential buildings. When a housing developer proposes a residential project with 10 or more units, they must reserve units to be rented or sold at a below market rate or pay a fee equivalent to the cost of producing the affordable units, which goes to MOHCD.

Table 4: Affordable Building Types and Unit Counts

Building Type	Total Sites	Total Affordable Housing Units	Senior Designated Units	Senior Occupied Units	Accessible Units
100% Affordable	436	30,393	6,386	14,333	4,211
Multifamily Rental	179	12,649	234	5,115	1,010
Senior-Specific Building~	68	5,879	5,879	5,560	774
Acquisition Preservation	57	677	--	140	19
PSH Buildings^	105	8,422	273	2,744	2,188
Former Public Housing	19	2,385	--	696	185
Developmental Disability Building°	8	381	--	78	35
Inclusionary	131	3,163	22	575	125
SFRA and Bond Financed Mixed-Income	11	707	0	133	125
Inclusionary*	120	2,456	22	442	--

Source: MOHCD, 2023 Reporting Year and HSH, 2025 Reporting Year

~Buildings in which at least 90% of the total units are designated for seniors, including those with 90% or more of PSH units.

^Buildings where more than 90% of units are dedicated to PSH units serving formerly homeless individuals are categorized as PSH buildings. Most of the City’s site-based PSH units are in buildings dedicated to PSH. There are 1,445 additional units located in other building types. Scattered-site PSH resources are not included in this analysis.

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

*In prior reports, only a subset of inclusionary rental units was included in the Existing Affordable Housing portfolio. This report includes all inclusionary rental sites and units.

Zip Code and Neighborhood

Older adults and people with disabilities residing in affordable housing live throughout the City. **Most units are in central neighborhoods**, including downtown neighborhoods – Civic Center (94102), SOMA (94103), and Nob Hill (94109) – and Western Addition/Fillmore (94115).

Table 5: Existing Affordable Housing - Senior and Disability Occupancy by Zip Code

Zip Code	Neighborhoods	Senior and/or Disability Occupancy	Senior Occupancy	Disability Occupancy
94102	Hayes Valley/Civic Center/ Tenderloin	5,222	3,959	1,263
94103	South of Market	4,140	2,818	1,322
94104	Financial District	--	--	--
94105	Rincon Hill	243	223	20
94107	Potrero Hill/SOMA	643	638	5
94108	Chinatown	158	130	28
94109	Polk/Russian Hill/Nob Hill	2,059	1,748	311
94110	Mission District/Bernal Heights	909	736	173
94111	Embarcadero	344	344	--
94112	Ingleside/Excelsior	169	144	25
94114	Castro/Noe Valley	281	281	0
94115	Western Addition/Japantown	850	850	0
94116	Sunset/Parkside/Forest Hill	--	--	--
94117	Haight-Ashbury	280	280	0
94118	Inner Richmond	228	228	0
94121	Outer Richmond	147	147	0
94122	Sunset	3	3	0
94123	Marina/Cow Hollow	4	0	4
94124	Bayview/Hunters Point	697	613	84
94127	St. Francis Wood/Miraloma/ West Portal	--	--	0
94129	Presidio	101	68	33
94130	Treasure Island	123	63	60
94131	Twin Peaks/Glen Park	280	280	0
94132	Lake Merced/Lakeside	--	--	--
94133	North Beach	682	682	0
94134	Visitacion Valley	296	275	21
94158	Mission Bay	392	384	8
Total		18,251	14,894	3,357*

Source: 2023 MOHCD Annual Report; HSH 2025 Client Roster Data

*Disability occupancy slightly differs from table 3 due to missing zip code data

Accessible Units

Across the City's **33,556** affordable housing units, **3,372 (10%)** are identified as accessible to those with mobility, hearing, or vision impairments in annual reporting.⁷ These units may or may not be occupied by adults with disabilities. Unit accessibility varies widely across the city. Newer sites, particularly those developed for affordable housing, are more likely to be accessible or adaptable, especially those built after 2010 when the CBC requirement for 100% adaptability was adopted.

