



Photo: Hunters View HOPE SF Development in the Bayview-Hunters Point neighborhood

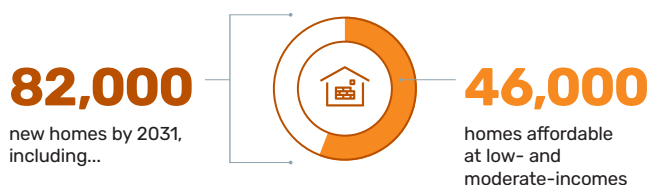
**SAN FRANCISCO'S
AFFORDABLE HOUSING
PIPELINE - 2025**

What it takes to build affordable homes for our communities

Quality, affordable homes are key to the well-being and stability of San Francisco.

This resource provides background on how affordable housing is built, the “pipeline” of affordable housing in development, and the urgent need for funding to speed delivery of more affordable homes.

San Francisco’s housing plan, the Housing Element, calls for



San Francisco has acquired sites and has plans to build and preserve thousands of affordable homes, but the City needs funding to complete these projects

The “Affordable Housing Pipeline” is a list of housing projects in various stages of development. It includes publicly funded 100% affordable housing projects (new construction and rehabilitation) and privately funded Below Market Rate (BMR) units. Many projects are unfunded or partially funded. Pipeline data is regularly updated and publicly available at the DataSF Website.

<https://www.sf.gov/departments/mayors-office-housing-and-community-development>



What is “affordable housing”?

Housing is considered affordable if a household can pay their rent or mortgage without sacrificing food, health or other essentials.

Federal guidelines typically define affordable housing as costing up to 30% of household income. Subsidy is usually needed to produce quality housing for lower income households and ongoing assistance is often needed to make housing affordable for the lowest income renters. Affordable rents for lower income households are set relative to each region’s Area Median Income (AMI). There are over 36,000 homes that are subsidized to be affordable at low and moderate incomes in San Francisco, about 9% of the city’s housing.



Photo: MOHCD

Who builds new 100% affordable housing?

Typically, nonprofit and mission-driven affordable housing developers are responsible for developing projects, securing financing, designing and constructing buildings, and maintaining and operating them. The City provides local funding and coordinates with other government agencies but generally does not directly build or manage housing.



Photo: MOHCD

How is new Affordable Housing developed in San Francisco?



Produce New 100% Affordable Housing designed for specific income levels and needs with public subsidy. Land for these projects may come from:

- » Public land owned by the city, state, and federal governments
- » Purchase of sites available on the market
- » Land dedication from market rate projects
- » Partnerships with nonprofits or religious institutions



Acquire and/or Rehabilitate Existing Affordable Housing, such as apartment buildings and public housing, to preserve and maintain their affordability



