



Racial and Social Equity Analysis: San Francisco Family Zoning Plan

REPORT



**San Francisco
Planning**

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Glossary

Affordable housing: Deed-restricted affordable housing that serves lower to moderate income households (0% to 120% of AMI) and aims to keep rent at 30% of those incomes. These units may be 100% deed-restricted, affordable, or mixed-income, created through the City’s inclusionary housing requirements.

American Indian: Terminology that has been commonly used by several local American Indian organizations, tribes, and community members. It is important to note, however, that whenever feasible, American Indian people traditionally prefer to be identified by their tribal affiliation name (e.g., Ramaytush Ohlone).

Asian American: This term was created in the 1960s to unify all the different ethnic and cultural groups of Asian descent and is meant to form a unified political bloc for advocacy and collective action.

Black: To more fully capture the experiences of Black people in America, it is preferable to use Black instead of African American because it also includes people who are foreign born but US residents.

Community serving uses: Ground floor uses that benefit the development project and activate the ground floor including, but not limited to, cultural & arts spaces, retail stores, nonprofit organizations & social services, and multi-use spaces.

Density: The number of people, jobs or housing that exist in relationship to the area occupied.

Development capacity: The potential amount of new development—such as housing or commercial space—that can be built under current zoning regulations.

Displacement: When a household is forced to move against their will, for example, due to an eviction, an extreme rent increase, foreclosure, or a demolition.

Environmental Justice Communities: Areas of San Francisco that have higher pollution and are predominately low-income.

Equity: Full and equal access to opportunities, power and resources, whereby all people thrive and prosper regardless of demographics.

Exclusionary zoning: Land-use regulations that restrict certain types of housing—often through requirements like large lot sizes or prohibiting multifamily buildings—limiting access for lower-income residents.

Family Zoning Plan: Previously known as Expanding Housing Choice and the Housing Element Rezoning Program, it is a set of changes to San Francisco’s restrictive zoning rules. These changes are required by state law and focus on property in the Western and Northern parts of San Francisco, specifically in and near the areas designated by the state as Housing Opportunity Areas. This project is a required implementation action of the City’s Housing Element.

Gentrification: A process of neighborhood change that includes economic change in a historically disinvested neighborhood —by means of real estate investment and new higher-income residents moving in—as well as demographic change—not only in terms of income level, but also in terms of changes in the education level or racial make-up of residents.

Housing Element: A required component of San Francisco’s General Plan. It was adopted in January 2023 and is San Francisco’s plan for meeting our housing needs for the next 8 years

(2023–2031). It is the City’s first housing plan centered on racial and social equity. Its policies and programs express San Francisco’s collective vision for the future of housing, guiding policymaking, housing programs, and the allocation of resources.

Housing Opportunity Areas: The geographic areas of San Francisco that the state identified as being high and highest resourced. It consists of roughly half the city.

Impact fee: A fee imposed by the City on a development project to pay for the costs of providing public services and amenities (such as transit services or public open space) to the new development.

Inclusionary housing: All market-rate housing developments that are 10 or more units must make 12–15% of the total units subsidized affordable units. Housing developers can provide them on-site, off-site, dedicate land for 100% affordable housing, or pay an in-lieu fee.

Land use: What the property will be used for. This could be industrial, open space, office, residential, mixed use, institutional, cultural, educational, retail or for a hotel, for example.

Latino(a,e): Because the term Hispanic has been criticized for highlighting Spain, which colonized much of Latin America, some activists have preferred Latino instead (short for Latin American). Latinx is a term coined to remove the gender binaries of Latino and Latina. However, this term like many others is also imperfect and there isn’t group consensus.

Ministerial approval: A governmental decision involving little or no personal judgment by the public official; it involves only the use of fixed standards or objective measurements, and the public official cannot use personal, subjective judgment in deciding whether or how the project should be carried out.

Mixed-income housing: Residential developments that include a mix of income levels, combining market-rate and affordable units within the same property or area.

People of color: An inclusive and unifying term for persons who do not identify as white.

Redlining: An explicitly discriminatory federal policy that color-coded Black and nearby neighborhoods in red, deeming them "hazardous" to potential mortgage lenders. This systematically denied residents in these neighborhoods loans for homeownership or maintenance, leading to segregation and cycles of disinvestment in primarily Black and other communities of color.

Rent control: Rent Ordinance (1979) that restricts annual rent increases, ensures tenants can only be evicted for “just causes.” Once tenants vacate a rent-controlled unit, landlords can raise its rent to market rate (otherwise known as vacancy decontrol).

Soft sites: Underutilized parcels of land considered likely candidates for redevelopment due to low building density or obsolete structures.

Tenant protections: Policies that stabilize tenants in their homes (like rent control) or that protect them from unfair evictions.

Zoning: Regulations that govern how land can be used. For example, zoning regulations can define the size and shapes of buildings, the number of units, and the number of parking spots. It can also specify hours of operations for businesses.

Zoning incentives: Options that make housing development more financially attractive in exchange for community benefits.

Executive Summary

The Racial and Social Equity Analysis of the Family Zoning Plan: (1) Examines the impacts of zoning in San Francisco's high-resource neighborhoods; (2) recounts the history of exclusionary zoning and existing disparities in the city; (3) describes the intentions of the project and the evidence to support them; and (4) discusses expected positive outcomes of rezoning and considers actions to address the potential burdens and unintended consequences.

Part I: Expanding Housing Choice to Improve Racial and Social Equity

The Family Zoning Plan will change zoning to increase housing capacity for at least 36,200 additional units on the north and west sides of the city in Housing Opportunity Areas. The Plan focuses on allowing for mid-rise (6-8 stories) multi-family housing on commercial and transit corridors. The legislative package for the proposal includes ordinances to amend the Planning Code, Zoning Map, Height Map, and General Plan, and a local flexible zoning program as an optional alternative to the state density bonus (the Housing Choice SF Program). **The Family Zoning Plan was identified in San Francisco's Housing Element as a primary action to undo zoning laws that have served to exclude low-income communities and communities of color from certain parts of the city.** It also fulfills the state's Affirmatively Furthering Fair Housing (AFFH) and Regional Housing Needs Allocation (RHNA) laws.

The Family Zoning Plan project team considered and applied racial and social equity-minded practices while conducting outreach for the project, addressing community concerns, and iteratively developing the final proposal. The proposal was designed to meet four goals:

1. **Improved housing affordability:** Allowing for taller and denser housing in well-resourced areas will help to stabilize or reduce market-rate housing costs, create opportunities for more moderately priced and affordable housing types such as apartments and condos, and expand access to subsidized affordable housing by generating funding and creating more places where affordable homes can be built.
2. **Inclusive housing:** Anti-displacement measures such as rent control and tenant protections paired with more and diverse types of housing will help the city's seniors, trade workers, first responders, educators and others in San Francisco's low and middle-income workforce be able to live here. This can promote stability, prevent homelessness, and provide flexibility for transitional-aged youth, families, and seniors to move nearby when their needs change.
3. **Increased access to opportunity:** People earning low and middle incomes will have increased opportunity to live in areas with fewer environmental burdens and increased access to resources that help families thrive, like high-performing public schools, parks, and other services. Removing barriers to housing development and distributing growth equitably will foster more racially and socially inclusive neighborhoods, helping undo historic patterns of racial and economic segregation.

4. **Connected and resilient neighborhoods:** New development will be resource-efficient and will generate additional investments in infrastructure and services. New neighbors will support local small businesses and contribute to a diverse and vibrant community.

Part 2: Historical Patterns of Exclusion and Related Disparities

San Francisco's housing and land use policies are rooted in a history of racial discrimination that shaped the city's access to housing for people of color. Redlining, exclusionary zoning, and other racially biased practices created and reinforced spatial, racial, ethnic, and socioeconomic disparities.

We are still living with the scars of these painful chapters of our past. San Franciscans continue to experience unequal outcomes in health, education, and quality of life depending on their race, income, and the neighborhood where they live. San Francisco's legacy of exclusionary land use decisions has contributed to stark disparities between neighborhoods—particularly between those identified by the State of California as “high” and “highest” resourced and other parts of the city. In these higher-resourced areas, residents benefit from greater economic stability, better access to quality education, and improved long-term health outcomes. In the context of the Family Zoning Plan, these neighborhoods are collectively designated as the Housing Opportunity Areas.

The Housing Opportunity Areas have the following characteristics:

- **Low housing production, limited housing options, and expensive housing**
 - Only 9% of new housing was built there over the last 25 years, despite comprising more than 50% of the city's land area and 60% of developable parcels.
 - Home sales prices are 29% higher and rental prices are 28% higher than the median values in other parts of the city.
 - 66% of the parcels in the Housing Opportunity Area that have housing on them are used for only single-family (58,500 parcels out of 89,000) and they provide just 26% of all housing units in the area. Single family homes tend to be 11-40% more expensive than condos and other multifamily housing types.
- **Residents are less diverse and more affluent**
 - More residents are white¹—49% compared to 29% in other neighborhoods
 - Median household incomes are approximately 23% higher than the citywide median
 - More residents are homeowners—46% compared to 32% in other neighborhoods
- **Better health and education outcomes**
 - More residents have a college degree—70% compared to 50% in other neighborhoods

¹ In this document, “white” is used to describe persons who identify as white, non-Latino (a,e).

- Life expectancy is 4 years longer than in other neighborhoods

Part 3: Potential Outcomes of the Proposal

Part 3 provides a summary of research, data, and policy strategies that address four key topics where community members have expressed concerns about the rezoning. The **proposed actions** are components of the Family Zoning Plan that support the project goals and mitigate potential burdens/unintended consequences of rezoning, while the **benefits and burdens** summarize the project team’s research and analysis findings regarding the possible impacts of the proposal.

Proposed Actions:

- **Rezoning the Housing Opportunity Areas** to allow increased heights and densities for housing, which increases capacity and opportunity for housing diversity in high-resourced neighborhoods where exclusionary zoning policies have limited housing opportunities.
- The **Housing Choice SF Program** will be an optional alternative to the State Density Bonus Program and allows for additional height when certain requirements are met. The local program will allow for more flexibility in meeting certain Planning Code requirements while also ensuring projects comply with height limits and other objective standards.
- The **Tenant Protections Ordinance** aims to protect tenants and multi-family housing stock by strengthening local demolition and tenant protection requirements, building on local policies and Senate Bill 330.
- **Early Notification and Referrals to the Office of Small Business (OSB):** Existing businesses and the OSB would be notified when a project application is filed to provide early notification about the potential for displacement.
- **A new zoning district, Residential Transit Oriented – Commercial (RTO-C)**, that will extend the areas where commercial development will be allowed.
- **Other Zoning Policies and Incentives:** Additional policies are in the proposed legislation that would make it easier to relocate a business that must relocate due to new development and create other incentives to support small businesses, for instance:
 - Waive the Conditional Use Authorization for non-formula retail commercial uses to exceed the ground floor use size cap (for projects using the Local Program)
 - Waiving all other Conditional Use Authorizations for any displaced legacy business to relocate.

Providing a square footage bonus through the Local Program for developers if projects include space for a displaced business, Legacy Business, “micro-retail” space (which tend to be more affordable), or a community-serving business, such as childcare, grocery, or a non-profit office.

Topic: Housing Affordability

Benefits:

- a. Many studies have found that areas with stringent land use regulations – communities that restrict height and densities, for example – are less affordable.^{2,3} A growing body of research and case studies of various cities indicate that removing land use regulations and building more housing generally has a positive impact on affordability.^{4,5,6,7,8,9} Market rate housing units in the neighborhoods nearby new developments and citywide may see reductions or stabilization of price, while the region may see larger improvements to affordability—particularly if housing production is occurring at a citywide, regional, or larger scale (as required under state Housing Element laws and RHNA requirements).¹⁰
- b. A diversity of housing stock, including smaller units and smaller building types like townhouses, condos and apartments could improve affordability. Condos and multi-family apartments tend to be 11-40% less expensive than single family homes.^{11,12} Additionally, gentle density reforms included in the Family Zoning Plan off of the commercial corridors that would allow for 2-8 units on each lot such as townhomes, have been shown to be more affordable than new single-family homes.¹³
- c. Larger buildings enabled through the rezoning will make 100% affordable housing developments more feasible in places where they were not allowed previously and will further expand access to affordable units through inclusionary housing requirements. The rezoning will create more sites where the city can build 6-to-8 story 100% affordable housing projects. Further, new market rate housing will generate increased fee revenues and build on-site affordable housing units.
- d. Communities of color and low / middle income households face higher housing cost burdens, meaning they pay a larger proportion of their income to housing (>30% of income).¹⁴ The higher

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- 2 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>.
 - 3 Monkkonen, P., Lens, M., & Manville, M. (2020). Built Out Cities? How California Cities Restrict Housing Production Through Prohibition and Process. *Turner Center for Housing Innovation, University of California, Berkeley*. [MLM-Built-Out-Cities-2020.pdf \(berkeley.edu\)](https://www.turnercenter.org/wp-content/uploads/2020/07/MLM-Built-Out-Cities-2020.pdf)
 - 4 Büchler, S. & Lutz, E. (2024). Making housing affordable? The local effects of relaxing land-use regulation. *Journal of Urban Economics*, 143. <https://doi.org/10.1016/j.jue.2024.103689>.
 - 5 Kulka, A., Sood, A., & Chiumenti, N. (2022, April). How to increase housing affordability: Understanding local deterrents to building multifamily housing. *Federal Reserve Bank of Boston Research Department Working Papers No. 22-10*. <https://doi.org/10.29412/res.wp.2022.10>
 - 6 Liang, L., Staveski, A., & Horowitz, A. (2024, January 4). Minneapolis Land Use Reforms Offer a Blueprint for Housing Affordability. *Pew Charitable Trusts*. <https://www.pewtrusts.org/en/research-and-analysis/articles/2024/01/04/minneapolis-land-use-reforms-offer-a-blueprint-for-housing-affordability>
 - 7 Chudwin, Elissa. (2025, June 30). Rapid Growth Overwhelmed Austin. These Housing Reforms Made a Difference. *American Planning Association*. <https://www.planning.org/blog/9313264/rapid-growth-overwhelmed-austin-these-housing-reforms-made-a-difference/>
 - 8 Asquith, B., Mast, E., & Reed, D. (2020, February). Supply Shock Versus Demand Shock: The Local Effects of New Housing in Low-Income Areas. *Federal Reserve Bank of Philadelphia Working Papers Research Department*. <https://www.philadelphiafed.org/-/media/frbp/assets/working-papers/2020/wp20-07.pdf>
 - 9 Pennington, K. (2021). Does Building New Housing Cause Displacement? The Supply and Demand Effects of Construction in San Francisco. *University of California, Berkeley*. <https://dx.doi.org/10.2139/ssrn.3867764>
 - 10 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>
 - 11 U.S. Census Bureau. (2023). American Community Survey, 5-Year Estimates, 2019-2023.
 - 12 Zillow. (2025). Housing Data: Zillow Home Value Index, Condo/Co-op Time Series and Single-Family Homes Times Series. [Housing Data - Zillow Research](https://www.zillow.com/research/)
 - 13 Peter, T., Pinto, E., & Tracy, J. (2025). [Low-Rise Multifamily and Housing Supply: A Case Study of Seattle](https://www.housingeconomics.com/research/low-rise-multifamily-and-housing-supply-a-case-study-of-seattle). *Journal of Housing Economics*, 102082.
 - 14 U.S. Census Bureau. (2019). American Community Survey, 5-Year Estimates, 2015-2019.

cost of housing in the Housing Opportunity Areas is therefore prohibitive to many of these households, resulting in a less racially and economically diverse population.¹⁵ The rezoning will expand housing options, including condominiums and smaller multi-family housing types, as well as deed-restricted affordable housing, which will create more opportunities for people of color and low/middle income residents to live in these areas.

Burdens/ Unintended Consequences:

- a. It is not guaranteed that rezoning will result in more development in the short term or significantly lower prices, especially if the rate of production remains low due to unfavorable economic conditions. It could take years before zoning changes result in sufficient additions to the housing stock to meaningfully affect housing costs. In addition, more research is needed on the potential impacts of zoning at this scale in high opportunity neighborhoods (many studies look at smaller-scale zoning changes or at interventions in lower-cost or gentrifying neighborhoods).
- b. When markets aren't as strong, developers may hold onto land without building housing, waiting until they can get better returns on investment. Only through an increase in supply will the positive effect on housing affordability occur. Also, some studies indicate that rezoning can increase land prices and make it harder to acquire land for both affordable and market-rate housing; however, the cost of land per unit has generally remained fairly stable in San Francisco and is typically far surpassed by other development costs (such as construction costs and labor).

Topic: Residential Displacement

Benefits:

- a. By introducing multi-family housing throughout more neighborhoods, rezoning could enable more residents to find options that meet their specific needs. It could also help vulnerable populations (e.g., seniors, families, young adults, people with disabilities, and others) remain in the city rather than face displacement due to limited housing alternatives.
- b. Adding housing to the Housing Opportunity Areas, especially subsidized affordable units, has the potential to help low-income and middle-income households and households of color move to the Housing Opportunity Areas and help to reduce displacement pressures for existing residents.
- c. The Tenant Protections Ordinance (sponsored by Supervisor Chen) will work in conjunction with other tenant protection policies to deter developers from displacing tenants and demolishing existing housing. In practice, these policies direct developers to focus development efforts on "soft sites" without existing housing, such as parking lots.

Burdens/ Unintended Consequences:

- a. If rents stay high, rather than stabilize or slightly decrease as expected, there will continue to be displacement pressures (which are primarily due to causes like Ellis Act, owner move-ins, capital

15 Othering & Belonging Institute. (2010). [Bay Segregation Map](#). UC Berkeley.

improvements, or other causes of eviction), and people could be displaced before they can benefit from increased housing supply.

- b. Renters who are more susceptible due to age, disability status, language ability, or socio-economic status, may face challenges navigating the existing systems and resources designed to protect them from displacement.

Topic: Small Business Impacts

Benefits:

- a. More housing will support small businesses by increasing their customer base. Population growth supported by housing development is estimated to potentially bring in \$222 million - \$699 million in additional demand for local businesses.¹⁶
- b. More housing options will make it easier for employees and owners to live nearby.
- c. The proposed micro-retail spaces will create more affordable or right-sized options for small businesses.
- d. The inclusion of the RTO-C zoning district will expand the available area in the city where commercial uses are allowed.
- e. Early notification will give OSB more time to work with the impacted business to explore options including negotiating the ability to return, seeking a different site, exploring a different business model, or otherwise planning for the next phase of the business.
- f. Financial resources and simplifying the requirements for relocating a displaced business can help businesses impacted by the rezoning stay afloat.

Burdens/ Unintended Consequences:

- a. A small number of businesses, particularly those in buildings without residential units, may face closure if their building is proposed for new housing development. Importantly, the majority of new housing is not proposed on sites with existing storefronts. They may also experience short-term decreased sales or other negative impacts if they are located near housing construction.

Topic: Infrastructure and Community Services

Benefits:

- a. More people will benefit from neighborhoods that already have access to good schools, open space, lower pollution, and essential infrastructure and community services.^{17,18,19} For most types

¹⁶ Budget and Legislative Analyst's Office. (2024, January 30). Policy Analysis Report: Mitigating the Impact of Increased Residential Construction on Small Businesses. San Francisco Board of Supervisors. [BLA_Mitigating_Residential_Construction_Impacts_013024.pdf](#)

¹⁷ San Francisco Planning. (2022). Housing Element 2022 Update EIR. [Environmental Review Documents | SF Planning](#).

¹⁸ San Francisco Planning. (2023). [Environmental Justice Informational Analysis for the Housing Element 2022 Update](#)

¹⁹ San Francisco Planning. (2021). [Southeast Framework Report](#).

of infrastructure, City agencies project that there is sufficient capacity to accommodate new growth for the next two decades or so.

- b. Dense, new development will be more energy and water efficient and can reduce a household's need to drive, which can benefit the environment as well as household budgets.²⁰
- c. New residents and new developments can increase City revenues (e.g., via impact fees, paying property and income taxes, etc.) and offset the impacts of growth.

Burdens/ Unintended Consequences:

- a. In the longer term, if demand outpaces the capacity of infrastructure and services, a larger population could reduce the quality and access to services for existing residents. This may be particularly impactful for low-income residents who rely on specific programming, public transit.

Conclusion

The Racial and Social Equity Analysis has guided the development of the Family Zoning Plan, ensuring that race and equity remain central to the rezoning effort. Rooted in the City's commitment to addressing historical injustices, the analysis shaped strategies to expand housing capacity—especially in areas with exclusionary legacies—while minimizing harm and maximizing benefits for historically underserved communities.

The plan was developed through an equity-centered process aligned with the 2022 Housing Element and informed by community input. It includes zoning reforms to increase affordable housing options, expanded tenant protections to prevent displacement, strategies to support small businesses, and coordination on infrastructure needs to accommodate growth. These strategies aim to balance housing growth with inclusive, sustainable development.

While no single policy can fully undo decades of exclusion, the Family Zoning Plan represents a meaningful step toward a more equitable San Francisco. The City remains committed to ongoing community engagement, monitoring, and policy refinement to ensure continued progress toward racial and social equity.

²⁰ San Francisco Environment. (2023). San Francisco Climate Action Plan: [Water Supply Addendum](#); (2021). [Building Operations](#).

Introduction

The Racial and Social Equity Analysis of the Family Zoning Plan: (1) Examines the impacts of zoning in San Francisco's high-resource neighborhoods; (2) recounts the history of exclusionary zoning and existing disparities in the city; (3) describes the intentions of the project and the evidence to support them; and (4) discusses expected positive outcomes of rezoning and considers actions to address the potential burdens and unintended consequences.

The Family Zoning Plan is one of the key implementation actions of San Francisco's Housing Element 2022 Update. It is a rezoning plan that will increase the allowed heights and densities of housing development to allow for more options in neighborhoods with greater access to educational opportunities and services. Zoning will change in the northern, central, and western parts of the city which have seen relatively little growth in comparison with the rest of the city due to restrictive zoning. This action will enable the development community, including affordable housing developers, to build much needed housing and undo zoning laws that perpetuate racial and economic exclusion, as required by the state's Regional Housing Needs Allocation (RHNA) and Affirmatively Furthering Fair Housing (AFFH) laws. Under state law, San Francisco is required to adopt a compliant rezoning plan by January 31, 2026. This is just one of over 350 implementation actions from the Housing Element that the City will undertake to meet our housing needs.

As part of Planning Commission Resolution 20738, the Planning Department centers its work program and resource allocation on racial and social equity. This Racial and Social Equity Analysis of the Family Zoning Plan seeks to identify who will benefit and be burdened by the proposal and identify unintended consequences and possible solutions to address them.

Analysis Structure:

Part 1: Expanding Housing Choice to Improve Racial and Social Equity, describes the Family Zoning Plan, the laws that require its implementation, the desired outcomes and supporting research, and how racial and social equity was considered throughout the community engagement process and proposal development.

Part 2: Historical Patterns of Exclusion and Related Disparities, explains the history of exclusionary land use policies in San Francisco, highlights how the policies are aligned with current geographic and racial disparities, and explores how uneven housing distribution perpetuates segregation.

Part 3: Potential Outcomes of the Proposal, provides a summary of research, data, and policy strategies that address key topics where community members have expressed concerns including: housing affordability, residential displacement, infrastructure and community services, and small business impacts.

Part 1: Expanding Housing Choice to Improve Racial and Social Equity

Part 1 explains what the Family Zoning Plan is, how it emerged as a solution to address San Francisco’s housing shortage and other housing challenges, and the legal mandates that it fulfills. It also outlines the desired outcomes and provides an overview of key evidence in support of the outcomes. Additionally, this section explores how principles of racial and social equity were intentionally integrated into the community engagement process and helped to shape the development of the proposal.

What is the Family Zoning Plan?

The Family Zoning Plan changes zoning to increase housing capacity and increase access to affordable and diverse housing types on the north and west sides of the city in Housing Opportunity Areas. Specifically, the Family Zoning Plan will create enough zoned capacity for at least 36,200 homes to be built on the north and west parts of San Francisco. The plan will allow mid-rise (6-8 stories) multi-family housing on commercial and transit corridors, several areas that will permit taller high-rise buildings (9 stories and above), and smaller “missing middle” low-rise housing in the residential areas off the corridors (up to 4 stories, with corner sites and large sites allowed to build up to 6 stories).

The legislative package for the proposal will include ordinances to amend the Planning Code, Zoning Map, Height Map, and General Plan. It will also include a separate Tenant Protections Ordinance.

A key component of the rezoning is the Housing Choice – SF Program (also referred to as the “local program”). Housing Choice SF provides flexible zoning and serves as a parallel path offered in addition to state programs (such as the State Density Bonus). It provides an opportunity to codify waivers and concessions that make housing development more feasible, requires projects to adhere to maximum height limits, and creates opportunities to support a greater diversity of affordable housing types. Projects using the State Density Bonus must provide some or all required affordable units on-site. Under the Local Housing Bonus Program, projects will be allowed to utilize any of the affordable housing methods permitted under Section 415. The program will also introduce a new option for smaller projects—those with fewer than 25 units—to fulfill their obligation by providing a fully rent-controlled building.

A Key Action in the Housing Element 2022 Update

San Francisco’s Housing Element 2022 Update was the City’s first housing plan centered on racial and social equity. It provided extensive evidence of the disparities between different parts of the city and articulated goals, programs, and actions to more equitably provide housing opportunities.^{21 22}

21 Included in Implementing Program 7: Expanding Housing Choices as well as 20 related policies in the Housing Element.

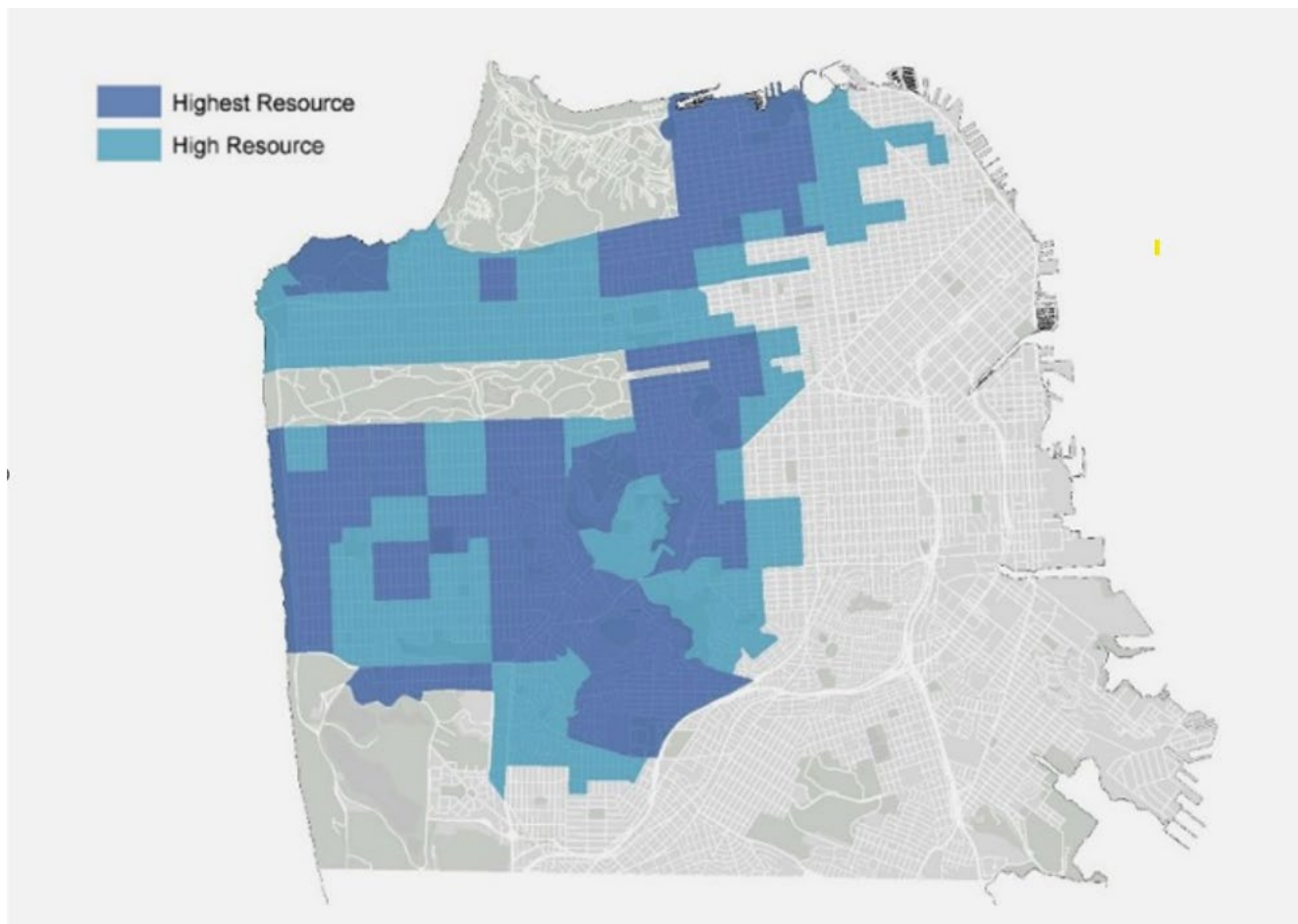
22 San Francisco Planning. (2023). Housing Element 2022 Update, 6th Cycle 2023-2031. San Francisco General Plan.

The Family Zoning Plan is as a primary and necessary action to undo patterns of excluding low-income communities and communities of color from certain parts of the city. It also fulfills the state's Affirmatively Furthering Fair Housing (AFFH) and Regional Housing Needs Allocation (RHNA) laws.

The State's AFFH laws mandate that cities address patterns of segregation and foster inclusive communities through meaningful actions in their Housing Elements. As part of this work, the State identified areas in every region whose characteristics have been shown by research to be associated with positive economic, educational, and health outcomes for low-income families—particularly long-term outcomes for children. These areas were designated as high and highest resource areas in the State's Opportunity Map, which is intended to inform efforts to advance the AFFH objective of increasing access to opportunity. The map is also used to prioritize resources for affordable housing, such as low-income housing tax credits.

Figure 1 shows the areas in San Francisco designated as high (light blue) and highest resource (dark blue), which are the basis for the Housing Opportunity Areas (HOA).

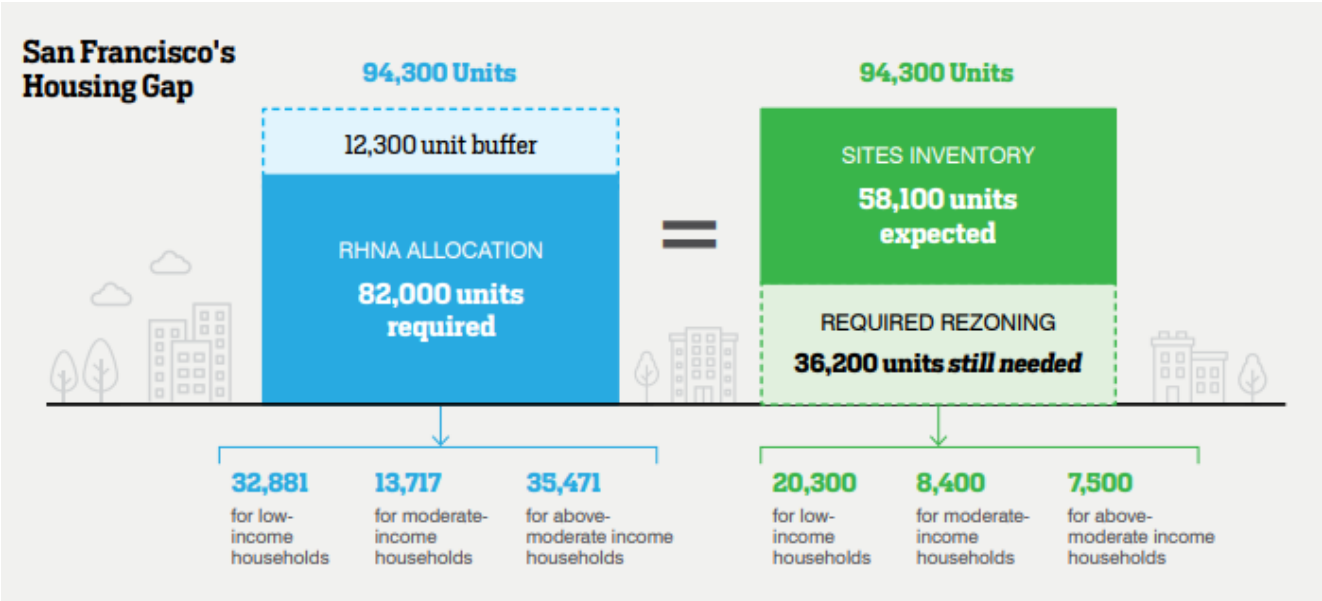
Figure 1. *San Francisco's Housing Opportunity Map by High and Highest Resourced Census Tracts*



Additionally, State Housing Element law requires all local governments to plan for the housing needs of their residents every eight years by ensuring adequate opportunities for housing development, including affordable housing, exist within the city. The number of housing units is set by the Regional Housing Needs Allocation (RHNA) process. For the 2023-2031 RHNA cycle, San Francisco was

allocated 82,069 housing units, including 32,881 units affordable to low-income households, 13,717 units affordable to moderate-income households, and 35,471 units for above moderate-income households.²³

Figure 2. San Francisco's Housing Gap & Production Targets for the 2023-2031 RHNA Cycle



The Housing Element Sites Inventory found that although the City expects to see over 58,000 units built through existing pipeline projects, the city does not currently have sufficient development capacity to accommodate the RHNA allocation. Therefore, the City needs to rezone to accommodate another 36,200 homes (Figure 2), at all levels of affordability. The Family Zoning Plan will both fill the gap in the city’s housing needs and increase housing opportunities for people of all incomes by allowing for additional height and density in the Housing Opportunity Areas.

23 San Francisco Planning. (2025). A Primer on RHNA: How much housing do we need? <https://sfplanning.org/sites/default/files/documents/citywide/housing-choice/RHNA-Primer.pdf>

Desired Outcomes of the Family Zoning Plan

The Family Zoning Plan was designed to meet four goals:

1. Improved housing affordability
2. Inclusive Housing
3. Increased access to opportunity
4. Connected and resilient neighborhoods

Below is a synthesis of the research findings about the potential of the Family Zoning Plan to advance these desired outcomes.

Improved Housing Affordability

Allowing for taller and more dense housing in well-resourced areas will (1) help to stabilize or reduce market-rate housing costs; (2) create opportunities for more affordable housing types such as condominiums; and (3) expand access to subsidized affordable housing by generating funding and creating more places where affordable homes can be built.

Findings from research:

- Multi-family housing, such as condominiums, tend to be more affordable (around 11-40% less expensive) than single-family homes when buying in San Francisco.²⁴ Similarly, apartments are less expensive to rent than single-family homes, on average.²⁵
- Land use regulations—such as those restricting building heights, densities, and housing types—have reduced the supply of housing in California and nationwide, increased housing costs, and reinforced patterns of racial and economic segregation in cities across the country.^{26,27}
- Recently, several cities have seen increased housing production and improvements in housing affordability after easing land use restrictions, including Boston, Minneapolis, Austin, and Sacramento.^{28,29,30,31}

24 Zillow. (2025). Housing Data: Zillow Home Value Index, Condo/Co-op Time Series and Single-Family Homes Times Series. [Housing Data - Zillow Research](#)

25 U.S. Census Bureau. (2023). American Community Survey, 5-Year Estimates Public Use Microdata Sample, 2019-2023.

26 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>.

27 Monkkonen, P., Lens, M., & Manville, M. (2020). Built Out Cities? How California Cities Restrict Housing Production Through Prohibition and Process. Turner Center for Housing Innovation, University of California, Berkeley. [MLM-Built-Out-Cities-2020.pdf \(berkeley.edu\)](#)

28 Kulka, A., Sood, A., & Chiumenti, N. (2022, April). How to increase housing affordability: Understanding local deterrents to building multifamily housing. Federal Reserve Bank of Boston Research Department Working Papers No. 22-10. <https://doi.org/10.29412/res.wp.2022.10>

29 Liang, L., Staveski, A., & Horowitz, A. (2024, January 4). Minneapolis Land Use Reforms Offer a Blueprint for Housing Affordability. Pew Charitable Trusts. <https://www.pewtrusts.org/en/research-and-analysis/articles/2024/01/04/minneapolis-land-use-reforms-offer-a-blueprint-for-housing-affordability>.

30 Raderstorff, B. (2024, February 15). How the city of Sacramento found a solution to California's affordable housing crisis. *San Francisco Chronicle*. <https://www.sfchronicle.com/opinion/openforum/article/sacramento-california-affordable-housing-18663865.php>

31 Chudwin, Elissa. (2025, June 30). Rapid Growth Overwhelmed Austin. These Housing Reforms Made a Difference. American Planning Association. <https://www.planning.org/blog/9313264/rapid-growth-overwhelmed-austin-these-housing-reforms-made-a-difference/>

- Several studies have found that market-rate development causes nearby rents to slightly fall rather than rise.³² In San Francisco, market-rate housing production lowered rents by 2% within 100 meters of new developments.³³
- Regional studies suggest that upzoning on a broader scale, which is required through California's Housing Element and RHNA laws, is likely to reduce housing costs further.^{34,35}
- New market-rate housing can help affordability by enabling higher-income households to move into new units, freeing up older units for middle- and lower-income households—a process called *filtering*.³⁶
- The Family Zoning Plan will make additional large sites available for 100% affordable housing projects, as these projects tend to need between 8,000 to 15,000 or more gross square feet and include between 100 and 130 units for feasibility.³⁷
- Inclusionary housing requirements on new development in the Housing Opportunity Areas could generate up to 10,122 new units to the city's affordable housing stock in the long term (2050). To meet the inclusionary requirements, developers can build inclusionary housing units on site, pay an in-lieu fee that can contribute to the development of buildings that are 100% affordable, donate land that can be used to build affordable housing ("land dedication"), build affordable units at a different location ("off-site"), or pay to preserve existing market-rate units at affordable prices ("small sites"). In addition to these affordable units from inclusionary housing, the City will also expect the development of 100% affordable housing developments in the rezoned area.

Inclusive Housing

Anti-displacement measures such as rent control and tenant protections paired with more and diverse types of housing will help the city's seniors, trade workers, first responders, educators and others in San Francisco's low and middle-income workforce be able to live here. They can promote stability, prevent homelessness, and provide flexibility for transitional-aged youth, families, and seniors to move nearby when their needs change.

Findings from research:

- Greater density allows for more types of housing, and in the Housing Opportunity Areas, where housing options are less diverse. It will allow for more multi-family buildings, both market-rate and subsidized affordable, to be built. There are also requirements that market-rate buildings include at least 25% family sized units (2+ bedrooms), therefore new housing in the area will have

32 Phillips, S., Manville, M., & Lens, M. (2021, February). Research Roundup: The Effect of Market-Rate Development on Neighborhood Rents. Lewis Center for Regional Policy Studies, University of California, Los Angeles. <https://www.lewis.ucla.edu/research/market-rate-development-impacts/>

33 Pennington, K. (2021). Does Building New Housing Cause Displacement? The Supply and Demand Effects of Construction in San Francisco. University of California, Berkeley. <https://dx.doi.org/10.2139/ssrn.3867764>

34 Buechler, Simon, and Elena Lutz. (2021). The local effects of relaxing land use regulation on housing supply and rents. MIT Center for Real Estate Research Paper 21/18.

35 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>

36 Mast, E. (2019). The Effect of New Market-Rate Housing Construction on The Low-Income Housing Market. W.E. Upjohn Institute for Employment Research, 26(3), 1-4. [https://doi.org/10.17848/1075-8445.26\(3\)-1](https://doi.org/10.17848/1075-8445.26(3)-1)

37 Information provided by the Mayor's Office of Affordable Housing and Community Development (MOHCD) with input from other affordable housing developers.

options that are suitable for a range of incomes and household sizes, including those of families, singles, seniors, and students.³⁸

- Adding subsidized housing to neighborhoods has been shown to reduce the number of low-income people moving out of neighborhoods and increase the number of low-income people moving in.³⁹
- In San Francisco, market-rate housing production significantly reduced eviction notices in rent-stabilized housing within 100 meters of new developments.⁴⁰
- San Francisco already has strong tenant protections and a rent control ordinance that helps renters stay in their homes and avoid arbitrary evictions. San Francisco's tenant protections also make residential demolitions and subsequent displacement quite rare. Over the past 13 years, only 18 homes were demolished per year, representing around 0.00004% of SF's total housing stock (out of 420,000 units). Fifty-nine percent of the demolitions were single-family homes. The proposed Tenant Protections Ordinance will further discourage developers from seeking to displace tenants and incentivize them to focus development on sites without existing housing.

