

Certificate of Preference Holder Survey – Initial Results and Next Steps

**OCII Commission
September 19, 2017**



Background Information

- Certificate of Preference (COP) holders were displaced in the 1960's and 1970's due to former Redevelopment Agency action
- State law requires these households to be prioritized in renting or purchasing affordable housing
- COP holder households need to satisfy financial and programmatic requirements
- Currently there are 891 “active” COP holders of which 251 have used their certificate once.



Survey Goals

- Better understand the demographics of the COP holders
- Determine the housing needs and interests of the COP holders
- Implement a best approach in delivering the survey to ensure maximum responsiveness
- Tabulate and analyze the responses



Respondent receptivity

- All 891 active COP holders received postcards
- The postcard included an 888 number asking the recipients to call in so they could be surveyed
- COP holders were offered a gift card for their participation
- Initial number of respondents totaled 70
- A second wave of post card and phone outreach was completed and the number of respondents increased to 114





San Francisco Office of Community Investment and Infrastructure

Telephone Survey of 114 Certificate of
Preference Holders

David Mermin, Jessica Mejia

September 14, 2017

Lake Research Partners

Washington, DC | Berkeley, CA | New York, NY

LakeResearch.com

202.776.9066

Methodology

- Lake Research Partners (LRP) designed and administered the survey.
- Conducted survey by telephone from July 10th to August 18th, 2017.
- Reached a total of 114 Certificate of Preference Holders.
- COP's provide preference in consideration for housing to persons displaced by redevelopment activities.
- Margin of error = +/- 9.2%.

Methodology (cont.)

- All sample surveys are subject to possible sampling error
- Results of a survey may differ from those if the entire population were interviewed.
- Sampling error depends on the total number of respondents and the percentage distribution of responses to a particular question.

Margin of Error
for Different Percentage Distributions and Different Sample Sizes
(95% confidence)

Sample Size	PERCENTAGES NEAR								
	10	20	30	40	50	60	70	80	90
200	4.2	5.5	6.4	6.8	6.9	6.8	6.4	5.5	4.2
100	5.9	7.8	9.0	9.6	9.8	9.6	9.0	7.8	5.9
50	8.3	11.1	12.7	13.6	13.9	13.6	12.7	11.1	8.3

Key Findings



Context

- COP holders were displaced by Redevelopment Agency actions in certain project areas during the 1960s and 1970s.
- 85% of respondents are aware that everyone who was living in their household at the time of displacement is eligible for a Certificate.
- 88% of respondents have never obtained housing using their COP.
- 83% of respondents still intend to use their COP for affordable housing in San Francisco.
- 58% of respondents are currently looking for housing.

Context (cont.)

- COP holders are more likely to be female (60%) than male (39%).
- Holders are likely to be between 50 and 74 years old.
- 67% of holders have an annual household income below \$60,000.
- 78% of holders are African American.
- 62% of respondents have never applied for housing using their COP – the main reason for not applying is “I believe I don’t qualify” (29%).

Context (cont.)

- 59% of respondents currently live in San Francisco.
- 39% live in other counties such as: Alameda County (27%), Solano County (20%), Sacramento County (11%), or Contra Costa County (9%).
- 67% of respondents currently rent their home .
- 21% of respondents own their home.
- Most of the renters are paying over half their income in rent.

