I. Basic information

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II. Proposal

1. Vision, policy priorities, and impact

Single Room Occupancy (SRO) buildings, which used to be known as boarding houses, provide small bedrooms with shared bathrooms and kitchens. Historically, they provided inexpensive, short-term housing for a seasonal workforce. Today there are more than 500 SRO buildings in San Francisco with 19,010 rooms. These rooms account for nearly 5% of the City's housing stock.

Today, SRO housing provides temporary and permanent housing for economically vulnerable populations, including newcomers, formerly homeless individuals, families, seniors, and people with disabilities. Most San Francisco SROs are in Chinatown, the Tenderloin, and SoMa. A typical SRO room rents for just $725 per month, and some as little as $400 per month. In contrast, a typical one-bedroom apartment rents for more than $3,000. These deeply affordable units are especially important for San Francisco's immigrant communities. In Chinatown, SROs make up about half of all housing units, and are often a landing spot for new immigrants.

Most of San Francisco's SROs are owned by private landlords, and 24% are owned by nonprofit organizations or publicly funded. The City of San Francisco, through the Mayor's Office of Housing and Community Development (MOHCD) is a lender to all of these nonprofit SRO operators. Some of the privately-owned SRO buildings are master leased to nonprofits or to the City's Department of Homelessness and Supportive Housing (HSH). Lastly, approximately 75% are privately owned without any funding or restriction by the City. Thus, there is a complex universe of SRO ownership and management – and the oversight of these buildings is fragmented among various public agencies depending on if the building receives public dollars or not.

As a public funder of SROs, MOHCD oversees fiscal and income/rent affordability monitoring of SROs in San Francisco that received capital funding from MOHCD or the former San Francisco Redevelopment Agency. These 65 SROs are subject to City financial reporting and fiscal management rules. In addition, the Department of Homelessness and Supportive Housing (HSH) holds 46 master leases with SROs and funds nonprofits that hold 38 master leases, which are subject to HSH rules.

Different ownership, management, and oversight means different experiences for residents. SROs that are managed by nonprofit organizations often serve particular types of residents, such as those exiting homelessness, and provide rent subsidies and access to supportive services. Residents of privately owned SROs hold leases with their landlords like any other tenant in a private building – there are no services integrated into their housing.

The challenge: The SRO ecosystem has changed dramatically in the past decade: the buildings are aging and need significant capital investment, high need populations have increasing acuity, and Covid shocks to housing markets decreased rents and increased housing options for lower income households. From these changes, specific SRO challenges have emerged.

- Vacancy rates in SRO buildings have increased and rents have decreased due to changes in the housing market that have given lower income households more choices.

- Challenging conditions in many central city neighborhoods make SROs undesirable. When faced with a choice of living on the street or living in an SRO, many will choose the street rather than living in the heart of the Tenderloin.
- For high need residents, advocates are concerned about the inequity of habitability conditions in older SROs compared to newer Permanent Supportive Housing (PSH) units. New PSH units offer modern amenities and conditions - such as private bathrooms and cooking facilities - compared to 140-year-old SRO rooms with shared baths and kitchens.
- Aging SRO properties with deteriorating conditions have few options to recapitalize and take care of deferred maintenance. Given low revenues and high operating costs,these buildings don't generate the revenue needed to borrow from private financial institutions and public lenders like HUD aren't investing in SRO housing.
- The costs of operating SROs is increasing. Rising insurance and labor costs in particular are straining operating costs and draining reserves.
- Forthcoming electrification and seismic concrete building mandates will require owners to make significant investments in buildings that generate little revenue.

These challenges and changes require a fresh look at the value and viability of SRO housing. In prior decades, the City's policies focused on protecting this form of affordable housing.[1] It was inexpensive by design and was considered an important transitional housing resource. But tenants, advocates, and policymakers increasingly recognize that SROs are not providing households with what they need to lead stable lives. Shared baths and kitchens create stressful living situations for vulnerable households. And the physical conditions in many SRO buildings are no longer safe.

As we face a critical mass of mounting challenges with SROs, now is the time to invest in long-term planning. This proposed effort will complement several other efforts under way (described in #3 and #4).