Increased Access to Opportunity

People earning low and middle incomes will have increased opportunity to live in areas with fewer environmental burdens and increased access to resources that help families thrive. Removing barriers to housing development and equitably distributing growth and investment will foster more racially and socially inclusive neighborhoods, helping undo historic patterns of racial and economic exclusion.

Findings from research:

- Single-family zones tend to be less racially diverse, have better schools, higher property values, higher incomes, and fewer households living in poverty.⁴¹ The Housing Opportunity Areas have a higher percentage of single-family zoning (36% compared with 26%) and white residents (49% compared with 29%) than in other parts of the city.
- Housing growth in San Francisco has been unevenly distributed. Between 2014 and 2023, San Francisco added 34,222 housing units from new construction, but only 9% of these new units were built in the Housing Opportunity Areas, even though it comprises of more than half of the city's land area and 60% of the developable lots.⁴² Similarly, only 15% of the city's existing

38 San Francisco Planning. (2017, August 17). New Minimum Dwelling Unit Mix Requirements. <https://sfplanning.org/sites/default/files/documents/legis/code-summaries/161351.pdf>

39 Chapple, K., & Song, T. (2025). Can new housing supply mitigate displacement and exclusion? Evidence from Los Angeles and San Francisco. *Journal of the American Planning Association*, 91(1), 1-15.

40 Pennington, K. (2021). Does Building New Housing Cause Displacement? The Supply and Demand Effects of Construction in San Francisco. University of California, Berkeley. <https://dx.doi.org/10.2139/ssrn.3867764>

41 Menedian, S., Gambhir, S., French, K. & Gales, A. (2020). Single Family Zoning in the San Francisco Bay Area: Characteristics of Exclusionary Communities. Othering and Belonging Institute, UC Berkeley. [Single-Family Zoning in the San Francisco Bay Area | Othering & Belonging Institute](#).

42 San Francisco Planning. (2014 - 2023). San Francisco Housing Inventory Reports. [Housing Inventory | SF Planning](#)

subsidized affordable housing and 14% of the units in the affordable housing pipeline are located in the Housing Opportunity Areas.⁴³

- The Family Zoning Plan will allow for the housing San Francisco needs in the areas identified by the State as having improved economic, educational, and health outcomes for low-income children.^{44,45} The Moving to Opportunity Experiment found that moving to a lower-poverty neighborhood significantly improved college attendance rates and earnings for children who were younger than 13 when their families moved. Housing Opportunity Areas are also associated with longer life expectancies.⁴⁶
- The education indicator score used for the state's Opportunity Maps tends to be two to three times higher for census tracts in the Housing Opportunity Areas than in other parts of San Francisco.⁴⁷ Assignment within the San Francisco Unified School District (SFUSD) is a lottery meant to integrate children from underserved neighborhoods (identified by lower test scores), however 95% of students that rank their neighborhood school first are assigned to it.^{48, 49} Adding housing at different levels of affordability will make these higher performing schools more accessible to lower- and middle-income students.
- People who move to the Housing Opportunity Areas from Environmental Justice Communities would generally experience improved access to large parks, open spaces, and better-maintained recreational facilities.⁵⁰
- People moving from San Francisco's Environmental Justice Communities would also have less exposure to streets with a high number of traffic fatalities and severe injuries, and to major roadways and other environmental hazards that contribute to poor air quality, elevated health risk, and elevated noise levels.⁵¹

43 MOHCD (2025). [Mayor's Office of Housing and Community Development Affordable Housing Pipeline February 2025](#). Data SF.

44 California Department of Housing and Community Development. (2025). Affirmatively Furthering Fair Housing. <https://www.hcd.ca.gov/planning-and-community-development/affirmatively-furthering-fair-housing>

45 Chetty, R., Hendren, N. & Katz, L.F. (2015, May; Revised 2015, September). The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment. [NBER Working Paper No. 21156](#).

46 Center for Disease Control. (2018). Life Expectancy at Birth for U.S. States and Census Tracts, 2010-2015, [U.S. Small-area Life Expectancy Estimates Project \(USALEEP\)](#).

47 Othering & Belonging Institute. (2025). [2025 AFFH Mapping Tool](#). UC Berkeley.

48 San Francisco Parent Coalition. (2024). [Parent Guide to Applying to SFUSD - San Francisco Parent Coalition](#)

49 SFEDup. (2022 November 8). [Which San Francisco Schools Have the Highest Student Proficiency Rates?](#)

50 San Francisco Planning. (2023). [Environmental Justice Informational Analysis for the Housing Element 2022 Update](#)

51 San Francisco Planning. (2023). [Environmental Justice Informational Analysis for the Housing Element 2022 Update](#)

Connected and Resilient Neighborhoods

New development will be resource-efficient and will generate additional investments in infrastructure and services. New neighbors will support local small businesses and contribute to a diverse and vibrant community.

Findings from research:

- New housing is significantly more efficient than older housing. All new units must be 100% electric and are estimated to use 70% less energy.⁵² Updated plumbing codes and water conservation standards required for new developments have contributed to continuing decreased citywide water use, even as the population has grown by over 100,000 in the last two decades.⁵³
- New housing developments will primarily be located along commercial corridors that offer access to public transit, jobs, shops, schools, and other essential services. These walkable, mixed-use neighborhoods can reduce car dependency, lowering household transportation costs, emissions, and traffic risks while promoting healthier lifestyles.⁵⁴
- In the short to medium term (e.g., through 2045), much of the city's infrastructure has additional capacity to support population growth.⁵⁵ Where improvements are needed, new development helps fund upgrades through impact fees and increased tax and utility revenues.
- A larger population in San Francisco will help to grow the population of children and support the public school system, which is suffering from under-enrollment.⁵⁶
- Increased population density can boost neighborhood vitality. The Planning Department's study of eight neighborhood commercial corridors showed that more foot traffic correlates with higher business sales (see Part 3, Small Business Impacts). Additionally, the City's Budget and Legislative Analyst found that housing growth could lead to an economic boost of approximately \$223 million to \$699 million annually.⁵⁷

These findings suggest the potential for significant positive impacts from the rezoning for San Francisco residents and businesses.

52 San Francisco Environment. (2021). San Francisco Climate Action Plan: [Building Operations](#).

53 San Francisco Environment. (2023). San Francisco Climate Action Plan: [Water Supply Addendum](#).

54 San Francisco Planning. (2022). Housing Element 2022 Update EIR. [Environmental Review Documents | SF Planning](#)

55 San Francisco Planning. (2022). Housing Element 2022 Update EIR. [Environmental Review Documents | SF Planning](#)

56 SFUSD. (2024, July). Resource Alignment Initiative: How did we get here? [How did we get here? | SFUSD](#)

57 Budget and Legislative Analyst's Office. (2024, January 30). Policy Analysis Report: Mitigating the Impact of Increased Residential Construction on Small Businesses. San Francisco Board of Supervisors. [BLA_Mitigating_Residential_Construction_Impacts_013024.pdf](#)

Developing the Family Zoning Plan with a Racial and Social Equity Lens

The Family Zoning Plan project team considered and applied racial and social equity-minded practices while conducting outreach for the project, addressing community concerns, and iteratively developing the final proposal. Some of the practices include:

1. Co-creating workshop content with community organizations to demystify housing and land use concepts and build community awareness.
2. Offering a wide-range of virtual and in-person engagement opportunities in multiple languages with proactive outreach to organizations that serve renters, seniors, families, immigrants, American Indian, Black, and other people of color to ensure that these groups could participate and that their voices were centered in the proposal.
3. Uplifting the perspectives of renters, seniors, families, immigrants, American Indian, Black, and other people of color.
4. Engaging in regular dialogue with community advocate groups such as Race and Equity in All Planning (REP-SF) and seeking to address equity-related concerns through the proposal refinement.

Various components of the Family Zoning Plan became more robust as a result of these efforts. Many of the concerns raised in these engagement efforts are discussed further in Part 3.

For more information about outreach conducted as part of the Family Zoning Plan, please view the [Community Engagement Summary](#).

Part 2. Historical Patterns of Exclusion and Related Disparities

San Francisco's current housing landscape cannot be fully understood without acknowledging the deliberate policies and practices that created and reinforced patterns of racial and socioeconomic segregation throughout the 20th century. Exclusionary tools—including single-family zoning, redlining, racial covenants, urban renewal and downzoning, among others—created or furthered inequity that continues to influence housing access, wealth accumulation, and quality of life for San Francisco residents today.

This analysis examines the spatial distribution of opportunities and constraints across different parts of the city, with particular attention to areas historically designated for single-family housing. This section begins with a brief overview of the historical background of exclusionary zoning policies and systemic effects and is followed by an overview and analysis of disparities in housing development, demographics, and well-being.

By understanding these historical patterns and their contemporary manifestations, this section informs the discussion of how the Family Zoning Plan may address longstanding inequities.

History of Exclusionary Zoning

Throughout the United States, government tools such as land use regulations have systematically furthered racial and economic segregation. These tools were not accidental byproducts of urban planning, but deliberate mechanisms designed to segregate communities along racial and economic lines. The most influential tools included exclusionary zoning laws, redlining practices, racially restrictive covenants, and discriminatory public housing policies.

San Francisco's Exclusionary Land Use History

San Francisco's history of land use planning contains both explicit and implicit segregation mechanisms. While often portrayed as a progressive city, San Francisco implemented numerous policies that created and reinforced racial and economic divides that persist today.

San Francisco's early segregation efforts specifically targeted the Chinese immigrant community through ordinances like the Cubic Air Ordinance. The ordinance mandated minimum cubic feet of air per occupant in dwellings. While ostensibly a public health measure, it was selectively enforced against Chinese residents living in crowded conditions. San Francisco utilized other land use and permitting powers to target immigrant communities, such as the Laundry Ordinance (*Yick Wo v. Hopkins* case), which required wooden laundries to obtain permits. The City systematically denied these permits to Chinese owners while granting them to non-Chinese applicants—a practice eventually struck down by the Supreme Court in 1886.⁵⁸

⁵⁸ Moore, E., Montojo, N., & Mauri, N. (2019). *Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area*. Othering & Belonging Institute, University of California. <https://belonging.berkeley.edu/rootsraceplace>.

The emergence of zoning laws in San Francisco in the late 19th and early 20th culminated with the San Francisco Planning Commission's zoning ordinance of 1921. These efforts went beyond merely regulating land use and housing types—they were specifically designed to enforce racial, ethnic, and economic segregation.⁵⁹ By prioritizing single-family homes in certain neighborhoods noted as “First Residential,” the 1921 Zoning Ordinance set policies that effectively excluded communities of color and low-income residents from large swathes of the city (Figure 3).⁶⁰ Multifamily housing was allowed in areas designated as “Second Residential,” which set a precedent that would continue to be used to reinforce patterns of inequality and segregation and shape the city for generations. Communities of color and immigrants were limited to settling in areas with existing multi-family buildings within the city's core such as Chinatown, and the Fillmore and Western Addition, as well as industrial areas in South of Market and Bayview Hunter's Point.

Figure 3. 1921 San Francisco Zoning Ordinance⁶¹

Section 3. **First Residential District**—In a First Residential District no building or premises shall be used and no building shall be constructed or altered which is arranged, intended or designed to be used for any purpose other than for:

1. Single family dwelling.
2. School.
3. Church.
4. Community club house.
5. Nurseries, farms, truck gardens and greenhouses.
6. The usual accessories located on the same lot with these various buildings not involving the conduct of a business, but including the office of a musician, physician or dentist or other person authorized by law to practice medicine when situated in the same dwelling when used by such person as his or her place of residence; and a garage or group of garages containing space for not more than four automobiles.
7. A dwelling designed for and intended to be used for two families providing that at least five thousand (5000) square feet of open area shall remain upon the lot upon which such structure is erected.

The Board of Supervisors may issue permits for the erection within a First Residential District of a temporary building for commerce or industry incidental to the construction of a building or the development of a residential district; and they may also issue permits for the erection within such district of a stable for not more than two cows or two horses.

Before the 1921 zoning law, San Francisco's residential areas expanded in an arc from downtown westward and southward. Neighborhoods including the Inner Richmond, Western Addition, Upper Market, Castro, Noe Valley, Nob Hill, Pacific Heights, and the Mission developed diverse housing types (e.g., apartments, flats, triplexes, duplexes, townhomes to single-family homes) intermixed with commercial establishments. Many apartment buildings were built at this time with varied affordability, such as the Keystone Apartments at 1369 Hyde Street (built ca 1910)—a luxury apartment building with many shared amenities like a library, ballroom, and children's play annex, among others, to the Preston Apartments at 2402 California Street (built ca 1911) and 2201 Fillmore Street (built ca 1913) that were inhabited by working-class residents who likely worked nearby. Generally,

the attitude around multi-family housing was evolving and people at a variety of income levels found that apartment-style living offered a higher standard at a lower-cost than in a single-family home.⁶²

Then the 1921 Zoning Ordinance influenced the development of single-family homes with garages in neighborhoods such as the Marina, the Sunset/Parkside, West of Twin Peaks, Richmond Districts, and the Excelsior District, which were built from the 1920s through the 1940s with tract housing.⁶³

59 Moore, E., Montojo, N., & Mauri, N. (2019). *Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area*. Othering & Belonging Institute, University of California. <https://belonging.berkeley.edu/rootsraceplace>.

60 San Francisco Planning. (2018). *Regulation of Housing Development White Paper. Housing Affordability Strategies. HAS_Regulation_of_Housing_Development_in_SF_Final.pdf*

61 San Francisco Open Data. (n.d.). DataSF. <https://datasf.org/opendata/>.

62 San Francisco Planning. (2024). *Large Apartment Buildings (1900-1978)*. SF Survey.

63 San Francisco Planning. (2018). *Regulation of Housing Development White Paper. Housing Affordability Strategies. HAS_Regulation_of_Housing_Development_in_SF_Final.pdf*

These zoning changes in effect created the framework for the areas that today are designated as the Housing Opportunity Areas and were rich in access to resources such as parks and void of polluting industries of the time.

Single-family zoning was an effective segregation tool due to its economic implications. Single-family homes require more land per unit, making them inherently less efficient and more costly than multifamily housing. This decreased accessibility for lower-income families and coupled with systemic housing discrimination, made it even less accessible for people of color. The emphasis on single-family homes through local zoning laws thus became a proxy for socioeconomic and racial exclusion without explicitly calling out race. While earlier drafts of the zoning laws mentioned race and class, the final 1921 Zoning Ordinance removed this context to avoid calls of unconstitutional discrimination.⁶⁴

Redlining

During the 1920s to 1940s, purchasing a single-family home was out of reach for more than two thirds of workers. Even if people could afford them, discriminatory real-estate practices made homeownership inaccessible for people of color through a process known as “redlining.” Redlining began in the 1930s with the Home Owners' Loan Corporation (HOLC), which created maps that evaluated neighborhood “risk” for mortgage lending. These evaluations were based largely on the racial, ethnic, and economic composition of the area. Neighborhoods with Black, Asian, Latino(a,e), and low-income residents were labeled as “hazardous” or “declining” and given the lowest rating, red, effectively cutting them off from credit and investment. In contrast, predominantly white, middle-class neighborhoods received favorable ratings and greater access to loans.⁶⁵ These policies perpetuated racial segregation and economic inequality by steering investment toward white neighborhoods while systematically excluding communities of color.

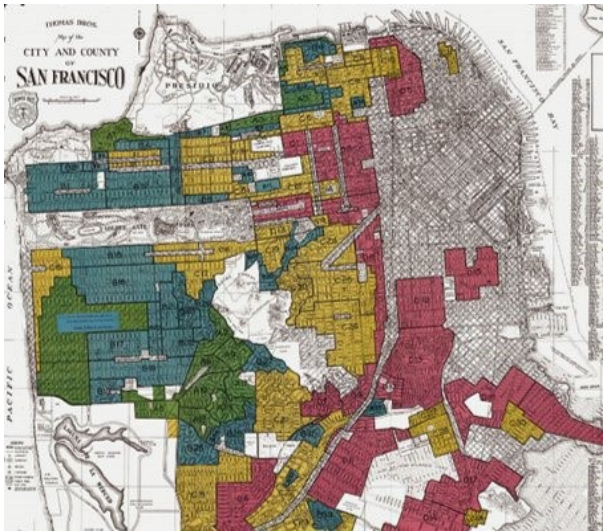
In San Francisco, HOLC maps clearly illustrate these patterns. As seen in Figure 4, central and southeastern neighborhoods—home to many minority populations—were designated as high-risk and received the lowest “D” or red designation.⁶⁶ As a result, these areas suffered from disinvestment, deteriorating infrastructure, and declining property values. Today, Priority Equity Geographies, areas of San Francisco with a higher density of vulnerable populations have very similar boundaries as those areas that were previously redlined, as seen by comparing Figure 4 with Figure 5.

64 Barnski, J. (2019). Housing the City by the Bay. Tenant Activism, Civil Rights, and Class Politics in San Francisco.

65 Moore, E., Montojo, N., & Mauri, N. (2019). Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area. Othering & Belonging Institute, University of California. <https://belonging.berkeley.edu/rootsraceplace>.

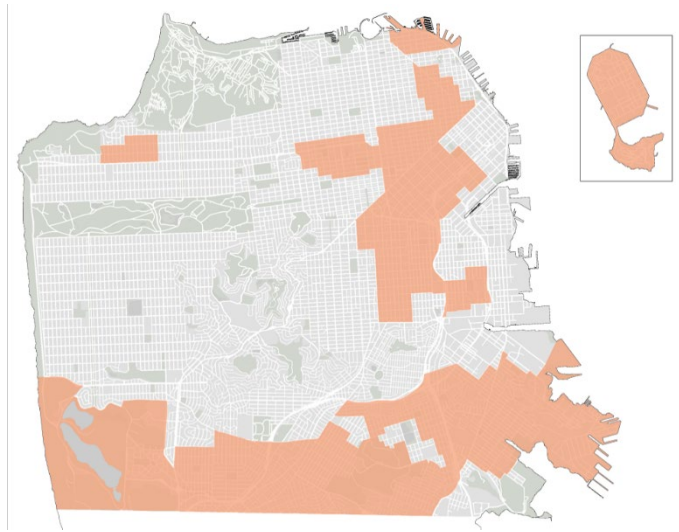
66 University of Richmond. (n.d.) Mapping Inequality: Redlining in New Deal America. <https://dsl.richmond.edu/panorama/redlining/map/CA/SanFrancisco/context#loc=13/37.7584/-122.4368>

Figure 4. San Francisco Redlining Map, 1937⁶⁷



Source: [University of Richmond](#)

Figure 5. Priority Equity Geographies, 2022



Source: SF Planning (2022), SF Department of Public Health

Racial Covenants and other forms of Housing Discrimination

Racial covenants were another powerful segregation tool in San Francisco. These provisions attached racial and ethnicity restrictions to housing deeds, explicitly preventing the sale or rental of properties to non-white individuals. Although private agreements, they received government enforcement through the courts until they were ruled unlawful by the Supreme Court in 1948 (*Shelley v. Kraemer*) and further weakened by the 1964 Civil Rights Act and 1968 Fair Housing Act. Despite being legally unenforceable after landmark court rulings, the racial covenants remain in some property deeds in San Francisco.⁶⁸

Different communities of color had diverse experiences navigating racial and socioeconomic segregation and discrimination in the wake of these pivotal supreme court rulings and changes in cultural norms.⁶⁹ For example, in late 1960s, the Chinese and Chinese American communities were able to access housing in the city's westside.⁷⁰ Other communities, particularly the Black community faced more targeted housing discrimination and displacement efforts. The following briefly documents some of the major forces, but a more complete overview of housing experiences is available in the 2022 Housing Element's Appendix A Background on Racial and Economic Discrimination in Planning and Housing Policy.

⁶⁷ University of Richmond. (n.d.) Mapping Inequality: Redlining in New Deal America. <https://dsl.richmond.edu/panorama/redlining/map/CA/SanFrancisco/context#loc=13/37.7584/-122.4368>

⁶⁸ Flores, J. (2024, November 14). This tool helps find racist housing covenants in California property records. San Francisco Chronicle. [This tool helps find racist housing covenants in California](#)

⁶⁹ San Francisco Planning. (2023). Housing Element 2022 Update, 6th Cycle 2023-2031. Appendix A Background on Racial and Economic Discrimination in Planning and Housing Policy. San Francisco General Plan.

⁷⁰ SF Planning (2021). [San Francisco Chinese American Historic Context Statement](#) (Draft 1): <https://sfplanning.org/sites/default/files/documents/preserv/ChineseAmericanHCS/ChineseAmericanHCS-draft1.pdf>

Segregated Support: Public Housing and Subsidies

Black households also received lower quality and limited access to publicly funded housing and subsidies. The San Francisco Housing Authority (SFHA) segregated public housing by following a “neighborhood pattern” meaning separate facilities for Blacks and whites. During World War II, the agency was tasked with converting some public housing into wartime housing and also constructing temporary housing for wartime workers near shipyards at Bayview Hunter’s Point, Candlestick Point, and Potrero Hill, among other locations. The war worker housing was also segregated, and documentation showed that the facilities created for Black workers were built with less sturdy materials.

After the war, the temporary worker barracks were transformed into segregated, poor quality public housing.⁷¹ This also became one of the only options for thousands of Black residents who had made a home in the Western Addition and the Fillmore and were displaced by urban renewal (discussed below). In contrast, white workers could access public housing options in other parts of San Francisco and the Bay Area as well as higher-quality housing developments subsidized by the federal government through the GI Bill and other mechanisms.⁷²

Urban Renewal and Racialized Displacement

Urban renewal programs in San Francisco, during the 1940s to 1970s, led to massive displacement of Black residents, particularly in the Western Addition and Fillmore neighborhood. Framed as a modernization effort to remove “blight” through eminent domain, these projects resulted in the demolition of homes, businesses, and community spaces. Thousands of families were forcibly displaced to other areas of San Francisco like Bayview Hunter’s Point and public housing projects throughout southeastern San Francisco. Many Black residents left the city and never returned to their communities, where little replacement housing was built. This government-sponsored program significantly reduced San Francisco’s Black population and destroyed established neighborhoods which served as hubs for commerce and culture.⁷³

Downzoning in the 1970s and Upzoning in the 2000s

The 1978 downzoning of San Francisco reduced housing capacity by establishing density limits which prevent multifamily buildings from being built, and by limiting heights in most neighborhoods to 40 feet, or even as low as 26 feet in some areas. The downzoning made new apartments illegal in many neighborhoods, particularly in the western, central, and northern parts of the city. The downzoning introduced single-family zoning embodied in the residential house (RH) zoning district. It separated the single-family areas from the residential multi-family (RM) districts.

This separation continues to shape San Francisco’s housing landscape. Many multi-family buildings built prior to these changes could not be redeveloped there today.⁷⁴ This change came after the 1960s fair housing laws which prohibited explicit racial discrimination, but the downzoning was

71 Moore, E., Montojo, N., & Mauri, N. (2019). *Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area*. Othering & Belonging Institute, University of California. <https://belonging.berkeley.edu/rootsraceplace>.

72 Menendian, S., Gambhir, S., Gables, A. (2020). *Racial Segregation in the San Francisco Bay Area, Part 5 Remedies, Solutions, and Targets*. [The Othering and Belonging Institute at UC Berkeley](https://belonging.berkeley.edu/rootsraceplace).

73 Moore, E., Montojo, N., & Mauri, N. (2019). *Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area*. Othering & Belonging Institute, University of California. <https://belonging.berkeley.edu/rootsraceplace>.

74 San Francisco Planning. (2018). *Regulation of Housing Development White Paper*. Housing Affordability Strategies. [HAS_Regulation_of_Housing_Development_in_SF_Final.pdf](https://www.sfdph.org/dph/housing/HAS_Regulation_of_Housing_Development_in_SF_Final.pdf)

indicative of some of the social attitudes that underpin discrimination. Recent research on social attitudes from the late 1970s indicates a strong aversion from white residents in California to living in desegregated communities and even ties efforts to limit residential growth with anti-Black sentiments.⁷⁵ Preventing multifamily housing preserved exclusivity and concentrated lower-income residents and communities of color in specific areas, which coincide today with Priority Equity Geographies.⁷⁶

From the late 1970s to the early 2000s, restrictions on development, driven by zoning laws and discretionary review processes, limited the supply of new homes even as job growth accelerated.⁷⁷ In response, the City undertook the Eastern Neighborhoods rezoning in the 2000s, allowing higher density residential development in formerly industrial areas that had historically housed larger populations of people of color. This spurred new housing projects, including in areas such as Mission Bay, South of Market, Mission, and Hayes Valley, and provided many community benefits including more 100% affordable housing.

Despite these efforts, San Francisco still faced growing housing and displacement challenges, exacerbated by the 2008 Recession, among other factors. Between 2000 and 2015, housing costs surged dramatically, contributing to the widespread displacement of communities of color in San Francisco and across the region.⁷⁸

Lasting impacts

Although San Francisco is by many measures a diverse and inclusive city, the history of exclusionary policies and practices is still evident today. The Bay Segregation Map published by the Othering & Belonging institute identifies over 40% of San Francisco census tracts as having high levels of racial segregation in red, and low levels in green, based on their demographics as compared to the region (Figure 6).

In particular, African Americans represent the most segregated demographic in the region, increasingly concentrated in Richmond, Oakland, and Vallejo and less so in San Francisco, where the Black population has dwindled to 5% from 11% in 1990.^{79,80} Meanwhile, affluent neighborhoods that once explicitly excluded non-whites through single-family zoning, redlining, racial covenants, discriminatory public housing and other mechanisms, remain disproportionately white or Asian, and wealthier, illustrating how these deliberate policy decisions created enduring geographic patterns of racial separation that market forces have only intensified in recent decades.⁸¹

75 LaBriola, J. (2023). The Race to Exclude: Residential Growth Controls in California Cities, 1970-1992. University of Michigan, Survey Research Center. <https://osf.io/nqvfa/download>.

76 Oatman-Stanford, H. (2018). Demolishing the California Dream: How San Francisco Planned Its Own Housing Crisis. Collector' Weekly. <https://www.collectorsweekly.com/articles/demolishing-the-california-dream/>.

77 San Francisco Planning. (2018). Regulation of Housing Development White Paper. Housing Affordability Strategies. [HAS_Regulation_of_Housing_Development_in_SF_Final.pdf](https://sfplanning.org/HAS_Regulation_of_Housing_Development_in_SF_Final.pdf)

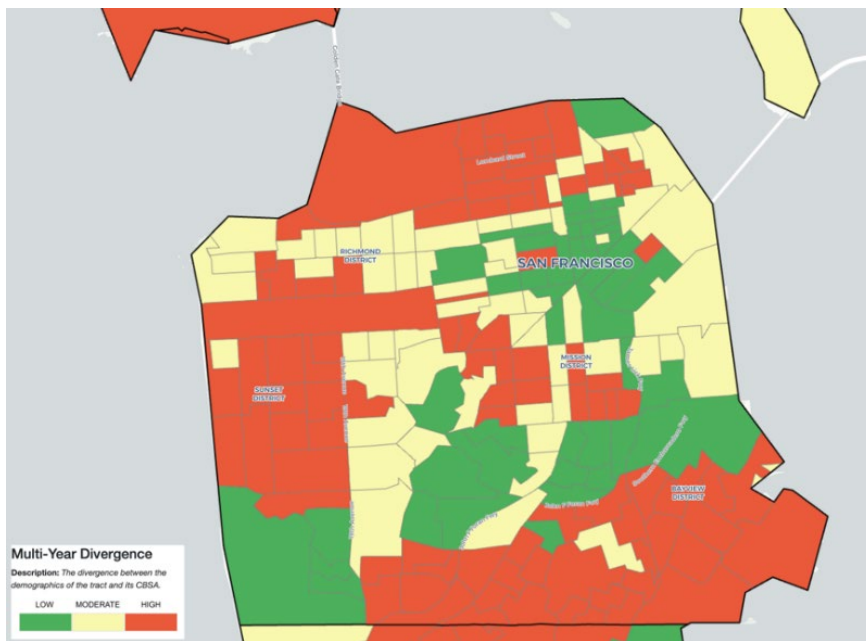
78 Urban Displacement Project & California Housing Partnership. (2018). Rising Housing Costs and Re-segregation in the San Francisco Bay Area. Urban Displacement Project, University of California Berkeley.

79 Fukumori, R., Nwankwo, E., and Balcazar, A. (2020). Who is Black in the Bay Area? A Survey of Community Diversity. Bay Area Equity Atlas. <https://bayareaequityatlas.org/black-in-the-bay/demographics-analysis>.

80 Historical Data. (1990). Bay Area Census. [Metropolitan Transportation Commission and Association of Bay Area Governments](https://www.mta.com/transportation-commission).

81 Menendian, S, and Gambir, S. (2018). Racial Segregation in the San Francisco Bay Area, Part 1. Othering & Belonging Institute, University of California Berkeley. <https://belonging.berkeley.edu/racial-segregation-san-francisco-bay-area-part-1#san-francisco>.

Figure 6. *Measurement of Segregation by Census Tract, 2010*



Source: Othering & Belonging Institute: Bay Segregation Map, 2010

These policies have created significant barriers to wealth⁸² building for communities of color.⁸³ With land and homeownership representing the largest source of wealth for most American households, the systematic exclusion of families of color from homeownership and investment opportunities drastically reduced their ability to create intergenerational wealth.⁸⁴ This has contributed significantly to the racial wealth gap that persists today in San Francisco and nationwide, where white families are significantly wealthier than all other racial and ethnic groups combined, with a median net worth of \$171,000 compared with \$103,100.^{85, 86}

While this brief overview cannot fully capture the harm and trauma experienced by communities of color and low-income residents, acknowledging this legacy is essential. It informs efforts to expand housing opportunities in these areas through the Family Zoning Plan.

82 Wealth is the difference between gross assets and debt.

83 Moore, E., Montojo, N., & Mauri, N. (2019). *Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area*. Othering & Belonging Institute, University of California. <https://belonging.berkeley.edu/rootsraceplace>.

84 Rothstein, R. (2017). *The Color of Law: A Forgotten History of How Our Government Segregated America*. Liveright Publishing Corporation, a division of W.W. Norton & Company.

85 Menendian, S., Gambhir, S., Gailles, A. (2020). *Racial Segregation in the San Francisco Bay Area, Part 5 Remedies, Solutions, and Targets*. [The Othering and Belonging Institute at UC Berkeley](#).

86 California Budget & Policy Center. (2018, December). *The Racial Wealth Gap: What California Can Do About a Long-Standing Obstacle to Shared Prosperity*. <https://calbudgetcenter.org/resources/the-racial-wealth-gap/#path>.

Existing Disparities Between the Housing Opportunity Areas and other Areas of San Francisco

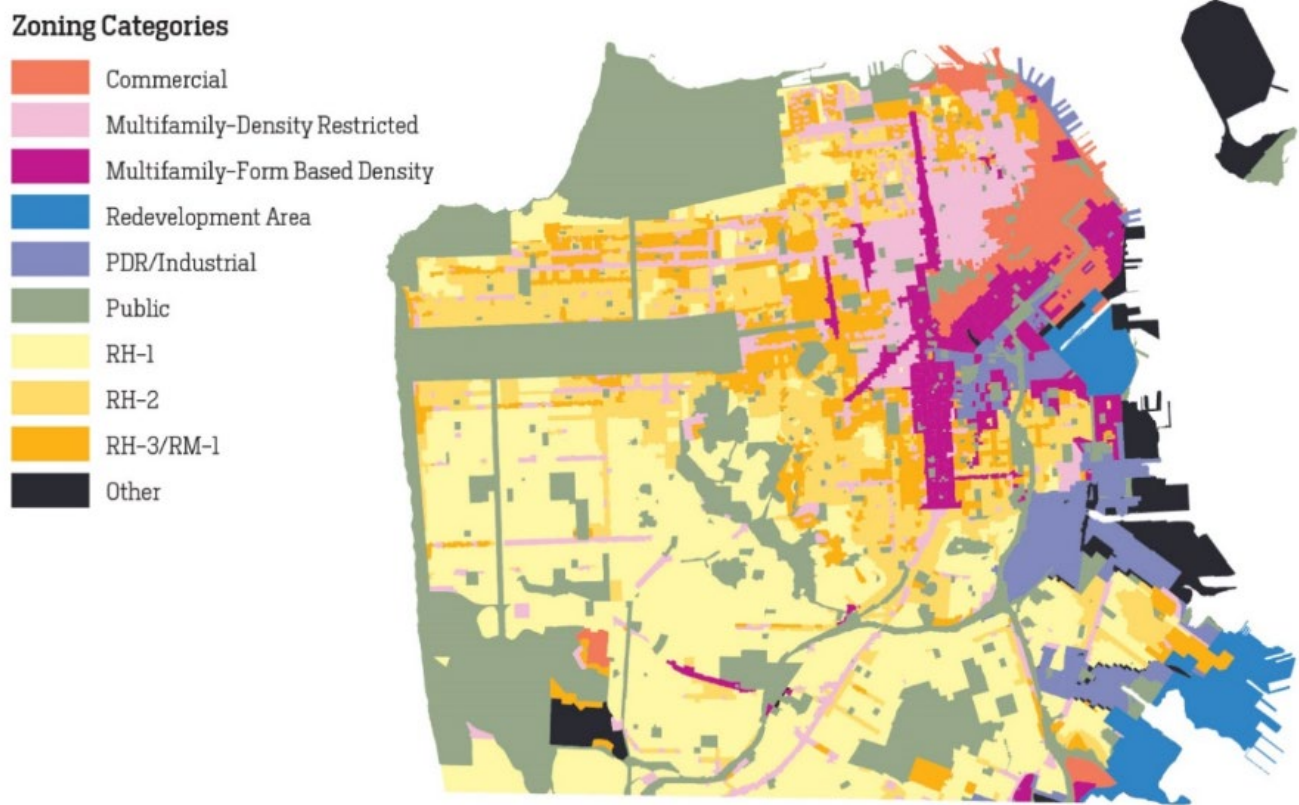
San Francisco's housing policies and exclusionary zoning reinforced segregation patterns in San Francisco, which are evident in the uneven distribution of housing development, demographics, economic indicators, and health outcomes between the Housing Opportunity Areas and other parts of the city. This section provides a brief overview of the data showing these existing disparities to help frame the discussion in Part 3 about the potential benefits and burdens of the Family Zoning Plan.

Single Family Zoning

Single-family zoning remains prevalent in the city today. Figure 7 is a map of the existing zoning for San Francisco showing a concentration of RH-1 (one family dwelling per lot) and RH-2 (one - two family dwellings per lot) on the northwest, west, and south sides of the city. This means that even lower density multi-family buildings are generally excluded, though four and sixplexes have been enabled under recent legislation.⁸⁷ Of note, approximately 66% of the parcels in the High Opportunity Areas are occupied by one unit or less (58,500 out of 89,000), yet less than 10% of the households in the area live in single family homes. Table A1 in the Appendix shares the percentage of RH-1 zoning in all neighborhoods across the city, highlighting the neighborhoods within the Housing Opportunity Areas.

87 The Family Housing Opportunity Special Use District, File# 210866 (sponsored by Supervisors Mandleman and Melgar) and then amended File# 230026 (Sponsored by Supervisors Melgar and Engardio) allows for up to four dwelling units per lot and up to six dwelling units per lot on Corner Lots in all RH zoning districts. However, these lot have not been produced in large numbers due to aspects of the legislation that make building these units less financially feasible, including requiring project sponsors to have owned the building for one year prior to the development application for single-family homes and five years for 2 or more units.

Figure 7. Map of Simplified Zoning Categories for the Housing Affordability Strategies Analysis.



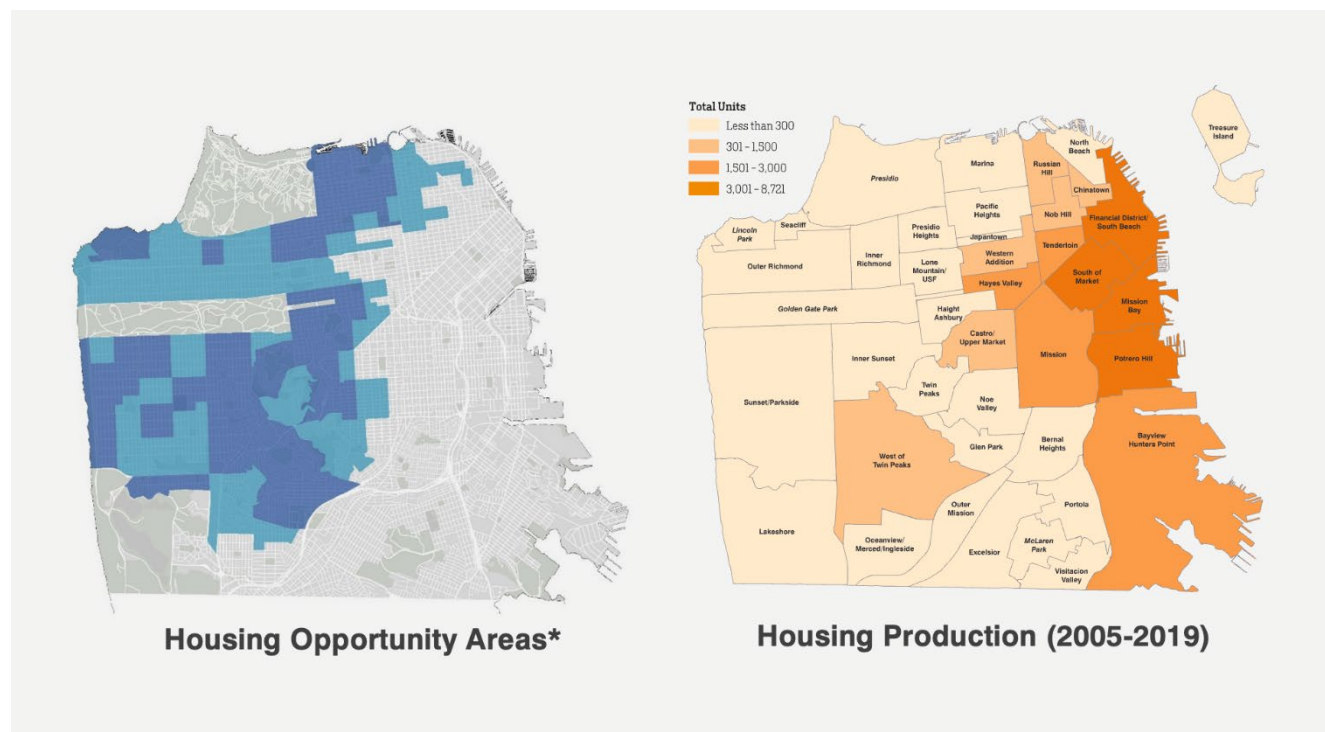
Source: San Francisco Housing Affordability Strategies (2018)

Housing Development

Housing development over the past two decades has been concentrated outside of the Housing Opportunity Areas, in places like in San Francisco's eastern neighborhoods. Data on building trends between 2014 and 2023 show that San Francisco added 34,222 housing units from new construction, but only 9% (3,135) of these new units were built in the Housing Opportunity Areas, while 91% (31,087) of new housing units were built in other parts of the city, even though the Housing Opportunity Areas comprise approximately 50% of the city's total land area and 60% of developable lots (Figure 8).⁸⁸ This suggests well-resourced areas may still be effectively insulated by exclusionary zoning from significant housing growth, exacerbating affordability issues and socioeconomic segregation.

⁸⁸ San Francisco Planning. (2014 - 2023). San Francisco Housing Inventory Reports. [Housing Inventory](#) | [SF Planning](#).