Housing Needs and Interests

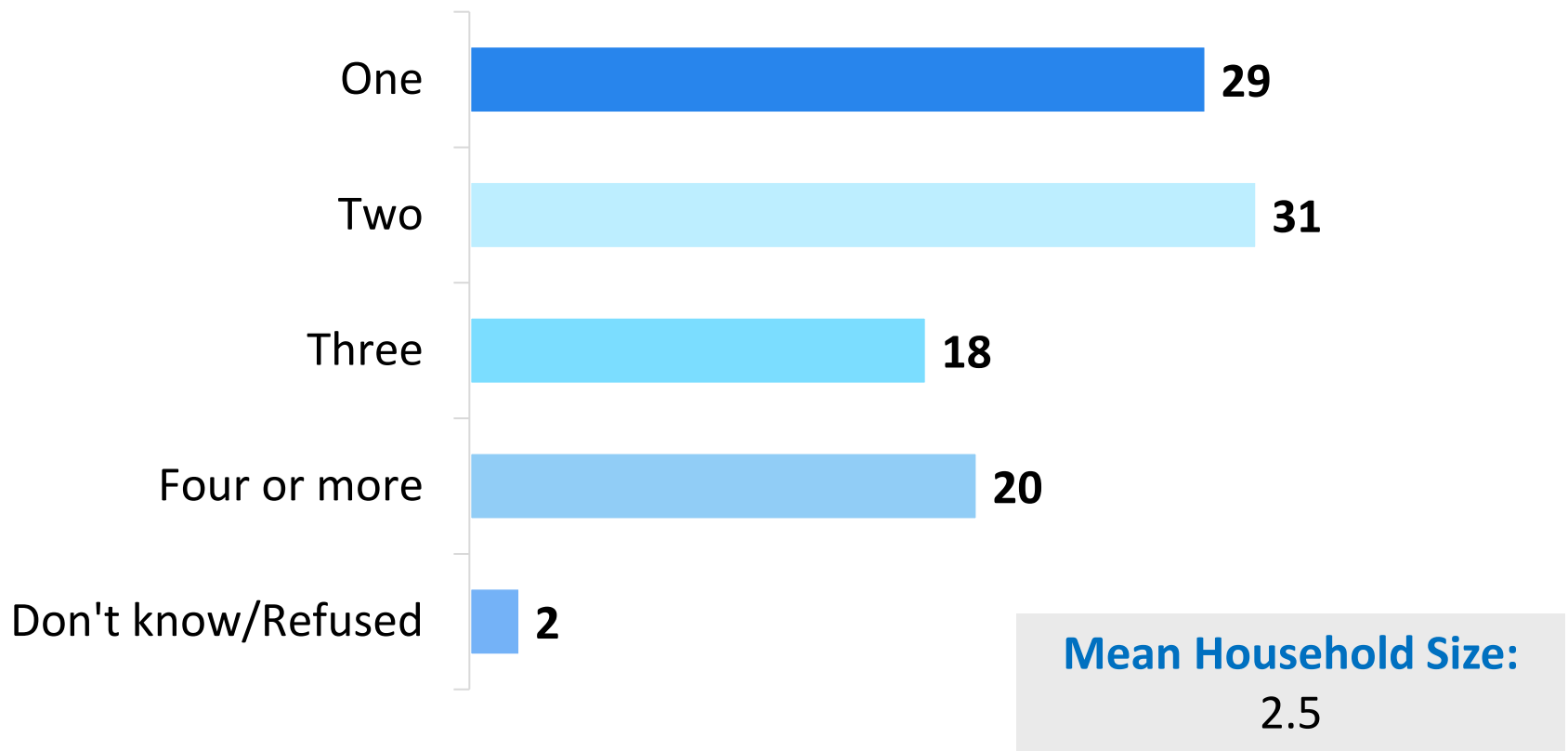
- A majority (58%) of COP holders interviewed are currently looking for housing and most of those currently looking need housing for 1 or 2 people (68%), including themselves.
 - *48% of those who are not currently looking expect to be looking in the next four years.

Housing Needs and Interests (cont.)

- 43% of respondents are interested in rental and ownership housing.
- 51% of respondents are currently interested in senior housing or will be in the next four years.
- 33% of respondents interested in housing have no preference on a neighborhood, however 38% of respondents would not accept housing in Hunter's Point.
- 76% of COP holders could use assistance in applying for housing and two-thirds
- 66% of holders are interested in "information on new housing opportunities."

A majority of COP holders are currently living in a home with one or two other people.

How many people are in your household where you live now? [OPEN END]



Profile: COP Holders Currently Looking for Housing

	<u>All COP Holders</u>	<u>Currently Looking for Housing</u>
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Black	78%	91%
Non-Black	20%	9%

<\$30k	41%	47%
\$30k+	46%	45%

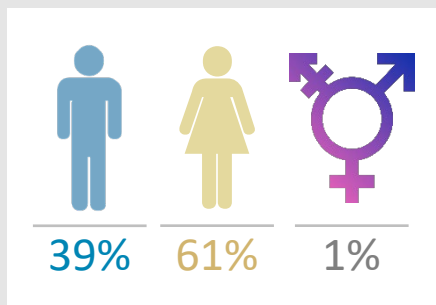
Under 30	1%	0%
40-49	7%	9%
50-64	54%	61%
65+	32%	29%

- COP holders looking for housing are more likely to be African American, have an income below \$30,000, and aged between 50 and 64 years.
- Nearly all of them intend to use their COP for housing (94%).
- They are more likely to have not applied before because it was too complicated (22%) or are waiting for specific housing (14%).
- They are also more likely to be currently interested in senior housing (39%) and could use assistance applying for housing (92%).