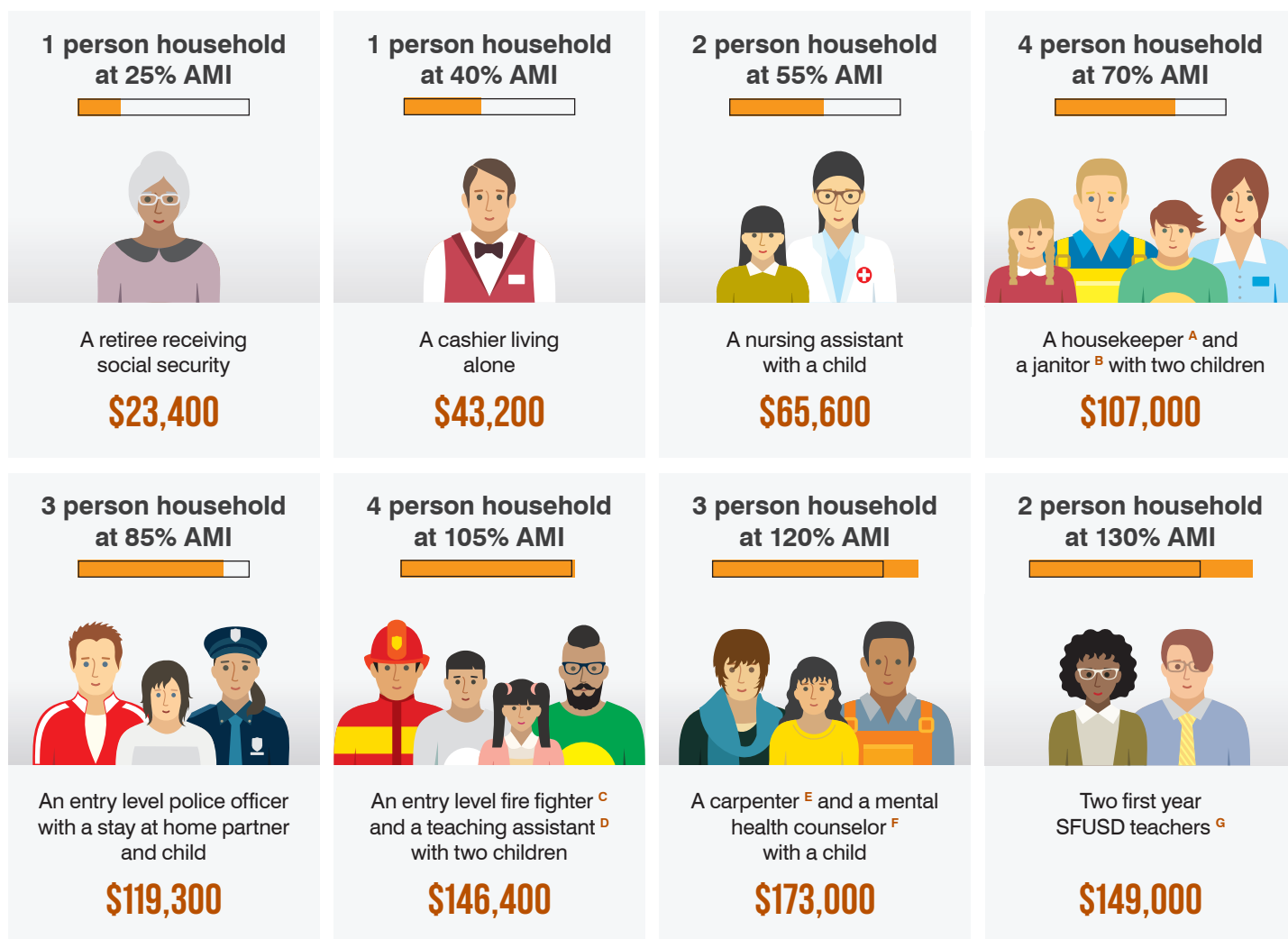
Require Inclusionary Below Market Rate (BMR) units as part of market-rate projects with 10+ units

Who is affordable housing for and how does it help stabilize our communities?

Affordable housing supports San Franciscans who cannot afford private market housing, including seniors, people with disabilities, working parents, and other low- and moderate-income households.

Community advocates have fought for more affordable housing in neighborhoods like the Tenderloin, Chinatown, Mission, SoMa, Western Addition, and Bayview, which have faced displacement. The City and housing advocates are now working to expand affordable housing in other parts of San Francisco, where housing pressures exist but exclusionary housing policies have limited more affordable housing options.

EXAMPLES OF TYPICAL HOUSEHOLDS AT DIFFERENT LEVELS OF AREA MEDIAN INCOMES (AMI)