Figure 8. Housing Opportunity Areas vs. Housing Production, 2005–2019



Housing Stock

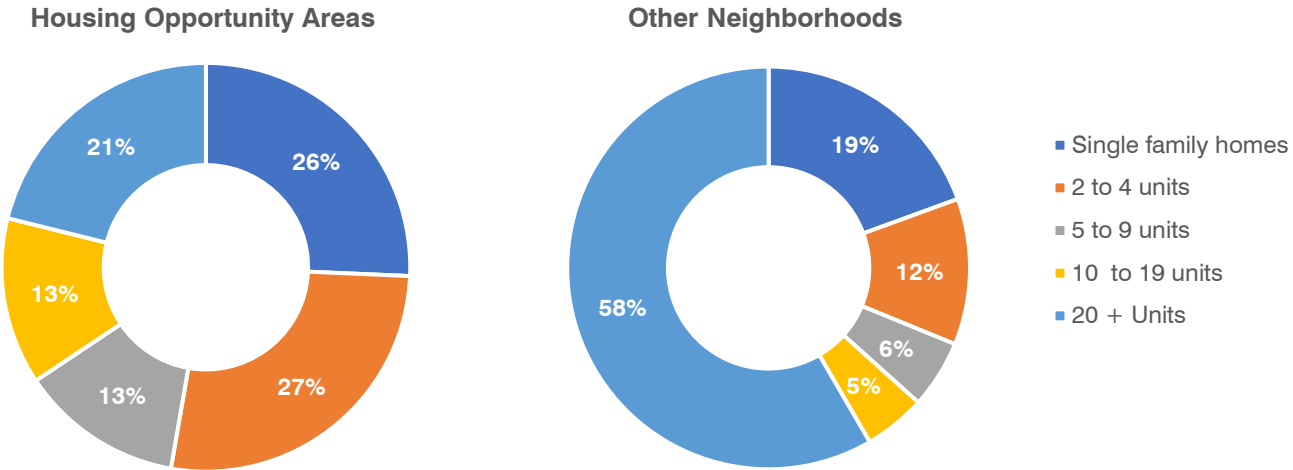
The San Francisco Planning Department's 2024 Housing Inventory provides a snapshot of the city's housing stock by type, a good indicator of affordability and exclusion. While the entire city has approximately 417,824 units, and 851,036 people,⁸⁹ the Housing Opportunity Areas hold 53% of housing units and just 47% of the population.⁹⁰ This equates to 1.8 people per unit in the Housing Opportunity Areas compared to 2.3 people per unit in other parts of the city.

The breakdown of the types of housing in Figure 9 shows greater differences in the housing types available. A larger fraction of housing units in the Housing Opportunity Areas are single-family homes, 26%, in contrast to other neighborhoods where 19% of all units are single family homes. Similarly, Figure 10 includes a map of the share of each census tract's housing units that are single-family homes, showing larger concentrations on the south, and west sides of the city. Meanwhile, the housing stock in other parts of the city is dominated by larger multi-family buildings (greater than 20 units), and much smaller shares of duplexes to small apartment buildings (less than 20 units).

⁸⁹ U.S. Census Bureau. (2022). American Community Survey 5-year estimates, 2018-2022.

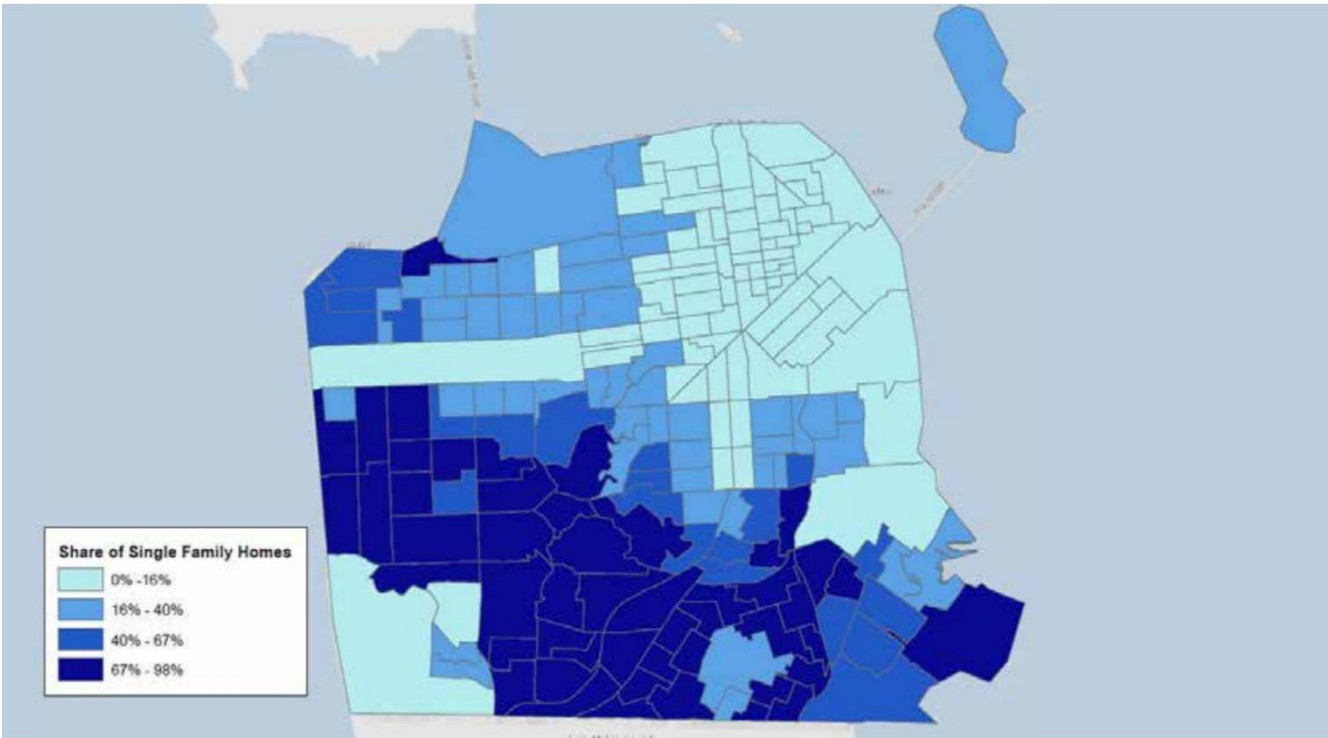
⁹⁰ San Francisco Planning. (2024). San Francisco Housing Inventory Report. [Housing Inventory](#) | SF Planning.

Figure 9. *Share of San Francisco Housing Stock by Type (Housing Opportunity Areas vs Other Neighborhoods), 2024*



Source: San Francisco Planning. (2024). San Francisco Housing Inventory Report.

Figure 10. *Map of Share of Single-Family Homes by Census Tract, 2014-2018*



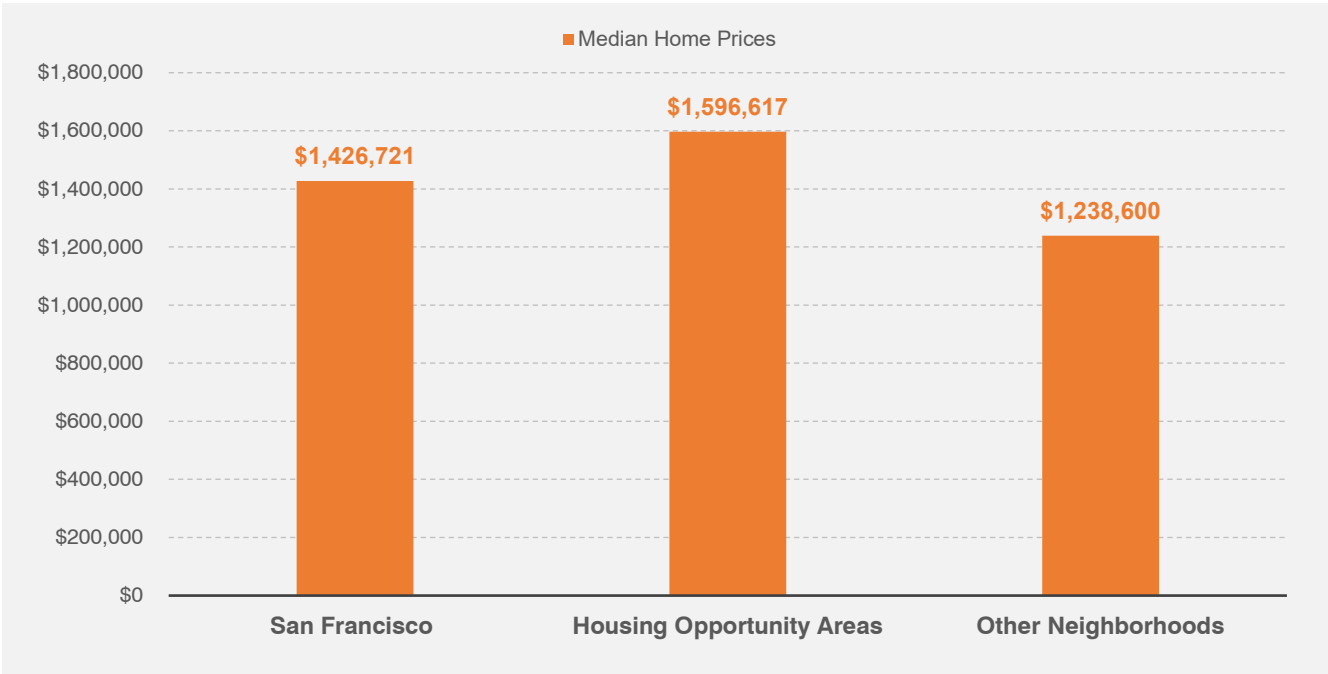
Source: U.S. Census Bureau. (2018). American Community Survey, 5-year estimates, 2014-2018

Home Values and Rental Prices

Over the past decade, housing costs in San Francisco have continued to climb, with single-family homes commanding significantly higher prices than condominiums, co-ops, and other ownership types. Even amid the economic uncertainty brought on by the COVID-19 pandemic and recovery, single-family home values in 2024 approached a median value of \$1.4 million, while condos and co-ops had a median value of around \$1.1 million. These escalating prices reflect a long-term trend, with home values doubling in the last 10 years and tripling over the past two decades, making it more challenging for residents, especially people with middle and lower incomes, to afford to live in the city.⁹¹

Looking more closely at home prices in different parts of the city, the median reported value of single-family homes in the Housing Opportunity Areas is significantly higher than the reported value of homes in other parts of the city. While the median home price citywide is around \$1.4 million dollars, houses in the Housing Opportunity Areas have a median home price of almost \$1.6 million dollars and are approximately 29% (\$358,000) more expensive than homes in other neighborhoods (Figure 11).

Figure 11. Median Home Price in Housing Opportunity Areas in Other Neighborhoods, 2022



Source: ACS 5 Year Estimates (2022)

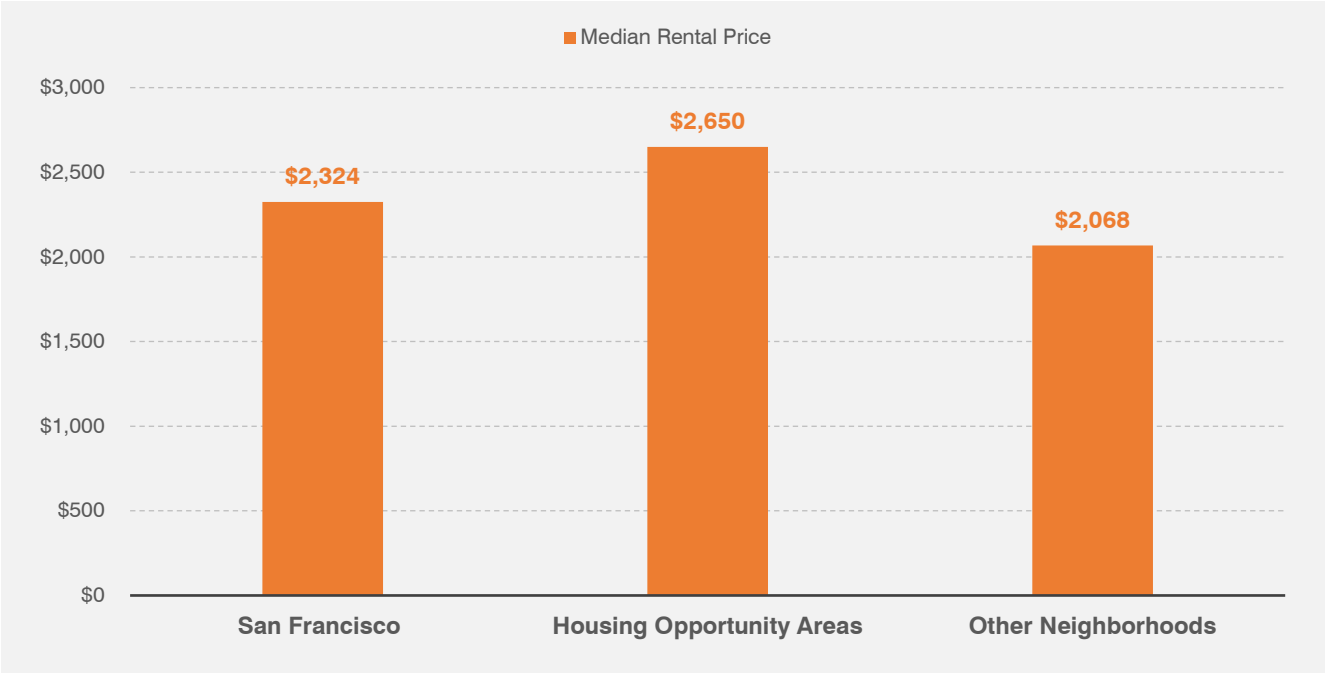
Meanwhile, rental costs have also increased over the past 25 years across the city with some fluctuations in response to major economic shifts. Asking rents in San Francisco are now nearing pre-pandemic prices, and in Summer of 2025, rents grew faster in San Francisco than in any other

91 San Francisco Planning. (2024). San Francisco Housing Inventory Report. [Housing Inventory](#) | [SF Planning](#).

US city.^{92, 93} Meanwhile, apartment vacancy rates have dropped below pre-pandemic levels, to roughly 5%, reflecting high competition in the existing housing market and undersupply of available units.⁹⁴

A snapshot of rental prices from 2022 demonstrates the differences in median rental costs between the Housing Opportunity Areas and other parts of the city (Figure 12). While these rental prices from 2022 reflect the relative drop in rental prices due to the pandemic, it is important to recognize that rental prices in the Housing Opportunity Areas were still 28% higher than other neighborhoods.

Figure 12. Median Rental Costs in Housing Opportunity Areas and Other Neighborhoods, 2022



Source: ACS 5 Year Estimates (2022)

Restrictive zoning patterns have severely limited San Francisco's housing supply, with consequences for communities already facing historical barriers to housing access. Low- and moderate-income households, especially communities of color, encounter significant challenges finding affordable housing in the city—both because of limited housing stock and because these same communities have experienced generations of explicit exclusion from well-resourced neighborhoods. The impacts of the existing exclusionary zoning and rising costs have already contributed to changing demographics, reducing the city's diversity and increasing segregation throughout the bay area.⁹⁵

92 California Housing Partnership. (2025). San Francisco County 2025 Affordable Housing Needs Report. https://chpc.net/wp-content/uploads/2024/05/San-Francisco_Housing_Report_fixed.pdf

93 SF Chronicle (2025 July 25). "San Francisco rent prices surge in 'landlord's market.' Here's what is going on." <https://www.sfchronicle.com/sf/article/apartment-rent-san-francisco-20778902.php>

94 IPG. (2025). San Francisco Multifamily Market Q1 2025. <https://ipgsf.com/san-francisco-multifamily-market-q1-2025/#:~:text=The%20citywide%20vacancy%20rate%20has,New%20Supply%20Hits%20a%20Low>

95 Urban Displacement Project & California Housing Partnership. (2018). Rising Housing Costs and Re-segregation in the San Francisco Bay Area. UC Berkeley. https://www.urbandisplacement.org/wp-content/uploads/2021/08/sf_final.pdf

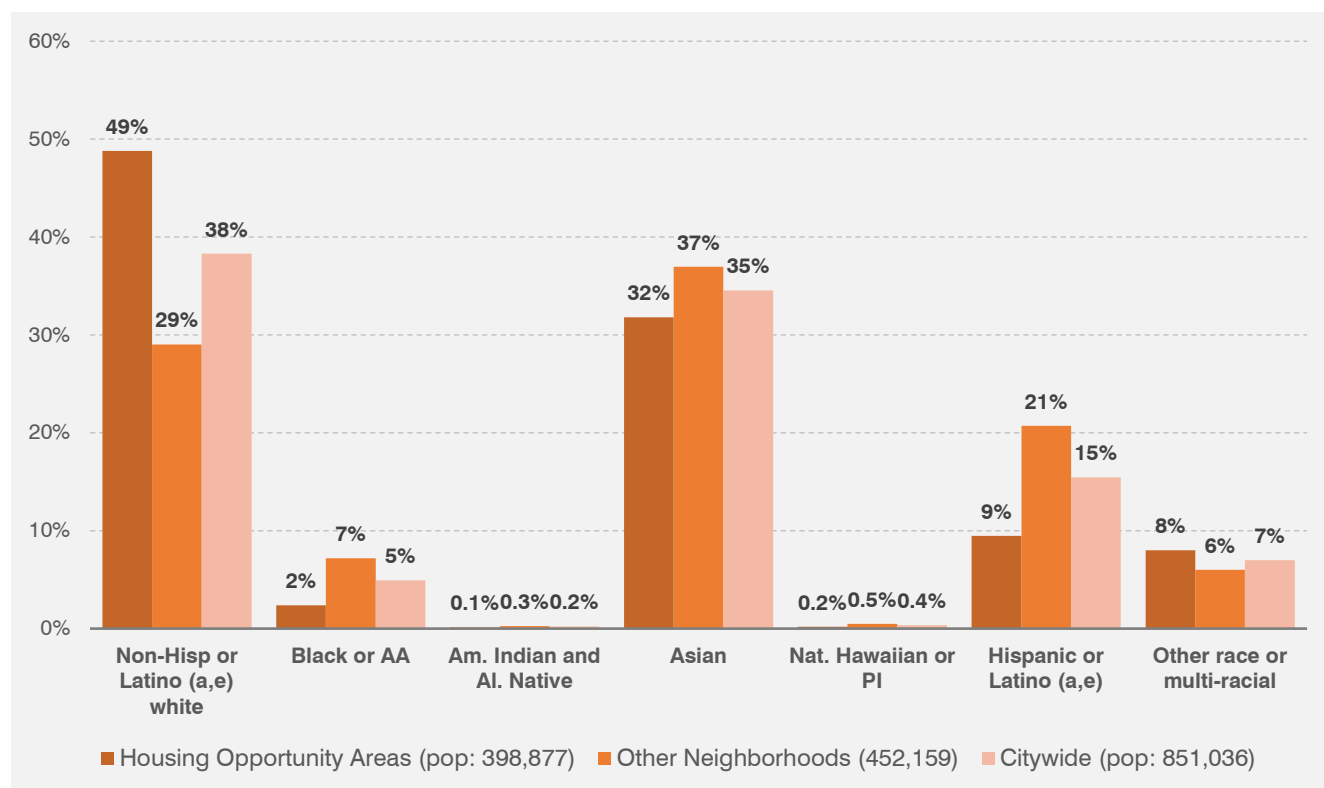
Demographics by Race and Ethnicity

A closer look at San Francisco's demographics, comparing the Housing Opportunity Areas with other neighborhoods, shows how longstanding land use policies have led to decreased socioeconomic diversity in the Housing Opportunity Areas.

San Francisco's current population is approximately 851,000 residents across the entire city. The current demographic breakdown shows that white residents are the largest demographic group at 38%, followed by Asian residents at 35%, Latino(a,e) residents at 15%, other and multi-racial residents 7%, Black and African American at 5%, and less than 1% of residents representing American Indian community and the Native Hawaiian Pacific islander community.

Today, approximately 398,877 people live in the Housing Opportunity Areas—nearly half of San Francisco's entire population. The area's population has a higher percentage of white residents and has a higher median household income relative to citywide. In total, 49% percent of people identify as non- Latino(a,e) white, compared with 38% city-wide. As shown in Figure 13, there is a smaller proportion of people who identify as Asian, Black or African American, and Latino(a,e) in the Housing Opportunity Areas when compared to other neighborhoods and citywide.

Figure 13. Race & Ethnicity of the Housing Opportunity Areas, Other Neighborhoods, and Citywide Population in San Francisco, 2018–2022

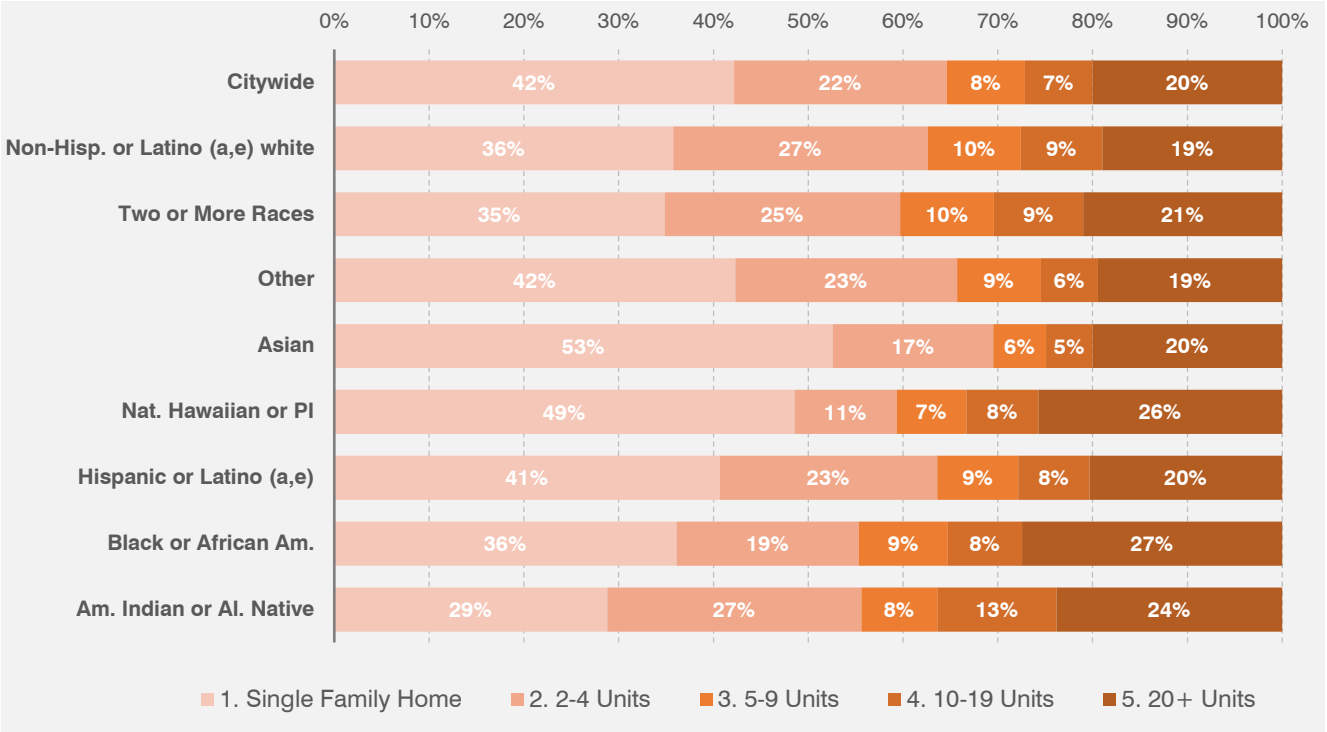


Source: ACS 2022 5-Year Estimates

Housing type occupancy varies by race and ethnicity in San Francisco, as demonstrated in Figure 14. White households are slightly more likely to live in small to mid-sized multifamily buildings (2–19

units), while American Indian or Alaska Native, Black or African American, and Native Hawaiian or Pacific Islander households are more likely to reside in larger multifamily buildings (20+ units). In contrast, Native Hawaiian or Pacific Islander and Asian households are more likely than average to live in single-family homes.

Figure 14. *San Francisco Household Share by Building Size and Race and Ethnicity, 2015–2019*

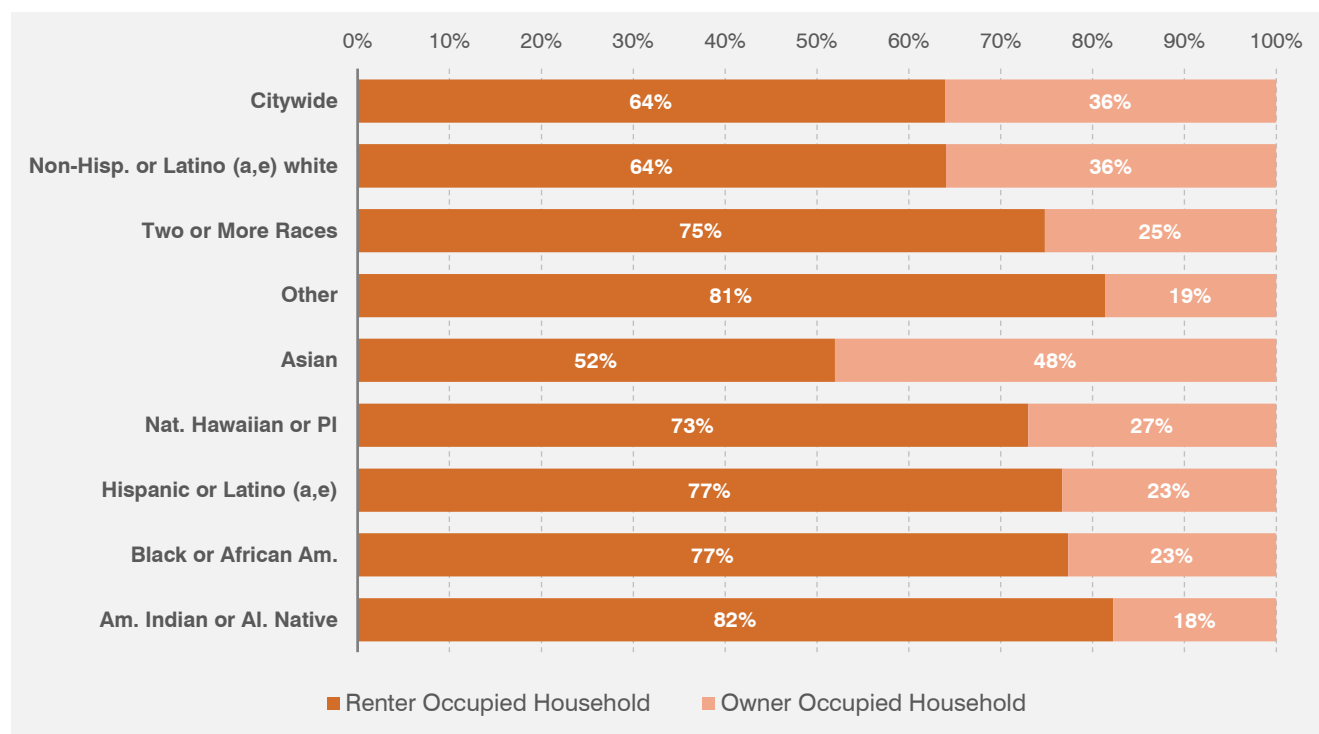


Source: ACS 2019 5-Year Estimates; IPUMS-USA.

Housing Tenure

San Francisco is a majority renter city. American Indian or Alaska Native, Black or African American, Latino(a,e), Native Hawaiian or Pacific Islander, multiracial and other race households have the lowest rates of homeownership, while Asian and white households have the highest rates of homeownership (Figure 15).

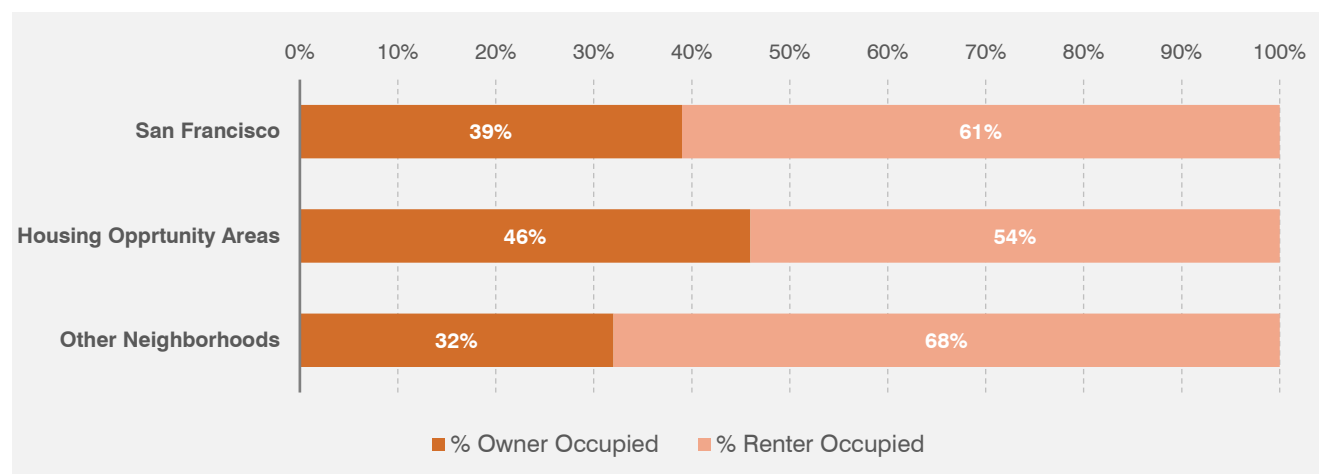
Figure 15. San Francisco Household Tenure by Race and Ethnicity, 2015-2019



Source: ACS 2019 5-Year Estimates; IPUMS USA.

In 2022, 61% of all households in San Francisco rented their homes, whereas 54% of households in the Housing Opportunity Areas rented in contrast to 68% in other neighborhoods (Figure 16). The contrast is even more pronounced when comparing the well-resourced areas to other San Francisco neighborhoods, where the renter occupancy reaches 68%.

Figure 16. San Francisco Household Tenure, Housing Opportunity Areas and Other Neighborhoods, 2018-2022

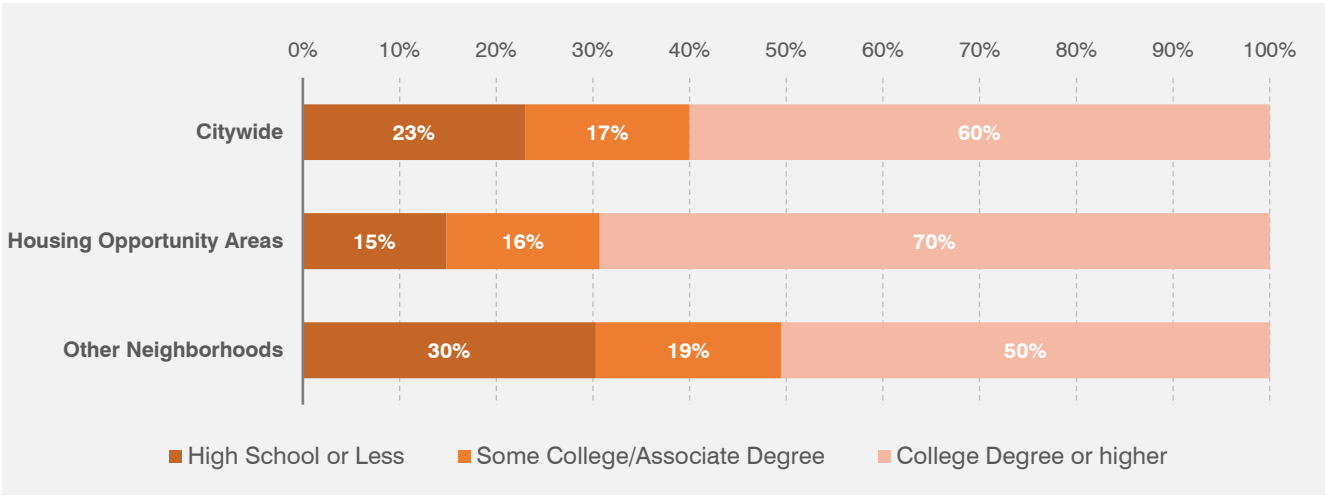


Source: ACS 2022 5-Year Estimates; IPUMS USA.

Educational Attainment

In San Francisco, educational attainment varies significantly by neighborhood and is closely tied to income and access to opportunity. Citywide, 60% of residents hold a college degree or higher, while 23% have a high school education or less. In the Housing Opportunity Areas, 70% of residents have a college degree or higher, compared to just 50% in other neighborhoods (Figure 17). This educational divide reinforces economic disparities, as it may be more difficult for residents without college degrees to afford housing or access resources in higher-income neighborhoods.

Figure 17. Educational Attainment in the Housing Opportunity Areas and Other Neighborhoods, 2018-2022



Source: ACS 5 Year Estimates (2022)

Median Income and Poverty

To assess income in relation to housing policy, SF Planning categorizes household income in comparison to the median income level for the city, adjusting by household size, also known as Area Median Income (AMI). In 2020, 36% of San Francisco’s households were considered Extremely Low and Very Low-Income categories, earning up to 50% of Area Median Income, 18% were considered Low Income (51–80% of AMI), 17% are Moderate Income (81–120% of AMI), and 30% are Above Moderate Income (above 120% of AMI).⁹⁶

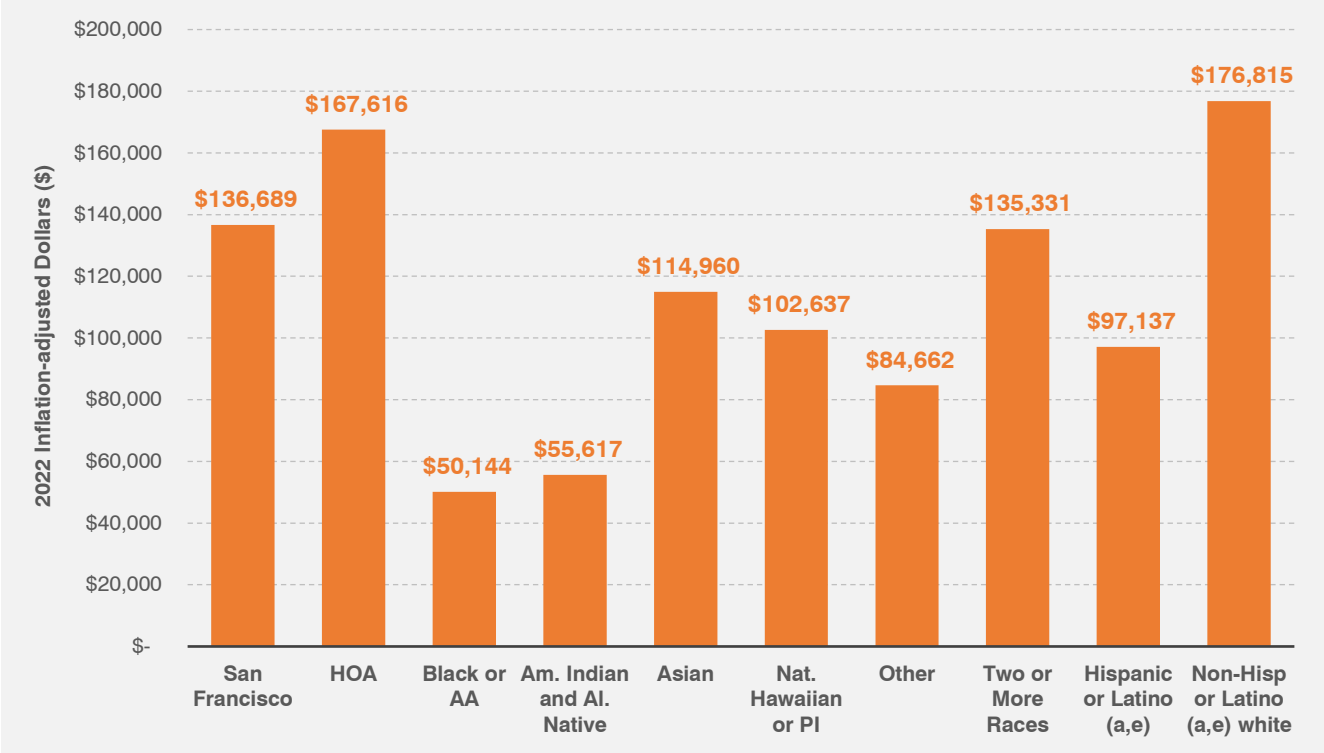
Given the city’s high cost of living and median income of around \$141,000, even 1-person households earning over \$100,000 may qualify as moderate income according to the 2024 AMI — highlighting the significant affordability challenges faced by the majority of San Franciscans. The area median income has steadily increased in recent years, reflecting the fact that many low- and middle-income households have left the region due to increasing cost of living, which also pushes the median income levels up further.

The median annual household income in the Housing Opportunity Areas is \$167,616, approximately 23% higher than the citywide median income of \$136,689 (Figure 18). In 2022, white household

96 Fukumori, R., and Robbenolt, S. (2023). Who is Low Income and Very Low Income in the Bay Area? (An Updated Look). Bay Area Equity Atlas. <https://bayareaequityatlas.org/distribution-of-incomes>

earnings were significantly higher incomes than other communities. More data on the connections between housing costs and incomes are explored in Part 3, Housing Affordability.

Figure 18. Median Household Income Compared by geography (Citywide and Housing Opportunity Areas [HOA]⁹⁷) and by Race & Ethnicity Citywide, 2017-2022



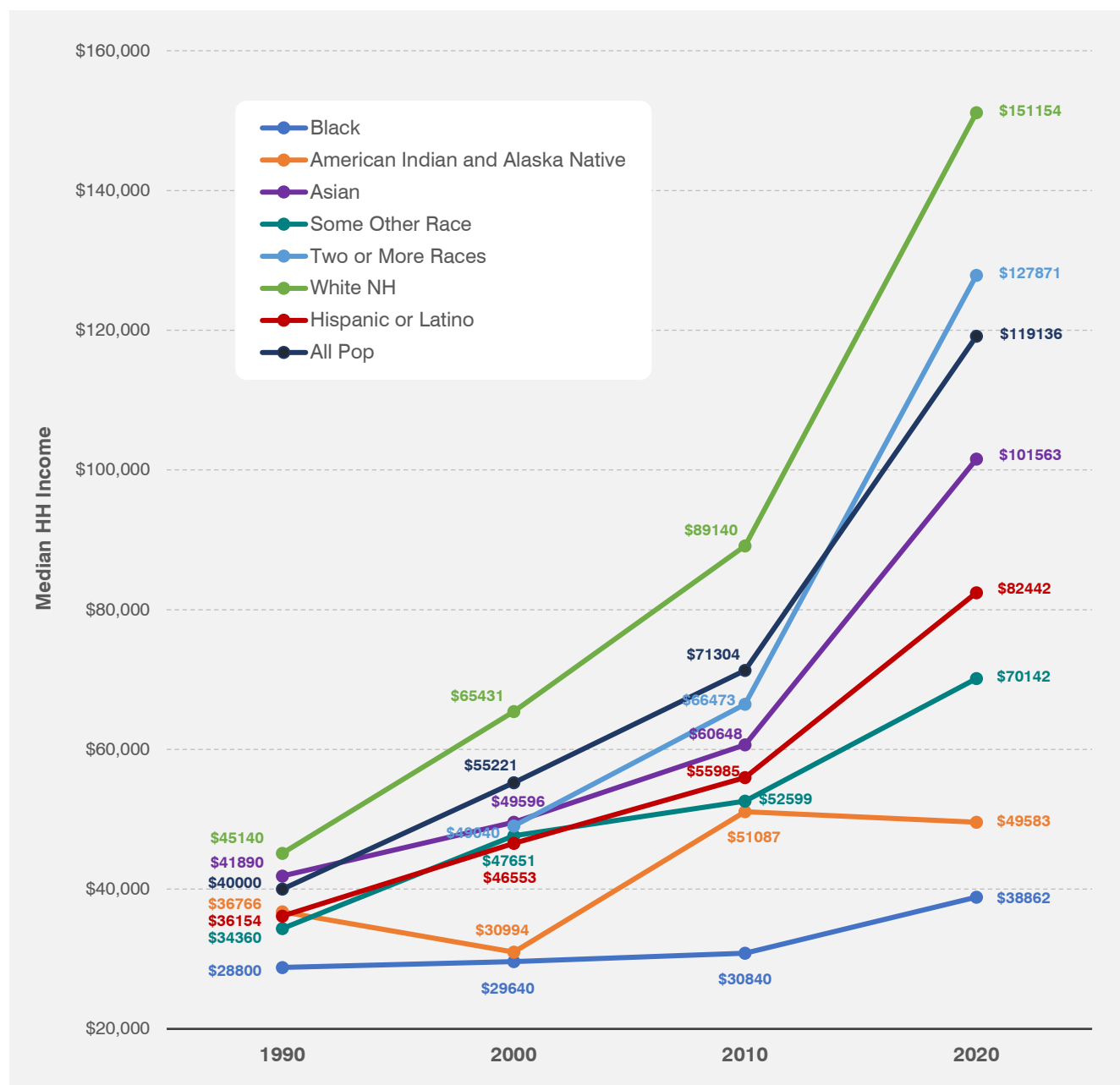
Source: ACS 2022 5-Year Estimates

The disparities in median incomes across racial and ethnic groups have increased over the last 30 years. The white population consistently earned the most, while the Black population earned the least, with the disparity widening over time (Figure 19). In 1990, the white population earned 57% more than the Black population (\$45,140 vs. \$28,800) and in 2020 the white population earned 289% more (\$151,154 vs. \$38,862).