Vision: The vision of this Policy Fund grant is to investigate viable paths forward for SROs, addressing such questions as:

- What housing needs do SROs currently serve, in terms of population and length of stay? Should the City develop policies and programs to support conversion of SROs to non-congregate shelters, interim housing, and/or studio apartments?
- Should the City revise legislation (such as the Hotel Conversion Ordinance (HCO)) to better align with newer housing policies? Should the City revise the Planning Code definition of "group housing" to prevent the establishment of new SROs intended for moderate income workers?
- What is the minimum housing standard for permanent housing that is intended as an alternative to homelessness? Given the mix of nonprofit and private ownership of SRO buildings, what kinds of policies and programs should be considered?

[1] For example, Hotel Conversion Ordinances (HCOs) in 1980 and 2008 restrict the conversion of SROs into other housing types.

The Fellow will focus on the big-picture, future vision for SRO housing in San Francisco. In addition, we want the Fellow to develop recommendations for systems that maintain data integrity for SRO housing. Due to different ownership, management, and oversight of SROs, the data on these buildings, the units, and the residents is fragmented and incomplete, which makes it difficult to understand historic trends and current conditions.

Policy Priorities: For decades, SROs were seen as a safe, efficient housing typology that was a better alternative than being homeless. But this housing typology has deteriorated, and CBOs and public entities have successfully created efficient housing that offers a far superior quality of life. For those exiting homelessness, Permanent Supportive Housing (PSH) units in recently constructed buildings give people the dignity of having their own bathroom and kitchen. These buildings meet ADA standards and are programmed to provide the support that residents need to stabilize their lives. For seniors, families, and others, voucher programs and other long-term subsidies provide the financial foundation to find more stable housing options. But the need for affordable housing still far surpasses the supply, so SROs remain a vital housing option.

The policy focus for this Fellowship is to consider the future of SROs. Working with building owners, residents, and stakeholders, the proposed effort will explore the financial, legal, and policy implications of the following topics.

- *Housing Ladders*. Describe San Francisco programs and resources to best support tenants transitioning out of SRO housing, and detail best practices in other jurisdictions for transitioning people out of SROs and into more suitable long-term housing through a "housing ladder." How can San Francisco strengthen housing ladders?
- *Post institutionalization*. Explore nonprofit owned SRO suitability for respite or short term transition from higher care settings including the carceral system, health care institutions, etc. Under what conditions can SROs be used for transitional post-institutional housing?
- *Non congregate shelter*. Assess suitability of converting SROs to short- or medium-term emergency shelter. What are the opportunities and challenges of conversion among both CBO-owned and privately owned SROs?
- *Interim housing.* Is there a need for a housing typology for individuals leaving shelter or the streets, that precedes permanent housing? Could SROs be used to meet that need?
- *Conversion to studios*: Some SRO buildings that need significant physical upgrades may be suitable for conversion to studio units. What criteria can be used to identify these buildings? How would the City replace units lost in such a conversion? How can the City cost-effectively survey SROs (e.g., conduct physical and capital needs Assessments)?
- *Fire and emergency displacees*. The Fellow will research existing programs for residents who have been displaced from their homes by fire or other emergencies. They will assess the suitability of nonprofit owned SRO units through master lease or other mechanism.
- *Demolition and rebuilding*. Under what circumstances, if any, is demolition of SROs recommended? And what housing type should it be replaced with?

- *Impact of upcoming unfunded mandates on the feasibility of SRO operations/rehab*. New requirements for electrical and seismic upgrades are coming for non ductile concrete buildings.[2] How do these additional requirements[3] affect the cost benefit analysis of SROs? How do we ensure that any SROs that are out of compliance with the Soft Story Ordinance (therefore at high risk for collapse during earthquake) are prioritized for rehabs?

- *Local Planning Regulations*. Review the existing Hotel Conversion Ordinance (HCO) and other Planning Code regulations related SROs. Where do older Code regulations conflict with current City housing goals, especially those detailed in the 2022 Housing Element?

- *Reduce overcrowding*. Review the City's current programs and policies to reduce overcrowding in SROs. What is the role of vouchers in reducing overcrowding in SROs? What other tools can help reduce overcrowding?