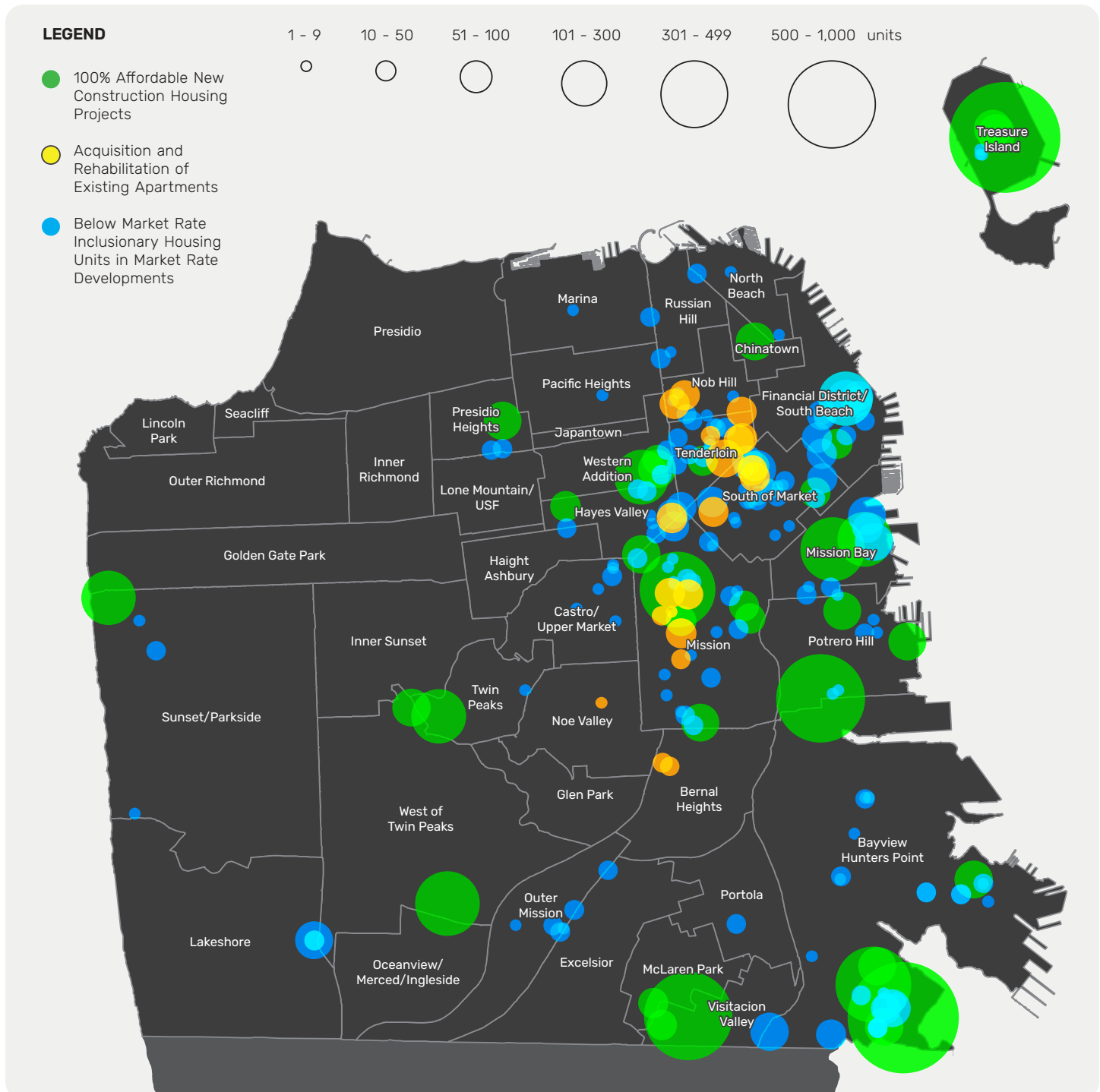
A. Housekeeper \$53,395 B. Janitor \$53,676 C. Entry level firefighter \$95,628 D. Teaching Assistants, Except Postsecondary \$50,711 E. Carpenter \$89,551 F. Substance abuse, behavioral disorder, and mental health counselors \$74,782 G. First year SFUSD teacher with credential \$79,468

Sources: (2025) California Employment Development Department Occupational Employment Statistics 2023 San Francisco and San Mateo Counties Metropolitan Area, San Francisco Department of Human Resources, San Francisco Police Department, San Francisco Unified School District, (2025) Area Median Income - Maximum Income by Household size Mayor's Office of Housing and Community Development

Where is Affordable Housing in the Pipeline located in San Francisco?

The map below shows that most affordable housing in the pipeline continues to be located on the east side of the city where multifamily housing has been more broadly allowed.

The *Expanding Housing Choice Rezoning Program* will change exclusionary housing policies that make it harder to build affordable housing in the western, central, and northern parts of the city. With these changes, the City, advocates and affordable housing developers will continue to expand affordable housing to meet community needs equitably across San Francisco. Non-profit developers and the City will acquire new sites, reutilize publicly-owned sites, and work with non-profits and religious institutions to add more housing throughout the city. For more information on the Expanding Housing Choice Program visit: <https://sfplanning.org/project/expanding-housing-choice>.