Between 2010 and 2020 there was a particularly steep increase in the median income of white households (by 70%), Asian households (by 67%) and households with two or more races (by 92%). Latino(a,e) median household incomes grew by 47%, Black household incomes grew 26% and American Indian household incomes dropped 3%.

97 HOA is an estimation using 250,000 for 250,000+ incomes with the following calculation: median household income for the census tract multiplied by the number of households in that census tract, summed with all others and then divided by the total number of households in the Housing Opportunity Area.

Figure 19. Median Household Income by Race/Ethnicity, 1990–2020

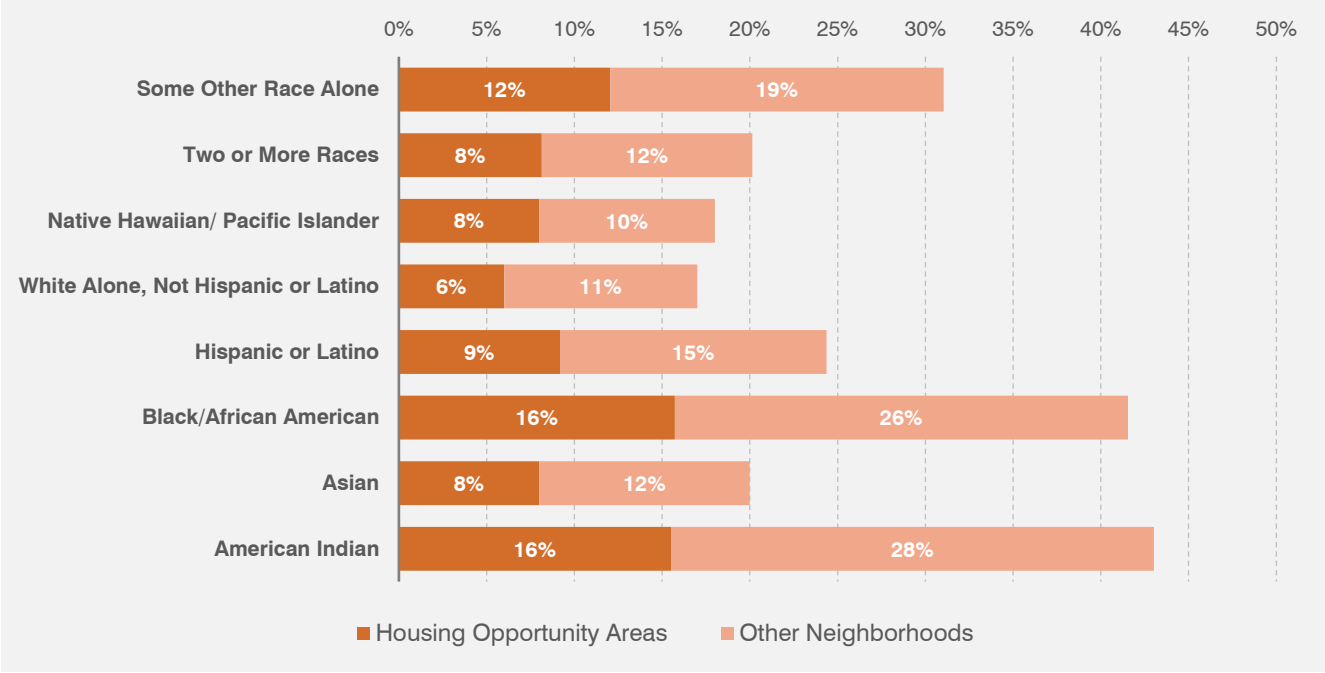


Source: ACS 2022 5-Year Estimates

In San Francisco, approximately 12% of the population lives below the federal poverty threshold, which in 2025 was \$32,150 for a family of four. However, this rate varies significantly across different neighborhoods, reflecting longstanding patterns of racial and economic inequality and segregation. In the well-resourced Housing Opportunity Areas, only 8% of residents experience poverty. In contrast, other neighborhoods where systemic racism and exclusionary practices have concentrated communities of color, face a higher poverty rate of 14%. The disparity is more evident in absolute numbers. Roughly 33,595 people living in the Housing Opportunity Areas are in poverty, while nearly twice as many, 65,476 people, live in poverty in other neighborhoods.

Figure 20 provides more detail on poverty rates across all racial and ethnic groups comparing the Housing Opportunity Areas to other neighborhoods. The American Indian and Black/African American communities experience higher rates of poverty while white residents in the Housing Opportunity Areas fare best, with only 6% in poverty, compared to 11% in other neighborhoods.

Figure 20. Percentage of People Experiencing Poverty in the Housing Opportunity Areas and Other Neighborhoods, 2018-2022⁹⁸



Source: ACS 2022 5-Year Estimates; IPUMS USA

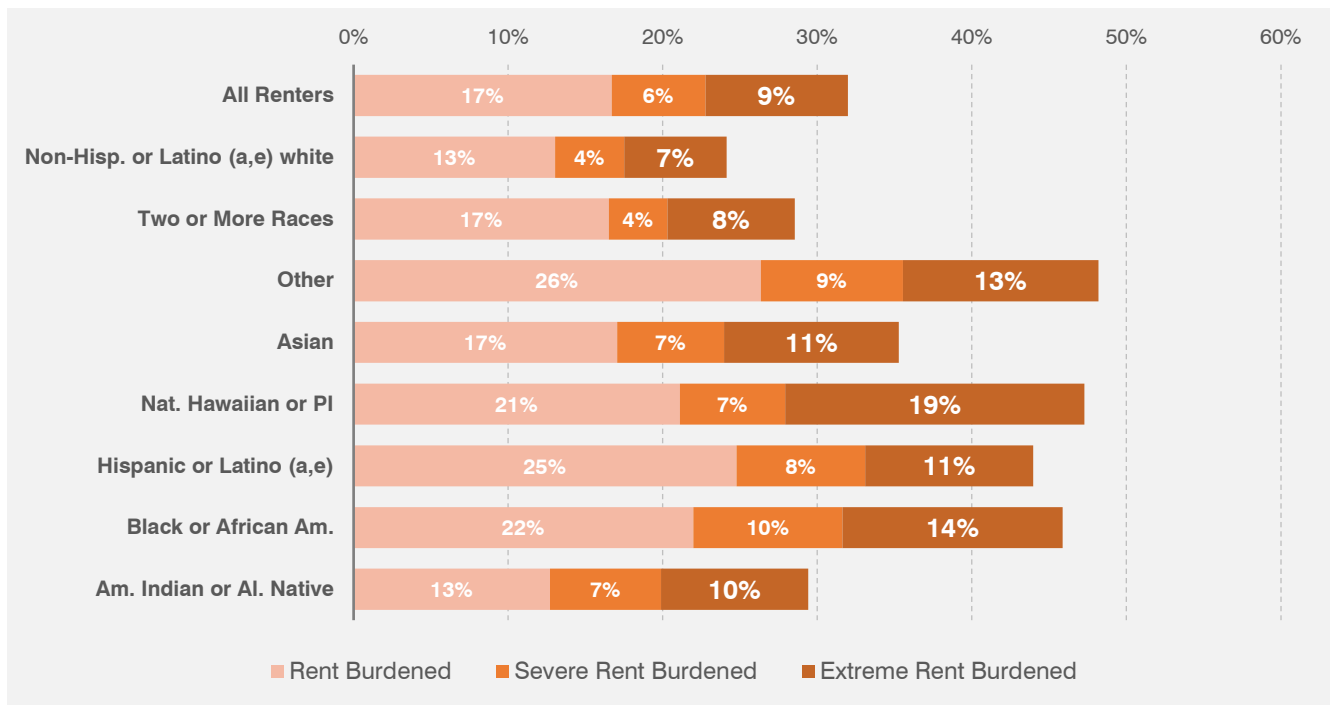
Federal poverty thresholds capture extreme poverty in the Bay Area and coincide with Area Median Income levels for very low income. More analysis that captures different dimensions of housing disparities can be found in 2022 Housing Element Appendix A Housing Needs Assessment.

Income and housing costs further deepen divides between who has access to housing and where. People of color in San Francisco experience significantly higher rates of rent burden and owner cost burden (spending more than 30% of their income on housing), than white renters and homeowners (Figures 21 and 22). In particular, Black or African American, Latino(a,e), Native Hawaiian or Pacific Islander, and Asian renters have higher rates of extreme rent burden (Figure 21). Similarly, Black or African American owners, as well as Latino(a,e), Native Hawaiian or Pacific Islander, and Asian owners, experience elevated rates of owner cost burden (Figure 22). Additionally, the number of people experiencing rent burden is greater outside the Housing Opportunity Areas, where there are more households with lower and middle incomes. More non-white households in San Francisco—including the majority of those who are low-income—live outside the Housing Opportunity Areas.⁹⁹

⁹⁸ In 2022, the American Community Survey (ACS) applied a poverty threshold for a family of four at \$27,750, and for an individual, it was \$13,590. The U.S. Census Bureau and the U.S. Department of Health and Human Services (HHS) use these thresholds to determine poverty rates and eligibility for various programs.

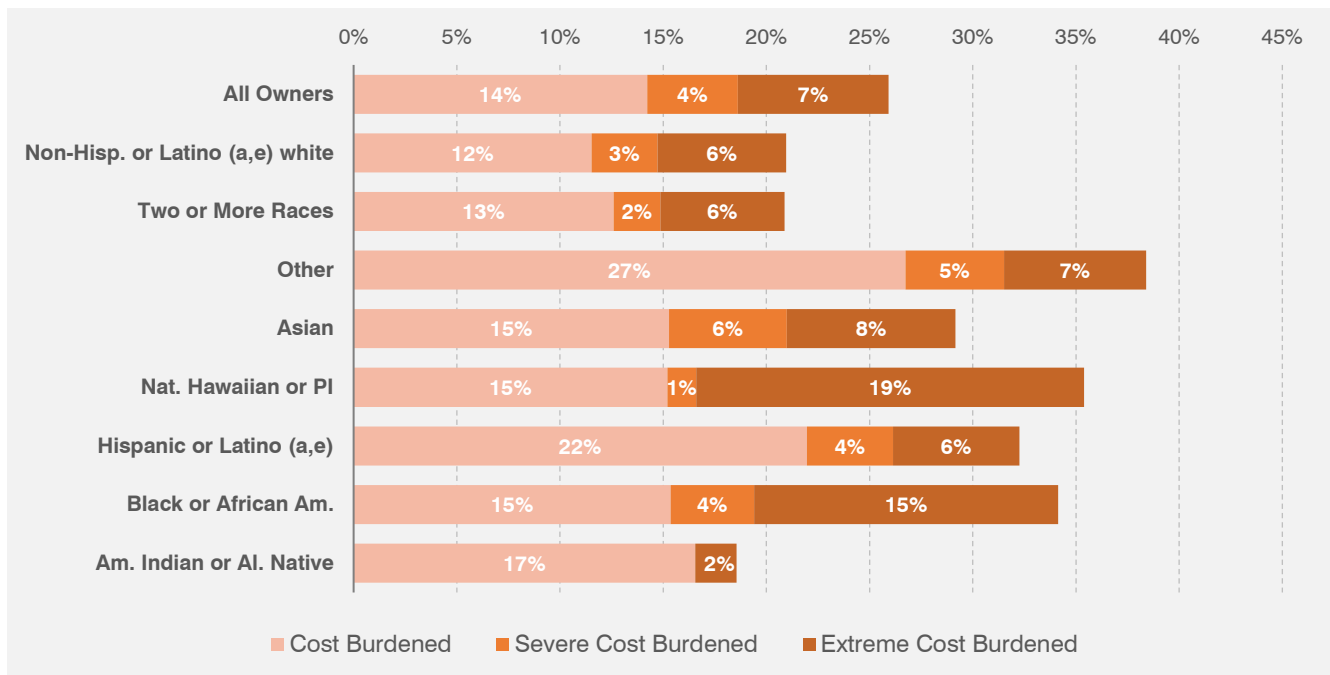
⁹⁹ U.S. Census Bureau. (2022). American Community Survey, 5-year estimates, 2018-2022.

Figure 21. Rent Burden by Race & Ethnicity, 2015–2019



Source: ACS 2019 5-Year Estimates; IPUMS USA.

Figure 22. Owner Cost Burden by Race & Ethnicity, 2014–2019



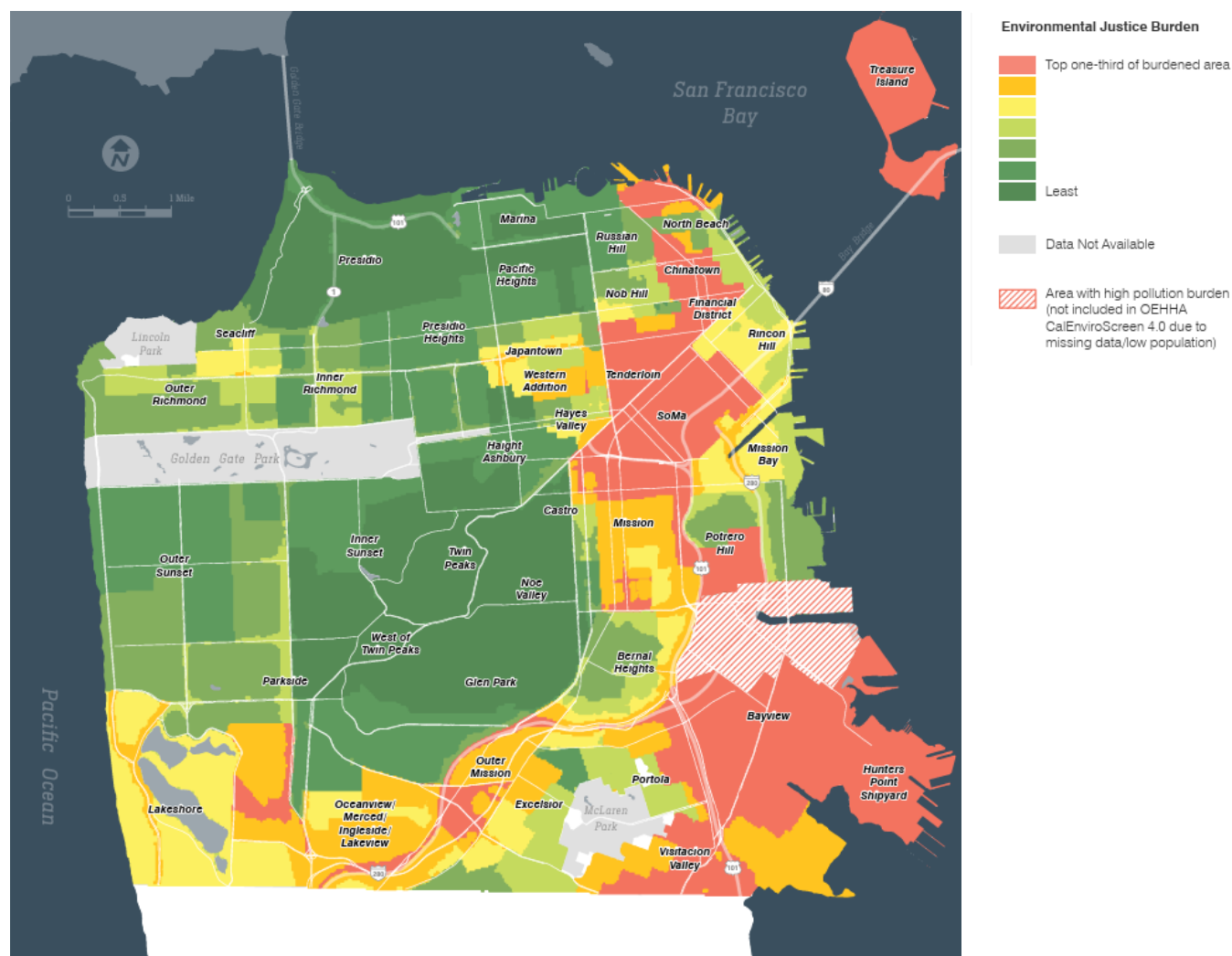
Source: ACS 2019 5-Year Estimates; IPUMS USA

Environmental Justice Burdens

Considering the geography of San Francisco, where communities reside sets the foundation for analyzing disparate health and well-being outcomes related to land use decisions. The San Francisco Planning Department's Environmental Justice Communities Map (Figure 23) identifies neighborhoods experiencing the highest environmental burdens and the greatest need for targeted equity interventions. Developed through community engagement and based on data from CalEnviroScreen3.0 and other health and pollution data, the map serves as a key tool for guiding policies to advance environmental justice.

Comparing the Environmental Justice Communities Map to the Housing Opportunity Areas shows that areas outside the Housing Opportunity Areas continue to face undue burdens as part of long-standing and historic exclusionary land use decisions. Most of the areas encompassed in the city's high-resourced areas coincide with the least environmental burdens relative to other neighborhoods.

Figure 23. *Environmental Justice Communities Map, 2023*



NOTE: This map was created to meet the requirements of CA Senate Bill 1000. The legislation requires that municipalities identify where "Disadvantaged Communities" are located, defined as areas facing elevated pollution burden coupled with a high incidence of low-income residents. This map is based on OEHH's CalEnviroScreen 4.0 Map, modified to incorporate additional local data on pollution burden and socioeconomic disadvantages.

Source: San Francisco Planning, 2023

This pattern is evident across a series of other health related indicators that further emphasize that communities living in the Housing Opportunity Areas fare better in terms of health and well-being.¹⁰⁰

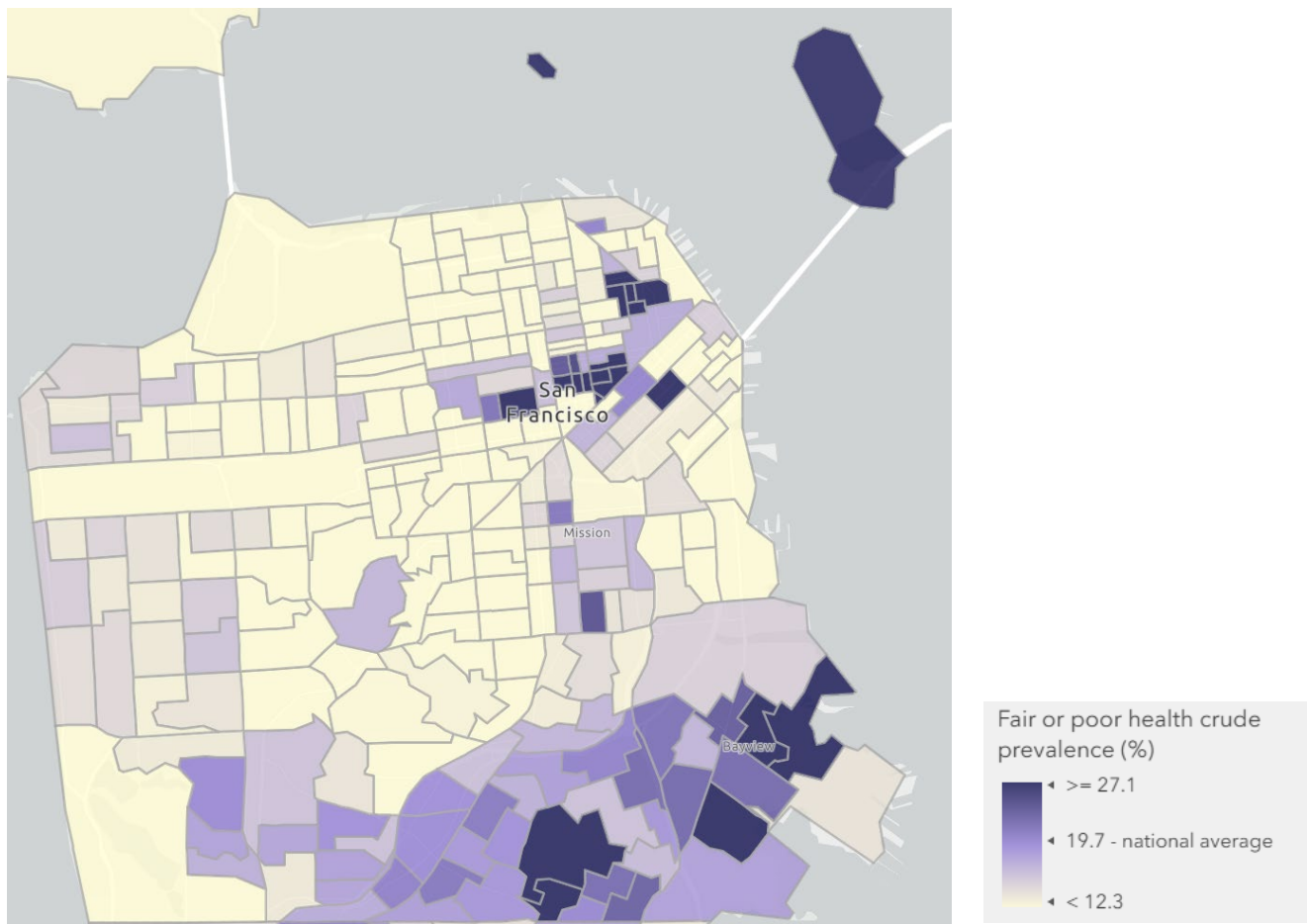
Health and Well-being

San Francisco exhibits stark differences in health outcomes across its neighborhoods, closely tied to historic and ongoing patterns of exclusionary land use and socioeconomic stratification described previously. Communities outside of the Housing Opportunity Areas often face limited access to healthcare, healthy food, and safe living conditions, contributing to higher rates of chronic disease compared to residents in more affluent neighborhoods.

According to the CDC, health status, a self-reported measure of overall well-being, is a strong predictor of outcomes like mortality, morbidity, and functional ability, and is used to assess healthy life expectancy at the population level. In San Francisco, there are greater concentrations of residents in the southern and eastern neighborhoods, as well as some parts of the downtown core who report poor health (Figure 24).

100 Brulle, R. & Pellow, D. (2006), Environmental Justice: Human Health and Environmental Inequalities. Annual Review of Public Health. 2006. Vol. 27:103-124.

Figure 24. Map of Self-reported Health Status, San Francisco, 2024



Source: Center for Disease Control Places Data (2025)

Research on the “social determinants of health” (e.g., the personal, social, and environmental factors that shape your well-being) reveals striking disparities in life expectancy that correlate with racial and ethnic background, socioeconomic status and a confluence of factors related to the environment and built environment.¹⁰¹ According to census data, overall life expectancy is greater in the Housing Opportunity Areas compared to the rest of the city.¹⁰²

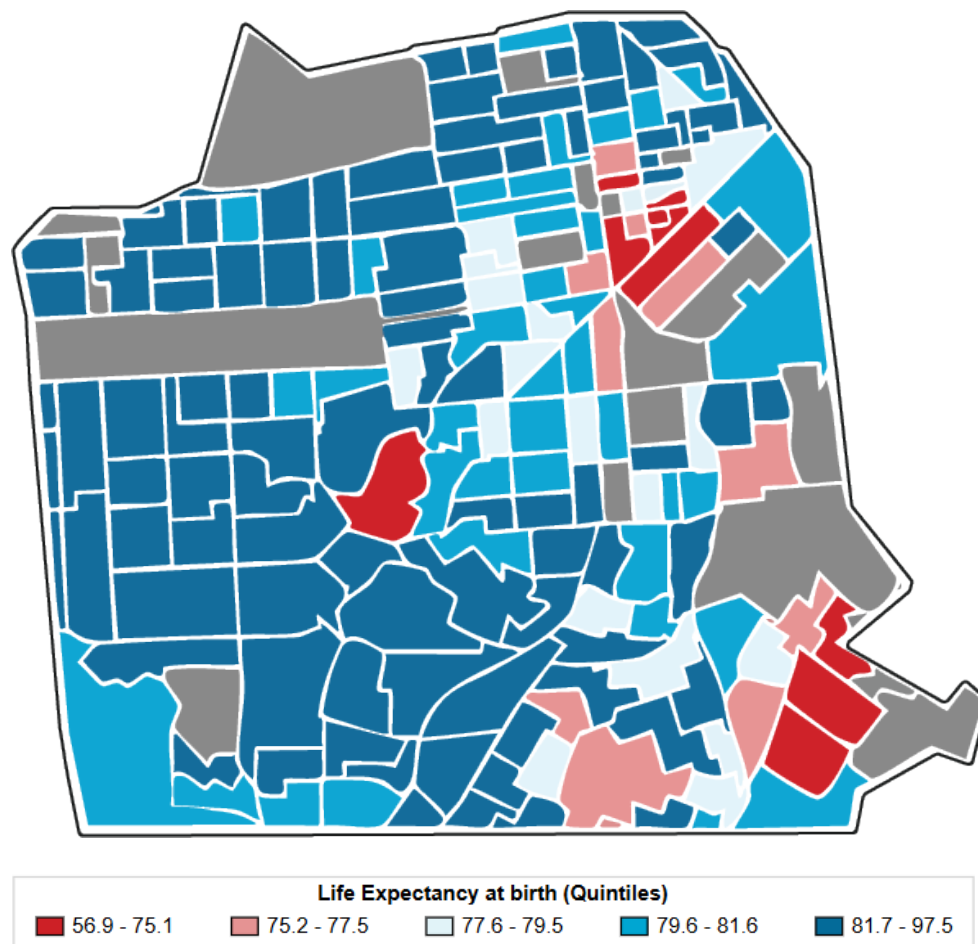
The median life expectancy across census tracts in the Housing Opportunity Areas is 84 compared to 80 in other neighborhoods. The differences are even more acute when comparing these areas with certain neighborhoods that have the shortest lifespans, such as the Tenderloin (70 years), South of Market (71 years), and Bayview Hunters Point (74 years). Note that the lowest life expectancy, 64 years, is in West of Twin Peaks, but it is the location of the Laguna Honda Hospital, a skilled nursing facility which skews the data (Figure 25). Similarly, at the regional level, studies have shown that

101 Arias, E., Kochanek, K., Xu, J., & Tejada-Vera, B. (2023, November). Provisional Life Expectancy Estimates for 2022. Centers for Disease Control. [Vital Statistics Rapid Release, Number 31](#)

102 Centers for Disease Control. (2018). Life Expectancy at Birth for U.S. States and Census Tracts, 2010-2015, [U.S. Small-area Life Expectancy Estimates Project \(USALEEP\)](#).

residents of very low-income communities in the San Francisco Bay Area have shorter life expectancies, up to 7 years less, when compared to areas with high and very high resources.¹⁰³

Figure 25. *Life Expectancy by Census Tract, San Francisco, 2010–2015*



Note: Geographic areas with no data available are filled in gray, including Treasure Island. Interactive map available here: [Life Expectancy Data Viz.](#)

Source: Center for Disease Control (2015)

Main Takeaways

The cumulative impact of generations of land use decisions is evident in the spatial, racial, and socio-economic disparities in San Francisco today, with clear differences between the Housing Opportunity Areas and other neighborhoods. The range of impacts from environmental burden, economic status, and health disparities are highlighted in this section. Addressing this legacy requires acknowledgment of this history and intentional policy interventions to reverse the effects.

¹⁰³ Acevedo-Garcia, D., McArdle, N., Noelke, C., Huber, R., Huntington, N., & Sofer, N. (2019, December 17). *Child opportunity and health: How neighborhood opportunity shapes adult outcomes*. Institute for Equity in Child Opportunity & Healthy Development at Boston University School of Social Work.

Part 3: Potential Outcomes of the Proposal

Approach

The Family Zoning Plan represents a historic shift in San Francisco's housing laws, by opening up areas that have historically limited housing production so that more diverse and affordable housing options may be built. As a Planning Department centered on furthering racial and social equity, the Plan must be assessed to understand the impacts the Family Zoning Plan will have towards this goal.

This section provides a summary of research, data, and policy strategies that address four key topics:¹⁰⁴

- **Housing Affordability.** This section examines how the Family Zoning Plan affects housing affordability, acknowledging rezoning must be accompanied with additional actions and funding sources affordable housing is accessible to all. It analyzes pathways for improved market-rate housing costs and funding for more affordable housing.
- **Residential Displacement.** Residential demolitions and direct displacement are expected to remain very rare following adoption of the Family Zoning Plan; it provides data and proposes further actions to mitigate these risks and strengthen SF's tenant protections.
- **Small Business Impacts.** This section evaluates how San Francisco's rezoning may affect San Francisco's small business community. It also explores strategies to protect and prevent economic loss for businesses, while encouraging new economic development in rezoned areas.
- **Infrastructure and community services.** This section evaluates how City agencies will ensure that infrastructure and community resources keep pace with housing development, examining impacts on transportation, schools, parks, and community services through an equity lens, with particular focus on services most critical to lower- and middle-income residents.

Through careful examination of these four critical areas, this analysis aims to provide a comprehensive understanding of how the Family Zoning Plan can achieve its vision of advancing racial and social equity while mitigating potential harm to vulnerable communities.

Each section includes the actions under consideration by the rezoning program including a brief overview of the expected outcomes, expected benefits, and potential burdens and unintended consequences. Subsequently, the summary identifies existing and proposed actions that are included in the comprehensive Family Zoning Plan legislation, as well as ideas for further actions. The summary is followed by a section highlighting relevant data, research, and insights from the racial and social equity analysis that continue to shape and inform the rezoning proposal.

104 San Francisco Planning. (2024). Expanding Housing Choice Community Engagement Summary. https://sfplanning.org/sites/default/files/documents/citywide/housing-choice/housingchoice_community_engagement_summary.pdf

Housing Affordability

The Family Zoning Plan aims to improve housing affordability by increasing the city's capacity for new housing affordable at all income levels, particularly multi-family housing in higher-resourced areas. With 66% of all low-income homeowners and 88% of all low-income renters citywide experiencing high cost burden (spending more than 30% of their income on housing costs),¹⁰⁵ many San Franciscans stand to benefit from increased availability of affordable housing units and lower cost rental and ownership opportunities in the rezoned areas. In the Housing Opportunity Areas, there are fewer multi-family homes, housing costs are higher, and access to affordable units is severely limited.

By increasing allowable heights and densities, among other mechanisms, the Family Zoning Plan has the potential to increase housing affordability in the Housing Opportunity Areas and citywide via several pathways:

- **New construction could bring down housing costs by better meeting demand and creating a diversity of housing types** (e.g., multifamily) that are generally less expensive than single family properties;
- **New construction of housing will relieve market pressures and can also allow higher income households to move into newer buildings** (i.e., filtering) making older and lower-cost units more readily available to lower income households and loosening the market in lower-cost neighborhoods;
- **New buildings will generate resources for deed-restricted affordable housing** through inclusionary housing requirements; and,
- Rezoning will further reduce zoning barriers and **enable development of 100% affordable multi-family buildings** where they are currently less feasible.

Summary of Research Findings

Benefits of Rezoning:

- a. **Many studies have found that areas with stringent land use regulations – communities that restrict height and densities, for example – are less affordable.**^{106, 107} **A growing body of research and case studies of various cities indicate that removing land use regulations and building more housing generally has a positive impact on affordability.**¹⁰⁸

105 HUD Office of Policy Development and Research. (2021). Comprehensive Housing Affordability Strategy (CHAS) data, based on American Community Survey, 5-year estimate, 2017-2021.

106 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>.

107 Monkkonen, P., Lens, M., & Manville, M. (2020). Built Out Cities? How California Cities Restrict Housing Production Through Prohibition and Process. *Terner Center for Housing Innovation*, University of California, Berkeley. [MLM-Built-Out-Cities-2020.pdf](https://mlm-built-out-cities-2020.pdf) ([berkeley.edu](https://mlm-built-out-cities-2020.pdf))

108 Büchler, S. & Lutz, E. (2024). Making housing affordable? The local effects of relaxing land-use regulation. *Journal of Urban Economics*, 143. <https://doi.org/10.1016/j.jue.2024.103689>.

^{109,110,111,112,113}Market rate housing units in the neighborhoods nearby new developments and citywide may see reductions or stabilization of price, while the region may see larger improvements to affordability—particularly if housing production is occurring at a citywide, regional, or larger scale (as required under state Housing Element laws and RHNA requirements).¹¹⁴

- b. **A diversity of housing stock, including smaller units and smaller building types like townhouses, condos and apartments could improve affordability.** Condos and multi-family apartments tend to be 11-40% less expensive than single family homes.^{115,116} Additionally, gentle density reforms included in the Family Zoning Plan off of the commercial corridors that would allow for 2-8 units on each lot such as townhomes, have been shown to be more affordable than new single-family homes.¹¹⁷
- c. **Larger buildings enabled through the rezoning will make 100% affordable housing developments more feasible in places they were not previously and will further expand access to affordable units through the inclusionary housing requirements.** The rezoning will create more sites where the city can build 6-to-8 story 100% affordable housing projects. Further, new market rate housing will generate increased fee revenues and build on-site affordable housing units.
- d. Communities of color and low / middle income households face higher housing cost burdens, meaning they pay a larger proportion of their income to housing (>30% of income).¹¹⁸ The higher cost of housing in the Housing Opportunity Areas is therefore prohibitive to many of these households, resulting in a less racially and economically diverse population.¹¹⁹ **The rezoning will expand housing options, including condominiums and smaller multi-family housing types, as well as deed-restricted affordable housing,** which will create more opportunities for people of color and low/middle income residents to live in these areas.

Burdens and Unintended Consequences:

- a. **It is not guaranteed that rezoning will result in more development in the short term or significantly lower prices, especially if the rate of production remains low due to**

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- 109 Kulka, A., Sood, A., & Chiumenti, N. (2022, April). How to increase housing affordability: Understanding local deterrents to building multifamily housing. Federal Reserve Bank of Boston Research Department Working Papers No. 22-10. <https://doi.org/10.29412/res.wp.2022.10>
 - 110 Liang, L., Staveski, A., & Horowitz, A. (2024, January 4). Minneapolis Land Use Reforms Offer a Blueprint for Housing Affordability. Pew Charitable Trusts. <https://www.pewtrusts.org/en/research-and-analysis/articles/2024/01/04/minneapolis-land-use-reforms-offer-a-blueprint-for-housing-affordability>
 - 111 Chudwin, Elissa. (2025, June 30). Rapid Growth Overwhelmed Austin. These Housing Reforms Made a Difference. American Planning Association. <https://www.planning.org/blog/9313264/rapid-growth-overwhelmed-austin-these-housing-reforms-made-a-difference/>
 - 112 Asquith, B., Mast, E., & Reed, D. (2020, February). Supply Shock Versus Demand Shock: The Local Effects of New Housing in Low-Income Areas. Federal Reserve Bank of Philadelphia Working Papers Research Department. <https://www.philadelphiafed.org/-/media/frbp/assets/working-papers/2020/wp20-07.pdf>
 - 113 Pennington, K. (2021). Does Building New Housing Cause Displacement? The Supply and Demand Effects of Construction in San Francisco. University of California, Berkeley. <https://dx.doi.org/10.2139/ssrn.3867764>
 - 114 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. Journal of Planning Literature, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>
 - 115 U.S. Census Bureau. (2023). American Community Survey, 5-Year Estimates, 2019-2023.
 - 116 Zillow. (2025). Housing Data: Zillow Home Value Index, Condo/Co-op Time Series and Single-Family Homes Times Series. [Housing Data - Zillow Research](https://www.zillow.com/research/)
 - 117 Peter, T., Pinto, E., & Tracy, J. (2025). [Low-Rise Multifamily and Housing Supply: A Case Study of Seattle](#). Journal of Housing Economics, 102082.
 - 118 U.S. Census Bureau. (2019). American Community Survey, 5-Year Estimates, 2015-2019.
 - 119 Othering & Belonging Institute. (2010). [Bay Segregation Map](#). UC Berkeley.

unfavorable economic conditions. It could take years before zoning changes result in sufficient additions to the housing stock to meaningfully affect housing costs. In addition, more research is needed on the potential impacts of zoning at this scale in high opportunity neighborhoods (many studies look at smaller-scale zoning changes or at interventions in lower-cost or gentrifying neighborhoods).

- b. **When markets aren't as strong, property owners may hold onto land without building housing, waiting until they can get better returns on investment.** Only through an increase in supply will the positive effect on housing affordability occur. Also, some studies indicate that rezoning can increase land prices and make it harder to acquire land for both affordable and market-rate housing; however, the cost of land per unit has generally remained fairly stable in San Francisco and is typically far surpassed by other development costs (such as construction costs and labor).

Existing Actions:

- a. **Housing developments with 10 units or more units are required to provide affordable housing through the City's inclusionary housing policy (Planning Code Section 415), ensuring that market-rate projects are 15-20% affordable or more.** Developers have several options to meet these requirements, including building inclusionary housing units on site, paying an in-lieu fee to fund the development of buildings that are 100% affordable, donating land that can be used to build affordable housing ("land dedication"), building affordable units at a different location ("off-site"), or paying to preserve existing market-rate units at affordable prices ("small sites"). Developments that use the State Density Bonus must build some or all of their affordable housing units on-site as a condition of the program.
- b. **Local/State streamlining and ministerial processes such as SB423 and the Constraints Reduction Ordinance will help to facilitate the development of more housing at all income levels.** Furthermore, PermitSF will reform permitting processes to make it customer-centric, fast, predictable, transparent and unified across agencies.
- c. **100% affordable projects are subject to additional streamlining and density benefits that give these projects greater certainty and flexibility.** These include waiving Planning Commission hearings, a 100% Affordable Housing Bonus Program that provides density bonuses and zoning modifications, and State Bill (SB)-35, which allows for certain housing projects to be approved on a ministerial basis.¹²⁰
- d. **The Affordable Housing Sites Analysis and Strategy will inform pipeline management and land acquisition for deed-restricted affordable housing citywide as well as strategies for developing subsidized housing on public, non-profit and religious sites.** The city will prioritize land acquisition and funding for the development of 100% subsidized affordable housing in the Housing Opportunity Areas to meet the Housing Element goal producing 25–50% of new units there during this and the next Housing Element cycle.

120 San Francisco Planning. (n.d.). [Housing Programs Cheat Sheet](#).

Proposed Actions of the Family Zoning Plan:

- a. **Increasing allowed heights and densities for housing to create additional capacity and flexibility in housing types.** The proposal would enable a wide variety of housing of different scales and types across the Housing Opportunity Areas, including denser mid-rise and high-rise buildings along corridors, and smaller multi-family developments
- b. **Incentivizing a diversity of affordable housing types through the Housing Choice SF program (“local program”). In contrast with the State Density Bonus, projects using the local program may choose among flexible options to comply with inclusionary housing requirements.** This flexibility simultaneously ensures that projects adhere to San Francisco’s code requirements, while providing resources for a broader range of affordable housing types, such as supportive housing and specialized housing for seniors, families, and workforce, among others. Also, the Local Program offers further code flexibility and an additional density bonus for 100% affordable housing projects, making them easier to build.