- *Diverse populations' needs*. SRO residents are low and extremely low income households. They are also very diverse–they are immigrants, seniors on fixed incomes, folks moving out of homelessness, long-time San Franciscans, or people transitioning from one stage of life to another. One size will not fit all, so how can we better understand the diversity of needs and incorporate that into SRO policy changes?

Given the large number of SRO buildings, we expect this project to produce multiple policy options that consider the diversity of buildings and residents; our hope is that the fellow can detail the benefits and tradeoffs associated with these policy options.

Impact: The proposed Policy Fund Fellow would conduct a two-year needs analysis and develop policy and program recommendations for the future of SROs. Although the City, CBOs, and advocates are working on several specific SRO efforts (described in #3 and #4), the Fellowship will provide a unique big-picture perspective that will help policymakers and advocates prioritize and plan for SRO investments. This effort will also help to identify available public and philanthropic funds and will align recommendations with known financial resources (e.g., housing bonds, etc.).

The proposed effort will have a significant impact via outreach, which will help amplify the voices of SRO residents and advocates. Outreach will be facilitated by the Fellow, the Community Partner, and complementary efforts underway (described in the following sections). The Fellow will engage the SRO Collaborative, the Supportive Housing Providers Network, the Council of Community Housing Organizations (CCHO), and individual building owners.

The final products will be a collection of policy memos, a final narrative report, and a final presentation deck. These products will include context, analysis, findings, and policy recommendations.

We will support the Fellow in identifying conferences and other professional venues to share the results of this work. As part of the 9-city High Cost City Housing Forum, (organized by Enterprise Community Partners), San Francisco can amplify the Fellow's recommendations for other cities that are struggling with the same concerns.

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[2] Non-ductile reinforced concrete buildings are prone to brittle behavior. California will require reinforcement: https://www.seismicordinances.com/non-ductile-concrete-structures

[3] Electrification requirements will start in 2028 and continue through 2042

2. Focus on Equity

SRO residents are low and extremely low income households. They are disproportionately BIPOC and face any number of additional challenges: they may be exiting homelessness or incarceration, or recent immigrants, or seniors on fixed incomes, or struggling with mental health or addiction.

An assessment of SRO residents for the San Francisco Human Services Agency (HSA) found that 61% of SRO residents were men. The average age of SRO residents was 55, with the majority of residents being over 25 years of age. Most male tenants were between 45-65 years, while female tenants were more evenly spread across age groups, with a larger percentage over 70 years old compared to male tenants. Forty-six percent of SRO residents were Asian/Pacific Islander, 24% were White, 18% were African American, and 7% were Latino. English was the primary language of more than half of these SRO residents while Chinese was the primary language of around one-third. Younger SRO residents (under 18 years old) were mostly Asian/Pacific Islander and Latino. The API population also had the highest proportion of seniors living in SROs.

SRO residents are disproportionately Black: 12% of SRO residents are Black and only 5.8% of SF's population is Black. They are also disproportionately seniors: 20% of SRO residents are seniors and only 13.6% of SF's population are seniors.

The goal of the project is to improve living conditions for these vulnerable populations and to provide dignified housing options through changes to SRO policies and programs. The proposed effort will improve racial and economic equity by focusing exclusively on outcomes for some of San Francisco's most vulnerable residents.

3. Past Efforts

Specific to SROs, the City has invested in the following efforts in the past five years.

- Annually the Department of Building Inspection collects a usage report from all SROs. Owners must provide information on residential and tourist room designation and daily logs.
- The 2022 update the Housing Element includes specific policy goals for SROs:
    - Identifying SROs in advanced states of disrepair, especially those owned by nonprofits and/or master-leased properties for rehabilitation. The City will explore cost-effectiveness of acquisition and rehabilitation or demolition and rebuilding.
    - Prioritizing and expanding funding for the purchase of buildings, including those with high vacancy, underutilized tourist hotels, and SRO residential hotels, for acquisition and rehabilitation that serve low to moderate-income households.
    - Increasing enforcement for SROs illegally converted to new uses.
    - Establishing programs to assist families with children living in overcrowded conditions to relocate from SROs to appropriate affordable housing.