Table 6: Existing Affordable Housing – Accessible or Adaptable Units by Zip Code

Zip Code	Neighborhoods	Total Units	Accessible Units	Percent Accessible
94102	Hayes Valley/Civic Center/ Tenderloin	8,246	730	9%
94103	South of Market	7,149	776	11%
94104	Financial District	--	--	--
94105	Rincon Hill	966	35	4%
94107	Potrero Hill/SOMA	1,702	131	8%
94108	Chinatown	398	14	4%
94109	Polk/Russian Hill/Nob Hill	2,986	347	12%
94110	Mission District/Bernal Heights	1,967	225	11%
94111	Embarcadero	564	153	27%
94112	Ingleside/Excelsior	623	45	7%
94114	Castro/Noe Valley	390	10	3%
94115	Western Addition/Japantown	1,365	120	9%
94116	Sunset/Parkside/Forest Hill	7	0	0%
94117	Haight-Ashbury	587	53	9%
94118	Inner Richmond	274	14	5%
94121	Outer Richmond	195	7	4%
94122	Sunset	76	8	11%
94123	Marina/Cow Hollow	30	4	13%
94124	Bayview/Hunters Point	1,896	242	13%
94127	St. Francis Wood/Miraloma/West Portal	8	6	75%
94129	Presidio	109	5	5%
94130	Treasure Island	461	50	11%
94131	Twin Peaks/Glen Park	445	1	0%
94133	North Beach	1,155	92	8%
94134	Visitacion Valley	712	104	15%
94158	Mission Bay	1,211	200	17%
Total		33,522	3,372	10%

Source: MOHCD, 2025 Reporting Year and HSH, 2025 Reporting Year

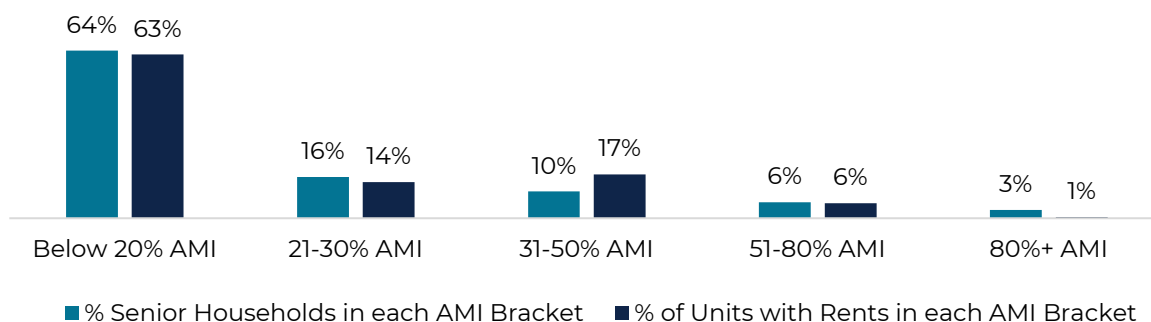
⁷ Accessible units range from fully accessible mobility units for wheelchair users to adaptable units that can be modified based on tenant needs. There are not currently standardized reporting criteria for accessible or adaptable units. Property managers may use different criteria based on building development year due to evolving accessibility requirements.

Affordability

Across senior-occupied units tracked by MOHCD, **64% report actual income levels below 20% AMI.**⁸ To ensure that buildings can sustain operations and remain fiscally stable, **most senior residents require a rent subsidy.** Subsidies help fill the gap between what a senior household can afford to pay and the rental income that an affordable building needs to operate.

The chart below shows the percentage of senior households living in affordable housing in each AMI bracket (shown in teal) and the percentage residents by adjusted gross rent AMI bracket (shown in dark blue). Adjusted gross rent AMI (AGR) is the amount of rent the household paid (before a utility allowance) converted to MOHCD rent limit AMI. With subsidies, **San Francisco is able to meet the housing needs of very low-income seniors with subsidies.**

Figure 2: Senior Tenant Household Incomes Compared to Adjusted Gross Rent⁹



About 72% (9,636) of senior-occupied units have a rental subsidy through federal sources (such as Section 8 Housing Choice Vouchers) or local sources (such as the Local Operating Subsidy Program).