Ideas for Further Action:

- a. **As economic conditions change, evaluate the financial feasibility of inclusionary housing requirements** as called for in Section 415 so that requirements are calibrated to generate resources for affordable housing while ensuring projects are still feasible to build.
- b. **Continue to explore policy changes to make the development of lower-cost homes more feasible**, including changes to planning and building code to enable other development types such as single stair code allowances, modular housing construction, and new materials.
- c. **Continue to explore developing additional funding mechanisms to produce and preserve affordable housing** at the local and regional level, including fees, taxes, and bonds.

Additional Research and Discussion

How much does it cost to rent and buy in San Francisco?

In 2024, the average monthly rent for a two-bedroom apartment in San Francisco was \$3,418. While 2024 was not the year with the highest rental prices, average rents have increased 86% over the last 20 years (see Figure 26 and Figure 27) and at the time of this publication in Summer 2025, San Francisco recently saw average rent prices rise faster than any other U.S. city.¹²¹ Similarly, the average sales price for a two-bedroom home (including single family homes and condos) in San Francisco was \$1,530,000 in 2024, which increased 107% over the last 20 years (Figure 26 and 28).

While the ownership rate in the Housing Opportunity Areas is higher than other parts of the city (43% versus 34%), over half of households continue to rent (57%) and the cost of rental units are nearly 30% higher than rents outside of the Housing Opportunity Areas.¹²²

121 Li, Roland. (2025, July 25). San Francisco rents surge in 'landlord's market.' San Francisco Chronicle. <https://www.sfchronicle.com/sf/article/apartment-rent-san-francisco-20778902.php>

122 U.S. Census Bureau. (2023). American Community Survey, 5-Year Estimates, 2019-2023.

Figure 26. Housing Price Trends, San Francisco, 2005–2024¹²³

Year	Average Rent (2BR apartment)	Average Sale Price (2BR home, including condos)
2005	\$2,229	\$737,500
2006	\$2,400	\$680,970
2007	\$2,750	\$664,060
2008	\$2,650	\$603,570
2009	\$2,695	\$611,410
2010	\$2,737	\$600,000
2011	\$2,573	\$510,000
2012	\$3,000	\$686,000
2013	\$3,300	\$738,000
2014	\$4,580	\$805,000
2015	\$4,830	\$993,250
2016	\$4,870	\$1,257,500
2017	\$4,500	\$1,469,000
2018	\$4,650	\$1,573,000
2019	\$4,500	\$1,450,000
2020	\$3,570	\$1,581,000
2021	\$3,970	\$1,690,000
2022	\$3,950	\$1,564,000
2023	\$3,795	\$1,450,000
2024	\$4,136	\$1,530,000

123 San Francisco Planning. (2005 - 2024). San Francisco Housing Inventory Reports. [Housing Inventory](#) | [SF Planning](#).

Figure 27. Average Rent for a Two-Bedroom Apartment, 2005-2024

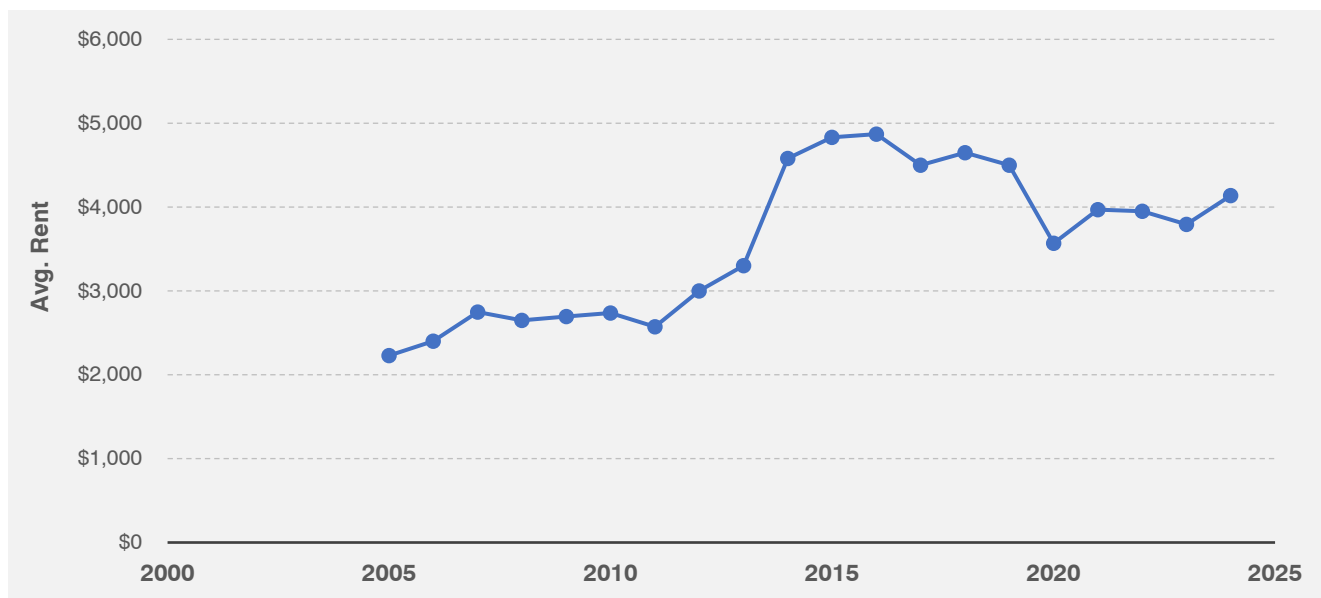
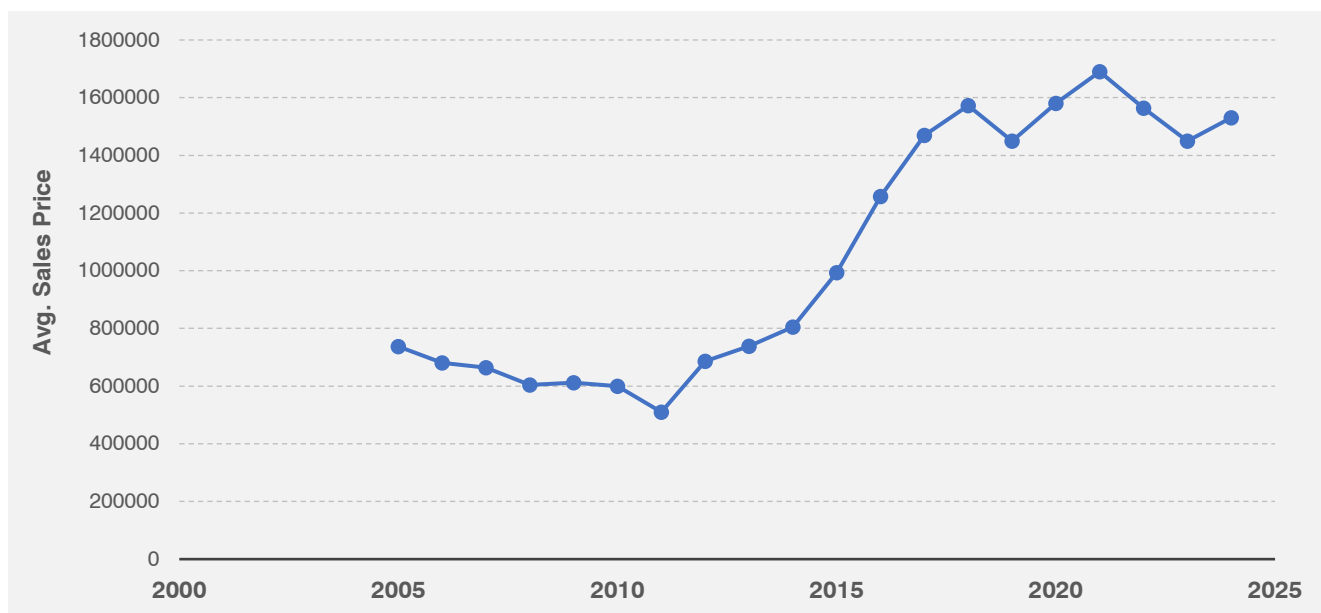


Figure 28. Average Sales Price for a Two-Bedroom House, 2005-2024



Multi-family housing types such as condominiums are more affordable than single-family homes when buying in San Francisco. Figure 29 compares the typical (average) sales prices of condominiums (condos) to typical sales prices of single-family homes over the last 20 years. It shows that condos have historically been 11% to 40% less expensive than single family homes. Similarly, the average rent of single-family homes was 36% higher than apartments in multi-family buildings.¹²⁴ Today, this more expensive housing type occupies approximately 66% of the parcels in the High Opportunity Areas (58,500 out of 89,000), and they provide just 26% of the homes in the area.

124 U.S. Census Bureau. (2023). American Community Survey, 5-Year Estimates, 2019-2023.

Figure 29. Comparing Average Condominium and Single-Family Home Prices, San Francisco, 2004–2024

ZHVI ¹²⁵ SF Home Type	2004	2010	2015	2020	2024
Condominium Price	\$551,555	\$627,173	\$953,841	\$1,146,083	\$1,003,105
Single Family Home Price	\$765,858	\$712,638	\$1,056,981	\$1,467,356	\$1,404,869
% Difference between Single family and Condo home prices	+39%	+14%	+11%	+28%	+40%

Average rent and sales prices mask the wide range of housing costs across the city, which depend on building type, size, age and location, among other factors. To understand the prices of new multifamily buildings, the Planning Department looked at rent listings and condo sales prices of some recently constructed (2019–2023) buildings across the city. Rents range from \$1,667 for a studio apartment in a 240 unit building in Civic Center, to \$3,276 for a one-bedroom apartment in a 109 unit building in Hayes Valley, to \$4,970 for a two-bedroom apartment in a 203 unit building in the Mission (Figure 30). Similarly, new two-bedroom condo prices range from \$447,799 in a high-rise building in South Beach, to \$704,000 for a mid-rise building in Bayview Hunters Point, to \$1,375,000 in a mid-rise building in the Marina (Figure 31).

Figure 30. Example Rents in New Housing Developments, 2025

Building & Neighborhood	Project Size	Unit Description	Rent
<u>TL Residences in Civic Center</u>	240 units	Studio, 223 sq. ft.	\$1,667
<u>50 Jones in Civic Center</u>	303 units	Studio, 416 sq. ft.	\$2,648
<u>50 Jones in Civic Center</u>	303 units	1 bed, 1 bath, 499 sq. ft.	\$2,783
<u>50 Jones in Civic Center</u>	303 units	2 bed, 2 bath, 753 sq. ft.	\$3,741
<u>The Rise in Hayes Valley</u>	109 units	Studio, 418 sq. ft.	\$3,148
<u>The Rise in Hayes Valley</u>	109 units	1 bed, 1 bath, 621 sq. ft.	\$3,276
<u>The Rise in Hayes Valley</u>	109 units	2 bed, 2 bath, 1,290 sq. ft.	\$5,596
<u>The Madelon in the Mission</u>	203 units	1 bed, 1 bath, 435 sq. ft.	\$3,603
<u>The Madelon in the Mission</u>	203 units	2 bed, 2 bath, 840 sq. ft.	\$4,970
<u>The George in South of Market</u>	302 units	Studio, 433 sq. ft.	\$3,145
<u>The George in South of Market</u>	302 units	1 bed, 1 bath, 611 sq. ft.	\$4,144
<u>The George in South of Market</u>	302 units	2 bed, 2 bath, 991 sq. ft.	\$5,502

¹²⁵ The Zillow Home Value Index reflects the typical value for homes in the 35th to 65th percentile range as a smoothed, seasonally adjusted measure. This is a slightly different calculation as shown in Figure 1, as this only includes homes within the 35th to 65th percentile. The values shown are for the month of January in each year. These prices are not adjusted for inflation.

Figure 31. Example Condo Prices in New Housing Developments, 2019–2024¹²⁶

<i>Building & Neighborhood</i>	<i>Building Type</i>	<i>Unit Description</i>	<i>Sales Price</i>
Oran in Civic Center	Mid-rise	1 bed, 1 bath	\$500,000
Oran in Civic Center	Mid-rise	2 bed, 2 bath, 908 sq. ft.	\$965,000
Maison au Pont in Marina	Mid-rise	1 bed, 1 bath, 697 sq. ft.	\$865,000
Maison au Pont in Marina	Mid-rise	2 bed, 2 bath, 968 sq. ft.	\$1,375,000
Fulton 555 in Hayes Valley	Mid-rise	1 bed, 1 bath, 761 sq. ft.	\$710,000
Fulton 555 in Hayes Valley	Mid-rise	2 bed, 2 bath, 828 sq. ft.	\$970,000
Madison at the Shipyard in Bayview Hunters Point	High-rise	Studio, 551 sq. ft.	\$399,000
Madison at the Shipyard in Bayview Hunters Point	High-rise	1 bed, 1 bath, 741 sq. ft.	\$554,000
Madison at the Shipyard in Bayview Hunters Point	High-rise	2 bed, 2 bath, 1,037 sq. ft.	\$704,000

Who can afford to pay these prices?

In 2022, the median household income in San Francisco was approximately \$137,000. Household incomes are considerably lower for communities of color, with the median income of households identifying as Black earning approximately \$50,000, Latino(a,e): \$97,000, American Indian: \$56,000, and Asian: \$115,000 (see Part 2, Figure 18).¹²⁷

The income needed to afford a 2-bedroom apartment with \$3,950/month rent (the average price in 2022) was approximately \$142,400, which is just slightly greater (4% higher) than the citywide median household income. This indicates that market-rate rental units could potentially be affordable to middle-income households; however, these prices may be out of reach for person of color households who tend to have lower incomes.

Homeownership opportunities may be even more challenging: the income needed to afford a 1.4-million-dollar home is at least \$259,000/ a year and to afford a \$1 million-dollar condominium is at least \$185,000/a year,¹²⁸ which is roughly 89% and 35% higher than the citywide median household income, respectively.

The combined effect of lower incomes and high housing costs results in communities of color being more housing cost burdened (see Part 2, Figures 21 & 22). As of 2019, 46% of Black, 44% of Latino(a,e), and 35% of Asian residents are rent-burdened, compared with 24% of white residents. Similarly, 34% of Black, 32% of Latino(a,e), and 29% of Asian residents are owner cost-burdened, compared with 21% of white residents.¹²⁹

¹²⁶ Multiple Listing Service (MLS). (2025). Condo Sales Prices: Years 2019–2024.

¹²⁷ U.S. Census Bureau. (2022). American Community Survey, 5-Year Estimates, 2018–2022.

¹²⁸ San Francisco Planning. (n.d.). [Housing Element Field Guide](#)

¹²⁹ U.S. Census Bureau. (2019). American Community Survey, 5-Year Estimates, 2015–2019.

How many affordable housing units are in the pipeline?

The Mayor’s Office of Housing and Community Development (MOHCD) has approximately 34,000 deed-restricted affordable units in its portfolio, and only 15% of those are in the Housing Opportunity Areas (Figure 32).¹³⁰ Considering the projected population growth and existing housing needs, the region estimates that San Francisco needs to create approximately 46,000 units affordable to low- and moderate-income San Franciscans during this RHNA cycle (2023-2031), or roughly 135% of what’s in the entire affordable housing portfolio.

The Housing Element sets a target of building 25-50% of the City’s new permanently subsidized affordable housing units in the Housing Opportunity Areas over the next two RHNA cycles. As of May 2025, there are approximately 10,219 affordable housing units within 200 projects in the pipeline, not including long-term projects like large-scale development agreements (Figure 33). Of these units, approximately 6,546 will be in 100% subsidized developments, 2,507 will be built as inclusionary units, and 1,166 are existing units that are waiting to be preserved. Only 14% of all the units in City’s current pipeline of affordable housing are in Housing Opportunity Areas. Furthermore, units in the pipeline are in various stages of development, and, apart from the inclusionary units, the projects require additional government funding. Even if these projects are successfully funded, the city is currently around 36,000 units short of the low-income and moderate-income unit RHNA allocation.

In recent years, San Francisco has adopted three voter-approved bond measures to fund affordable housing, and the City continues to produce significant numbers of affordable housing relative to other jurisdictions in California. We will need to continue to increase these revenues and undertake additional policy actions to expand the number and availability of affordable housing. However, given the high cost of living in San Francisco as well as the high cost to produce affordable housing (estimated at over \$1million per unit), the demand for affordable housing is likely to continue to far outpace our ability to increase the supply of affordable units—for example, 8,400 households applied for one of 135 units at the recently completed (December 2024) 100% affordable Shirley Chisholm Village (43rd & Irving), including 1,288 SFUSD employees.¹³¹ As explored in the next section, the rezoning aims to increase housing production and availability overall, to stabilize and decrease housing costs so that more units can become more “naturally” affordable without public subsidies, particularly for middle-income households that may make too much money to qualify for affordable housing units.

Figure 32. MOHCD Affordable Housing Portfolio, Comparing Units Available Citywide with Those in the Housing Opportunity Areas, August 2025

MOHCD Affordable Units ¹³²	
Affordable Units Citywide	34,511
Affordable Units in Housing Opportunity Areas	5,275
Percent of Total Units in the Housing Opportunity Areas	15%

130 Mayor’s Office of Housing and Community Development (MOHCD). (2024). MOHCD Affordable Housing Dashboard. [MOHCD Affordable Housing Dashboard | San Francisco \(sf.gov\)](#). This up-to-date resource shows the city’s existing affordable housing units and the number of units in the pipeline.

131 Mayor’s Office of Housing and Community Development (MOHCD). (2025).

132 For this analysis, the HOA geography is estimated as an aggregate of the following analysis neighborhoods: Castro/Upper Market, Glen Park, Haight Ashbury, Hayes Valley, Inner Richmond, Inner Sunset, Lakeshore, Lone Mountain/ USF, Marina, Nob Hill, Noe Valley, North Beach, Oceanview/Merced/Ingleside, Outer Richmond, Pacific Heights, Presidio Heights, Russian Hill, Sunset/Parkside, Twin Peaks, and West of Twin Peaks.

Figure 33. Affordable Units in the Pipeline

<i>Pipeline Type</i>	<i>Total Projects</i>	<i>Total Units</i>	<i># Projected for Housing Opportunity Areas</i>	<i>% Projected for the Housing Opportunity Areas</i>
Preservation	23	1,166	144	12.3%
Production (100% subsidized developments)	53	6,546	1,057	16.1%
Inclusionary	124	2,507	271	10.8%
Total	200	10,219	1,472	14.4%

How will the rezoning improve affordability?

Possible effects of the rezoning on the production of new affordable housing units

Rezoning to allow for larger housing developments could significantly expand opportunities for the development of deed-restricted affordable housing in Housing Opportunity Areas. The Mayor's Office of Housing and Community Development (MOHCD) and affordable housing developers suggest that for affordable housing projects to be able, they typically need a lot size of 8,000 to 10,000+ gross square feet, which is needed to build between 100 and 130 units. While affordable housing developers do build developments with 50-100 units, these are rare due to inefficiencies in operations/management, construction, and financing and funding. For example, as a minimum qualification for developments in 2020/21, MOHCD stated 75 units as the minimum size. Under current zoning, there are very few sites in Housing Opportunity Areas large enough to support developments of this scale. This is likely one reason why only 15% of the city's existing affordable housing (Figure 32) and 14.4% of the affordable units in the pipeline are located in the Housing Opportunity Areas (Figure 31). The rezoning will enable more sites to become candidates for 100% affordable housing buildings by increasing height limits on many parcels (allowing more buildings to be built to 6- and 8-stories, which is a highly efficient building type for subsidized affordable housing projects).

However, while rezoning could unlock more suitable sites for affordable housing, some have raised concerns that it may also lead to increased property values and speculation, potentially making land more expensive and harder to acquire for subsidized projects. The Affordable Housing Sites Analysis and Strategy aims to address this concern by focusing City strategy on the acquisition of sites in Housing Opportunity Areas for additional projects.

One concrete way that new development will contribute to affordable housing is through our inclusionary housing requirements. Currently, developments with 10 or more units are subject to citywide inclusionary housing requirements that vary from 15% for projects providing on-site Below Market Rate units to 20.5% for projects paying in-lieu fees.¹³³ Projects that are using programs like the State Density Bonus may be required to provide additional affordable units to meet the applicable program requirements.

¹³³ San Francisco Planning Code. (2025). [Sec. 415b. Temporary reduction in requirements for new residential and live/work development projects](#). This rate was temporarily reduced from 14.5% to 12% in 2023 as part of Mayor London Breed's Housing Stimulus and Free Reform Plan. New housing projects are subject to a 15% on-site requirement and a 20.5% in-lieu fee. It will be updated again based on economic conditions for the triennial financial feasibility analysis and policy update called for in [Section 415](#) of the Planning Code.

Developers have several options to meet these requirements, including building **inclusionary housing units on site**, paying an **in-lieu fee** that can contribute to the development of buildings that are 100% affordable, **donating land** that can be used to build affordable housing (“land dedication”), building **affordable units at a different location** (“off-site”), or paying to **preserve existing market-rate units** at affordable prices (“small sites”). Developments that use the State Density Bonus must build some or all of their affordable housing units on-site as a condition of the program. The Family Zoning Plan legislation includes a Local Program that mirrors many benefits of the State Density Bonus, while offering more flexibility in meeting inclusionary housing requirements, among other benefits.

Given San Francisco's significant affordable housing funding gap, inclusionary housing—both on-site units and in-lieu fees generated by market-rate development—will play a critical role in meeting future housing needs. Based on short to medium term projections, if all new development capacity created by the rezoned were built via market-rate projects, approximately 2,250 on-site inclusionary units, and 3,250 fee-out units would be produced. Over the long-term, with a projected total of 64,000 units, this would result in at minimum 4,250 on-site inclusionary units, and 5,750 fee-out units. This represents approximately 15% of the total projected number of units, likely within each timeframe. However, these figures significantly underestimate the total number of affordable units that will be enabled by the capacity created by the rezoning, as some portion of the projected development capacity and many sites will eventually be developed with 100% affordable housing projects, not just market-rate developments with inclusionary. For reference, over 35% of the housing built in San Francisco from 2020 to 2024 was deed-restricted affordable.

Figure 34. Inclusionary Housing Projected Through the Family Zoning Plan¹³⁴

Timeframe	Total Housing Units Added	On-site Inclusionary Units	Fee-out Inclusionary Units
Short to medium term	36,000	2,250	3,250
Long-term (by 2050)	65,000	4,250	5,750

If inclusionary units are built on-site, they will increase affordable housing in Housing Opportunity Areas. Similarly, the Local Housing Bonus Program requires that off-site production and land dedication also be within Housing Opportunity Areas. If developers opt for the fee-out option, the units may be built outside Housing Opportunity Areas but will still contribute to the citywide affordable housing supply. New strategies—such as those in the Affordable Housing Sites Strategy and Analysis—could help prioritize affordable housing development within Housing Opportunity Areas. This would support the City’s Housing Element goal of ensuring that 25–50% of new units are built in Housing Opportunity Areas during this and the next RHNA cycle.

Possible effects of rezoning on the affordability of market rate housing

In San Francisco, demand for market rate housing is exceptionally high. In July 2025, the *San Francisco Chronicle* reported a surge in rent prices and an uptick in bidding wars for available units.

¹³⁴ For this rounded estimate, the projected number of units to be built in buildings with 9 or fewer units (12.2%) from each projection (36,000 and 65,000) was removed, as they are not subject to the inclusionary housing requirements. It was then assumed that half of the remaining projections would build the inclusionary units on-site with an inclusionary requirement of 15%, and half would use the fee-out option which are paid at a rate of 20.5%, as this is generally the split seen in practice.

Over the past year, rents in the city increased 11.5%, faster than any other city, while the national median rent declined by 0.9%. The median rent in San Francisco is now \$3,040/month, significantly higher than the state median of \$2,200 and the national median of \$1,400. Contributing to the affordability challenge, is the city's low housing vacancy rate, which has dropped to just 3.8%, nearly half the national rate of 7.1%.¹³⁵ While vacancies were elevated during the pandemic, the current shortage underscores the persistent imbalance between supply and demand.

Land use regulations in San Francisco, particularly on the North and West sides, limit the height and density of buildings due to downzoning that took place in the 1970s. **Research shows that these types of regulations—those restricting building heights, densities, and housing types, among others—have reduced the supply of housing in California and nationwide, increased housing costs, and reinforced patterns of racial and economic segregation in cities across the country.**^{136,137} In response, many cities are now removing or loosening these rules in an effort to promote housing development to meet the needs of growing populations and bring down housing costs.

Recently, several cities have seen improvements in housing affordability after removing or easing land use regulations, including in Boston, Minneapolis, Austin, and Sacramento.

In the Greater Boston Area, a 2022 study found that allowing for greater building density—either alone or combined with increased height limits—led to more housing being built and contributed to lower rents and home prices.¹³⁸

In Minneapolis, zoning reforms between 2017 and 2022—such as eliminating single family zoning and allowing taller buildings along commercial corridors and near major transit stations—resulted in a 12% increase in the city's housing stock, while rents rose by just 1% in contrast, housing supply outside of Minneapolis grew by only 4%, and rents rose by 14%.¹³⁹

The City of Austin implemented density bonus programs, removed parking requirements, and eliminated single family zoning among other actions and have seen a rapid increase in the construction and supply of multifamily housing.¹⁴⁰ Austin greatly outpaced all other major metropolitan areas with 957 multi-family housing building permits issued for every 100,000 residents between 2021 and 2023, in comparison with the Texan city with the second largest growth at 346/100,000. This building boom resulted in over 19 months of consecutively falling rents in both new and older multi-family housing, and an 18% decline in rents since the peak in 2022.^{141,142}

135 Apartment List. (2025, August 29). National Rent Report, September 2025. <https://www.apartmentlist.com/research/national-rent-data>

136 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>.

137 Monkkenen, P., Lens, M., & Manville, M. (2020). Built Out Cities? How California Cities Restrict Housing Production Through Prohibition and Process. Turner Center for Housing Innovation, University of California, Berkeley. [MLM-Built-Out-Cities-2020.pdf \(berkeley.edu\)](https://www.tchri.org/wp-content/uploads/2020/09/MLM-Built-Out-Cities-2020.pdf)

138 Kulka, A., Sood, A., & Chiumenti, N. (2022, April). How to increase housing affordability: Understanding local deterrents to building multifamily housing. Federal Reserve Bank of Boston Research Department Working Papers No. 22-10. <https://doi.org/10.29412/res.wp.2022.10>

139 Liang, L., Staveski, A., & Horowitz, A. (2024, January 4). Minneapolis Land Use Reforms Offer a Blueprint for Housing Affordability. Pew Charitable Trusts. <https://www.pewtrusts.org/en/research-and-analysis/articles/2024/01/04/minneapolis-land-use-reforms-offer-a-blueprint-for-housing-affordability>. High density zones included the Downtown and near major transit corridors. Allowed heights near transit and along commercial corridors are now 3-6 stories, and lots adjacent to light rail stations and bus rapid transit can be 10-30 stories.

140 Chudwin, Elissa. (2025, June 30). Rapid Growth Overwhelmed Austin. These Housing Reforms Made a Difference. American Planning Association. <https://www.planning.org/blog/9313264/rapid-growth-overwhelmed-austin-these-housing-reforms-made-a-difference/>

141 Fechter, Joshua. (2025, January 22). Austin rents have fallen for nearly two years. Here's why. *Texas Tribune*. <https://www.texastribune.org/2025/01/22/austin-texas-rents-falling/>

142 Apartment List. (2025, August 29). National Rent Report, September 2025. <https://www.apartmentlist.com/research/national-rent-data>

Sacramento has taken a broad approach by upzoning key corridors, reducing development fees, and streamlining approvals through ministerial processes. As a result, it is now building more housing per capita than any other region in California, and rents are falling faster there than in any other California city.¹⁴³

Researchers are beginning to study the effects of upzoning and loosening of other land use regulations, carefully distinguishing between the impact of upzoning (changing the rules) and the impact of actually increasing the housing supply, since not all communities that have changed zoning laws have seen a corresponding increase in housing supply, particularly if the scale of the zoning change was more modest. However, upzoning is still a relatively new phenomena in the US, so the research literature is still evolving, and no single study should be interpreted as a prediction of future impacts. Further, the Family Zoning Plan is unique in terms of its scale and focuses on high opportunity neighborhoods (numerous studies have focused on zoning efforts in lower-cost or gentrifying locations). Nonetheless, academic studies can suggest potential benefits and areas of concern that are worth further study and monitoring as the Family Zoning Plan is implemented.

Studies on upzoning reveal a range of possible outcomes on housing construction in the short term due to a variety of factors like population growth, economic conditions, existing zoning, neighborhood characteristics, construction costs, interest rates, and the scale of the zoning reform, among others.¹⁴⁴ In some areas, upzoning has resulted in no change to housing development because market conditions do not support new construction or the scale or nature of the zoning changes have been limited. In other studies, upzoning has led to more land speculation and transactions, but little development. In yet others, it has resulted in greater development. The nature of the land use changes and the timing of the study (e.g., how soon after the upzoning occurred) likely also affected the research findings.

Some policy researchers posit that if there is significant pent-up demand for housing, and the relative area that is upzoned is small, such as in one part of a city or only near transit hubs, then prices could skyrocket. However, they have found that if the rezoned area is broad and includes a large portion of the city (or the whole region, as is the case in the Bay Area), then prices will level out or decrease. Additionally, demand drives what will be built. It is unlikely in this scenario that more than a fraction of the sites will be developed, as development will be limited by population growth, which tends to be only 1-2% per year, construction supplies, and tradespeople.¹⁴⁵

Overall, studies that have looked at a longer time horizon (5+ years), at broader and larger scale zoning reforms, and in higher cost areas, have resulted in an increase in housing construction and supply.^{146, 147, 148} Zurich, Switzerland, for example, has had a broad series of rezoning efforts over the last 25 years and has studied them closely. Researchers found that it takes 5-10 years or more to see an increase in housing supply from rezoning, and there has been greater housing production in high-

143 Raderstorf, B. (2024, February 15). How the city of Sacramento found a solution to California's affordable housing crisis. San Francisco Chronicle. <https://www.sfchronicle.com/opinion/openforum/article/sacramento-california-affordable-housing-18663865.php>

144 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>

145 Herriges, Daniel. (2022, January 19). What Would Mass Upzoning Actually Do to Property Values? Strong Towns. <https://www.strongtowns.org/journal/2022/1/18/what-would-mass-upzoning-actually-do-to-property-values>

146 Stacy, C., Davis, C., Freemark, Y. S., Lo, L., MacDonald, G., Zheng, V., & Pendall, R. (2023). Land-use reforms and housing costs: Does allowing for increased density lead to greater affordability? *Urban Studies*, 60(14), 2919-2940.

147 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>

148 Been, V., Ellen, I. G., & O'Regan, K. (2025). Supply skepticism revisited. *Housing Policy Debate*, 35(1), 96-113.

rent areas (similar to the well-resourced areas in San Francisco) and that housing costs remained fairly stable as new housing was built.¹⁴⁹

The impact of upzoning on housing prices has similarly varied depending on the timeframe, metric, and scale. In the short term and depending on the scale, upzoning could result in higher property values and sales prices if sellers anticipate greater development potential of their land.¹⁵⁰ In San Francisco, land values have steadily increased, even in periods of economic decline. However, a recent analysis by Century Urban showed that even if total land costs increased, land values per unit in San Francisco have remained relatively stable at approximately \$100,000 per unit, and recent transactions have not increased in despite public knowledge about the rezoning since 2022.¹⁵¹

Over the long-term— especially if the upzoning does ultimately lead to more housing construction and increased supply —it can decrease housing costs moderately, both at the neighborhood scale and citywide. Even though zoning changes in some other cities have not always resulted in increased housing production, San Francisco does have a record of significant housing construction following adoption of area plans, and the amount of housing produced under numerous plans has come close to what was projected at the time of plan adoption.

A 2021 review of seven recent studies concluded that market-rate development causes nearby rents to slightly fall rather than rise.¹⁵² For instance, large market-rate developments (50+ units) in 11 cities reduced rents in nearby low-income census tracts by 5-7%.¹⁵³ In San Francisco, market-rate housing production lowered rents by 2% within 100 meters of new developments and significantly reduced eviction notices in nearby rent-stabilized housing.¹⁵⁴ And finally, in New York, high-rise buildings with luxury units decreased surrounding rents by an average of 1.6% within 500 feet of the development within a year.¹⁵⁵ Additionally, studies suggest that upzoning on a broader scale is more likely to reduce housing costs citywide and regionally.^{156, 157}

With the impetus of Housing Elements and RHNA requirements in all communities in California, there will be widespread changes in zoning to allow for more housing across the state, and in many of the jurisdictions within the San Francisco metropolitan area. Assuming that housing is actually built, the impact on supply at that scale may have a significant impact on price and allow people to access housing that fits their needs between multiple jurisdictions. However, other jurisdictions are experiencing similar challenges to building as San Francisco related to labor shortages, high costs,

149 B  chler, S. & Lutz, E. (2024). Making housing affordable? The local effects of relaxing land-use regulation. *Journal of Urban Economics*, 143. <https://doi.org/10.1016/j.jue.2024.103689>.

150 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>

151 Century Urban (2025 – Expected). Building Affordable Housing in the Context of Rezoning. SF Planning.

152 Phillips, S., Manville, M., & Lens, M. (2021, February). Research Roundup: The Effect of Market-Rate Development on Neighborhood Rents. Lewis Center for Regional Policy Studies, University of California, Los Angeles. <https://www.lewis.ucla.edu/research/market-rate-development-impacts/>

153 Asquith, B., Mast, E., & Reed, D. (2020, February). Supply Shock Versus Demand Shock: The Local Effects of New Housing in Low-Income Areas. Federal Reserve Bank of Philadelphia Working Papers Research Department. <https://www.philadelphiafed.org/-/media/frbp/assets/working-papers/2020/wp20-07.pdf>

154 Pennington, K. (2021). Does Building New Housing Cause Displacement? The Supply and Demand Effects of Construction in San Francisco. University of California, Berkeley. <https://dx.doi.org/10.2139/ssrn.3867764>

155 Li, X. (2021, September). Do new housing units in your backyard raise your rents? *Journal of Economic Geography*, 22(6), 1309-1352. <https://doi.org/10.1093/jeg/lbab034>

156 Buechler, Simon, and Elena Lutz. (2021). The local effects of relaxing land use regulation on housing supply and rents. MIT Center for Real Estate Research Paper 21/18.

157 Freemark, Y. (2023). Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics. *Journal of Planning Literature*, 38(4), 548-570. <https://doi.org/10.1177/08854122231166961>

and a limited number of developers and investors – meaning that the benefits of rezoning on affordability may take longer to occur.

Economists also posit that new market rate housing could help affordability by enabling higher-income households to move into new units, freeing up older units for middle- and lower-income households—a process called *filtering*. In a 2019 study, researchers found that new market-rate development can make older buildings in middle to low-income areas more affordable within five years.¹⁵⁸ A more recent study found that new market rate housing in high income neighborhoods had a vacancy and mobility ripple effect where residents who moved to the new units freed up lower cost units in that neighborhood, which then became occupied by residents coming from lower income neighborhoods, easing demand and lowering prices there as well.¹⁵⁹ However, other researchers argue that the demand far outstrips supply, slowing down the filtering process. Nationally, the filtering rate is about 2.2% per year, but in the Bay Area’s strong housing market, it’s roughly 1.5% per year, with rents declining by only 0.3% annually.¹⁶⁰ Increased filtering that would result in more market rate units affordable to low-income households, therefore, is a relatively unlikely outcome in Housing Opportunity Areas in the near term.

Taken as a whole, the preliminary literature on rezoning and affordability suggests some promising findings that upzoning can lead to modest, but meaningful, improvements to affordability – particularly for moderate-income households who may be more likely to afford market-rate housing. It can also ease competitive pressures in tighter housing markets and reduce displacement pressures, benefiting renters of all incomes.

Lower-priced and smaller units and smaller building types could improve affordability and residential mobility

The Housing Opportunity Areas already have a significant number of single-family homes and so a relatively high percentage of the existing housing stock is larger units. What some of these areas lack is a diversity of housing stock, including smaller units and units that are accessible that might be appropriate for seniors, students, young couples or singles. New multifamily housing will help diversify the housing stock, which when compared with single family homes, can be 11-40% more affordable. Many older residents currently live in homes that are larger than they need, and mobility challenges can make their current homes less desirable over time. However, the lack of diversity in the existing stock in these neighborhoods can make relocating in the same or nearby neighborhoods financially challenging or simply not available. Increasing the availability of smaller, more accessible housing options in many neighborhoods could make downsizing more practical and appealing and create more opportunities to meet a broader range of household needs.

“Gentle Density” reforms can help improve housing affordability while producing housing types that appeal to first-time homebuyers, particularly those seeking ‘family-friendly’ amenities. This type of reform is included as density decontrol off the commercial corridors in the Family Zoning Plan, and will allow for greater density, such as 2-8 units per lot within the existing height limit of 40 feet. A recent study in Seattle offers insight into the potential impact of such reforms. It compared Seattle

158 Mast, E. (2019). The Effect of New Market-Rate Housing Construction on The Low-Income Housing Market. W.E. Upjohn Institute for Employment Research, 26(3), 1-4. [https://doi.org/10.17848/1075-8445.26\(3\)-1](https://doi.org/10.17848/1075-8445.26(3)-1)

159 Mast, E. (2023). JUE Insight: The effect of new market-rate housing construction on the low-income housing market. *Journal of Urban Economics*, 133, 103383.

160 Zuk, M. & Chapple, K. (2016, May). Research Brief—Housing Production, Filtering and Displacement: Untangling the Relationships. Institute of Governmental Studies, University of California, Berkeley.

neighborhoods that were rezoned in the 1990s to allow 2-3 story multifamily buildings and townhomes with nearby neighborhoods that remained zoned for single-family homes. The findings showed that the zoning changes did lead to increased production amounting to an increase of 2.5% of the citywide housing supply annually, ultimately adding more than 20,000 townhomes. These new units were generally more affordable than the housing in the non-rezoned areas, where redevelopment often resulted in larger, more expensive single-family homes. In contrast, the denser, smaller-scale townhomes in the upzoned neighborhoods provided a more attainable option for buyers, demonstrating how gentle density can support both supply growth and affordability.¹⁶¹

San Francisco and other cities across the United States used to have more small-scale developers who built ‘missing middle’ housing types—ADUs, townhomes, duplexes, fourplexes and sixplexes—without public subsidies. In addition to providing flexibility for residents as their needs change, this type of rental housing tends to be more affordable, and when it is for sale, it can act as an entry point to the housing market for first-time home buyers.¹⁶² Zoning restrictions on denser types of housing, onerous building regulations, the need to problem-solve on a site-by-site basis, complicated permitting processes, and the lack of appropriate financing tools for this type of development, are just some of the complications that have led to its decline.¹⁶³

Single stair reform is one action that could help to improve the financial feasibility of this type of housing. Currently, a four-to-six-story apartment building requires a dual stairway for fire safety. To accomplish this, developers must often assemble several smaller plots of land and combine them into one large lot to make space for both stairways in the building footprint. As a result, construction takes longer and costs more. It also means that most apartments have windows on just one side, limiting ventilation and light and resulting in small units that are less hospitable to families with children. A recent analysis of fire risk by The Pew Charitable Trusts for 4-6 story single stair buildings, found that one staircase does not put residents at greater risk of fires.¹⁶⁴ Furthermore, a study of the Boston area estimated that allowing single stairways could create 130,000 new homes, all on vacant parcels near transit.¹⁶⁵ As evidence of this potential, New York City and Seattle updated their building code to allow single-stair homes in 4-6 story buildings and has seen new project types as a result.¹⁶⁶

Transportation cost savings

New housing developments will primarily be located along commercial corridors that offer access to public transit, jobs, shops, schools, and other essential services. These walkable, mixed-use neighborhoods can significantly reduce the need for car ownership and long commutes, which in turn lowers household transportation costs. Even for residents who still choose to own a car, having amenities nearby can reduce their dependence on vehicles and allow them to substitute some trips

161 Peter, T., Pinto, E., & Tracy, J. (2025). [Low-Rise Multifamily and Housing Supply: A Case Study of Seattle](#). Journal of Housing Economics, 102082.