- In summer 2023, MOHCD produced a report on policy options to support moving families from SROs into more appropriately sized housing. The nine recommendations focus on housing stabilization and alternatives, navigation and moving costs, and support costs.
- The Tenderloin Community Action Plan is a neighborhood driven collaboration led by the San Francisco Planning Department, which brings together residents, community organizations, and businesses to address several strategic priorities, one of which is housing. Through robust community engagement, the community identified SRO rehabilitation as a top priority. The Action Plan is complete, and the Planning Department is now focused on implementation.

4. Stakeholders and Community Partnership

Community Partner: The City has engaged the Housing Accelerator Fund (HAF) as the primary community partner for this effort, because of their role as a convener of and financing partner to several CBOs that are experienced in and/or interested in acquiring and managing SROs as affordable housing.

As a financing partner, the Housing Accelerator Fund is a one-stop lender that streamlines financing so affordable housing providers can acquire land and buildings and deliver critical housing. By leveraging capital from philanthropic and private sources in coordination with public funds, they make it possible for affordable housing providers to invest at the speed of the market. To date, the Housing Accelerator Fund has worked closely with other San Francisco CBOs to acquire, rehabilitate, and/or convert several SROs to permanent affordability, including 937 Clay Street and 1005 Powell Street with Chinatown Community Development Center, the Apollo Hotel with Mission Housing Development Corporation, 270 Turk Street with Tenderloin Neighborhood Development Center, and The Granada with Episcopal Community Services. Through these and other acquisitions, HAF has gained invaluable insights into the core building blocks of a successful SRO activation strategy.

The HAF also plays a pivotal role as a neutral convenor of nonprofit and government stakeholders, including the CBOs listed above. HAF's "30x30 Affordable Neighborhoods SF" initiative is a coalition of CBOs active in or interested in SRO acquisitions. They meet monthly to consider key policy, advocacy, and funding issues related to the acquisition and preservation of SROs and other older, large multifamily properties. The HAF would use the Fellowship grant funding to enhance CBO and resident convening efforts, including subgranting to other CBOs taking a leadership role in community engagement during the Fellowship.

At the HAF, Caroline McCormack, VP of Lending and Policy, will be the key point person for this effort. She is a seasoned affordable housing professional with a decade of experience in the San Francisco Bay Area. Caroline currently serves as VP of Lending and Policy at the Housing Accelerator Fund, where she splits her time between (1) loan underwriting and borrower technical assistance (2) affordable housing policy, advocacy, and sector capacity building efforts. In her past roles at Enterprise Community Partners, MOHCD, and the California Housing Partnership Corporation, Caroline developed deep expertise in affordable housing CBO stakeholder management and affordable housing preservation financial product structuring and deployment. In her role at Enterprise Community Partners, Caroline was responsible for providing the 2022-2024 cohort of Policy Fund Fellows with housing finance and policy technical assistance. In case of unexpected transition, CEO Rebecca Foster will assume responsibilities for this fellowship.

Community Engagement: Early in the Fellowship, we expect the Fellow to work with City and HAF staff to **produce a detailed Engagement Plan**, which will include the following and more.

- **Sub-grants and Stipends to CBOs**: HAF is committed to sub-granting funds to CBOs that own, operate, and provide resident services in SROs, ensuring that CBOs have a direct role in implementing critical components of the policy work.

  By offering stipends or more meaningful sub-grants to CBOs for participating in monthly convenings and taking specific pieces of the proposed scope, HAF will ensure that community-based organizations have the resources and capacity to participate in this effort.

  We anticipate at least half of any grant funds available for community engagement will be subgranted or awarded via participation stipends / subgrants to CBOs.

- **Supportive Housing Peer Network Overlap**: HAF manages an ongoing contract with an expert consultant (Andrea Evans) supporting the Supportive Housing Peer Network (SHPN), a group of community-based supportive housing service and housing providers comprised of senior leaders representing San Francisco-based nonprofit organizations that receive funding through the Department of Homeless & Supportive Housing - including SROs operated as supportive housing. There will likely be overlap between this SRO initiative and SHPN; HAF is in an excellent position to facilitate this engagement.