Profile of COP Holders Reached

- COP Holders are more likely to be women, 50 years of age or older, African American, and have an income under \$30,000. Three-in-five COP holders still live in San Francisco.

GENDER



AGE

Under 30	1%
30-39	0%
40-49	7%
50-64	54%
65+	32%

RACE

White	6%
Black	78%
AAPI	8%
Native American	1%
Other	5%

INCOME

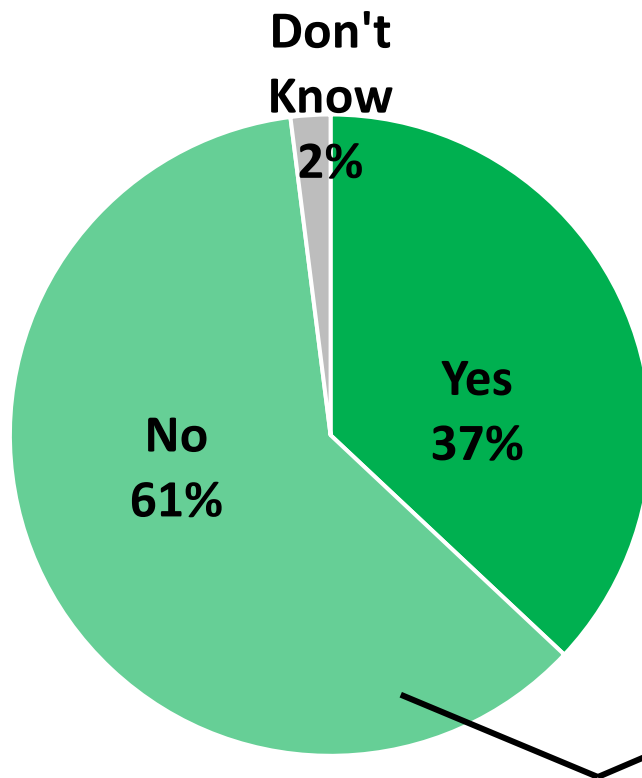
< \$30k	41%
\$30k – <\$60k	25%
\$60k – <\$85k	12%
\$85k – <\$110k	5%
\$110k +	5%

REGION

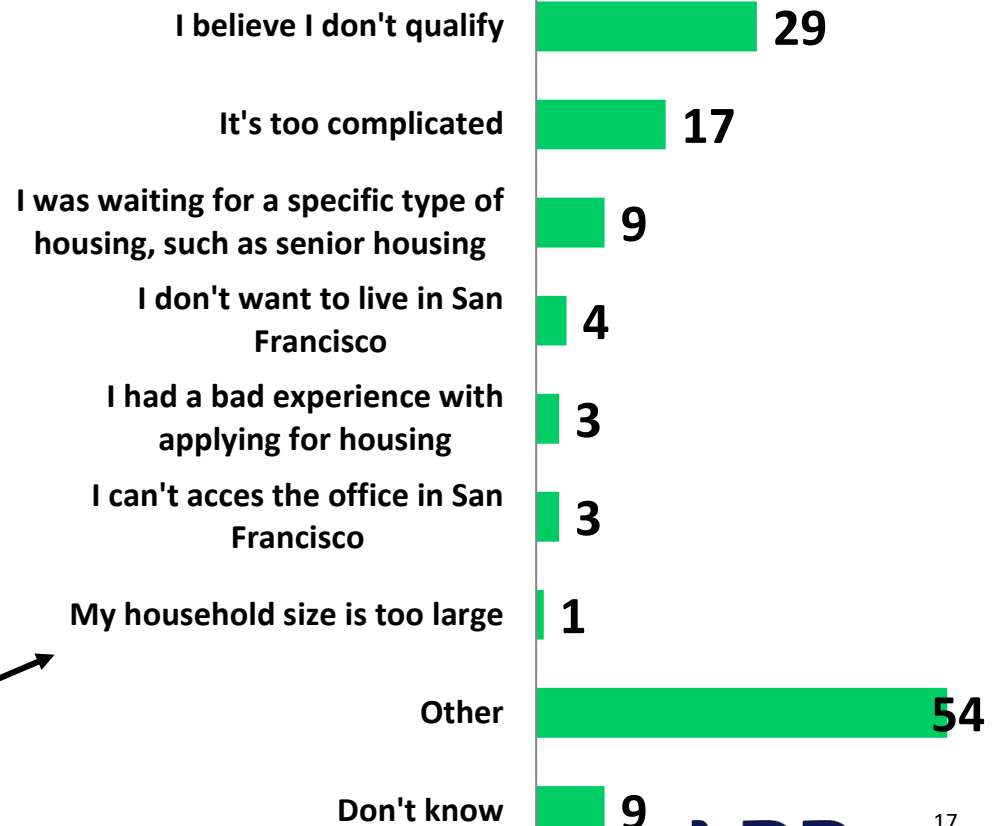
San Francisco	60%
Other	39%
Don't know/ Refused	2%