162 Brian Y. An et al. (2020). Small and Medium Multifamily Housing: Affordability and Availability. Housing Studies 37, 7: 1274-97. <https://www.tandfonline.com/doi/pdf/10.1080/02673037.2020.1842339>

163 Garcia, D. et al. (2024, June). Making Missing Middle Pencil: The Math Behind Small-Scale Housing Development. Terner Center, UC Berkeley. <https://ternercenter.berkeley.edu/wp-content/uploads/2024/06/Missing-Middle-Development-Math-Final-June-2024.pdf>

164 The Pew Charitable Trusts. (2025, February 27). [Small Single-Stairway Apartment Buildings Have Strong Safety Record](#)

165 Boston Indicators, Harvard Joint Center for Housing Studies, and Utile, “Legalizing Mid-Rise Single-Stair Housing in Massachusetts: A Report on the Impact of Allowing Mid-Rise Point Access Blocks on Housing Design and Development in Greater Boston and Beyond,” 2024, <https://www.jchs.harvard.edu/research-areas/reports/legalizing-mid-rise-single-stair-housing-massachusetts>

166 The Pew Charitable Trusts. (2025, February 27). [Small Single-Stairway Apartment Buildings Have Strong Safety Record](#)

with walking, transit, or other non-auto methods, which can also lead to environmental and public health benefits, including improved traffic safety.

After housing, transportation is typically the second-largest expense for most households. By enabling residents to rely more on walking, biking, or public transit, these developments can improve overall affordability—not just in terms of rent or mortgage payments, but by reducing ongoing monthly costs like gas, insurance, maintenance, and parking. Over time, this can free up income for other essentials such as food, healthcare, and education, while also supporting healthier and more environmentally sustainable lifestyles.

Residential Displacement

The Family Zoning Plan aims to expand access to housing in well-resourced neighborhoods that have historically excluded low-income communities and communities of color. However, to realize the plan's goal of advancing equity and inclusion, we must continue to ensure that San Francisco's strong tenant protections are enforced and that building new housing does not come at the expense of existing renters.

To date, San Francisco's demolition controls have been extremely effective at limiting the displacement of residents due to redevelopment – from 2012-2024, San Francisco experienced an average of 18 units/year lost to demolition, amounting to just 0.00004% of the city's housing stock.¹⁶⁷ This is due to policies that require a public hearing and strict requirements for relocation benefits and unit replacement. The Family Zoning Plan will further strengthen these laws, to further disincentivize the demolition of existing sound housing, particularly rent-controlled apartments.

It is expected that much of the additional housing resulting from the Family Zoning Plan will be along commercial corridors, further limiting impacts on existing tenants. Nevertheless, within the Housing Opportunity Areas there are renters who are already more vulnerable to displacement due to socio-economic status, racial and ethnic background, and other characteristics such as age, disability status, and language ability. These vulnerabilities exist today even without rezoning, and the continued high cost of housing and competitive housing market only add to the displacement risks these groups face. Even if such renters are not likely to be directly displaced due to housing construction, this section also examines the potential for *indirect* displacement (e.g. due to increased market competition, resulting in evictions).

Summary of Research Findings

Benefits:

- a. By introducing multi-family housing throughout more neighborhoods, **rezoning could enable more residents to find options that meet their specific needs.** It could also help vulnerable populations (e.g., seniors, families, young adults, people with disabilities, and others) remain in the city rather than face displacement due to limited housing alternatives.
- b. Adding housing to the Housing Opportunity Areas, especially subsidized affordable units, has the potential to **help low-income and middle-income households and households of color move to the Housing Opportunity Areas** and help to **reduce displacement pressures** for existing residents.¹⁶⁸
- c. The **Tenant Protections Ordinance** will work in conjunction with existing tenant protection policies to **deter developers from displacing tenants and demolishing existing housing.** In practice, these policies can direct developers to focus development efforts on “soft sites” without existing housing, such as parking lots.

¹⁶⁷ SF Planning Department and SF Department of Building Inspections data. Note that these figures exclude units lost to development agreements, HOPE SF, and emergency demolitions (such as due to fire or other hazardous conditions, which resulted in an additional 65 units lost from 2012-2024).

¹⁶⁸ Pennington, K. (2021). Does Building New Housing Cause Displacement? The Supply and Demand Effects of Construction in San Francisco. University of California, Berkeley. <https://dx.doi.org/10.2139/ssrn.3867764>

Burdens/Unintended Consequences:

- a. **If rents stay high, rather than stabilize or slightly decrease as expected, there will continue to be displacement pressures** (which are primarily due to causes like Ellis Act, owner move-ins, capital improvements, or other causes of eviction), and people may be displaced before they can benefit from increased housing supply.
- b. Renters who are more susceptible due to age, disability status, language ability, or socio-economic status, may face **challenges navigating the existing systems** and resources designed to protect them from displacement.

Existing Actions:

- a. San Francisco's Rent Control Ordinance and related tenant protections (e.g., rental assistance, eviction protections, and full-scope legal representation) help renters stay in their homes and avoid arbitrary evictions. The Rent Board implements the Ordinance and receives programmatic support from MOHCD and other city agencies.
- b. To demolish existing residential buildings, the City has stringent notification and hearing requirements, which include a Conditional Use Authorization (CUA) hearing at the Planning Commission. These requirements have led to the current context where residential demolitions are extremely rare.
- c. The Housing Crisis Act (California Government Code Section 66300 - SB 330)¹⁶⁹ ensures that demolished units are replaced 1-for-1 in new development and displaced lower-income renters are provided relocation benefits and offered a right of first refusal to their replacement unit in the new development at an affordable housing cost to them. Furthermore, state housing laws meant to increase housing development through ministerial and streamlined approvals (including AB 2011 and SB 423) cannot be used to demolish housing that has been occupied by tenants in the last 10 years.¹⁷⁰
- d. SF Planning's and MOHCD's Affordable Housing Sites Analysis and Strategies, one of the Housing Element implementing actions, will be completed and presented in conjunction with the Family Zoning Plan, which was further recommended by Supervisor Chen's Resolution 250363 Urging the Planning Department and Mayor's Office of Housing & Community Development to Finalize and Present the Affordable Housing Sites.¹⁷¹

Proposed Actions:

- a. **Tenant Protections Ordinance (sponsored by Supervisor Chen):** The local legislation that is part of the Family Zoning Plan, aims to codify protected housing replacement and tenant

169 San Francisco Planning. (2023). [Unit Replacement and Relocation Affidavit Pursuant to Housing Crisis Act \(Senate Bill 330\) and Planning Director Bulletin no. 7. Supplemental Packet.](#)

170 San Francisco Planning. (2023 updated 2025). [Planning Director Bulletin No. 9 Ministerial Approval Processes for Mixed-Income Housing.](#)

171 SF Board of Supervisors. (2025). Resolution 250363 Urging the Planning Department and Mayor's Office of Housing & Community Development to Finalize and Present the Affordable Housing Sites. <https://sfgov.legistar.com/LegislationDetail.aspx?ID=7299231&GUID=289602B1-960D-43CB-9F20-FD4A9A07F71C>

protection requirements included in SB 330 and expand upon these requirements to better protect tenants when demolitions happen.

- b. In addition, Supervisor Melgar has proposed legislation (File#250798) that includes requiring the disclosure of Unauthorized Dwelling Units and subjecting property owners to the Residential Rent Stabilization and Arbitration Ordinance. Supervisor Melgar may have additional forthcoming legislation that helps to expand protections for residential tenants.

Ideas for Further Action:

- a. **Continued Accountability and Monitoring:** San Francisco Planning Department could monitor and track tenant displacement metrics in the Housing Opportunity Areas. It could include reporting on the number of demolitions, evictions, and buyouts by housing type, and include the demographic information of affected tenants.

Additional Research and Discussion

The potential for residential displacement remains one of the most frequent equity concerns raised by community members and tenant advocates. The concern is that changes in zoning regulations could influence **direct displacement** if demolition controls and tenant protections are insufficient to counteract redevelopment pressure. In this case, residential buildings would be demolished and redeveloped into new buildings, and there would be an uptick in demolition permits, evictions, buyouts, and other forms of extra-legal means such as intimidation, renoviction, and/or failure to maintain buildings. An additional concern is that rezoning could influence **indirect displacement** if it were to have the opposite effect on rents as desired and instead result in rent increases and other economic pressures affecting existing tenants.

Communities most vulnerable to displacement include lower- and middle-income households, people of color, and seniors. These groups often lack financial resources to absorb increased housing costs, face housing discrimination, have limited mobility or fixed incomes that constrain their housing options, or face other barriers to accessing tenant protections and resources.

Displacement is often studied in disinvested areas experiencing gentrification, where lower income communities experience an influx of resources, investment, and in-migration of higher income residents, spurring a demographic shift.¹⁷² Thus, some findings from research may not translate directly to the neighborhoods considered to be Housing Opportunity Areas, particularly areas where there are more pronounced concentrations of higher income residents.

Only a handful of studies have analyzed the relationship between housing development and displacement, either by analyzing direct displacement with eviction records, or by determining if low-income households moved (out-migration). The studies show mixed and inconclusive findings. For instance, one study in San Francisco analyzed out-migration to lower-income neighborhoods as a

172 Zuk, M., Bierbaum, A. H., Chapple, K., Gorska, K., & Loukaitou-Sideris, A. (2018). Gentrification, displacement, and the role of public investment. *Journal of Planning Literature*.

proxy of displacement and found that out-migration fell by 17% within 500 meters of new construction, and evictions from rent controlled buildings declined by nearly 1%.¹⁷³

In contrast, another study differentiated between neighborhoods where construction was occurring and observed a slight increase of both in- and out-migration of low-income households in affluent neighborhoods where new housing was built.¹⁷⁴ Similarly, a study in New York found that residents living near new housing development in New York City were more likely to move to a different neighborhood or leave the metro area, however they were unlikely to move to lower income neighborhoods.¹⁷⁵

Despite these mixed findings, as described in further detail in the following sections, there are renters who are low-and moderate -income, people of color, and other vulnerable groups residing in Housing Opportunity Areas already disproportionately impacted by displacement pressures. The central equity question becomes whether the rezoning and the related policy package can capture the benefits of increased supply while minimizing the displacement of existing vulnerable residents.

Who is protected by tenant protections in San Francisco? Which buildings are more susceptible to displacement in Housing Opportunity Areas? Who lives in those buildings?

San Francisco has adopted, implemented, and periodically updated several tenant protection measures that are some of the strongest in the country and provide important safeguards against displacement. The Residential Rent Stabilization and Arbitration Ordinance (e.g., San Francisco's local rent control law) limits annual rent increases for units constructed before 1979. The Rent Ordinance also requires "just cause" for evictions for most units, independent of the year the unit was built. Finally a measure approved by the voters requires relocation benefits be paid in the event of just cause evictions.^{176, 177} In 2025, the maximum rent increase allowed for rent controlled units was 1.7%.¹⁷⁸ California's Tenant Protection Act provides additional protections from rent increases for tenants in buildings built in the last 15 years, limiting increases to 5% plus inflation, allowing no more than a 10% increase each year.

The City's Demolition Controls and Conditional Use Authorization requirements limit the removal of existing housing units by requiring a public hearing for demolition of existing multi-family buildings.^{179, 180} At the state level, SB 330 (the Housing Crisis Act of 2019) requires one-to-one replacement of demolished affordable units, and relocation assistance and right of first refusal for the replacement unit at an affordable housing cost for existing lower-income tenants.

173 Pennington, K. (2021). Does Building New Housing Cause Displacement? The Supply and Demand Effects of Construction in San Francisco. University of California, Berkeley. <https://dx.doi.org/10.2139/ssrn.3867764>

174 Chapple, K., & Song, T. (2025). Can new housing supply mitigate displacement and exclusion? Evidence from Los Angeles and San Francisco. *Journal of the American Planning Association*, 91(1), 1-15.

175 Kim, M., & Lee, H. (2024). Upzoning and gentrification: Heterogeneous impacts of neighborhood-level upzoning in New York City. *Urban Studies*, <https://journals.sagepub.com/doi/epub/10.1177/00420980241298199>

176 San Francisco Planning Code. (2025) Chapter 37: Residential Rent Stabilization and Arbitration Ordinance. https://codelibrary.amlegal.com/codes/san_francisco/latest/sf_admin/0-0-0-15928

177 Tenants of single-family homes and condos have Just Case for Evictions protections if they moved in after 1996.

178 Rent Board. (2024). Annual Rent Increase for 3/1/25 - 2/28/26 Announced. <https://www.sf.gov/news--annual-rent-increase-3125-22826-announced>

179 San Francisco Planning. (2025). Sec. 317. Loss Of Residential and Unauthorized Units Through Demolition, Merger, And Conversion. https://codelibrary.amlegal.com/codes/san_francisco/latest/sf_planning/0-0-0-22516

180 San Francisco Planning Code. (2025). Sec. 303. Conditional Use Authorization https://codelibrary.amlegal.com/codes/san_francisco/latest/sf_planning/0-0-0-21892

Notwithstanding these robust protections, certain housing types have fewer protections in place and deserve particular attention to evaluate whether or not they face higher displacement risk:

- **Unauthorized Dwelling Units (UDUs):** Many lower- and middle-income residents, particularly recent immigrants and workers in the service economy, live in unauthorized dwelling units like converted garages, in-law apartments, and subdivided spaces. There are an estimated 30,000-50,000 UDUs in San Francisco, which exist in a legal limbo. This discourages tenants from asserting their rights during redevelopment due to the perception that they will not be protected by existing laws.¹⁸¹ Although UDUs are covered by the City's Just Cause for Evictions protections, misinformation and other barriers in understanding protections can make renters in these units less likely to access services. As such units were established without official approval, the City does not have a record of where these UDUs are located.
- **Post-1979 Construction:** Most multifamily buildings constructed after 1979 fall outside San Francisco's rent-control protections, which may leave these tenants more vulnerable to rent increases. The State's Tenant Protection Act (AB 1482), however, does limit rent increases in units over 15 years old to 10% or less per year. According to data from 2023, approximately 4,500 households in the Housing Opportunity Areas rent in multi-family buildings built since 2010 and are therefore not protected from rent increases.

However, although these units do not benefit from the rental protections under the local rent control ordinance, the data shows that renters of multifamily buildings in Housing Opportunity Areas constructed since 2000 had average incomes approximately 26% higher than renters of older buildings. This indicates that these residents have more resources and may not be as sensitive to rent increases as renters living in older, rent-controlled buildings.

- **Single-Family Home Renters:** Single family homes make up a significant portion of San Francisco's rental stock, particularly in southern and western neighborhoods. Renters of single-family homes may have fewer protections than residents in rent-controlled buildings as these units are treated differently in local demolition and rent control laws. Several factors determine whether single-family home demolitions require Conditional Use Authorization (CUA), which helps to protect against direct displacement under Code Sec. 317. These include occupation by tenants who are low-income within the past 10 years, a history of evictions in the past 5 years, and identification of an unauthorized dwelling unit.¹⁸² Under some conditions, redevelopment of these properties may be permitted without a CUA and families who are most affected may be moderate-income renters, who do not have as many protections as lower-income renters but are also impacted by market pressures.

Additionally, renters of single-family homes do not typically benefit from the same rent control measures as renters in multi-family buildings. Renters of single-family homes do not receive protections against rent increases under the local rent control ordinance. (They do, however, still receive eviction protections. Single-family homes that are corporately owned are still protected

181 San Francisco Planning. (2019). [Stemming Loss of Unauthorized Dwelling Units](#).

182 San Francisco Planning Code.(2025) [Sec. 317. Loss Of Residential and Unauthorized Units Through Demolition, Merger, And Conversion](#). American Legal Publishing.

through state law (AB 1482), which caps rent increased to 5% plus inflation, not to exceed 10% in a year. The law excludes other single family rental homes, which are not covered by this cap.

Citywide, single-family home rentals are more likely to be families with children, or multigenerational households, particularly for Latino(a,e), Chinese, and Filipino households.¹⁸³ In Housing Opportunity Areas, there are 12,600 households that rent single family homes, or less than 10% of all households in the HOA.^{184,185} Families who rent in Housing Opportunity Areas had an average income of approximately \$225,000, approximately 50% higher than renters of other property types in the area, and 25% higher than renters of single-family homes in other neighborhoods.

Thus, while the single-family unit type may offer fewer tenant protections relative to rent-controlled units, the tenants themselves may possess more resources to withstand price increases or to find another rental in the event of displacement. Further, state law requires that low-income households displaced from a home for redevelopment be allowed to return to a new unit in the new building.

It is important to understand and address the vulnerabilities of households in UDUs, newer multi-family buildings, and single-family homes, particularly to protect households who also experience racial and economic marginalization. While tenant protections are considered effective at keeping existing tenants in place, improved enforcement, coordination, and implementation could create a stronger system.¹⁸⁶

What is the existing landscape of displacement pressures in San Francisco?

Development and Demolitions

Data on residential demolitions in San Francisco since 2005 show generally low levels of demolition, even during periods of more rapid housing development following earlier rezoning efforts.

Development in San Francisco has been heavily concentrated in the Eastern Neighborhoods and nearby areas that have taken on more than 90% of housing development in the city over the past 20 years. While development has cooled to its lowest point in more than a decade, 2024 provides a snapshot of longstanding trends. In 2024, only 1,597 units were added citywide, and they continue to be concentrated outside of the Housing Opportunity Areas. In the Housing Opportunity Areas, the only new developments were in the Sunset/Parkside neighborhood which added 139 units at the Shirley Chisholm Affordable Housing Village, in Presidio Heights which added 9 units, and Noe Valley which added 6 units, contributing just 20% of the total number of units citywide.¹⁸⁷

The 2024 Housing Inventory documentation of both development and demolitions shows volatile peaks and valleys for the rate of new development, but nearly constant and low levels of demolitions

183 San Francisco Planning. (2018). [Housing Needs and Trends Report](#).

184 IPUMS CPS. (2023). University of Minnesota. www.ipums.org.

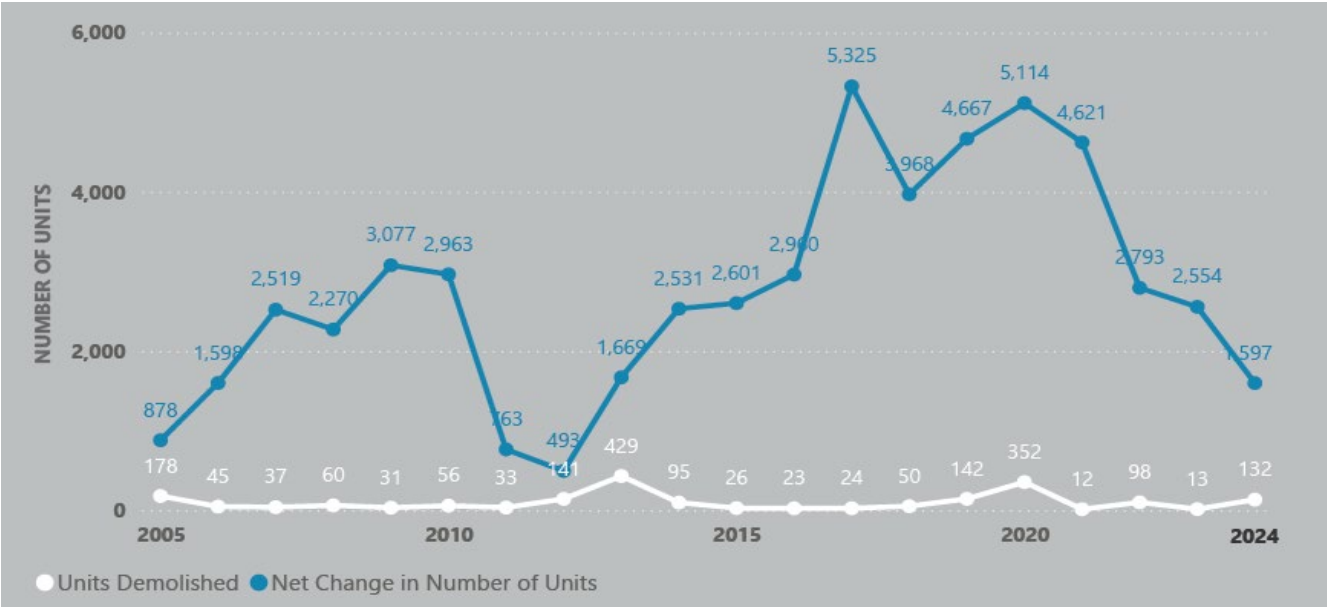
185 U.S. Census Bureau. (2023). American Community Survey, 5-year estimates, 2019-2023.

186 Hwang, J. & Chapple, K. (2022). Who Benefits from Tenant Protections? The Effects of Rent Stabilization and Just Cause for Evictions on Residential Mobility in the Bay Area. Urban Displacement Project. https://www.urbandisplacement.org/wp-content/uploads/2022/03/IGS_2_Tenant-Protections_Brief_03.01.22.pdf

187 San Francisco Planning. (2014 - 2023). San Francisco Housing Inventory Reports. [Housing Inventory](#) | [SF Planning](#).

of existing homes (Figure 35). Over the past 20 years, most peaks in demolition are associated with the redevelopment of public housing projects such as HOPE SF.

Figure 35. Demolitions (in blue) and New Development (in white), 2005 – 2024



Source: SF Planning Department, SF Department of Building Inspection

In the last 5 years (2020-2024) a total of 607 units were demolished across the city, including 44 single family homes, 31 units in 2-4 unit buildings, 269 in 5-9 unit buildings, and 263 in 10-19 unit buildings.¹⁸⁸ Single family homes tend to be on smaller lots (less than 3,000 sq. ft.). Thus, while single-family homes do have some vulnerabilities for demolition given the protections for multifamily buildings, they are also not ideal sites for redevelopment.¹⁸⁹

However, when excluding demolitions due to HOPE SF, development agreements, and emergency demolitions (such as fire or other hazards that renders the structure uninhabitable), **the total number of demolitions from 2012-2024 is 228 total or roughly 18 units per year, amounting to 0.00004% of San Francisco’s overall housing stock annually** (Figure 36). Of the 228 units, 59% (134) were demolitions of single-family homes. An average of 2.6 units were built from every multi-family unit demolished over the last 13 years, and approximately 2 units were built for every single family home demolished.

188 San Francisco Planning. (2014 - 2023). San Francisco Housing Inventory Reports. [Housing Inventory | SF Planning](#).

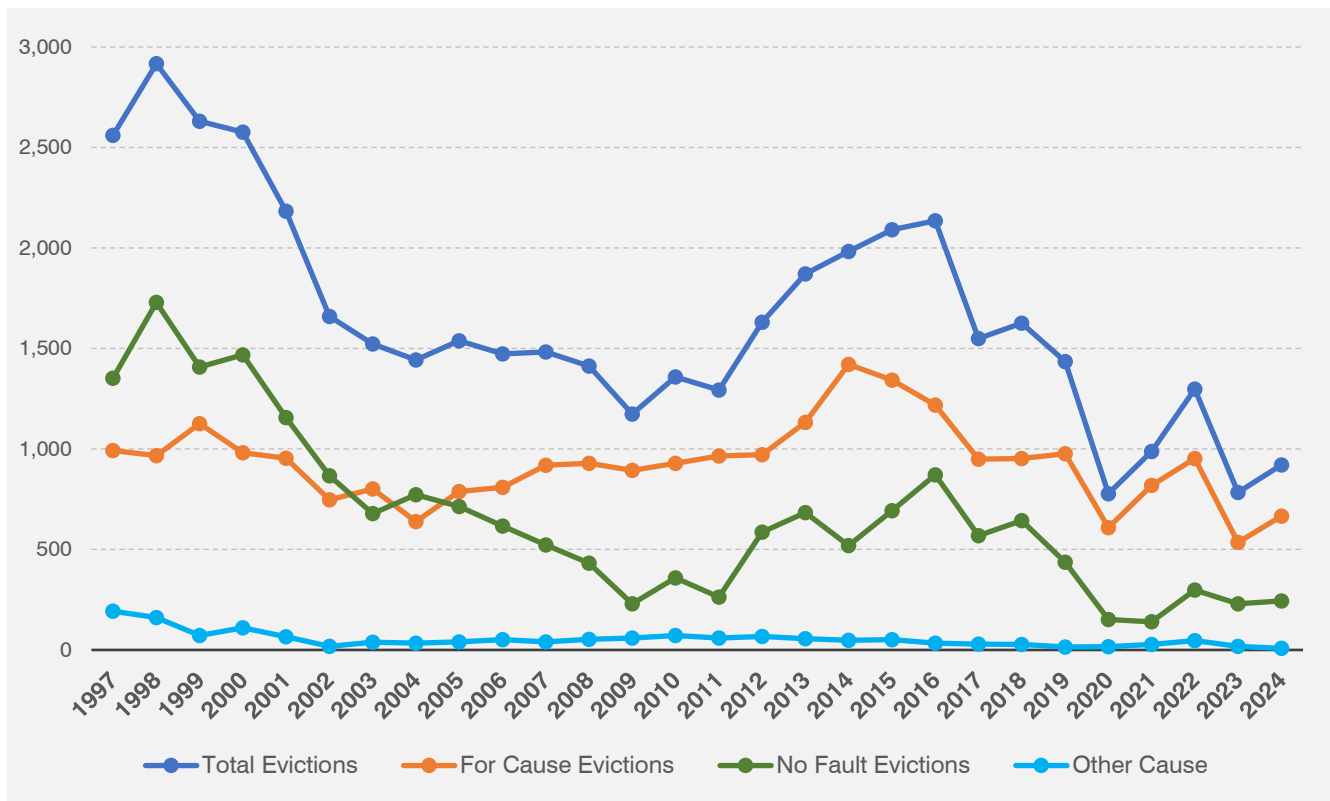
189 Enterprise Community Partners (2025 Expected). Memo on Affordable housing in the Context of Rezoning. San Francisco Planning Department.

Figure 36. Demolitions and Units Built from Demolition Comparing Multi-family with Single Family Homes, 2012 – 2024¹⁹⁰

Year	# Multi-family Unit Demolitions	Units Built from Multi-family Demolitions	# Single Family Home (SFH) Demolitions	Units Built from SFH Demolitions
2012	-12	47	-11	19
2013	-21	0	-9	16
2014	-10	0	-10	35
2015	0	16	-12	20
2016	-3	0	-11	23
2017	-29	2	-14	27
2018	-6	159	-16	25
2019	-2	4	-12	24
2020	-4	2	-7	14
2021	-5	3	-5	8
2022	0	8	-6	10
2023	-2	0	-11	34
2024	-12	3	-10	16
Total	-94	244	-134	271

¹⁹⁰ This figure does not include units demolished due to emergencies such as fires and landslides, or those that are part of major redevelopments such as HOPE SF. San Francisco Planning. (2025).

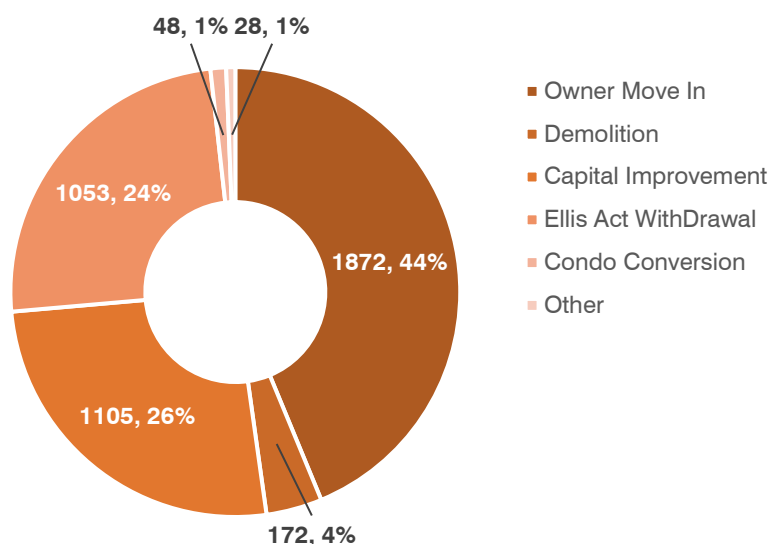
Figure 37. San Francisco Eviction Filing, 1997-2024



Source: Data SF (2025)

From 2015 to 2024, owner move-in evictions account for nearly half (44%) of all no-fault displacements, followed by capital improvement projects (26%) and Ellis Act withdrawals (24%), while demolition-related evictions represent a much smaller portion (4%). Figure 38 shows the types of no-fault evictions notices in San Francisco from 2015 to 2024 to highlight which are most common. **These statistics reveal that most of the involuntary tenant displacement occurs when property owners choose to reclaim units for personal use, undertake major renovations, or exit the rental market entirely.**

Figure 38. San Francisco No Fault Eviction Notices by Type, 2015-2024



Source: SF Planning (2025)

Figure 39 compares the number and rates of evictions by cause between the Housing Opportunity Areas and other neighborhoods from 2015 to 2024. Overall, citywide eviction rates remain low, with an average annual rate of 475 evictions. In the Housing Opportunity Areas, eviction rates are slightly higher for owner move-ins, condominium conversions, and Ellis Act evictions, and are slightly lower for demolitions, and capital

improvements. However, these differences are slight, and notably the overall rate of evictions is similar inside and outside of the HOAs (9.6 evictions vs. 7.3 evictions per 10,000 renters per year, respectively), suggesting that the areas outside of the HOAs that were rezoned in the mid-2000s did not subsequently experience much higher evictions than the areas that were not rezoned.

Figure 39. No-Fault Eviction Types by Housing Opportunity Areas and Other Neighborhoods, 2015-2024

	HOUSING OPPORTUNITY AREAS		OTHER NEIGHBORHOODS		CITYWIDE	
	Total	Per 10k renters per year	Total	Per 10k renters per year	Total	Per 10k renters per year
Total No Fault Evictions	2,065	9.6	2,213	7.3	4,278	8.2
By Eviction Type						
Owner Move In	1040	4.8	832	2.7	1872	3.6
Demolition	47	0.2	125	0.4	172	0.3
Capital Improvement	370	1.7	735	2.4	1105	2.1
Ellis Act Withdrawal	564	2.6	489	1.6	1053	2.0
Condo Conversion	41	0.19	7	0.02	48	0.09
Other	3	0.01	25	0.08	28	0.05

Note: Population of Renters normalized for used from ACS Data 2023.

Source: Data SF (2025), ACS 5 Year Estimates (2023)

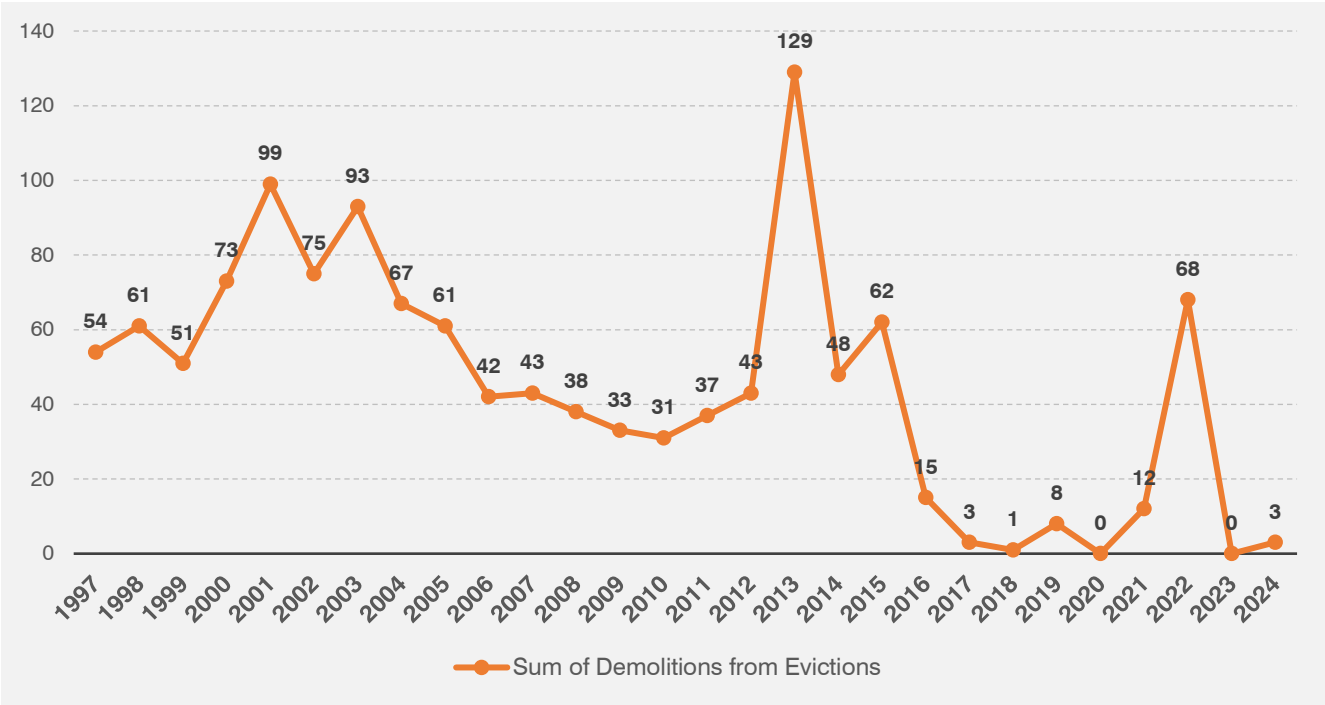
A more granular look at neighborhoods (Appendix Table A2) highlights some areas with a greater concentration of specific types of no-fault evictions. While the totals are not normalized by the total number of housing units in each of these neighborhoods, it is important to note that certain areas included in The Family Zoning Plan have seen relatively higher numbers of no-fault evictions than

other neighborhoods, such as Sunset/Parkside (418) and Outer Richmond (283) in the last decade, suggesting areas where renters may currently face higher vulnerability to displacement.

Demolitions that Require Evictions

The vulnerability of existing housing stock to demolition will vary significantly depending on building characteristics and tenant protections. Since 1997, there have been a total of 1,250 evictions due to demolition of a property. Figure 40 illustrates that the trend has had a few spikes but is generally declining with a low in 2023. Connecting this data back to Figure 37, between 2015 to 2024, only 4% of no-fault evictions were due to demolitions.

Figure 40. Demolitions Requiring Eviction, 2015– 2024



Source: Data SF (2025)

Buyouts

A buyout agreement is a legally regulated arrangement where a landlord offers a tenant financial compensation or other consideration to voluntarily vacate a rental unit. Most of the projects filing for demolition permits in San Francisco are empty by the time the application is submitted. This may mean that landlords have completed buyout agreements prior to submitting their demolition applications, otherwise evicted their tenants, or the tenants departed of their own accord.

Figure 41. Buy-outs in the Housing Opportunity Areas (HOA) compared to Other Neighborhoods, 2015–2024

		Max of Buyout Amount
Total Buy-out agreements	3,253	\$469,563
Buy-outs per 10,000 renters	6.2	
Percent of SF buy-outs in HOA	65%	\$469,563
Buy-outs per 10,000 renters in the HOA	9.8	
Percent of SF buy-outs in Other Neighborhoods	35%	\$450,000
Buy-outs per 10,000 renters in Other neighborhoods	3.7	

Source: Data SF (2025)

It is possible that buyouts may be more common in wealthier areas due to the larger financial gap between rent-controlled and market rate rents, creating stronger economic incentives for landlords to seek to incentivize long-term renters to move out. Nevertheless, no-fault evictions and buyouts are still rare, as documented in Figures 39 and 41.

Who is most impacted by evictions?

A national study from 2020 found that Black tenants and particularly Black and Latinx female renters experience evictions at a higher rate compared to males and non-Latinx whites.¹⁹¹ Moreover, local research from the Bay Area Equity Atlas shows that women-headed households in the Bay Area face the greatest challenges in covering basic household needs including housing, car payments, and medical expenses.¹⁹² Considering this evidence, people who identify as female, Black, Latinx, and very low-income may be most likely to face evictions.

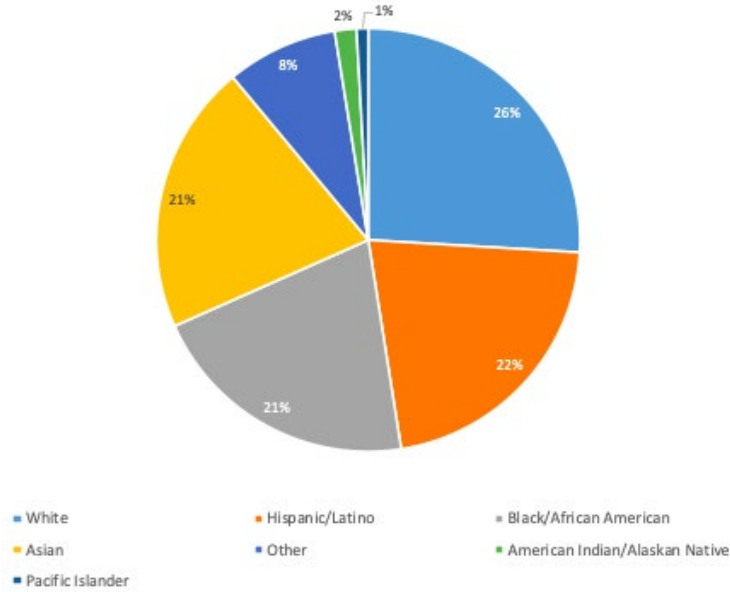
While the San Francisco Rent Board does report the race, ethnicity, gender, or income level of people who face evictions, the Mayor’s Office of Housing and Community Development does publish data on tenants who received full-scope representation¹⁹³ and tenant counselling. Most residents who accessed full-scope representation in evictions cases from 2018–2020 were people of color (76%, Figure 42) and extremely low-income (72%, Figure 43).

191 Hepburn, P., Louis R., and Desmond, M. (2020). Racial and Gender Disparities among Evicted Americans. *Sociological Science* 7: 649–662. https://sociologicalscience.com/download/vol-7/december/SocSci_v7_649to662.pdf

192 Robbenolt, S. (2023). Women and Women-headed Households in the Bay Area Continue to Experience the Lingering Effects of the Pandemic. *Bay Area Equity Atlas*. <https://bayareaequityatlas.org/recovery-tracker/how-women-are-faring>

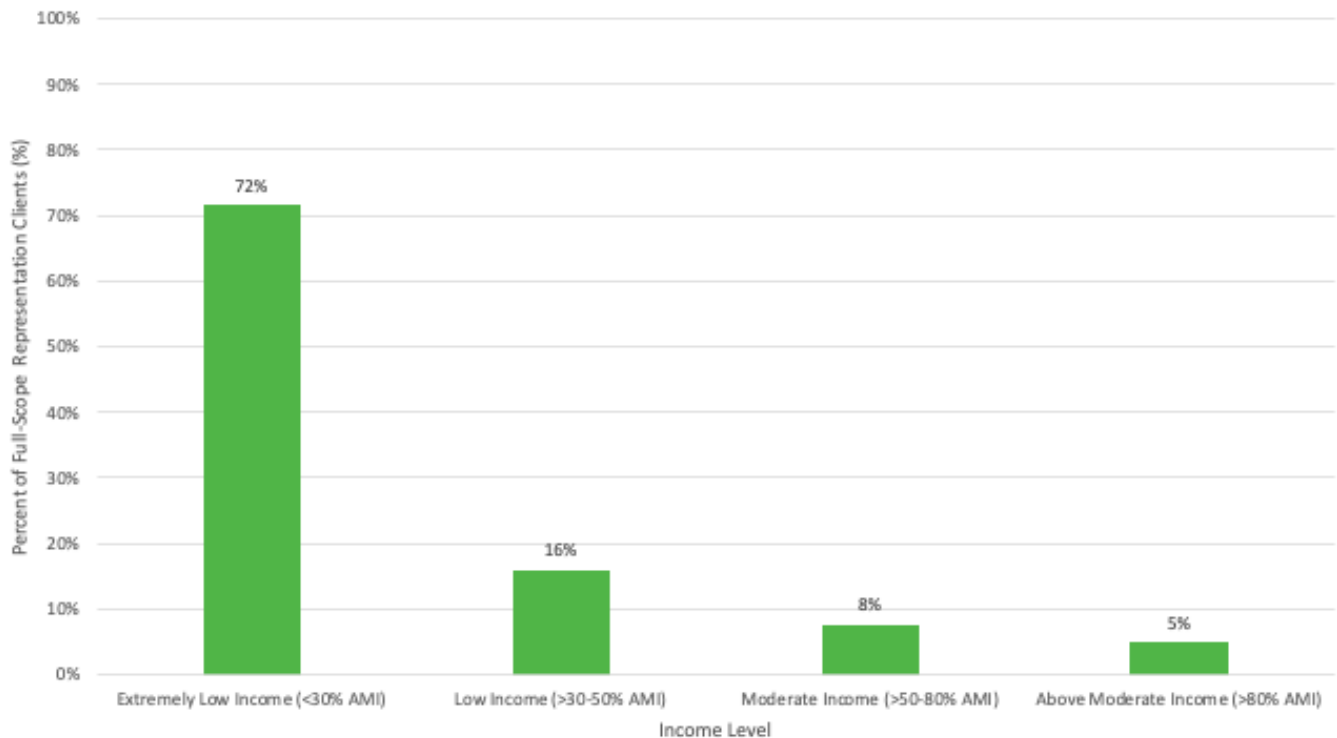
193 Full-scope representation includes, but is not limited to, filing responsive pleadings, appearing on behalf of the tenant in court proceedings, and providing legal advice.