Source: DataSF 06-20-2024

What affordable projects are stuck in the “Pipeline”?

PUBLICLY FUNDED

AFFORDABLE HOUSING



Early Phases:

The City funds nonprofit developers for design, community engagement, entitlements, site upkeep, and other needs.



Affordable Developers leverage local funds to raise funding from other sources.

The type and amount of funding available can shape (or limit) the project.

More than 12,600 Units across more than 59 100% affordable pipeline projects are currently in the Affordable Housing Pipeline.

Affordable housing projects in the pipeline need public funding from local, state, and federal sources to move onto the construction phase.

The following pipeline projects, categorized by neighborhood* and showing the number of housing units, are awaiting funding to either begin construction or maintain existing units as affordable housing. Projects listed in *italics* represent rehabilitation efforts.



Citywide

Faith & other Nonprofit-Owned Sites - **400**

Rehabilitation Sites:
Mandatory Seismic Ordinance Compliance - **1,500**

Bayview

Alice Griffith Remaining - **167**

Candlestick Point Block 11A - **176**

Candlestick Point Remaining - **1,009**

Hunters Point Shipyard Remaining - **440**

India Basin - **158**

Bernal Heights

Rehabilitation Sites:
Coleridge Park - **49**

Castro/Upper Market

1939 Market - **187**

Chinatown

772 Pacific - **175**

Hayes Valley

Parcel K - **70**

Rehabilitation Site:
Derek Silva Community - **70**

Mission

Bryant Steet Potrero Yard - **100**

1979 Mission Family - **255**

2970 16th - **136**

2530 18th - **93**

2205 Mission - **63**

Rehabilitation Sites:

2509 Mission - **35**

2901 16th - **63**

Alcantara (670-72 Valencia) - **50**

Altamont (3048 16th) - **89**

Mission Bay

Mission Bay Block 12 West - **316**

Mission Bay South 4 East - **271**

Rehabilitation Sites:

Rich Sorro Commons (150 Berry) - **100**

Nob Hill

Rehabilitation Sites:

Larkin Pine (1303 Larkin) - **68**

Leland Polk Senior (1315 Polk) - **72**

Potrero Hill/Central Waterfront

Pier 70 C2A - **103**

249 Pennsylvania - **120**

Potrero HOPE SF Remaining - **640**

Presidio Heights

3333 California - **125**

SoMa

967 Mission - **95**

Transbay Block 12 - **80**

Transbay Block 4 - **202**

Sunset Parkside

1234 Great Highway - **199**

Tenderloin

101 Hyde - **85**

Rehabilitation Sites:

111 Jones - **108**

125 Mason - **81**

Civic Center Residence (44 McAllister) - **212**

The Senator (519 Ellis) - **89**

Treasure Island

Treasure Island E1.2 - **100**

Treasure Island IC4.3 - **150**

Treasure Island Remaining - **1,717**

Twin Peaks

Laguna Honda Hospital Phase 1 - **115**

Laguna Honda Hospital Phase 2 - **90**

Visitacion Valley

Sunnydale HOPE SF Remaining - **608**

West of Twin Peaks

Balboa Reservoir Building A, B and E - **353**

250 Laguna Honda - **124**

Western Addition

750 Golden Gate Phase 2 - **96**

650 Divisadero - **107**

Freedom West Senior (880 McAllister) - **115**

Freedom West Remaining (880 McAllister) - **133**

Rehabilitation Sites:

Golden Gate Apartments (1820 Post) - **72**

The Gotham (835 Polk) - **72**

1035 Van Ness - **124**

Sheldon Hotel (629 Post) - **59**

685 Ellis - **74**

Normandy Apartments (1135 -1175 Ellis) - **108**



Continue to next page...

Source: MOHCD Affordable Housing Pipeline (July 2025)
Note: Project information may change and is updated periodically online via DataSF.org.
*Neighborhoods referenced are the 41 Analysis Neighborhoods used by city agencies.

How does market rate housing add affordable units?

PRIVATELY FUNDED INCLUSIONARY

AFFORDABLE HOUSING



Market-rate developments with 10+ units are required to support affordable housing development in different ways.

Some Market Rate Developers choose to **build affordable units, pay a fee, or donate land** for affordable housing at a different location.



Inclusionary BMR units in Market-rate developments account for approximately 25% of Affordable Housing Units.