- **Intermediary Role Expertise**: While HAF functions as an intermediary rather than a direct community organization, its strength lies in connecting local CBOs with critical resources, capacity-building, and technical assistance to execute on-the-ground policy changes effectively. Our approach will utilize strategies including:
    - **Resident-Centered Approaches**: HAF will prioritize creating channels for CBOs to bring in resident feedback and ensure that policy discussions reflect the lived experiences of those directly impacted by SRO policies.
    - **Policy and Funding Alignment to Maximize Impact**: Through complementary resources, such as construction management and energy assessment technical assistance, HAF supports CBOs in accessing funding to make long-term, sustainable improvements to SRO building stock. HAF's position aligns local CBO work with broader initiatives like the Greenhouse Gas Reduction Fund, which will make significant capital available for decarbonization; these improvements will also significantly benefit resident quality of life but it is difficult for on the ground CBOs to track/take advantage of initiatives like this. HAF can ensure that policy changes are integrated into larger regional and national efforts, without losing focus on community impact.

These broader strategies will be accomplished through activities in the Engagement Plan, including:

- Informational interviews and ongoing conversations with organizations working directly with SRO residents, including those receiving subgrants and stipends.
    - The SRO Collaborative is a City-supported group of CBOs who provide housing resources and counseling, advocacy, and other support services to SRO residents. Members include the Central City SRO Collaborative, the Chinatown SRO Collaborative, the

Mission SRO Collaborative, and SRO Families United. The neighborhood groups focus on specific geographies where most of the city's SROs are concentrated, while SRO Families United works with families in SROs across neighborhoods.
    - The Supportive Housing Providers Network (SHPN) is comprised of nonprofit agencies in San Francisco providing supportive services and property management in permanent supportive housing (PSH). SHPN consists of over 13 agencies, representing the majority of permanent supportive housing units funded by the City and located within San Francisco. SHPN is jointly chaired by City and CBO leadership.
    - Council of Community Housing Organizations (CCHO) is a coalition of 22 community and faith based housing developers and advocates. CCHO focuses on supporting resident leadership, advocacy, and developing policy proposals.
- Informational interviews and ongoing conversations with individual building owners–both nonprofit and private owners–to ensure that this work stays connected to providers and front line staff.
- In partnership with the HAF and CBO providers, the Fellow will communicate directly with residents about their current housing conditions, neighborhood preferences, and more. This outreach will likely take place via focus group conversations and 1:1 interviews. In developing the Resident Engagement Plan, the Fellow will help to craft a strategy that will keep residents involved in and actively consulted throughout the Fellowship.
- The Fellow will participate in CBO convenings focused on SRO acquisition and preservation including 30x30 Affordable Neighborhoods SF, and will also be invited to participate in project-level and organizational-level conversations with these CBOs to understand key considerations for the successful acquisition and operation of SROs.
- In partnership with the Planning Department, the Fellow will attend SRO tenant engagement meetings facilitated by the Planning Department as well as SRO provider convenings to discuss rehabilitation needs, advocacy, and investment opportunities.

5. **Local Government Leadership**

The San Francisco Mayor's Office of Housing of Housing and Community Development (MOHCD) will provide staff support and is committing to carry legislation that results from this project. The Director of Policy and Legislative Affairs and the Director of Special Projects – who combined have decades of experience in this field – will work closely with the Fellow to facilitate connections to providers, advocates, and tenants, and to develop policy recommendations. Legislation will require close coordination with sister City agencies, the Executive and Legislative branches of City government, and the public. The proposed work will be designed so that the engagement of the Fellow and the Community Partner will build a solid foundation for moving legislation forward.

San Francisco, acting through MOHCD and in partnership with the ULI of San Francisco, was a recipient of PBF funds in 2022-24 to support equitable affordable housing development. Unfortunately we separated from our Fellow mid-way through the two-year program, but we are confident that, if funded again, the lessons learned from that experience would make us successful this time.

This proposal helps hold San Francisco accountable to our Housing Element (submitted in 2022 and approved in January 2024) and represents cross-departmental work in which there are many engaged stakeholders and support for the Fellow's work will come from both inside and outside. Additionally,

with the administrative/hiring experience under our belts, we are confident that we can seamlessly onboard our Fellow.