Figure 42. Full-Scope Representation Clients by Race, 2018-2020



Source: MOHCD; Total Full-Scope Legal Representation Clients = 3,073

Figure 43. Full-scope Representation by Income, 2018-2020



Source: MOHCD; Total Full-Scope Representation Clients = 3,073

Likewise, tenant counseling clients are predominantly people of color (77%) and people who are extremely low-income (78%). Latinx people represented the highest percentage, 36%, of clients,

while comprising just 15% of the city’s population. Furthermore, the representation of Black clients was nearly three times greater than the Black share of the population (14% compared to 5%). People who have accessed tenant counseling are also much more likely to be very low- and low income, representing 95% of total participants. The data, however, does not capture people with resources who may choose to forgo free City services as they contract legal representation or tenant counseling.

Additional Research on Displacement & Housing Costs

As described in the previous section on Housing Affordability, housing costs have significantly increased in San Francisco and regionally, which continue to strain the ability of low-income households to afford rents and ownership in the city. Research on the relationship between market demand, housing production, and displacement has been limited and mixed.

Recently, researchers found that market-rate construction—particularly of more than 100 units—in San Francisco can cause both in and out migration of low-income households, but the effects depend on the type of housing and the local market. They found that subsidized housing reduced out-migration and increased in-migration for lower-income residents. However, with mixed-income construction, they found that inclusionary units did not outweigh the potential effect of market rate units and showed a slight increase in the probability of out-migration of low-income households.¹⁹⁴ Thus, rezoning to enable new construction can support community stabilization, but there is a possibility of modest increases in indirect displacement. In contrast, some studies of rezoning in low-income, racially diverse neighborhoods found that it led to an influx of higher-income, white residents and overall neighborhood wealth increases, often viewed as gentrification. However, these shifts were attributed to the in-migration of wealthier residents, not necessarily the displacement of existing ones.¹⁹⁵

Some research argues that allowing more housing in high-resource areas eases housing demand that would otherwise flow to more vulnerable neighborhoods. When wealthy areas absorb their fair share of housing growth, price pressures on lower-income neighborhoods may decrease. In fact, in a study of San Francisco, researchers found that new market-rate housing construction reduced displacement risk within a 500-meter radius by slowing rent increases in surrounding buildings.¹⁹⁶ Other studies, in contrast, have found that rezoning and supply can slightly increase housing costs, especially in gentrifying neighborhoods.^{197,198} Similarly, a study in San Francisco analyzed housing production after properties were destroyed by fires and found that when properties were rebuilt, evictions in rent-controlled buildings in the surrounding neighborhood declined.

Some researchers have found that heightened demand increases speculation and hence displacement pressures for existing residents.¹⁹⁹ For example, a study of the impact of tech shuttle

194 Chapple, K., & Song, T. (2024). Can New Housing Supply Mitigate Displacement and Exclusion? Evidence from Los Angeles and San Francisco. *Journal of the American Planning Association*, 91(1), 1–15. <https://doi.org/10.1080/01944363.2024.2319293>

195 Kim, M., and Lee, H. (2024). Upzoning impacts on neighborhoods in New York: Heterogeneous impacts of neighbourhood-level upzoning in New York City. *Urban Studies*. <https://journals.sagepub.com/doi/epub/10.1177/00420980241298199>

196 Pennington, K. (2021). Does Building New Housing Cause Displacement? The Supply and Demand Effects of Construction in San Francisco. University of California, Berkeley. <https://dx.doi.org/10.2139/ssrn.3867764>

197 Kim, M., & Lee, H. (2024). Upzoning and gentrification: Heterogeneous impacts of neighbourhood-level upzoning in New York City. *Urban Studies*, <https://journals.sagepub.com/doi/epub/10.1177/00420980241298199>

198 Damiano, A., & Frenier, C. (2020). Build baby build? Housing submarkets and the effects of new construction on existing rents. Center for Urban and Regional Affairs Working Paper, University of Minnesota.

199 Kim, M., & Lee, H. (2024). Upzoning and gentrification: Heterogeneous impacts of neighborhood-level upzoning in New York City. *Urban Studies*, 0(0). <https://journals.sagepub.com/doi/epub/10.1177/00420980241298199>

stops found that while demand and housing prices increased near the shuttles, there was a slight increase in owner move in and Ellis Act evictions from rent-controlled units, especially in 2-6 unit buildings, however the effect was greater in lower cost areas.²⁰⁰ However, San Francisco's most recent data on land values, transactions, and evictions, does not yet show evidence of this phenomena.^{201, 202}

This complicated dynamic underscores the importance of maintaining San Francisco's strong tenant protections, demolition controls, and replacement requirements as the Family Zoning Plan is adopted. Current low levels of no-fault evictions and buyouts, which remained low during periods of intensive housing development, should be considered a result of hard-fought tenant protections.

200 Asquith, B. (2019). Do rent increases reduce the housing supply under rent control? Evidence from evictions in San Francisco. https://research.upjohn.org/up_workingpapers/296/

201 San Francisco Rent Board. (2024).

203 Budget and Legislative Analyst's Office. (2024, January 30). Policy Analysis Report: Mitigating the Impact of Increased Residential Construction on Small Businesses. San Francisco Board of Supervisors. [BLA_Mitigating_Residential_Construction_Impacts_013024.pdf](#)

Small Business Impacts

Small businesses are the anchors of San Francisco's neighborhoods, contributing significantly to the city's distinct character and economy. Along neighborhood commercial corridors, they play a vital role in meeting daily needs, offering food and other retail, and providing educational, social, and cultural resources. San Francisco is home to many local small businesses that have been able to thrive and even expand beyond city borders.

Many business owners have noted that there are numerous challenges related to opening, maintaining, and growing businesses in San Francisco. Business owners of storefronts in the Housing Opportunity Areas have wondered if and how new housing development could exacerbate some of these challenges. In the short-term, nearby construction of new housing could make it challenging for customers to see or visit storefronts. An occasional business may also need to relocate due to housing development, which would obviously be a challenge. On the other hand, in the long-term, the resulting population growth will increase the potential customer base and may make it easier for business owners and employees to find housing nearby.

In addition to the City's existing programs and regulations, which are described further in Appendix A4, the Family Zoning Plan includes several policies to support small businesses. These policies include: early notification to alert businesses about potential housing development on their site, incentivizing developers to provide retail spaces that are appropriately sized, building out warm shells in new commercial spaces, expanding locations where commercial uses are allowed, and by making it easier for businesses that need to relocate to get up and running in their new space.

This analysis finds that approximately 207 small businesses in the Housing Opportunity Areas are on sites that are sizeable (>8,000sf) and that would be considered more suitable for development. That is 207 out of over 4,200 total businesses in these areas, equating to roughly 5% of existing businesses. Given this limited scale, the City can leverage and enhance existing programs, such as the commercial leasing services provided by the Office of Small Business, to assist these businesses in the event they need to relocate.

Summary of Research Findings

Benefits:

- a. **More housing will support small businesses** by increasing their customer base. Population growth supported by housing development is estimated to potentially bring in \$222 million - \$699 million in additional demand for local businesses.²⁰³
- b. More housing options will make it **easier for employees and owners to live nearby**.
- c. The **proposed micro-retail spaces will create more affordable or right-sized options for small businesses**.

²⁰³ Budget and Legislative Analyst's Office. (2024, January 30). Policy Analysis Report: Mitigating the Impact of Increased Residential Construction on Small Businesses. San Francisco Board of Supervisors. [BLA_Mitigating_Residential_Construction_Impacts_013024.pdf](#)

- d. The inclusion of the RTO-C zoning district will **expand the available area in the city where commercial uses are allowed**.
- e. **Early notification** will give OSB more time to work with the impacted business to explore options including negotiating the ability to return, seeking a different site, exploring a different business model, or otherwise planning for the next phase of the business.
- f. **Financial resources and simplifying the requirements** for relocating a displaced business can help businesses impacted by the rezoning stay afloat.

Burdens/Unintended Consequences:

- a. A small number of businesses, particularly those in buildings without residential units, **may face closure if their building is proposed for new development**. Importantly, the majority of new housing is not proposed on sites with existing storefronts. They may also experience decreased sales or other negative impacts if they are located near housing construction.

Existing Actions:

- a. The Office of Economic and Workforce Development (OEWD) runs programs that benefit small businesses including the Community Benefits Districts (also known as Business Improvement Districts) and SF Shines.
- b. The Office of Small Business (OSB) provides commercial leasing support, permitting assistance, San Francisco First Year Free, and the Legacy Business Program.
- c. The San Francisco Small Business Development Center provides financial services to small businesses, including through SF Lends.
- d. A Conditional Use Authorization is required for replacement or demolition of a Legacy Business in North Beach as well as citywide until May 2026.
- e. Senate Bill 1103 protects small, qualifying businesses from unexpected rent increases, hidden added fees and unclear lease terms.

Proposed Actions:

- a. **Early Notification and Referrals to the Office of Small Business (OSB):** The existing business and OSB would be notified when a project application is filed to provide early notification about the potential for displacement. This will give OSB more time to work with the impacted business to explore options including negotiating the ability to return, seeking a different site, exploring a different business model, or otherwise planning for the next phase of the business.
- b. **Expanding where commercial uses are allowed:** The rezoning will include the designation of a new zoning district, Residential Transit Oriented – Commercial (RTO-C), that will extend the areas where commercial development will be allowed. These districts will be located where the current Neighborhood Commercial Districts (NCD) currently transition into other Residential districts. (For instance, Geary Boulevard switches from NCD zoning to a mix of RM-2, RM-1, and RH-1 west of 28th Ave –all these areas would be rezoned to RTO-C). These districts will permit commercial

use, but not require it, and will effectively allow for the continuation and expansion of some commercial areas and may result in the creation of additional retail spaces that would be available for small businesses.

- c. **Other Zoning Policies and Incentives:** Additional policies are in the proposed legislation that would make it easier to relocate a business that must relocate due to new development and create other incentives to support small businesses, for instance:
- Waiving the Conditional Use Authorization for non-formula retail commercial uses to exceed the ground floor use size cap (for projects using the Local Program)
 - Waiving all other Conditional Use Authorizations for any displaced legacy business to relocate.
 - Providing a square footage bonus through the Local Program for developers to if projects include space for a relocated business, Legacy Business, “micro-retail” space, (which tend to be more affordable) or a community-serving business, such as childcare, grocery, or a non-profit office.

Ideas for Further Action:

- a. Supervisor Melgar has introduced the Small Business Rezoning Construction Relief Fund which can provide financial support to businesses impacted by housing construction (File #250782). If limited, the fund could allocate funds based on characteristics identified as being the most vulnerable, such food and beverage businesses, which require more capital investment in their commercial spaces, and BIPOC-owned businesses, which experience other forms of inequities.
- b. Adding an additional square footage bonus for developers that provide some tenant improvements (e.g. providing a ‘warm shell’) to facilitate business relocation, or for developers that provide a financial contribution to the proposed Small Business Rezoning Construction Relief Fund.
- c. Waiving all fees for relocating businesses through the SF First Year Free Program.

Additional Research and Discussion

Small Business Trends

Small businesses are a large and important part of San Francisco’s economy. In 2019, San Francisco was home to about 94,000 small businesses, which generated jobs for nearly 360,000 employees.²⁰⁴ However, the challenges of operating a small business in San Francisco and elsewhere are well-documented. In San Francisco, small businesses have cited permit regulations, rising material and labor costs, needing to coordinate across multiple City departments, as well as neighborhood

204 [Taking Care of Business: San Francisco’s Plan to Save its Small Businesses](#). (June 21, 2023). City and County of San Francisco, 2022-2023 Civil Grand Jury.

notification requirements as particularly challenging. Additionally, other factors like the increase of online retail and the COVID-19 pandemic have exacerbated the challenges facing small businesses.

The Institute for Justice completed a study called Barriers to Business, to better understand the local regulatory barriers for entrepreneurs across 20 cities in the US. They found that entrepreneurs in San Francisco had particularly high regulatory hurdles to overcome before getting their business off the ground, including a barrier unique to California: the California Environmental Quality Act (CEQA). As a result, they found that it is more expensive to start a business in San Francisco than in any of the other cities they studied due to the cost and delay created by CEQA, building permits, review fees, and issuance fees among other reasons.

Another challenging trend for small businesses is that many owners are nearing retirement. Project Equity reports that across the Bay Area region, nearly 77,400 firms –half of all job-creating businesses in San Francisco, Alameda, Sonoma, Marin, Napa, Solano, Contra Costa, Santa Clara, and San Mateo counties – are owned by members of the baby boomer age group. They employ 896,000 employees and create \$218 billion in revenue. As they retire, the local business landscape will go through a dramatic shift.

A 2022 OSB survey of 802 small businesses in San Francisco found that the top three challenges faced by small businesses were 1) an increase in the costs of goods sold, 2) dirty and smelly streets, and 3) a lack of customers. Furthermore, as many as 1/3 of businesses surveyed anticipated a major change over the next year, with 22% of those planning to sell or close.

How much does it cost to rent and buy commercial spaces in San Francisco?

Commercial rent prices vary depending on the quality of the building, amenities, and size, among other factors. Commercial rent data is very sparse, but the following table (Figure 44) provides some examples of recent asking prices (from the last 3 years) for typical retail properties in the rezoning area that do not include residential units.²⁰⁵ These retail spaces tend to be 1-2 stories and located in older buildings. Whether the building has the amenities for a restaurant or just typical retail, the price range is similar, from around \$1.92/square foot (sq. ft.) per month in Lone Mountain/USF to \$5.57/sq. ft. in the Marina. Note that some of the larger properties include more than one business space.

Similarly, commercial retail sale prices vary across neighborhoods, the type of business, and the building quality and amenities, among other factors. Figure 45 shares some examples of recent owner-user²⁰⁶ commercial retail purchase prices. The price per sq. ft. has a wide range from \$242/sq. ft. in Oceanview/Merced/Ingleside to \$2,182/sq. ft. in Noe Valley.

Figure 44. Commercial Retail Rent Examples Within the Family Zoning Plan Area, 2025²⁰⁷

<i>Analysis neighborhood</i>	<i>Year built</i>	<i>Rentable square footage</i>	<i>Price per sq. ft.</i>	<i>Estimated monthly rent</i>
Inner Richmond	1930	3,000	\$4.86	\$14,580
Lone Mountain/ USF	1946	2,814	\$3.02	\$8,501
Nob Hill	1940	1,140	\$4.25	\$4,845
Outer Richmond	1921	1,775	\$3.08	\$5,467

205 The examples are not representative of the entire market or of “sweetheart deals” where the rent may be offered below market for a variety of reasons.

206 Owner-user refers to the sale being one where a business purchases the commercial property for their own use, rather than as an investment.

207 CoStar Annual Rental Rate Data. (2025).

Outer Richmond	1960	700	\$4.00	\$2,800
Pacific Heights	1908	1,200	\$5.83	\$7,000
Sunset/Parkside	1933	2,100	\$5.00	\$10,500
Sunset/Parkside	1948	2,750	\$3.80	\$10,450

Figure 45. Commercial retail sale price examples within the rezoning area, 2025²⁰⁸

<i>Analysis neighborhood</i>	<i>Year built</i>	<i>Rentable square footage</i>	<i>Approx. price per sq. ft.</i>	<i>Sale price</i>
Inner Richmond	1922	1,425	\$561	\$800,000
Noe Valley	1911	1,100	\$2,182	\$2,400,000
Oceanview/Merced/Ingleside	1919	3,300	\$242	\$800,000
North Beach	1925	6,400	\$535	3,421,000
Outer Richmond	1913	827	\$1,149	\$950,000
Russian Hill	1926	1,700	\$963	\$1,637,000
Sunset/Parkside	1941	1,320	\$758	\$1,000,000
West of Twin Peaks	1932	5,530	\$407	\$2,250,000

How may the Family Zoning Plan affect small businesses?

The Department conducted an analysis to understand how housing development precipitated by zoning changes may affect small businesses. The Department used a variety of data sources including data from the CA Employment Development Department (EDD), sales tax remittances from the San Francisco Controller's Office, foot traffic data from Placer.ai, Planning Department data on housing development, and previous studies written on this issue. Although there is limited comprehensive data about businesses, business owners, closures, and storefront vacancies in San Francisco, these sources give us an idea of overall small business trends in San Francisco, including how past rezoning efforts have affected commercial corridors.

This research included several types of analyses to help the Department identify potential short-to-medium-term impacts and longer-term impacts that are discussed below.

Potential Short- to Medium-term Impacts of Rezoning and Housing Development on Small Businesses

To determine if small businesses experienced different outcomes depending on whether a corridor was rezoned, the Department compared the number of active businesses (2005-2023), taxable sales (2004-2023), and the number of new housing units (2008 to 2023) for two neighborhood commercial corridors that were rezoned, Upper Market Street (2007) and Ocean Avenue (2009).^{209, 210} These were

²⁰⁸ CoStar Annual Rental Rate Data. (2025).

²⁰⁹ The varying date ranges are limitations of the data.

²¹⁰ Upper Market was upzoned in 2007 with the Market Octavia Area Plan and Ocean Avenue was upzoned in 2009 with the Balboa Park Station Area Plan. Given the length of the planning and development review process in San Francisco, it's estimated that projects taking advantage of these rezonings would have begun construction two years or later after the adoption of these plans (2009 and 2011, respectively).

compared to six neighborhood commercial corridors that were not rezoned (control corridors): Geary Boulevard, Clement Street, Irving Street, Union Street, Chestnut Street, and West Portal Avenue. These data provide a general snapshot of the overall health of the corridors and their trajectory (i.e., growth and/or decline of business activity).

The Department found:

- Regarding housing production, from 2008-2023, Upper Market Street and Ocean Avenue added 2,380 and 231 new housing units, respectively. The other six study corridors combined added a total of 60 units.
- Total active business on rezoned corridors remained stable or increased from 2005-2023 (see Figure 46). There was not a major difference in businesses opening and closings between the rezoned corridors (Upper Market and Ocean) and the non-rezoned corridors. It is notable though, that Upper Market Street—which added the greatest number of housing units—did see a more noticeable increase in the number of active business firms.
- From 2004 to 2023, taxable sales on the corridors mirrored general economic trends. For instance, showing a marked decline during the subprime mortgage crisis in 2008 and the COVID-19 pandemic in 2020 (Figure 47). Similarly, the rezoned corridors were not majorly different from the non-rezoned corridors.

Figure 46. Active businesses Across 8 Study Corridors, San Francisco, 2005–2023

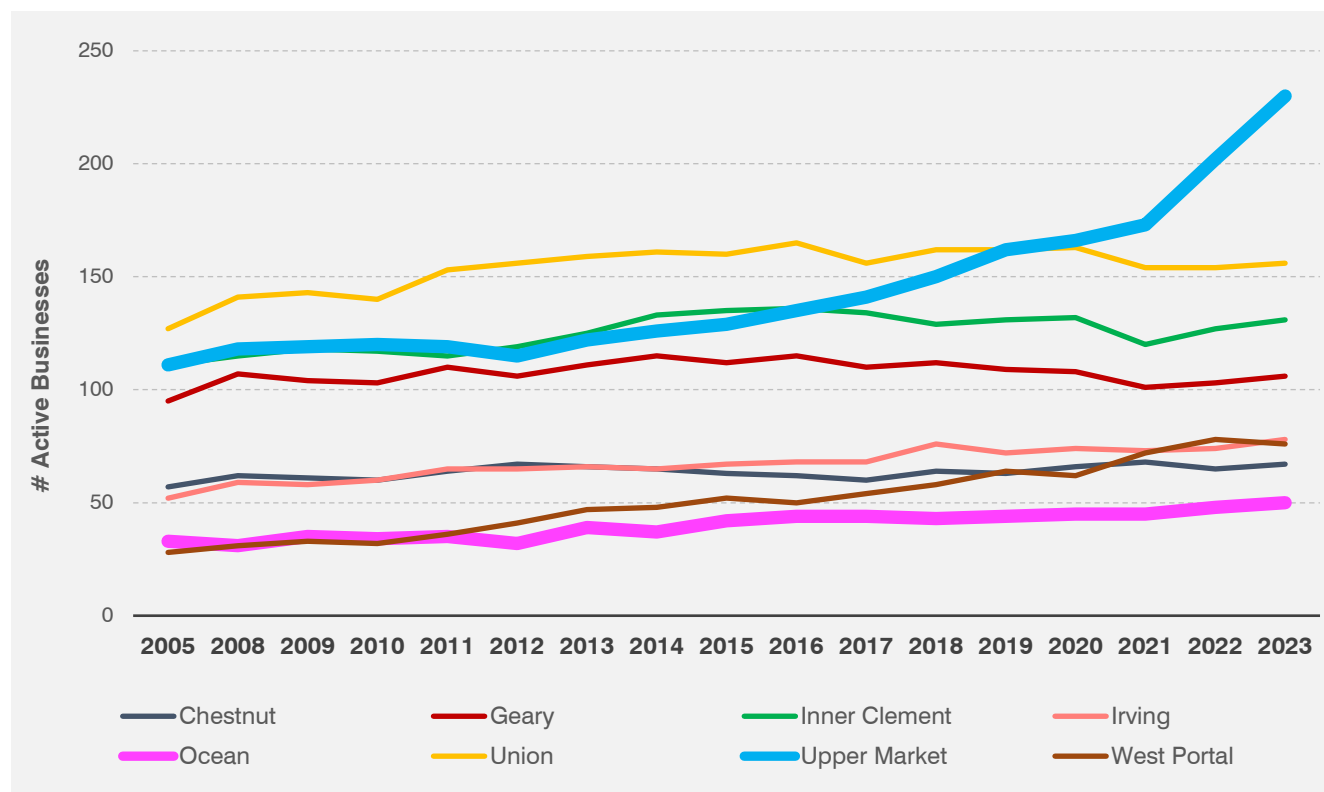
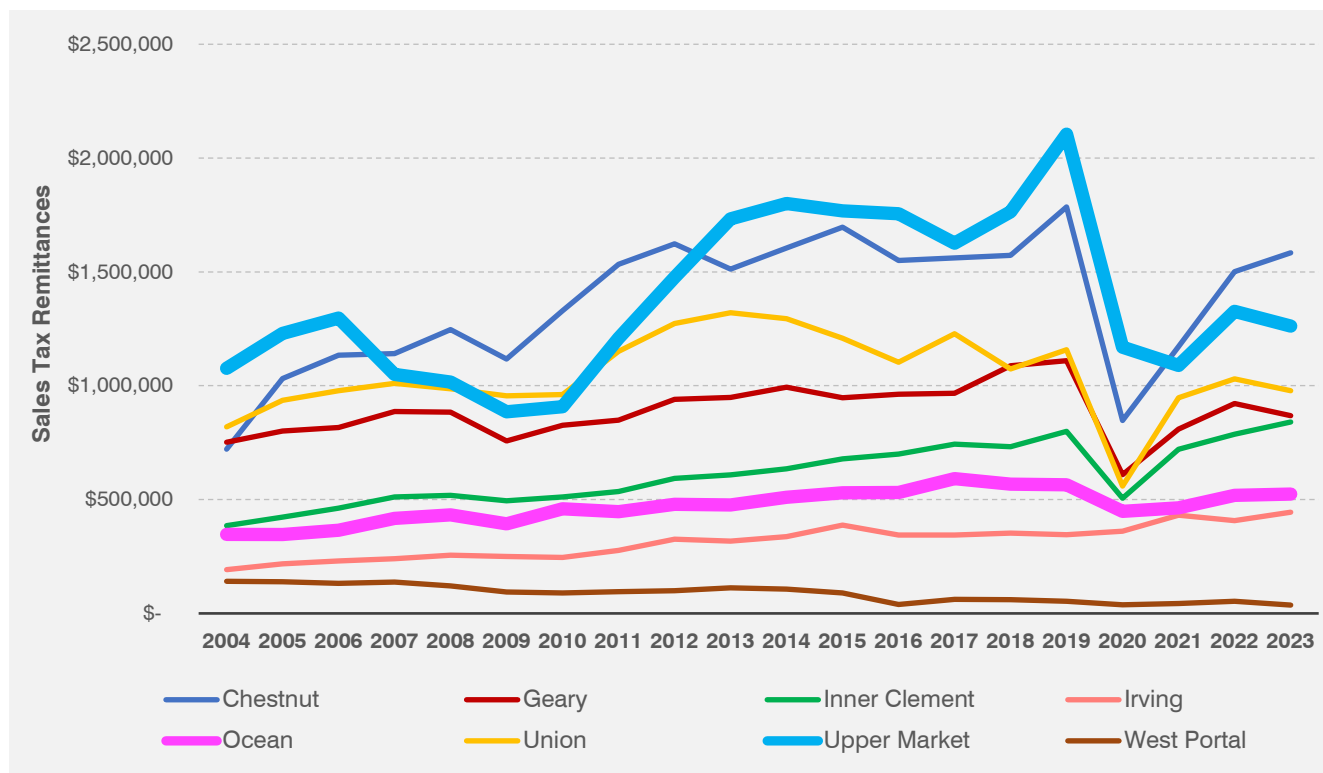


Figure 47. Taxable Sales Across 8 Study Corridors, San Francisco, 2004–2023



Potential Long-term Impacts of Population Growth on Small Businesses

Cumulatively, the longer-term impacts of adding housing and people are positive for small businesses. The influx of tens of thousands of new households not only stimulates growth in the near-term in the construction and real estate sectors but also translates into increased consumer spending.

In 2024, the Budget & Legislative Analyst issued a report, *Impact of Increased Residential Construction on Small Businesses* which estimates that for the two development scenarios studied: (1) building housing at the 5-year average rate, and (2) reaching our RHNA goal. **The city could see an increase in overall spending of between \$223.1 and \$699.4 million per year during the 2023–2031 RHNA period. For the entire RHNA period, the total economic benefit could range from \$1.8 billion to \$5.6 billion.**²¹¹ While housing growth is currently slow due to economic conditions and thus unlikely to reach the scale estimated in the report, the data shows that there will be significant increases in spending when economic conditions improve and new housing is built.

To further illustrate this point, the Department looked at foot traffic data taken from cell phones,²¹² to see if there is a correlation between taxable sales and the volume of people walking along the eight study commercial corridors. While each corridor has its own mix of business offerings and

²¹¹ The BLA used two scenarios that assume different rates of development: Scenario 1: the average level of production from 2015–2021, and Scenario 2: development at a pace that would meet the City's RHNA target by 2031. The lower estimates for the increase in spending are associated with Scenario 1, and the higher end are associated with Scenario 2.

²¹² Placer.ai utilizes cell phone data to identify the number of pedestrian visits made to an area over a 24-hour period. It is used by the City as a proxy for population size.

attractions, foot traffic and sales between 2017-2023 were positively correlated across all eight corridors—as foot traffic increased, so did taxable sales. Therefore, more housing in walkable areas can translate to more foot traffic and thus more local spending.

Risk of Business Displacement

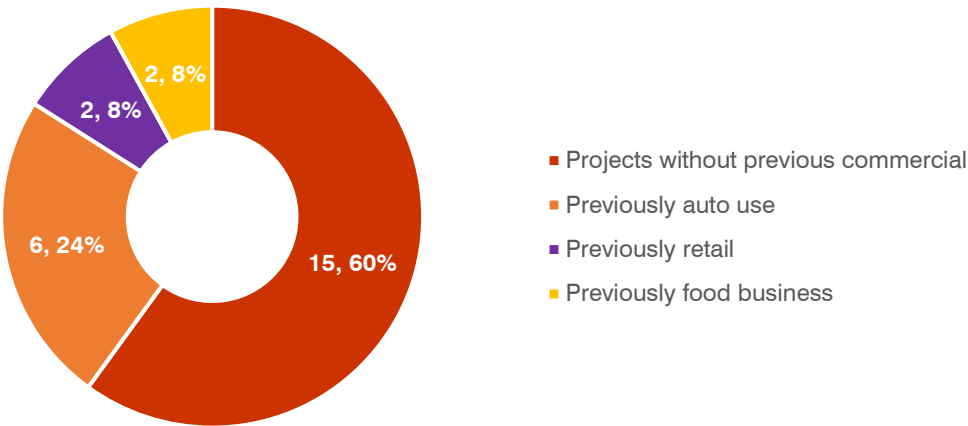
Businesses on Sites Well Suited for Housing Development

Based on prior rezoning efforts, the Department anticipates that certain sites are more likely to be developed into housing. This includes sites without existing housing (due to stringent anti-demolition policies) and larger sites (e.g., sites greater than 8,000 sf). In practice, this has typically meant that housing has been built on sites like parking lots, gas stations, and shuttered bank buildings, though there have been some housing developments built on sites with small businesses, raising concerns about demolition due to rezoning.

To better understand these concerns and risks, the Department further analyzed the development activity on Upper Market Street and Ocean Avenue, the rezoned corridors mentioned earlier. On these streets, there were a combined 25 development projects completed from 2008-2024, resulting in over 2,600 new housing units. As shown in Figure 48 below, roughly 84% of these projects (21 projects) were built on sites without storefront businesses, 15 of which were vacant sites. The four remaining sites were comprised of two food-service businesses and two retail shops. (Note that this analysis involved a visual scan of Google Streetview images, so we cannot make conclusions about the timing of when these uses were discontinued prior to housing development, and whether they were active businesses or vacant at the time of the housing proposal.)

While the closure of any small business represents a loss – for the business owners, the employees, and the community that previously enjoyed the goods and services provided – this case study from two rezoned neighborhoods does provide some reassurance that small business aren’t necessarily always located on the sites that are most attractive for new development.

Figure 48: *Uses Prior to Housing Development, Upper Market St & Ocean Ave, 2008-2024*



To deepen this analysis, the Department also conducted a “soft-sites” analysis of all the business locations on commercial corridors in the Housing Opportunity Areas to understand which are located on sites that may be more suitable and attractive for new housing development.

A “soft-sites” analysis compares the current use of the site against the proposed development capacity. Parcels are considered “soft” when the existing buildings are far smaller than what would be possible to build under either the current or proposed zoning.²¹³ It then applies various “exclusions” to remove lots that have certain characteristics that make development unlikely to happen, including parcels that have historic landmarks, rent-controlled apartments, condominiums, public uses (such as parks and schools), and certain private uses (such as large universities and hospitals). This analysis also removed formula retail from the analysis since “small” businesses were the area of concern. Finally, our analysis also included an additional filter to determine which businesses are on sites that are greater than 8,000 square feet, since sites smaller than this size are less practical to build multifamily housing, unless multiple lots are assembled.

Using EDD data, the Department initially identified a universe of approximately **4,295 total registered businesses across 37 commercial corridors** within the rezoning area as of 2023.²¹⁴

After applying the filters, of the 4,295 registered businesses along the commercial corridors, roughly 921 businesses with 1+ employee are on parcels considered more “suitable” for development (Figure 49).²¹⁵ That equates to 21% of such businesses in the rezoning area. Using similar methods, the Department found that there are approximately 128 Legacy Businesses on all parcels throughout the rezoning proposal, of which 47 Legacy Businesses are located on sites more suitable for development.

When the list was filtered further to identify the sites greater than 8,000 square feet, the total number of businesses dropped down to **207 businesses, including 11 Legacy Businesses, on sites that are both suitable, as well as practical for new development**. This represents **roughly 5% of businesses** in the Housing Opportunity Areas.

Figure 49. Housing Opportunity Area (HOA) Businesses on Potentially “Suitable” Sites, 2025

<i>Category</i>	<i># of businesses</i>	<i>% of HOA businesses potentially affected</i>
All Businesses in Housing Opportunity Area Commercial Corridors	4,295 businesses	--
Businesses on sites that are more “suitable” for new housing (all sized lots)	921 businesses	21%
Businesses on “suitable” sites that are >8,000sf	207 businesses	5%

213 Site “softness” for the rezoning was measured in two ways: 1) gross square footage, which compares the current size of any structures on the site against the size of buildings that would be possible after the rezoning; and 2) unit softness, which compares the number of existing residential units on site against the possible number of units after the rezoning.

214 This sum also filters out businesses registered to post office boxes on the corridor and businesses reporting less than one quarterly employee, which are more likely to be home-based businesses.

215 Appendix Table A3 shares the number of registered businesses by corridor and those on parcels suitable for development, irrespective of lot size.

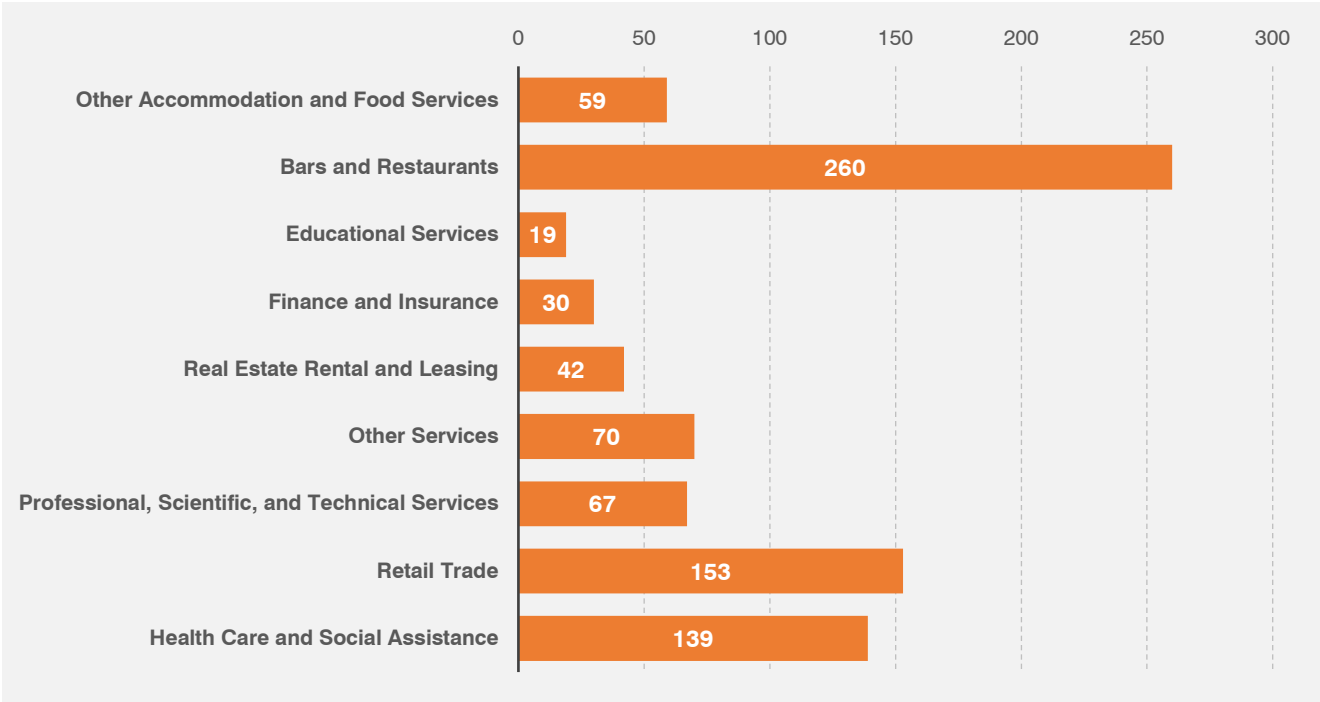
Experience also shows that development following the rezoning will happen incrementally, and, even on sites that are well-suited for development, it may be years before a new development is proposed if at all. Development happens organically and is unlikely to be more than a parcel or two at any time in any one neighborhood.

The following charts provide further information on the types of businesses on soft-sites:

- Figure 50 categorizes the 921 businesses (on all lot sizes) identified by industry sector, showing that approximately 28% are in the food and beverage industry and 17% are in the retail trade.²¹⁶

Appendix Table A3 provides additional details, comparing the number of businesses on sites suitable for development with the total number of businesses on each corridor.

Figure 50. Businesses on Parcels Suitable for Development by NAICS Code, 2023



At this projected scale, the City can enhance existing programs, such as the commercial leasing specialist services provided by the Office of Small Business and develop new policies to assist these businesses. The Family Zoning Plan proposes notification at the time of the project application so that businesses have more time to plan if they need to relocate. Then when they find a new space, The Family Zoning Plan proposes offering a waiver for the Conditional Use Authorization and other permits so that they can get up and running faster. The proposal also expands the areas in the city where commercial retail is allowed, which may provide more options for businesses in the future and provides an incentive for smaller retail spaces in new buildings that will be more affordable and suitable for local and community serving retail.

216 The industries are identified by NAICS codes used in the EDD data. For the purposes of this analysis, we separated food and beverage businesses from the Accommodations and Entertainment category. This also only includes businesses in sectors with more than 20 businesses.

Other Vulnerabilities

In addition to the site-specific conditions that make a parcel more susceptible to redevelopment, there may be characteristics of the businesses themselves that place them at greater risk of displacement and at risk for economic loss.

Renting

Small businesses that rent rather than own their commercial spaces face increased vulnerability in the face of rezoning changes. These businesses have no control over whether their building is sold for redevelopment and must abide by the terms of their lease. For instance, even if construction causes significant business disruption, they are still required to pay rent. The advocacy group *Small Business Forward* has raised concerns that rezoning could impact commercial rents in a way that discourages landlords from offering long-term leases. These longer leases are crucial for small businesses, as they provide stability and encourage capital investment in their spaces. Being forced to renegotiate leases more frequently, or relocate due to redevelopment, can result in faster-than-expected rent increases and financial instability. To address these challenges and support small, local businesses, some cities—like Toronto—are exploring commercial rent control measures.²¹⁷ However, such policies are currently prohibited in California.²¹⁸

Unfortunately, the City lacks a reliable and comprehensive data source to determine whether a business owns its commercial space. However, research from the Urban Displacement Project (UDP), such as their report *Mapping POC-Owned Business Vulnerability in the Wake of COVID-19*, has found that food and beverage businesses are less likely to be owner-occupied compared to others like childcare or arts businesses. These businesses also tend to have more specialized needs—such as existing kitchens or plumbing—making relocation more difficult and costly. As a result, food and beverage businesses often face greater risks of displacement and financial loss, particularly because they may have already made significant investments in their space and will need to reinvest in a new one.

POC-owned

Businesses owned by people-of-color (POC) experience pre-existing systemic inequities such as challenges accessing capital to start a business or negotiating leasing terms in their spoken language. In addition to having lower owner-occupancy, another finding from the *UDP Report* was that food and beverage businesses also have a higher representation of POC-ownership.²¹⁹ These factors mean that POC-owned businesses might be more vulnerable to displacement or closure. This is especially significant given that the rezoning proposal includes commercial corridors that are known cultural anchors.²²⁰ Immigrant communities, such as the historic Chinese and Russian enclaves in the Sunset and Richmond districts, may have moved to these neighborhoods or started businesses there at a time when they were more affordable and accessible to working-class people and first-time home buyers. Today, Clement Street, Geary Boulevard, and Taraval Street are still

217 Daoust Vukovich LLP. (2024, May 28). [News Release: Toronto City Council Supports Commercial Rent Control—Will it really happen?](#)

218 California Civil Code. (2007). [Commercial Rental Control, SEC 1954.25-1954.31](#). Justia U.S. Law.

219 Schmahmann, L., Elias, R.R., Chapple, K. & Johnson, T. (2021, December). Mapping POC-owned business vulnerability in the wake of COVID-19. Institute of Governmental Studies, UC Berkeley. [UDP-Business-Vulnerability-Report-Final.pdf](#)

220 SF Survey and the Cultural District Program help identify these areas and appropriate ways that these legacies can be maintained and stewarded in the future.

home to many small, local and culturally specific businesses that many people rely on because they are affordable, and create a sense of belonging, among other benefits.