Federal and local rental subsidies offer both tenant- and project-based voucher types. While tenant-based vouchers can be used to rent private apartments that meet program guidelines, in contrast, project-based vouchers are part of the housing development process itself, ensuring that the project has subsidized units.

About 67% (8,919) of senior households living in MOHCD-tracked affordable housing receive project-based vouchers, and 5% (717 households) rely on tenant-based vouchers. The majority (79% or 7,686 households) of senior households receiving a rental subsidy have income below 20% AMI.

⁸ We look at the MOHCD portfolio exclusively because nearly all HSH-managed units are subsidized to limit rent to 30% of tenant income.

⁹ Starting in 2025, the affordability analysis evaluates household Area Median Income relative to Adjusted Gross Rent, instead of relying on a unit's AMI designation. This change more accurately captures true housing costs across the MOHCD senior housing portfolio and demonstrates the impact of rental subsidies on affordability.

Future Affordable Housing

This section provides information about affordable housing projects in development. In accordance with the local ordinance, this analysis captures **projects anticipated to begin or to be completed within the next three years** (by February, 2028). This includes both new construction and rehabilitation projects.

This data focuses on rental units designated for senior and disabled occupants — projects that have established specific criteria to restrict access to these populations only. The following analysis captures **66 developments and the additional 5,643 units planned to be built or rehabbed within the next three years.** There are an additional 20 projects with 1,120 units that became operational before January 1st, 2026, but had not submitted an occupancy report for 2023 or earlier, the latest reporting year used.

Zip Code and Neighborhood

Nearly one-third of newly constructed **senior housing will be built in Civic Center (94102) and South of Market (94103).** A substantial number of senior units **will also be built in Sunset (94122), North Beach (94133), and Twin Peaks/Glen Park (94131).** For a listing of total units and senior units planned for construction over the next three years see table 7 below.

Table 7: Affordable Housing Pipeline - Senior and Disability Designated Units by Zip Code

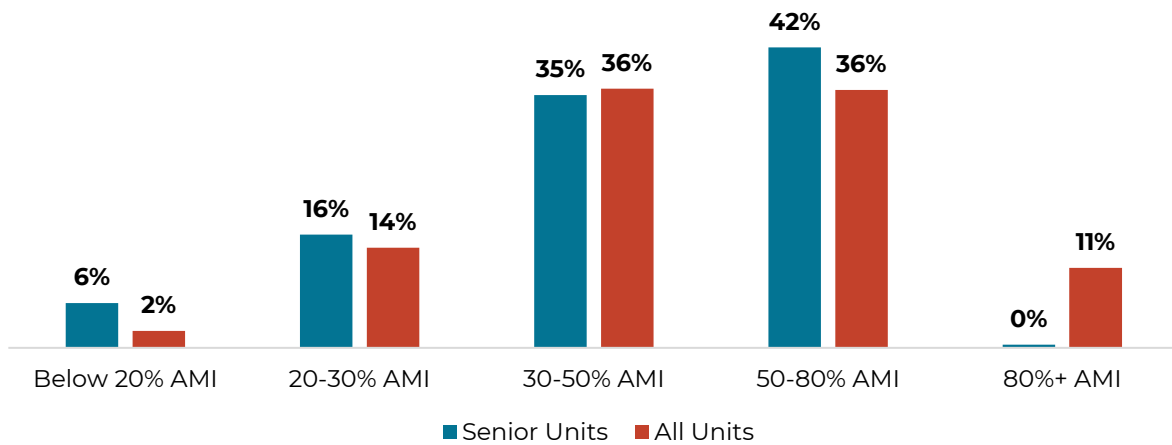
Zip Code	Neighborhoods	Total Units	Senior Units
94102	Hayes Valley/Civic Center/Tenderloin	779	134
94103	South of Market	1382	279
94104	Financial District	--	--
94105	Rincon Hill	332	150
94107	Potrero Hill/SOMA	292	--
94108	Chinatown	--	--
94109	Polk/Russian Hill/Nob Hill	470	63
94110	Mission District/Bernal Heights	400	145
94111	Embarcadero	--	--
94112	Ingleside/Excelsior	308	--
94114	Castro/Noe Valley	4	--
94115	Western Addition/Japantown	71	--
94116	Sunset/Parkside/Forest Hill	171	--
94117	Haight-Ashbury	--	--
94118	Inner Richmond	28	--
94121	Outer Richmond	--	--
94122	Sunset	291	197
94123	Marina/Cow Hollow	9	--
94124	Bayview/Hunters Point	161	--
94127	St. Francis Wood/Miraloma/ West Portal	--	--
94129	Presidio	--	--
94130	Treasure Island	248	99
94131	Twin Peaks/Glen Park	158	158
94132	Lake Merced/Lakeside	--	--
94133	North Beach	184	174
94134	Visitacion Valley	192	--
94158	Mission Bay	163	--
Total		5,643	1,399