The City, in partnership with HAF, is committed to coordinating multiple efforts that focused on SROs, including:

- San Francisco's Department of Homelessness and Supportive Housing (HSH) has procured consultants to assess interim housing opportunities. This work will include research and findings on the suitability of SROs as a form of interim housing.
- With the support of a Crankstart grant, Tenderloin Neighborhood Development Corporation (TNDC), in partnership with the Planning Department and other nonprofit owners and providers, will conduct a representative sample of citywide physical needs assessment of SROs as well as examine the cost of fully contained units, rehabilitation, or demolition and replacement. In addition, TNDC will convene an SRO working group with providers.
- Similar to TNDC's citywide effort, the Planning Department is currently leading a focused effort in the Tenderloin neighborhood that will identify capital funding needs for 6,400 SRO units in 150 buildings. The scope includes an assessment of the rehabilitation needs of nonprofit and private SRO buildings in the Tenderloin, a cost-benefit analysis of various existing laws governing SROs, as well as a tenant engagement component to inform future policy planning. MOHCD and Planning already meet regularly to coordinate efforts and will continue to do so. The Fellow's work will be coordinated with this Planning effort and, combined, these efforts will help make the case for policy changes.

If a regional housing ballot measure passes in 2026, that funding would enable implementation of affordable housing projects at a scale that has been impossible to date. Without that funding, the City will continue to maintain a robust queue of pipeline projects, which includes rehabs and renovations of SRO buildings.

III. Approach and Key Milestones

Onboarding (months 1-2): Introductions to key City (MOHCD, Planning, DBI, HSH) and HAF staff. Overview of key CBOs (CCDC, TNDC, Mission Housing, Mercy Housing, SRO Collaborative, Supportive Housing Providers Network) and existing SRO ecosystem. Develop specific research questions.

- Deliverables: A detailed list of research questions and corresponding research approach

Understand the context (months 3-7): Review past reports. Conduct informational interviews with local practitioners, experts in the field, and other cities. Review existing data and data management practices. Develop the Resident Engagement Plan in collaboration with the HAF and parallel engagement efforts.

- Deliverables: Resident Engagement Plan. Summary of existing reports. Memo on data trends, data management practices, and data gaps.

Resident engagement (months 8-24): Implementing the Resident Engagement Plan will be ongoing. We anticipate that the plan will include 1:1 conversations, focus groups, and maybe surveys. Engagement will be closely coordinated with providers and sensitive to the needs of residents; it will also be coordinated with other engagement efforts to prevent outreach fatique.

- Deliverables: memos summarizing resident input and providing feedback on efficacy of different approaches to engagement (e.g., interviews, focus groups)

Develop the policy and program options (months 8-13): Based on the work to date, the Fellow will develop policy options. Given the large number of SRO buildings, we expect the Fellow to produce multiple policy options that consider the diversity of buildings and residents. This will be a highly iterative process that integrates research, analysis, and engagement. This phase will also include developing recommendations for data management protocols.

- Deliverables: A map of policy options for the preservation, rehabilitation, repurposing, or replacement of SROs. Recommendations for data management protocols.

Describe the criteria (months 12-15): As the policy options are refined, the Fellow will begin the process of describing the criteria that can be used to assess policy options. This will include equity, efficiency, political viability, cost, and other relevant criteria.

- Deliverables: A memo summarizing and recommending criteria for prioritizing policy options.

Analysis of trade-offs (months 16-19): Applying the criteria to the policy options will illuminate the trade-offs of the options (for example, rehabilitating some SROs into studios could result in significantly better housing options and a net loss of units). This work will focus on the outcomes, and the exercise of clearly articulating the trade-offs will clarify values. In this step, the Fellow will work closely with the MOHCD policy team, program staff, and leadership.

- Deliverables: A memo summarizing the trade-offs of proposed policy options.

Prepare the final report + draft legislation (months 20-24): The last piece of work is to prepare the final report and to work with City staff to draft any legislation needed to implement the recommendations. The Fellow will produce both a final narrative report and a presentation deck. The report should include implementation strategies such as how to manage data and approach procurement for future capital work.

- Deliverables: Final narrative report. Final presentation deck. Draft legislation to amend relevant City codes.