

January 27, 2022

Chair Gordon Mar
Public Safety and Neighborhood Services Committee
City Hall
San Francisco, CA

RE: Hearing on Senior Housing

Dear Supervisors:

We thank Supervisors Mar and Stefani for calling this hearing on this crucial topic. We look forward to hearing the Departments' presentations on their plans to address the growing population of seniors who need access to affordable housing. As a follow up to these presentations, after some time to reflect upon their testimonies, we hope we will have a subsequent opportunity to present additional comments and recommendations from a community perspective.

At that future discussion we urge that the scope of the hearing be expanded to address the needs of both seniors and people with disabilities. Many non-senior adults with disabilities face significant policy and economic barriers accessing our affordable housing programs, often similar barriers to those faced by seniors. And many seniors, particularly the oldest, are also people with disabilities. It is thus appropriate and fruitful for us to address the housing needs of both populations together.

For today we highlight three basic points based upon the findings contained in SFDAS's "2021 Overview Report on Affordable Housing for Seniors and People with Disabilities." These findings reveal very significant gaps in this City's affordable housing programs that unfairly exclude many seniors and people with disabilities from the housing that they desperately need.

1. **The SFDAS report reveals that absent significant change in the City's policies and priorities, most 'affordable' housing in San Francisco**

will remain unaffordable to a majority of seniors and persons with disabilities.

The Overview Report clearly documents the lack of alignment between City's future plans for affordable housing and the ability of most seniors and people with disabilities to afford to live in that housing.

The report notes that for the general population 50% AMI for a single person living alone is \$3,887. But as the Overview Report finds, the *median* income of a San Francisco senior living alone is \$2,250, and the *median* income of a non-senior single person with disabilities is \$1,125 (p. 7).

Yet the pipeline data provided shows that the City's senior and non-senior affordable housing pipelines are designed primarily to provide affordable housing for tenants with incomes of 50% AMI or above – with only a fraction of units targeted for households below 50% AMI.

Thus, absent new or additional interventions, San Francisco's affordable housing programs will continue to be mostly unaffordable for a majority of our City's seniors and persons with disabilities.

2. Present plans for the Senior Operating Subsidy (SOS) significantly underserve seniors, leaving out and marginalizing most seniors from affordable housing.

In 2019 the Board of Supervisors took an important first step to reducing the barriers to senior housing by creating the SOS program. The program for the first time assured Extremely Low Income (ELI) seniors an increment of access to the City's affordable housing without relying upon declining federal rent assistance. In its first year SOS successfully enabled 40 ELI senior households to move into senior housing who would have been excluded because they could not otherwise pay the 50% AMI rents (over a thousand dollars a month for a studio).

But the DAS analysis reports that over the next *five years*, the City only plans to expand the program to assist *a total* of 150 senior households, providing rental assistance for *only 17%* of new senior units for the period (p. 19). This result will severely limit access to the seniors who need assistance.

SOS was launched as a *pilot* program and has proved very effective. In order to proportionally and equitably reflect the needs of San Francisco seniors it must be expanded. We strongly urge the Mayor and the Board to develop a strategy to fully fund and support the successful SOS program to fulfill its potential.

3. The City must correct a flawed system that builds ‘accessible’ units that are, by policy and practice, made inaccessible to most people with disabilities who need those units.

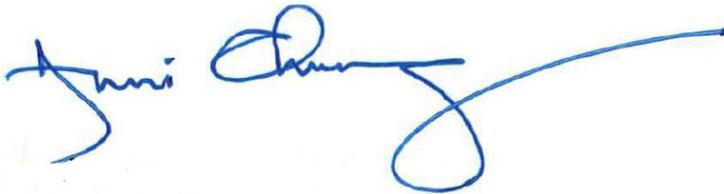
The DAS Overview Report states that affordable housing units that are designed and built to be accessible are not necessarily assigned to persons with disabilities (p. 5-6). The report simply explains that this outcome is a result of legal restrictions on reserving accessible units exclusively for persons disabilities absent specified federal funding. But this is only part of the explanation. The bigger issue is that high ‘affordable’ rent levels leave persons with disabilities unable to even be considered for accessible units that they need.

As noted in the report, the median income for people with disabilities is even lower than for seniors. Yet there is no comparable program to SOS for persons with disabilities. Thus, most persons with disabilities cannot even qualify to apply for accessible 50% AMI units. In addition, the City does not ensure that if ultimately a person who needs an accessible unit is approved for housing they will actually be assigned to the appropriate unit.

San Francisco tenants with disabilities need a project-based rent subsidy equivalent to SOS coupled with more appropriate assignment policies to provide them with a fair chance to move into affordable accessible units.

The above basic points do not address all the needs or solve all the housing issues facing seniors and people with disabilities. But these are core starting points for the housing our City builds in order to be truly accessible for all.

Respectfully,

A handwritten signature in blue ink, appearing to read "Anni Chung". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Anni Chung, President & CEO
Self Help for the Elderly

A handwritten signature in blue ink, appearing to read "Jessica Lehman". The signature is cursive and elegant.

Jessica Lehman, Executive Director
Senior and Disability Action

A handwritten signature in black ink, appearing to read "Gen Fujioka". The signature is cursive and somewhat stylized.

Gen Fujioka, Senior Counsel and Policy Analyst
Chinatown Community Development Center