Source: MOHCD Housing Pipeline as of February 2026

Unit Designations

The chart below captures the AMI designation of future senior units (shown in blue) and all units in the affordable development pipeline (shown in orange). The AMI designation is used for project financing — it defines the rental income expected from each unit based on tenant AMI. Almost 60% of senior units in development will be set at or below 50% AMI affordability. Just over 40% – will be set at a higher threshold between 50-80% AMI affordability. Finally, 22% will be focused on extremely low-income households with income below 30% AMI. **With the use of subsidies, senior households with lower incomes will have access to units with higher AMI designations.**

Figure 3: Senior Designated Units - Designated AMI Affordability



Source: MOHCD Housing Pipeline updated as of February 2026

Accessibility

Available data on pipeline projects indicates **14% of units in newly constructed buildings will have mobility or communication features**, but this is an undercount. As discussed in Background section of this report, federal and state requirements dictate percentages of new projects that must have mobility and communication features, and the remaining units are required to be adaptable. Additionally, **this number excludes adaptable units**, which have the same accessible features that a fixed accessible unit has but allows some items to be omitted or concealed until needed. Because this data captures projects at early stages of development, **unit allocations by accessibility feature may not yet be finalized**.

Table 8: Affordable Housing Pipeline: Mobility or Communications Units by Zip Code

Zip Code	Neighborhoods	Total Units	Mobility or Communications	Percent Accessible
94102	Hayes Valley/Civic Center/ Tenderloin	779	23	3%
94103	South of Market	1,382	172	12%
94104	Financial District	--	--	--
94105	Rincon Hill	332	139	42%
94107	Potrero Hill/SOMA	292	40	14%
94108	Chinatown	--	--	--
94109	Polk/Russian Hill/Nob Hill	470	19	4%
94110	Mission District/Bernal Heights	400	89	22%
94111	Embarcadero	--	--	--
94112	Ingleside/Excelsior	308	58	19%
94114	Castro/Noe Valley	4	--	--
94115	Western Addition/Japantown	71	--	--
94116	Sunset/Parkside/Forest Hill	171	8	5%
94117	Haight-Ashbury	--	--	--
94118	Inner Richmond	28	--	--
94121	Outer Richmond	--	--	--
94122	Sunset	291	31	11%
94123	Marina/Cow Hollow	9	--	--
94124	Bayview/Hunters Point	161	30	19%
94127	St. Francis Wood/Miraloma/ West Portal	--	--	--
94129	Presidio	--	--	--
94130	Treasure Island	248	--	--
94131	Twin Peaks/Glen Park	158	158	100%
94132	Lake Merced/Lakeside	--	--	--
94133	North Beach	184	--	--
94134	Visitacion Valley	192	48	25%
94158	Mission Bay	163	--	--
Total		5,643	815	14%

Source: MOHCD Housing Pipeline updated as of February 2026

Housing Type

Out of 66 projects in the affordable housing pipeline over the next three years, there are 10 sites that have designated units for older adults and people with disabilities.

Most of the senior-designated units will be in **ten dedicated senior housing sites**, offering a total of 1,399 units. The bulk (92%) of accessible units are planned to be built in senior specific housing, PSH buildings, and multifamily rental properties.