Three-in-five COP holders have not applied for housing using their certificate. The top reasons for not applying are “I believe I don’t qualify” or “It’s too complicated.”

Have you ever applied for housing using your COP?

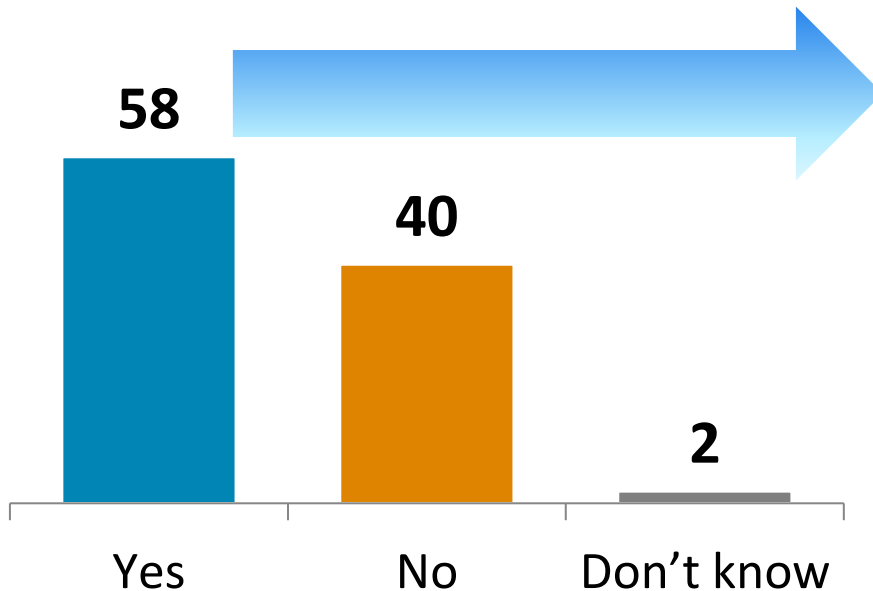


Please tell me which of the following best describes your reason for not applying using your COP?

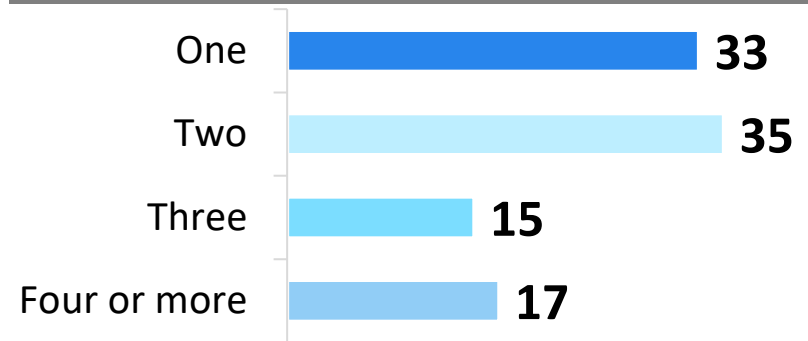


Among holders who are currently looking for housing, most are looking for a one- or two-person household. A two-bedroom unit is the most preferred size.

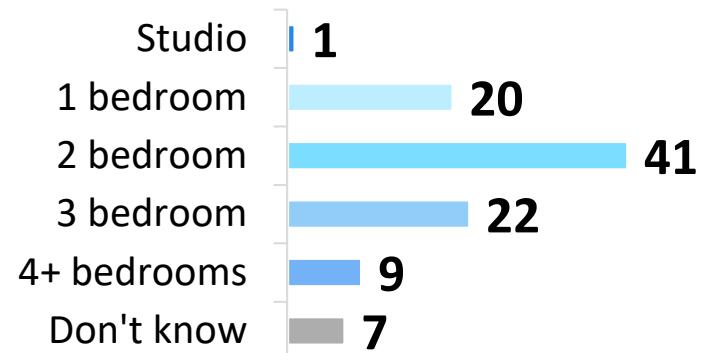
Are you currently looking for housing?