Construction Impacts on Small Businesses

Impact of Constructing Large Infrastructure (Transportation)

Community members and small businesses have also raised concerns that the process of constructing new housing will be harmful to businesses. Construction of new housing can take many months or years, and can result in noise, dust, transportation and streetscape impacts, and other inconveniences that can have an impact on how many customers visit a street or business.

There have been few detailed studies on how the housing construction process impacts nearby businesses. However, several prior studies conducted by the City looked at the impact of constructing large-scale transportation infrastructure, like rail infrastructure, on surrounding small businesses. Such studies found that construction of transportation infrastructure has had mixed impacts on businesses, ranging from a decrease in taxable sales during construction, to an increase in taxable sales in the years after construction. Specifically, a 2017 study by the Controller's Office found that during the construction of transit infrastructure, 5 out of 11 of the areas studied suffered an average decrease in taxable sales of between 9% and 19%, while there was no significant effect in the other six areas studied.²²¹ After construction, retailers in three areas remained below their pre-construction level sales, while four areas showed increased sales, and the remaining four were not significantly different from their pre-construction levels. Finally, the study also found no difference in business closure rate between the areas under construction and the citywide average.

There were similarly mixed results in a 2014 study by the San Francisco Municipal Transportation Agency (SFMTA) that compared changes in taxable sales of businesses located in areas where transportation infrastructure was constructed to areas without construction. The study found that there was little difference between taxable sales pre-construction and the first-year post-construction, and in later years taxable sales were about 5% higher.

Impact of Housing Construction

The previously mentioned 2024 BLA Report examined the impacts of development that would happen on dispersed sites over an extended period of time. This is the development pattern expected after the rezoning is adopted, in contrast with the impacts of transit infrastructure in the studies above, which affected entire segments of commercial districts over a period of months or years.

The report estimates that there could be upwards of 60 to 188 residential developments per year on commercial blocks throughout the city, though the actual number of developments may fall well below this.²²² Since development projects could occur at any location between 2023 and 2031—and beyond—and at different points in time, the report estimates that approximately 25% of those

221 Major transportation infrastructure is defined here as a project that lasted 6 or more months and was limited to a specific geography, examples include road repaving, adding bump outs, or altering the number of vehicle lanes, that limited access to the street, sidewalk, or storefronts.

222 To estimate the possible impact of housing construction on small businesses, the BLA used two scenarios that assume different rates of development: 1) the average level of production from 2015-2021: 3,999 units/year, or roughly 60 development projects per year; and 2) development at a pace that would meet the City's RHNA target by 2031, or roughly 188 residential development projects per year. The actual pace of development would likely be less than these figures, unless economic conditions improve substantially.

projects could trigger economic hardship due to long and/or overlapping periods of construction of projects near one another.

Construction can happen in a way that does not require substantial street or sidewalk closures for most low- and mid-rise construction types (which are the primary focus of the rezoning). In addition, all housing construction is required by law to undertake measures to minimize the impact of noise, dust, and other nuisances resulting from construction. Some relevant requirements include:

- San Francisco Police Code sets the standard for construction noise at 80 dBA and the hours of construction from 7am-8pm, with the possibility of obtaining a permit for night noise when it would be less objectionable at night than during the day.^{223,224}
- Public Works Code requires that at minimum a 4 ft wide pedestrian path travel be provided, and if the sidewalk is being reconstructed, a path into the parking lane must be provided.²²⁵ It also includes several Clean Construction Requirements that help to limit air pollutants from vehicles and construction equipment.²²⁶

That said, existing buildings that are directly adjacent to a construction site could experience some challenges related to new construction, especially food service businesses and other uses where construction may make it less pleasant for customers to linger onsite. There are success stories shared by business owners about extra precautions taken by housing developers to limit heavy machinery work like trenching to hours when the adjacent businesses are closed. Still, if there are any concerns, each project has a community liaison responsible for liaising between the neighbors and project team to help limit these nuisances.

223 San Francisco Police Code. (2025). [ARTICLE 29: REGULATION OF NOISE](#)

224 San Francisco Public Works. (2025). [Night Noise | Public Works](#)

225 San Francisco Public Works Code. (2025). [SEC. 724. TEMPORARY OCCUPANCY OF STREET - PERMITS REQUIRED.](#)

226 San Francisco Public Works Code. (2025). [SEC. 2504. CLEAN CONSTRUCTION REQUIREMENTS.](#)

Infrastructure and Community Services

Ensuring adequate infrastructure exists, is maintained and replaced, or expanded to serve new residents is crucial to maintaining a vibrant and resilient city. This analysis draws on the Housing Element Environmental Impact Report (EIR), the Environmental Justice Analysis, the Southeast Framework Report, the Sunset Forward Community Needs Assessment, and other city policies and procedures to assess how future growth may impact low-income residents and communities of color.

While existing systems in these neighborhoods can generally accommodate population growth in the near- and medium-term (e.g., through the next two decades), adding housing without compromising service quality in the longer-term will require thoughtful, ongoing investment guided through each agency's planning processes. Growth can ultimately strengthen public services by expanding the tax base and generating impact fees that help fund upgrades and improvements to existing systems. In addition, many of the City's policies ensure that new housing stock will be more resource-efficient, which can reduce living costs and environmental burdens for residents.

Community-based organizations (CBOs)—which are essential providers of culturally competent and accessible services—do not always benefit from population growth in the same way publicly funded services do. To expand services to a growing population or in geographies they don't currently serve, the CBOs will need more resources, greater efficiencies, or both. Ensuring that these organizations are resourced alongside infrastructure and public services will be critical to making growth equitable and sustainable.

Summary of Research Findings

Benefits:

- a. **More people will benefit from neighborhoods that already have access to good schools, open space, lower pollution, and essential infrastructure and community services.**^{227, 228, 229}
For most types of infrastructure, City agencies project that there is sufficient capacity to accommodate new growth for the next two decades or so.
- b. **Dense, new development will be more energy and water efficient** and can reduce a household's need to drive, which can benefit the environment as well as household budgets.²³⁰
- c. **New residents and new developments can increase City revenues**, via impact fees, paying property and income taxes, and offset the impacts of growth.

Burdens/Unintended Consequences:

- a. In the longer term, in cases where demand will outpace the capacity of infrastructure and services, a larger population could reduce the quality and access to services for existing residents if future investments and service expansions are unable to keep up. **This may be**

227 San Francisco Planning. (2022). *Housing Element 2022 Update EIR*. [Environmental Review Documents | SF Planning](#).

228 San Francisco Planning. (2023). [Environmental Justice Informational Analysis for the Housing Element 2022 Update](#)

229 San Francisco Planning. (2021). [Southeast Framework Report](#).

230 San Francisco Environment. (2023). San Francisco Climate Action Plan: [Water Supply Addendum](#); (2021). [Building Operations](#).

particularly impactful for low-income residents who rely on specific programming, public transit, and services provided by nonprofits and community-based organizations.

Existing Actions:

- a. In San Francisco, planning for infrastructure is coordinated through the **Capital Planning Program**. It provides funding recommendations for the 10-year Plan and the 2-year budgets. It must simultaneously balance the capital needs to maintain the “state of good repair” of city assets (e.g. street repaving, fixing existing structures), long-term needs (such as related to projected growth), and upgrades to achieve other policy goals or regulatory needs, like environmental sustainability, climate resiliency, economic development, access improvements, and programmatic enhancements.
- b. **Water, Power, Sewer:** The SFPUC plans for projected population growth and impacts on water, wastewater, and power through the Urban Water Management Plan, Stormwater Management Plan, and Onewater SF. The SFPUC anticipates being able to meet demand through at least 2045 with existing and planned water supplies. The SFPUC and PG&E are preparing for increased demand and have begun investments in substations, clean energy, and distributed resources such as rooftop solar.
- c. **Transportation:** SFMTA has several key plans that outline the future of transportation in the city including the Transit Strategy, Muni Forward, and the Biking and Rolling Plan. The Westside Network Planning Study, conducted in a partnership between San Francisco County Transportation Authority (SFCTA), San Francisco Metropolitan Transportation Agency (SFMTA), and SF Planning, will make recommendations for improved transit infrastructure and services to accommodate growth in the Housing Opportunity Areas. Additionally, SFCTA releases the San Francisco Transportation Plan (SFTP) every 4 years that informs transportation investments in the city. SFTP 2050+ will be released in 2026 and will include updated modeling and a focused look at transportation within the Housing Opportunity Areas.
- d. **Schools:** San Francisco Unified School District's (SFUSD) Resource Alignment Initiative aims to reallocate resources according to enrollment and student needs, which could respond to shifting needs as the population grows in the Housing Opportunity Areas.
- e. **Parks:** The San Francisco Recreation and Parks Department (SFRPD) is actively acquiring new parkland and renovating existing facilities. SFRPD plans to establish 66 new recreational facilities, with six located in the west of the city near projected growth areas. This proactive approach will help accommodate the population increase resulting from rezoning.

Proposed Actions:

- a. The Planning Department will coordinate with other city agencies in the systems assessment and planning for the accommodation of 82,000 new homes in San Francisco.

Ideas for Future Action:

- a. Assess access to community services that are not publicly provided and build partnerships with CBOs to help meet needs as the population grows and shifts.

Additional Research and Discussion

How may the Family Zoning Plan impact infrastructure and community services and thereby impact low-income residents or communities of color?

New housing in dense, urban areas uses resources such as water, energy, and streets much more efficiently than low-density development. Denser housing could also lead to improvements in service and infrastructure for the existing community. More people will use more resources, but the impact of each new person is not linear. New housing capitalizes on existing infrastructure (such as the electrical grid, water lines, and transit), technological improvements (such as heat pumps, solar energy, window insulation, water efficient appliances), scale (such as taller housing allowing for more people to easily access a bus stop), and new policy requirements (such as the requirement for all new buildings to be 100% electric), so each new unit is more resource efficient. The efficiency of new housing units, particularly for water, sewer, and electricity, can also reduce household costs, particularly benefiting lower-income residents who spend a disproportionate amount of their income on utilities.

Most of the San Francisco's infrastructure has additional capacity to support more usage without major capital investments. Services, by contrast, that rely heavily on staffing (such as policing and firefighting), will expand incrementally over the next 30 years as the population grows. Where investment is needed, such as in the water and wastewater system, new housing helps to pay for expansion and upgrades with a larger tax base and impact fees tied to each development. Ultimately, this can spread the cost among more people, making improvements more financially feasible and reducing the financial burden on individual households. The following topics have been raised as concerns by stakeholders.

Electricity

San Francisco energy providers, PG&E and SFPUC, project adequate electricity supply for the city through 2040, even with housing growth.²³¹ This is largely because per-unit energy consumption will be reduced as new housing units in San Francisco are required to meet high energy performance standards. In fact, new housing units are estimated to use 70% less energy than older buildings.²³²

A 2016 study on energy burden—the proportion of a household's income spent on energy—found that improving energy efficiency in the nation's housing stock can reduce the energy burden on low income and communities of color.²³³ In 2011, the study estimated that the median household in San Francisco spent 1.41% of their household income on energy. But even in San Francisco, where energy use is generally low and low-income families have access to energy payment assistance,²³⁴ low-income families still have double the energy burden (2.81%) as the median household. African American households spent 2.27% and Latino households spent 1.83% of their household incomes on energy. Improving the energy efficiency of the housing stock can help to reduce this disparity.

231 San Francisco Planning. (2022). Housing Element 2022 Update EIR. [Environmental Review Documents | SF Planning](#).

232 San Francisco Environment. (2021). San Francisco Climate Action Plan: [Building Operations](#).

233 Dreho, A. & Ross, L. (2016, April). Lifting the High Energy Burden in America's Largest Cities. [ACEEE-EE-low-income-and-underserved.pdf](#)

234 PG&E. (2025). [PG&E Financial Assistance Programs](#)

Water and Wastewater

San Francisco Public Utilities Commission (SFPUC) projects that the water supply in San Francisco is sufficient to meet demand in the city, including in the Housing Opportunity Areas, even with population growth. A larger population is not projected to substantially change the order of magnitude of needed systemwide investments, capacity expansion, supply diversification, or drought-related rationing. Similarly, the wastewater system is capable of handling increased loads in line with population projections. While some infrastructure improvements may be needed, these are not considered major constraints.²³⁵

Water conservation measures and updated plumbing codes, which new developments must comply with, have led to reduced per capita water consumption. Since 2005, water use in San Francisco has dropped by 5.5 million gallons per day despite a population increase of over 100,000.²³⁶ New housing stock will not have the same issues with pipe leakage, for example, like many older buildings have, and as consumption is tied to cost, reducing the amount of water used can help to lower the water bills of residents in new units. In addition to savings from reduced water use, more households means that the cost of system upgrades and repairs can be spread amongst more users which could help to curb rate increases.

Transportation and Streets

Housing growth in the Housing Opportunity Areas and increased ridership for Muni needs to be accompanied by increased service provision to prevent transit delays. Transit delays would affect all riders, including low-income residents and communities of color who depend most on transit for their daily needs.

The [transportation analysis](#) for the Housing Element EIR found that additional transit usage associated with the rezoning will not in itself cause significant delays to the transit network. Rather a related increase in vehicle trips could potentially cause significant delays to transit along the Geary and 19th Avenue corridors. The analysis projects that daily transit trips would increase by 22% by 2050 without the rezoning, while the rezoning will increase daily trips by an additional 6%. Similarly, vehicle trips would increase by 19% without the rezoning and by an additional 6% with the rezoning.

While Muni projects that there is sufficient capacity to accommodate near to mid-term growth, the Housing Element EIR calls for measures that would reduce vehicle trips, such as parking maximums, and improvements that could reduce transit delay, such as transit grade separation²³⁷ In addition, Muni is able to plan and implement relatively small adjustments to these networks within a short timeframe such as additional service or safety improvements as demand shifts.

The City is actively studying and planning for larger investments to address long-term capacity challenges. The Westside Transportation Study is led by the San Francisco County Transportation Authority (SFCTA), in collaboration with SFMTA and SF Planning, and is assessing current conditions and planning for the increased transportation needs tied to housing growth on the west side, and these needs will be incorporated into their capital planning process.

235 San Francisco Planning. (2022). Housing Element 2022 Update EIR. [Environmental Review Documents | SF Planning](#).

236 San Francisco Environment. (2023). San Francisco Climate Action Plan: [Water Supply Addendum](#).

237 San Francisco Planning. (2022). Housing Element 2022 Update EIR. [Environmental Review Documents | SF Planning](#).

Public transit agencies in the Bay Area are confronting a projected \$320 million annual operating deficit starting in fiscal year 2027 that will require state and federal funding.²³⁸ If this shortfall is not addressed through new funding measures, Muni's ability to expand service and meet growing demand will be significantly limited. Part of Muni's financial strategy is to pursue joint development of their existing bus yards and parking lots and build housing on them, which will in turn generate income for the agency.

The location of new housing developments, which will primarily be concentrated along major streets, commercial corridors, and near existing transit routes, will help to reduce driving and pollution. For many residents, living near transit and local amenities can reduce car dependency and help ease some of the strain of population growth on the overall transportation system. In fact, projected population growth on the north and west sides of the city is expected to generate 47% less car traffic, greenhouse gas emissions, and related pollution compared to the Bay Area average, due to higher transit use and shorter travel distances for work, shopping, and other needs.²³⁹

Schools

San Francisco Unified School District (SFUSD) expects to see a gradual increase in the number of enrolled students because of population growth, and specifically an increase in the population of children. This could counteract the district's recent trend of declining enrollment, which has dropped 17% since 2020 and continues to fall, impacting both school operations and funding. An increased population of children in Housing Opportunity Areas could reverse enrollment declines, which improves access to schools for new and existing residents. It could also boost state funding available to schools and enable the district to utilize more campuses effectively. In the long term, SFUSD will continue to monitor enrollment trends and plan to construct or expand facilities as the city grows.²⁴⁰

The education indicator scores from the Opportunity Map (which considers reading and math proficiency, high school graduation rates, and student poverty) for census tracts in the Housing Opportunity Areas tend to be two to three times higher than in other parts of San Francisco.²⁴¹

Assignment within the San Francisco Unified School District (SFUSD) is lottery-based and meant to provide children living in segregated, historically underserved neighborhoods with the opportunity to attend school outside of their neighborhood. Underserved neighborhoods are identified by lower test scores aligned with Common Core State Standards in Mathematics and English language arts and literacy. These test scores are also a primary measure for which the Housing Opportunity Areas are determined to be high-resourced. It is no surprise then, that schools with higher test scores are concentrated in the Housing Opportunity Areas.²⁴² However, of SFUSD applicants that rank their neighborhood school first, 95% are assigned to it.²⁴³ This is likely due to neighborhood priority considered by the district, but also family preference for living nearby the schools where their children attend, which is more convenient for many families. Therefore, moving children into the Housing Opportunity Areas may provide better access to good public schools.

238 San Francisco County Transportation Authority. (2025, April 22). [Addressing the Bay Area's Transit Fiscal Cliff](#).

239 San Francisco Planning. (2022). Housing Element 2022 Update EIR. [Environmental Review Documents | SF Planning](#).

240 SFUSD. (2024, July). Resource Alignment Initiative: How did we get here? [How did we get here? | SFUSD](#)

241 Othering & Belonging Institute. (2025). [2025 AFFH Mapping Tool](#). UC Berkeley.

242 SFEdup. (2022, November 8). [Which San Francisco Schools Have the Highest Student Proficiency Rates?](#)

243 San Francisco Parent Coalition. (2024). [Parent Guide to Applying to SFUSD - San Francisco Parent Coalition](#)

Community Facilities and Services

When a population grows or shifts, community services like daycare, afterschool programming, senior programming, mental health care, public health clinics and other support services must adjust as well. For the most part, the Family Zoning Plan alone is unlikely to trigger a need for major expansions of public facilities, but programming may need to adapt to new needs and there may be needs for additional staff at existing facilities. Additionally, co-location of services within libraries or existing City-owned buildings is a common strategy for addressing localized needs without building new standalone facilities. Unfortunately, nonprofits and community-based organizations (CBOs) throughout the city that provide many of these services are in danger due to a lack of funding after recent local and federal budget cuts, and many report that services that they offer children, low-income families, and seniors are operating near capacity.

In 2021, the SF Planning completed the Southeast Framework Report²⁴⁴—a study that identified community facility needs and potential service gaps in the city, comparing Southeastern neighborhoods with the rest of the city, which roughly aligns with Housing Opportunity Areas. The following were findings related to community facility needs with projected population growth:

- **Public libraries:** Currently the north and west sides of the city already meet or exceed the citywide standard for library access: one large library branch per 25,000-50,000 people, or one small branch serving 10,000-15,000 people in a low-density area. When considering projected population growth through 2040, the HOA, which has better access to libraries than the southeaster neighborhoods, will likely not need additional libraries to meet the existing standard.
- **Public health clinics:** The San Francisco Department of Public Health's (SFDPH) facilities provide a range of services including free clinics, hospitals, primary care, emergency departments, long-term care and mental and behavioral health services, with a special focus on service Medi-Cal and uninsured patients. When only considering SFDPH's facilities, it is expected that there will be a need for approximately 18 new public health centers in the city to retain existing level of service (1 center for 18,800 people), approximately 6 in the HOA.
- **Childcare:** There are three types of childcare facilities (public and private) in San Francisco: Licensed Child Care Centers, Licensed Family Child Care Homes and Unlicensed Family, Friends and Neighbors Facilities. Currently, there is significant demand that is not being met across the city, and to meet existing demand, approximately 3,515 more spaces are needed citywide in infant/childcare (ages 0-2) and 18,971 spaces in preschool (ages 3-5). To meet demand with projected growth, childcare spaces would need to increase by 21,540 (11,472 in the HOA) for ages 0-2, and 25,974 (14,179 in the HOA) for ages 3-5.

In 2021, the Community Needs Assessment for *Sunset Forward*²⁴⁵—a plan developed to support community planning and capacity-building efforts in the Sunset neighborhood with a focus on racial and social equity—identified several critical gaps in community-based services for Sunset residents:

- Limited availability of programs and activities, particularly for low-income seniors, families, and youth.

244 San Francisco Planning. (2021). [Southeast Framework Report](#).

245 San Francisco Planning. (2021). [Sunset Forward Community Needs Assessment Report](#).

- Seniors need improved access to nearby or transit-accessible senior centers, affordable and nutritious food, local health clinics, and digital support services.
- Families face a shortage of affordable childcare, after-school, and summer programs, as well as mental health resources.
- Service providers face significant barriers to expanding or creating new services due to limited funding and high commercial rents, while the lack of affordable housing further impacts their ability to hire and retain qualified local staff.

If providers are unable to adapt as demand increases or needs change with a growing population, people who rely on these programs may have reduced access. On the other hand, new housing developments could help to fund CBOs and nonprofits through increased taxes and other revenues. Additionally, improvements to housing affordability would make San Francisco more livable for their employees and could make finding and keeping staff that are required to provide services, more feasible. However, CBOs will still need intentional partnerships and support from the City to ensure the population's needs are met.

Parks and Tree Canopy

The Housing Opportunity Areas are served by some of the largest and most beloved parks and open spaces in San Francisco, including Golden Gate Park and the Presidio Trust. While new residents will increase use of these parks and facilities that are in high demand, this area of the city generally has better access to recreation and open space in comparison with the rest of the city. The Housing Element's Environmental Justice Analysis found that people moving into the Housing Opportunity Areas from other parts of the city would generally experience improved access to large parks, open spaces, and better-maintained recreational facilities. This represents a potential benefit for low-income residents moving into the area.²⁴⁶

Additionally, new residents will pay taxes and contribute to other future fundraising efforts, like bonds, which can support park improvements. SFRPD plans to use these funds to renovate aging facilities, expand parkland, and improve access.²⁴⁷ The agency uses the Environmental Justice Communities Map to help guide the implementation of their programming and investments. Today, environmental justice communities fall largely outside of the Housing Opportunity Areas. As such, there are plans to establish 66 new recreational facilities, with six located in the west of the city near projected growth areas. This proactive approach will help accommodate some of the population increase resulting from rezoning and could help ensure more equitable access to quality recreational spaces across the city.²⁴⁸

Finally, new housing in the Housing Opportunity Areas can help to improve streetscapes and tree coverage, because new developments are subject to requirements for planting street trees and providing green landscaping in front yards.²⁴⁹ These enhancements not only beautify neighborhoods, but also contribute to better air quality, public health, and climate resilience—benefits that are especially important for low-income communities disproportionately affected by and

246 San Francisco Planning. (2022). Housing Element 2022 Update EIR. [Environmental Review Documents | SF Planning](#).

247 San Francisco Planning. (2023). [Environmental Justice Informational Analysis for the Housing Element 2022 Update](#)

248 San Francisco Planning. (2022). Housing Element 2022 Update EIR. [Environmental Review Documents | SF Planning](#).

249 Sfbetterstreets. (2015). City and County of San Francisco. <https://sfbetterstreets.org/learn-the-process/developer-requirements/index.html>

vulnerable to air pollution and urban heat islands. Currently, San Francisco has one of the smallest urban tree canopies among major U.S. cities, with only 13.7% coverage citywide. Some Housing Opportunity Area neighborhoods fall well below even though Outer Sunset, for example, has just 5% tree canopy coverage, the third lowest in the city.²⁵⁰ Enhancing greenery through new development offers a meaningful opportunity to improve livability for both new and existing residents.

250 San Francisco Planning. (2014). San Francisco Urban Forest Plan. [Urban_Forest_Plan_Final-092314WEB.pdf \(sfplanning.org\)](#)

Conclusion

The Racial and Social Equity Analysis of the Family Zoning Plan has kept the San Francisco Planning Department centered on race and equity throughout the development of the rezoning program. Grounded in the City’s commitment to addressing historical and ongoing injustices, the analysis has shaped the program’s approach to increasing housing capacity—particularly in areas that have historically restricted development—by identifying potential benefits and burdens and informing strategies to advance more equitable outcomes. As both a process and a tool, it supports the Department’s broader vision—outlined in Planning Commission Resolution No. 20738—of eliminating racial inequity and ensuring the meaningful inclusion of communities most impacted by structural disparities. Through this lens, the analysis has examined the goals, planning process, and anticipated impacts of the rezoning effort, with the intent to align housing growth with the principles of racial and social equity.

Part 1 traced how discriminatory zoning policies and discriminatory housing practices have historically shaped San Francisco’s urban form, producing spatial, racial, ethnic, and socioeconomic disparities that continue to define the city’s housing landscape, demographics across the city, and well-being of residents. The persistence of uneven development patterns, socio-economic and racial segregation, and differences in health indicators contextualize efforts to equitably add more housing in the Housing Opportunity Areas.

Part 2 explained the development of the Family Zoning Plan as a strategic and research-informed intervention to redress these structural housing inequities. The program emerged through a comprehensive, equity-centered planning and engagement process, aligned with the San Francisco 2022 Housing Element goals and grounded in community input. It seeks not only to expand housing supply but also to ensure that new growth occurs in a manner that is inclusive and responsive to those historically excluded from housing opportunities in these areas of the city.

Part 3 of the analysis synthesized research and analysis of topics that were primary community concerns about the impacts of the rezoning proposal. These reflect the integration of racial and social equity analysis into the proposal’s design and are aimed at addressing the intersecting challenges of housing affordability, residential displacement, infrastructure capacity, and small business sustainability.

To address **housing affordability**, the proposal includes zoning reforms that eliminate density limits and introduce form-based zoning across Housing Opportunity Areas, which historically excluded more affordable housing types. These changes aim to increase development capacity and foster a wider range of housing types, including smaller multi-family developments. Through a local program, the proposal aims for the City to have more control in the type of projects that are built in place of the popular State Density Bonus Program. The Local Program allows developers flexible options to meet inclusionary housing requirements, supporting the production of deed-restricted affordable units and enhancing feasibility for 100% affordable housing projects.

To address **residential displacement**, the Tenant Protections Ordinance will be advanced alongside the rezoning. This ordinance aligns local demolition and tenant protections consistent with Senate Bill 330, discouraging development on existing housing sites and instead encouraging the use of underutilized parcels. These measures are designed to preserve existing housing stock and protect vulnerable tenants.

For **small business support**, the proposal builds on and introduces several mechanisms to reduce displacement risk and foster long-term viability for local businesses. These include potential relocation payments to displaced commercial tenants, early notification procedures coordinated with the Office of Small Business, and requirements for micro-retail spaces in large developments. New zoning designations such as the Residential Transit-Oriented Commercial (RTO-C) district will expand where commercial uses are allowed, enhancing opportunities for mixed-use development. Additionally, zoning incentives are under consideration to ease the relocation process for displaced businesses, including waivers for certain conditional use permits.

Regarding **infrastructure**, the Planning Department is actively coordinating with other city agencies to assess and plan for the capacity to accommodate 82,000 new homes, ensuring that growth is matched with adequate public services, utilities, and transportation investments. This is building on the Environmental Impact Report (EIR) for the 2022 Housing Element, which incorporated the updated zoning changes, and will also be bolstered by an amendment to the EIR that considers the updated proposal.

Additional measures described in this analysis will continue to be explored and refined throughout the implementation of the Family Zoning Plan rezoning program. As the city moves through policy adoption to execution, this work will remain iterative and responsive, informed by continued community engagement, interagency coordination, and collaboration with decision-makers. The racial and social equity lens that guided the development of this proposal will remain central to future efforts, ensuring that policies evolve to better meet the needs of communities that have been excluded from these decisions. Through targeted implementation strategies, ongoing monitoring, and policy adjustments over time, the City is committed to deepening its equity impact and delivering on the broader goals of inclusive and sustainable growth.

The Family Zoning Plan rezoning program has aspired to follow a comprehensive, equity-informed approach to addressing the systemic barriers that have long hindered fair housing access in San Francisco. While no single proposal can fully undo generations of housing exclusion or address the complexity of all housing issues the city faces today, this effort constitutes a significant step toward a more inclusive and equitable city. The racial and social equity analysis that informed this initiative has sought to anticipate and reduce the potential harm that may accompany the prospect of adding new housing where possible. The proposed strategies aim to balance the imperative to expand housing supply through increased zoning capacity with a deliberate commitment to minimizing negative outcomes and maximizing shared benefits for historically underserved communities.

Appendix

Table A1. Percentage of RH-1 Zoning by Neighborhoods

	<i>Analysis Neighborhood</i>	<i>Zoning District</i>	<i>Percent of Neighborhood that is RH-1</i>
HOA	Haight Ashbury	RH-1	0.00%
	Mission	RH-1	0.13%
	Presidio	RH-1	0.19%
	Lincoln Park	RH-1	0.36%
	Lakeshore	RH-1	0.70%
	Potrero Hill	RH-1	1.60%
HOA	Russian Hill	RH-1	2.02%
	McLaren Park	RH-1	3.10%
HOA	Outer Richmond	RH-1	5.57%
HOA	Castro - Upper Market	RH-1	5.77%
HOA	Twin Peaks	RH-1	6.24%
HOA	Lone Mountain - USF	RH-1	6.84%
HOA	Inner Richmond	RH-1	7.16%
HOA	Pacific Heights	RH-1	10.33%
HOA	Marina	RH-1	10.83%
HOA	Noe Valley	RH-1	13.07%
	Bayview Hunters Point	RH-1	14.44%
HOA	Inner Sunset	RH-1	23.72%
HOA	West of Twin Peaks	RH-1	23.77%
	Seacliff	RH-1	25.70%
HOA	Presidio Heights	RH-1	27.89%
	Bernal Heights	RH-1	30.43%
HOA	Glen Park	RH-1	38.61%
HOA	Sunset/Parkside	RH-1	55.48%
	Portola	RH-1	57.86%
	Outer Mission	RH-1	60.79%
	Excelsior	RH-1	67.27%
	Oceanview - Merced - Ingleside	RH-1	70.96%
	Visitation Valley	RH-1	72.60%

Source: SF Planning (2025)

Table A2. No Fault Evictions Totals, 2015 - 2024

	<i>Total</i>	<i>Owner Move In</i>	<i>Demolition</i>	<i>Capital Improvement</i>	<i>Ellis Act Withdrawal</i>	<i>Condo Conversion</i>	<i>Other</i>
Housing Opportunity Areas							
Castro/Upper Market	99	46	2	19	20	12	0
Glen Park	15	9	0	2	3	1	0
Haight Ashbury	138	39	3	35	57	3	1
Hayes Valley	80	34	0	40	5	1	0
Inner Richmond	149	84	1	14	49	1	0
Inner Sunset	123	56	1	26	40	0	0
Lone Mountain/USF	62	41	0	8	12	0	1
Marina	92	50	0	28	11	2	1
Nob Hill	88	28	2	45	12	1	0
Noe Valley	122	59	1	3	50	9	0
North Beach	50	23	1	14	10	2	0
Outer Richmond	279	159	7	18	91	4	0
Pacific Heights	77	24	1	33	14	5	0
Presidio Heights	42	14	1	14	13	0	0
Russian Hill	117	27	2	42	46	0	0
Sunset/Parkside	417	277	19	22	99	0	0
Twin Peaks	19	12	0	3	4	0	0
West of Twin Peaks	96	58	6	4	28	0	0
Other Neighborhoods							
Bayview Hunters Point	133	100	7	6	20	0	0
Bernal Heights	157	90	5	10	48	3	1
Chinatown	29	11	0	12	6	0	0
Excelsior	199	137	11	2	49	0	0
Financial District/South Beach	272	2	62	208	0	0	0
Golden Gate Park	1	0	0	1	0	0	0
Japantown	6	1	1	4	0	0	0
Lakeshore	241	0	0	241	0	0	0
Lincoln Park	2	2	0	0	0	0	0
McLaren Park	0	0	0	0	0	0	0
Mission	470	189	3	67	208	2	1
Mission Bay	1	0	0	1	0	0	0

Oceanview/Merced/Ingliside	106	72	6	3	25	0	0
Outer Mission	120	78	6	4	32	0	0
Portola	66	47	2	3	14	0	0
Potrero Hill	65	31	14	0	19	1	0
Presidio	0	0	0	0	0	0	0
Seacliff	8	5	0	3	0	0	0
South of Market	54	7	5	2	40	0	0
Tenderloin	172	0	0	149	0	0	23
Treasure Island	0	0	0	0	0	0	0
Visitacion Valley	56	39	3	5	9	0	0
Western Addition	55	21	0	14	19	1	0
Totals	4,278	1,872	172	1,105	1,053	48	28

Source: SF Planning (2025)

Table A3. Businesses on Suitable Development Sites by Zoning District, 2023²⁵¹

<i>Existing Zoning</i>	<i>All registered businesses, excluding formula retail (unfiltered)²⁵²</i>	<i>Suitable for development:²⁵³ Businesses with 1+ Employee and zero residential units, including all other filters</i>	<i>Suitable for development: Businesses with 1+ Employee and one residential unit, including all other filters</i>
C-2	170	34	
C-3-G	3		
NC-1	484	90	8
NC-2	216	43	4
NC-3	230	38	5
NCD-24TH-NOE-VALLEY	103	9	
NCD-CASTRO	104	11	
NCD-COLE VALLEY	15	6	
NCD-GEARY BOULEVARD	325	91	2
NCD-HAIGHT	104	23	
NCD-INNER BALBOA STREET	26	9	1

²⁵¹ Table A3 shares the number of registered businesses by corridor and those on parcels suitable for development, irrespective of size. The suitable for development parcels are shown as those with zero and one residential units, which are more likely to be developed. However, many of these lots will likely be too small for housing developments, so they would likely require lot assembly.

²⁵² This is all registered businesses in commercial zoning districts in the proposed rezoning area (e.g. no filters applied to account for the soft-site analysis, nor the sites excluded for other factors, but with formula retail removed).

²⁵³ Suitable for development means that various filters have been applied to the data including parcel softness, when the existing buildings are far smaller than what would be possible to build under either the current or proposed zoning. Second, the analysis excluded lots that have certain characteristics that make development unlikely to happen, including parcels that have historic landmarks, rent-controlled apartments, condominiums, public uses (such as parks and schools), and certain private uses (such as large universities and hospitals).

NCD-INNER CLEMENT	158	24	
NCD-INNER SUNSET	168	40	
NCD-INNER TARAVAL STREET	52	7	3
NCD-IRVING	118	43	4
NCD-JUDAH	31	4	
NCD-LAKESIDE VILLAGE	35	25	
NCD-LOWER HAIGHT STREET	37	1	
NCD-NORIEGA	115	34	3
NCD-NORTH BEACH	31	2	
NCD-OUTER BALBOA STREET	59	17	
NCD-OUTER CLEMENT	81	13	
NCD-PACIFIC	35	4	
NCD-POLK	222	42	
NCD-SACRAMENTO	214	10	1
NCD-TARAVAL	131	39	4
NCD-UNION	295	48	1
NCD-UPPER FILLMORE	103	16	
NCD-WEST PORTAL	80	45	
NC-S	93	41	
NCT-1	7		4
NCT-3	71	5	
NCT-DIVISADERO	124	22	2
NCT-GLEN PARK	39	4	
NCT-OCEAN	71	24	3
NCT-UPPER MARKET	144	12	
NCT-VALENCIA	1		
Grand Total	4,295	876	45

A4. Existing Policies and Programs Supporting Small Businesses in San Francisco

The following are some of the existing programs and legislation that support new and existing small businesses in San Francisco. They will continue to operate as the rezoning changes take effect.

EXISTING NEIGHBORHOOD ECONOMIC DEVELOPMENT PROGRAMS

The Office of Economic and Workforce Development (OEWD) oversees a range of programs focused on supporting commercial corridors, promoting different job sectors, funding workforce development, and supporting policy changes that can support small businesses.²⁵⁴ OEWD offerings include, but are not limited to:

- The **Community Benefit Districts (CBD) Program** is a partnership between the City and local communities where local property owners vote to become a Community Benefit District (also known as a Business Improvement District) and agree to pay an assessment, which supports various improvements on the corridor. Several of the commercial corridors in the proposed rezoning area have established CBDs, including Castro Street, Polk Street, Fisherman's Wharf, Polk Street, Mid-Market, Noe Valley, and Ocean Avenue.
- **SF Shines** is a storefront improvement program that provides grants, design services, and project management for property improvements.

EXISTING SMALL BUSINESS SUPPORT

The Office of Small Business (OSB) is part of OEWD and offers a range of services that aim to enhance business sustainability, visibility, and stability in a competitive urban environment. In the 2023-24 fiscal year, OSB managed 5,799 small business cases. Their growing suite of programming includes, but is not limited to:

- **Leasing support** to help businesses search for a space to open a new business or relocate, review lease agreements, and provide advisement in Letter of Intent and lease negotiations. This new program was added in 2023 and in the 2023-24-year OSB provided 207 businesses with leasing support, ultimately leading to 37 leases signed.
- **Permitting assistance** to help new and existing business owners navigate the multi-agency permitting process. This program was added in 2023 and in the 2023-24-year OSB managed 1,293 permitting cases.
- **Policy development and advocacy.** OSB works with the Small Business Commission, small business owners, and policy makers to make it easier to start, run, and grow a business in San Francisco. One resulting initiative was the 2021 pandemic-relief program, San Francisco First Year Free. The program waives initial registration costs, as well as license and permit fees for new or expanded storefronts. More than 9,000 businesses have utilized the program, and in 2024, 165 new businesses benefited which resulted in more than \$3.7 million in fees waived. The program has been so successful that it has been extended through 2025 and expanded to larger businesses.

254 San Francisco Office of Small Business. (2025). [Annual Report, FY2023-24](#).

- The **Legacy Business Program** supports businesses that have been in business for more than 30 years through marketing, grants, and technical assistance. One key component of the Legacy Business Program is Rent Stabilization Grants. OSB provides landlords with grants for long-term (10+ years) leases to Legacy Businesses. OSB has provided grants on behalf of 269 businesses, for a total funding distribution of over \$4.4 million from FY 2016-17 through 2023-24. In FY 2024-25 this program was modified to be called the Business Stabilization Grant and now requires landlords to share at least 50% of the grant received with their Legacy Business tenants.
- The **San Francisco Small Business Development Center** provides a range of technical assistance and services for small businesses, including support in accessing loans and other financial services tailored to small businesses. San Francisco Lends, helps businesses access affordable loans and lines of credit for their day-to-day cashflow needs. SF Lends is tailored to support Certified City & County of San Francisco Local Business Enterprises (LBEs) with active contractual relationships with the city government
- **Permit SF:** In February 2025, Mayor Lurie signed an executive directive to create this new program that will develop, prioritize, and implement bold, systemic changes to the City's permitting processes. This effort is intended to reduce time, money, and effort spent by businesses in obtaining permits across various departments providing a benefit to all businesses, including small businesses.

EXISTING REGULATIONS

- **Conditional Use Authorization (CUA) required to replace a legacy business:** As part of the effort to protect legacy businesses, a CUA is required for any project that plans to open a new business in place of a legacy business at that location, whether because it is closing, moving, or the building was demolished. This program is ongoing in North Beach and Mission District, and the Board of Supervisors passed a resolution extending it to the rest of San Francisco for a period of eighteen months, effective November 1, 2024, until May 2026 (Board File No 240909). It is important to note that in the instances when the CUA was needed, the legacy business had already closed, so this regulation may not prevent the business from closing.
- **AB2011 Commercial Relocation Requirement:** California Assembly Bill 2011 creates a CEQA-exempt, ministerial approval process for multifamily housing developments on sites within a zone where office, retail, or parking are the principally permitted use. For projects using this program, it requires developers to pay relocation payments to commercial tenants for up to 18 months of rent, depending on the number of years in business.
- **California's Senate Bill 1103:** Effective January 1, 2025, this legislation restricts landlords from charging fees to recover building operating costs unless specific requirements are met, such as providing supporting documentation, and must notify tenants before altering the method to allocate these costs. These measures enhance transparency and predictability in leasing expenses for small businesses and nonprofits and aims to benefit "qualified commercial tenants," which include microenterprises, restaurants with fewer than 10 employees, and nonprofit organizations with fewer than 20 employees.

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