Table 9: Affordable Housing Pipeline: Project Building Types

Type	Sites	Total Affordable Units	Senior-Designated
100% Affordable	65	5,534	1,399
PSH Buildings	4	375	--
Multifamily Rental	24	2,792	20
Inclusionary	15	414	--
Senior-Specific Building	10	1,808	1,379
Acquisition Preservation	10	392	--
Former public housing	2	182	--
Inclusionary	1	80	--
SFRA and Bond Financed Mixed-Income	1	80	--

Source: MOHCD Housing Pipeline updated as of February 2026

Operational Sites Without Occupancy Report

There are 20 projects that are fully operational but have not submitted occupancy reports to the City. These projects contain **258 units designated for older adults and people with disabilities.**

Table 10. Sites Without Occupancy: Senior and Disability Designated Units by Zip Code

Zip Code	Neighborhoods	Total Units	Senior Units
94102	Hayes Valley/Civic Center/ Tenderloin	174	--
94103	South of Market	20	--
94104	Financial District		--
94105	Rincon Hill		--
94107	Potrero Hill/SOMA	156	--
94108	Chinatown		--
94109	Polk/Russian Hill/Nob Hill	31	--
94110	Mission District/Bernal Heights	2	--
94111	Embarcadero	--	--
94112	Ingleside/Excelsior	8	--
94114	Castro/Noe Valley		--
94115	Western Addition/Japantown	3	--
94116	Sunset/Parkside/Forest Hill		--
94117	Haight-Ashbury	131	--
94118	Inner Richmond	98	57
94121	Outer Richmond	--	--
94122	Sunset	134	--
94123	Marina/Cow Hollow	--	--
94124	Bayview/Hunters Point	262	--
94127	St. Francis Wood/Miraloma/ West Portal	--	--
94129	Presidio	--	--
94130	Treasure Island	--	--
94131	Twin Peaks/Glen Park	--	--
94132	Lake Merced/Lakeside	--	--
94133	North Beach	--	--
94134	Visitacion Valley	101	--
94158	Mission Bay	--	--
Total		1,120	57

Source: MOHCD, 2025 Reporting Year and HSH, 2025 Reporting Year

Accessibility in Sites Without Occupancy Report

Available data on operational sites without current occupancy reports indicates **18% of units in these newer projects have mobility or communication features**. This is similar to the percentage of pipeline units which contain mobility or communication features, indicating there is a consistent proportion of accessible units available in recently completed sites.

Table 11. Sites Without Occupancy Report: Mobility or Communications Units by Zip Code

Zip Code	Neighborhoods	Total Units	Mobility or Communications	Percent Accessible
94102	Hayes Valley/Civic Center/ Tenderloin	174	40	23%
94103	South of Market	20	--	
94104	Financial District			
94105	Rincon Hill			
94107	Potrero Hill/SOMA	156	12	8%
94108	Chinatown		--	
94109	Polk/Russian Hill/Nob Hill	31	--	
94110	Mission District/Bernal Heights	2	--	
94111	Embarcadero	--	--	
94112	Ingleside/Excelsior	8	--	
94114	Castro/Noe Valley		--	
94115	Western Addition/Japantown	3	--	
94116	Sunset/Parkside/Forest Hill		--	
94117	Haight-Ashbury	131	53	40%
94118	Inner Richmond	98	38	39%
94121	Outer Richmond	--	--	
94122	Sunset	134	17	13%
94123	Marina/Cow Hollow	--		
94124	Bayview/Hunters Point	262	31	12%
94127	St. Francis Wood/Miraloma/ West Portal	--	--	
94129	Presidio	--	--	
94130	Treasure Island	--	--	
94131	Twin Peaks/Glen Park	--	--	
94132	Lake Merced/Lakeside	--	--	
94133	North Beach	--	--	
94134	Visitation Valley	101	10	10%
94158	Mission Bay	--	--	
Total		1,120	201	18%

Source: MOHCD, 2025 Reporting Year and HSH, 2025 Reporting Year

Appendix A. Definitions and Terms

Occupancy

Occupant characteristics are generally reported at the household level without personally identifying occupants. In this report, occupancy data pertaining to aging and disability is characterized using the following terms:

Term	Definition
Senior Occupancy	These are units housing senior residents (age 62+). Residents may or may not report disabilities. Seniors living in permanent supportive housing may be eligible for senior status at age 55+.
Disability Occupancy	These are units that report adult occupants with disabilities of any type, but no senior residents. In this report, disability status is likely undercounted because this data field is only captured for PSH records.
Senior and/or Disability Occupancy	This is an unduplicated count of all units that house seniors and adults with disabilities. This is the sum of two fields above: Senior Occupancy + Disability Occupancy. This tells us the total distinct number of housing units currently supporting seniors and adults with disabilities without double-counting households that have both senior and disability occupancy.
Senior and Disability Occupancy	These are units that report both senior and disabled occupants. This may be the same person (that is, an older person with disabilities) or different people (such as a two-person household consisting of an older person and an adult under age 62 with disabilities).

Accessibility

In the context of residential dwelling units, the term “accessible” is a catchall term for unit types with varying accessibility features; in this report, “accessible units” are best understood as representing **a spectrum of accessibility for people with disabilities**. There are three types of accessibility features required in publicly-funded or affordable housing under California Building Code¹⁰ requirements and when California Tax Credit Allocation Committee regulations apply:

Term	Definition
Mobility features	An accessible dwelling unit constructed for a person using a wheelchair which provides a higher level of accessibility than an adaptable unit.
Communication features	An accessible dwelling unit constructed with audible and visual elements such as visual doorbell alarms, visual fire alarm pre-wiring, and TTY features.

¹⁰ California Code of Regulations Title 24, Part 2, 2019 California Building Code

Term	Definition
Adaptable units	An accessible dwelling unit within a covered multifamily building as designed with elements and spaces allowing the dwelling unit to be adapted or adjusted to accommodate the user.

California Building Code requirements for publicly funded housing are based on a percentage of the total unit count:

- In facilities with residential dwelling units, at least **5 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **mobility** features.
- In publicly funded housing facilities with residential dwelling units, at least **2 percent**, but no fewer than one unit, of the total number of residential dwelling units shall provide **communication** features.

With some exceptions, the **balance of the units is required to be adaptable** if those units are served by an elevator. Multistory units, those with stairs at the interior of the unit, also referred to as “visitable”, require adaptable features on the accessible levels.

If California Tax Credit Allocation Committee low-income housing tax credits are utilized the percentages are increased but not added to the California Building Code minimum. These requirements were increased effective December 21, 2020.

Prior to December 21, 2020	<ul style="list-style-type: none"> • In facilities with residential dwelling units, at least 10 percent, but no fewer than one unit, of the total number of residential dwelling units shall provide mobility features. • In publicly funded housing facilities with residential dwelling units, at least 4 percent, but no fewer than one unit, of the total number of residential dwelling units shall provide communication features. <p>Example: New building with 100 units = 10 mobility, 4 communication, 86 adaptable</p>
On or after December 21, 2020	<ul style="list-style-type: none"> • In facilities with residential dwelling units, at least 15 percent, but no fewer than one unit, of the total number of residential dwelling units shall provide mobility features. • In facilities with residential dwelling units, at least 10 percent, but no fewer than one unit, of the total number of residential dwelling units shall provide communication features. <p>Example: New building with 100 units = 15 mobility, 10 communication, 75 adaptable</p>

Accessibility requirements apply to both new buildings being constructed and existing buildings undergoing alterations. For existing buildings, there are numerous factors that determine to what extent accessible units are installed. For example, in older or small buildings, certain modifications may not be feasible.

It is important to note that **accessible units are not equivalent to units designated for people with disabilities**, including both adults with disabilities ages 18-61 and older adults ages 62 and older with disabilities. Accessible units may or may not be occupied by people with disabilities. While efforts are made to prioritize these units for people with disabilities, these units are not restricted for occupancy only by people with disabilities. Units can only be set aside for disabled occupants if there is a dedicated funding source, such as HUD's Section 811 program for people with developmental disabilities.¹¹

¹¹ As noted by MOHCD, the California Building Code requires a certain percentage of units to be designated for persons with disabilities. While the units are constructed in a way to satisfy both ADA and State requirements, if the project sponsor cannot find a qualifying disabled tenant/applicant to fill the unit, the project sponsor is allowed to rent to the general public. Individual units can only be restricted as "senior" or "disabled" if there is specific authorization under the HUD Section 202 program for older people or Section 811 program for people with developmental disabilities, respectively. Otherwise, the City can designate an entire building as "senior" or "disabled" to comply with Fair Housing Laws.