Many of these projects are also held up by feasibility barriers such as high costs of labor, materials, and interest rates.

How many inclusionary BMR Units are in the Affordable Housing Pipeline?

There are currently over 2,500 affordable units in the "pipeline" across more than 124 privately funded Market Rate Housing Projects.

2,500 affordable units

124 market rate projects



PUBLICLY FUNDED

AFFORDABLE HOUSING

How many units are in construction now in 100% affordable projects?

While the previous page listed the projects in the pipeline that are not yet under construction, as of Summer 2025, San Francisco had 2,299 affordable homes under construction across 30 fully affordable housing projects. These developments include both the construction of new units and the acquisition and rehabilitation of existing affordable housing all of which are made possible by local, state, and federal funding.

2,299 affordable units

30 affordable projects



Continued from previous page...



Many of the Publicly Funded projects (see previous page) are moving slowly due to the challenges of developing housing: lack of funding, high costs for labor, material and construction itself.

Sources: San Francisco Housing Inventory (2023), MOHCD Affordable Housing Pipeline (August 2024).
Note: Project information may change and is updated periodically online via DataSF.org.

What does the Affordable Housing Pipeline need to deliver projects faster?

More funding is the most critical need to build more affordable housing

To meet affordable housing production goals, we will need to dramatically increase funding available from all levels of government over the next 8 years.

Over the past 10 years, three bond measures in San Francisco have raised over \$1.2 billion for affordable housing and the City has provided additional funds. This increased investment allowed San Francisco to double affordable housing production and preservation.

Doubling funding sources through local and regional measures would significantly increase affordable housing production.

San Francisco cannot do this alone, as shown in the text below, expansion of regional, state, and federal programs is important to unlock the funding to meet our housing goals.



Photo: MOHCD

How is affordable housing funded and what are the challenges to generating 100% Affordable Housing?

Limited funding is the biggest barrier to creating more affordable housing

- Publicly funded 100% affordable housing largely depends on federal and state dollars, including the Low-Income Housing Tax Credits (LIHTC)
- The City typically provides 1/3 of funding for affordable projects, which comes from key funding sources including General Obligation bonds (GO bonds), the City's General Fund, and impact fees on market-rate development
- Receiving funding is a competitive process; demand for affordable housing funding exceeds availability, adding to uncertainty and long timelines
- Projects also depend on financing from investors and banks
- In San Francisco, high costs for material, labor, construction, and infrastructure result in average per unit costs of over \$900,000

Affordable Housing relies on multiple funding sources as shown in the average funding per unit below:



City & County of San Francisco

32%
\$300,027



State
13%
\$118,390



Permanent Loans

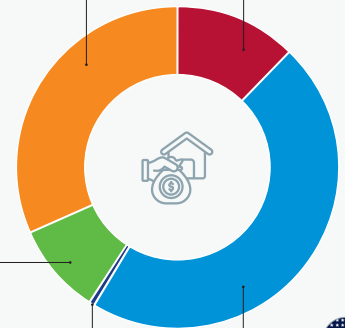
8%
\$87,431



Other
1%
\$5,171



Federal
46%
\$443,108





How do you get access to affordable housing and who gets priority?

Affordable Housing in San Francisco is managed and accessed through the DAHLIA San Francisco Housing Portal, where people can apply for affordable rental and ownership units. While people are selected by lottery, there are preferences for people who have been displaced, neighborhood residents, seniors, San Francisco residents and workers, and other factors. Waitlists are long so financing the affordable housing pipeline will help alleviate these pressures overtime.

Learn more and access the DAHLIA Housing Portal:
<https://housing.sfgov.org>



What role does community advocacy play in the Affordable Housing Pipeline?

Communities can highlight specific housing needs and get involved in advocacy at the local, regional, state, and even federal level to support funding solutions as well as work with nonprofit affordable housing developers to identify buildings for preservation or sites for construction.

How can I learn more ?

Learn more from the Affordable Housing Strategies Section of the Housing for All Webpage and access more resources on the MOHCD website.

<https://www.sf.gov/departments/mayors-office-housing-and-community-development>



San Francisco
Planning



MAYOR'S OFFICE OF
HOUSING & COMMUNITY DEVELOPMENT