[IF YES] For how many people, including yourself?

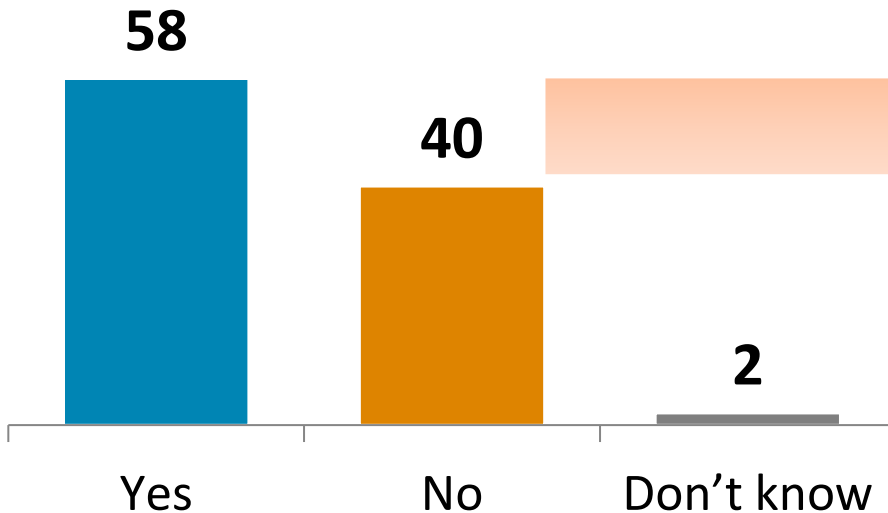


[IF YES] What size unit does your household need?

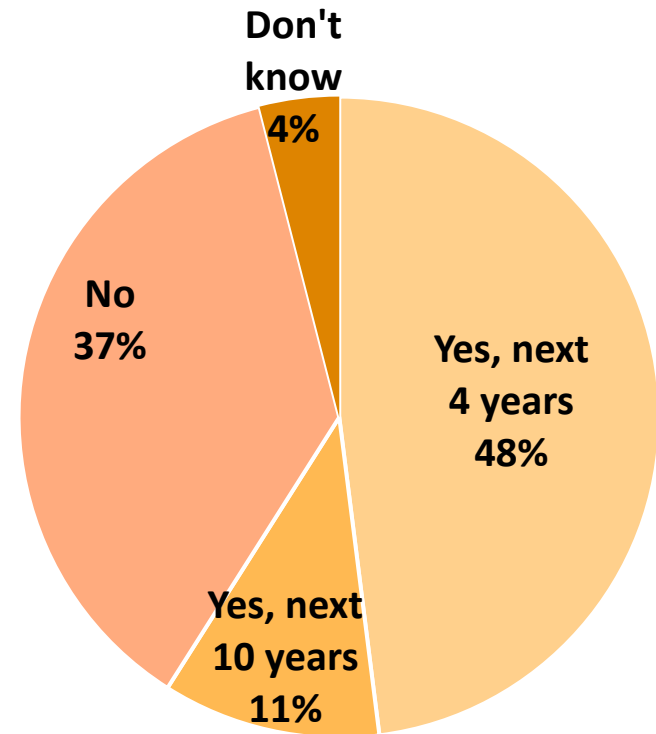


A majority of COP holders are currently looking for housing. Of those not currently looking, a majority will be in the next four to ten years.

Are you currently looking for housing?



[IF NO] If not, do you anticipate you will be looking for housing in the next 4 years? 10 years?