Appendix B. Data and Methodology

Quantitative Data Source Details

- **MOHCD Annual Occupancy Report (2023):** Data on the existing affordable housing portfolio is based on occupancy data collection and reporting by affordable housing property managers. 2023 occupancy reporting, which was first due to MOHCD in August 2024 and requires months of review, is the most recent available for this analysis; MOHCD is currently processing 2024 monitoring data, including quality review. Occupancy data is reported by housing property managers at the unit level. Some elements of this data, including accessibility and affordable units at each AMI level, were aggregated at the site level by MOHCD analysts and provided to DAS for analysis.
- **MOHCD Affordable Housing Pipeline Report (2025):** Data on future affordable housing units in the development pipeline, including information on new construction, rehabilitation projects, and inclusionary units. Unit counts and designations are subject to change during the development period. If a site appears in both the existing and pipeline data (such as a current rehabilitation project), this report privileges the existing housing dataset, and duplicate sites have been excluded from the pipeline analysis to avoid double counting.
- **HSH permanent supportive housing Inventory & Residents (2025):** Data on HSH permanent supportive housing sites and units designated for formerly homeless individuals, including de-identified information on residents. The data includes both permanent supportive housing reflected in the primary affordable housing system tracked by MOHCD (and the MOHCD data on existing affordable housing), as well as HSH-only units outside the MOHCD portfolio. This data was extracted from the HSH Online Navigation and Entry (ONE) System database, which serves as the Department's HUD-compliant Homeless Management Information System (HMIS).
- **2023 American Community Survey, 5-Year Estimates:** This report draws on 2023 American Community Survey 5-Year estimates for the section on median rent and rental rate analysis. This data was accessed via IPUMS USA database managed by the University of Minnesota. This analysis focused on single person households who rent their homes and live in the community (not group quarters).

Notes on Accessible Unit Analysis

Existing Affordable Housing

MOHCD datasets describing *existing* affordable housing include building-level aggregate counts of accessible units. HSH datasets also describe the number of accessible units among dedicated PSH units in a given building, which in some cases excludes the number of accessible affordable units that are not filled via Coordinated Entry system. To estimate the number of accessible units in the affordable housing system, we first look to report accessible

units reported by MOHCD because reporting captures all units in a given affordable building, including general affordable and PSH units. For buildings not tracked by MOHCD, we use building data provided by HSH.

DESCRIPTION OF DATA STRUCTURE

- **MOHCD Data:** Data on existing affordable housing includes the total number of accessible or adaptable units in a given building as reported by housing property managers. This metric represents a count of units that are accessible-mobility units, accessible-communications units, or adaptable units.
- **HSH Data:** Data on existing affordable permanent supportive housing buildings include the total number of accessible units in a given building. This metric represents a count of units that are accessible-mobility units, accessible-communications units, or adaptable units.

Future Affordable Housing

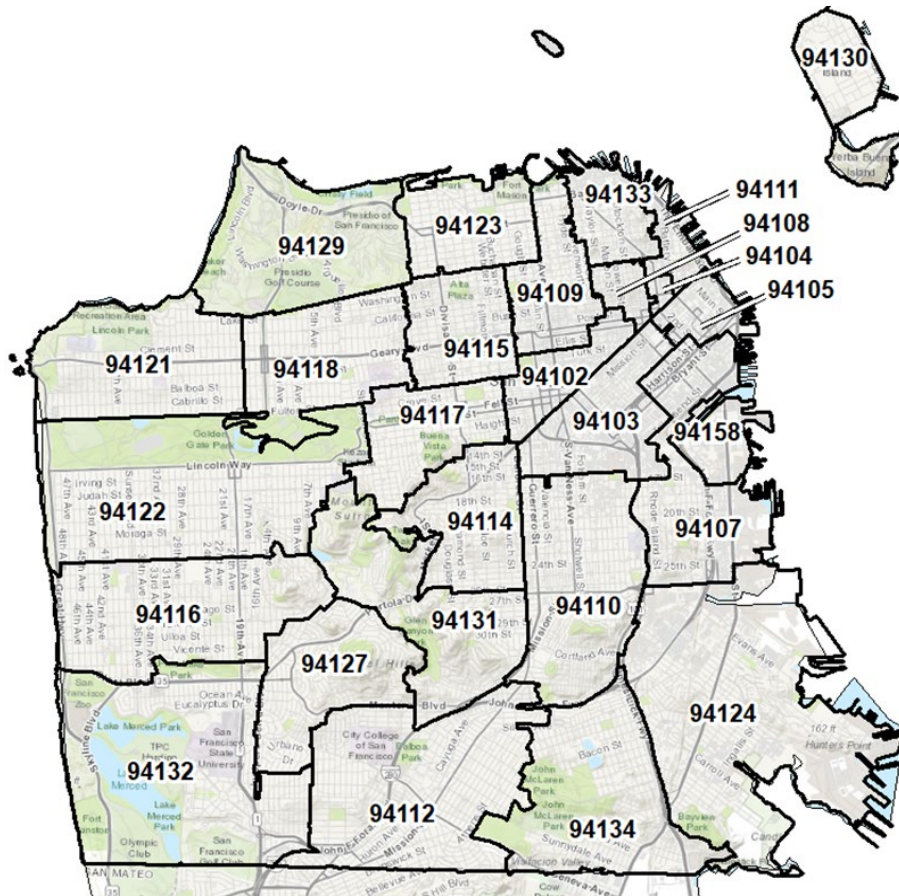
Data on future affordable housing includes a building-level count of the total (1) units with mobility accessibility features and (2) units with communications accessibility features. We added values together across these two distinct data fields to calculate the number of total accessible units in each project. Notably, the number of adaptable units was not available for this year's report.

Notes on Affordable Housing Program Type

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

- **Permanent supportive housing:** Dedicated homeless units represent 90% or more of a building's affordable units.
- **Senior-Dedicated Building:** Designated senior units represent 90% or more of a building's affordable units.
- **Developmental Disability Building:** Designated disability units for people with developmental disabilities represent 90% or more of a building's affordable units.
- Remaining program type categories are drawn directly from the reported "Program Area" (e.g., Multifamily Rental, Housing Preservation Program, etc.)

Appendix C. San Francisco Zip Codes and Associated Neighborhoods



Zip Code	San Francisco Neighborhood	Zip Code	San Francisco Neighborhood
94102	Hayes Valley/Civic Center/Tenderloin	94118	Inner Richmond
94103	South of Market	94121	Outer Richmond
94104	Financial District	94122	Sunset
94105	Rincon Hill	94123	Marina/Cow Hollow
94107	Potrero Hill/SOMA	94124	Bayview/Hunters Point
94108	Chinatown	94127	St. Francis Wood/Miraloma/ West Portal
94109	Polk/Russian Hill/Nob Hill	94129	Presidio
94110	Mission/Bernal Heights	94130	Treasure Island
94111	Embarcadero	94131	Twin Peaks/Glen Park
94112	Ingleside/Excelsior	94132	Lake Merced/Lakeside
94114	Castro/Noe Valley	94133	North Beach
94115	Western Addition/Japantown	94134	Visitacion Valley
94116	Sunset/Parkside/Forest Hill	94158	Mission Bay
94117	Haight-Ashbury		

Appendix D. Affordable Housing by Designated AMI Level in San Francisco.

Affordable Housing by AMI Affordability Level in San Francisco 2025

Income Group	AMI Category	Annual Income for a Single Person Household
Acutely low-income	<20% AMI	\$21,800 and below
Extremely low-income	<30% AMI	\$21,801 to \$32,750
Very low-income	<50% AMI	\$32,751 to \$54,550
Low-income	<80% AMI	54,551 to \$87,300
Moderate-income	<120% AMI	80,301 to \$130,900
Above moderate-income	>120% AMI	\$130,901 and up

*Based on limits for a one-person household for

For more information on income and rent limits, please visit:

<https://sfmohcd.org/income-limits-and-rent-limits-below-market-rate-rental-units>