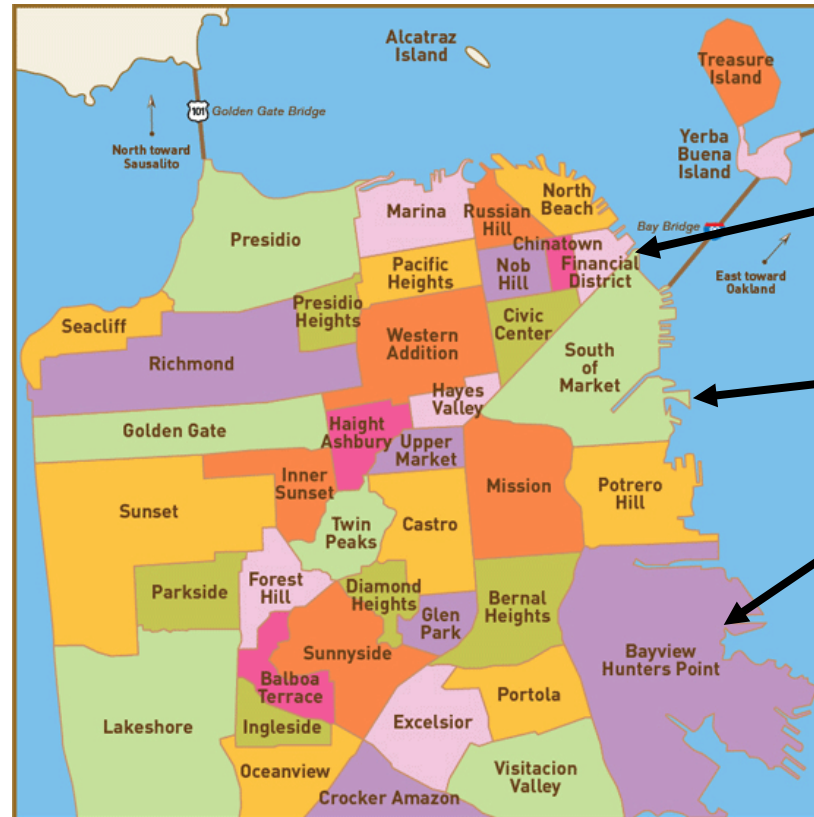
Over one-third of COP holders would not accept housing in Hunter's Point, followed by Transbay (19%) and Mission Bay (13%).

Of these following locations, are there any where you would not accept housing?

Another location:
19%

Don't know: 13%

None: 30%



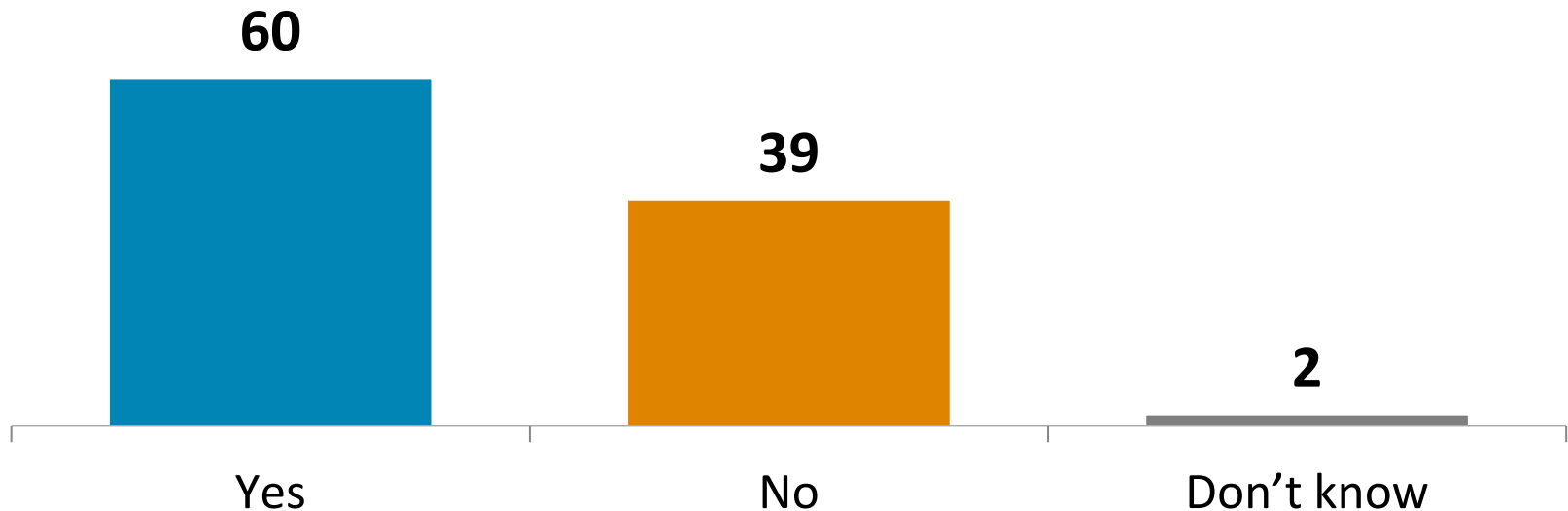
**Transbay near
Financial District:**
19%

Mission Bay: 13%

Hunter's Point:
38%

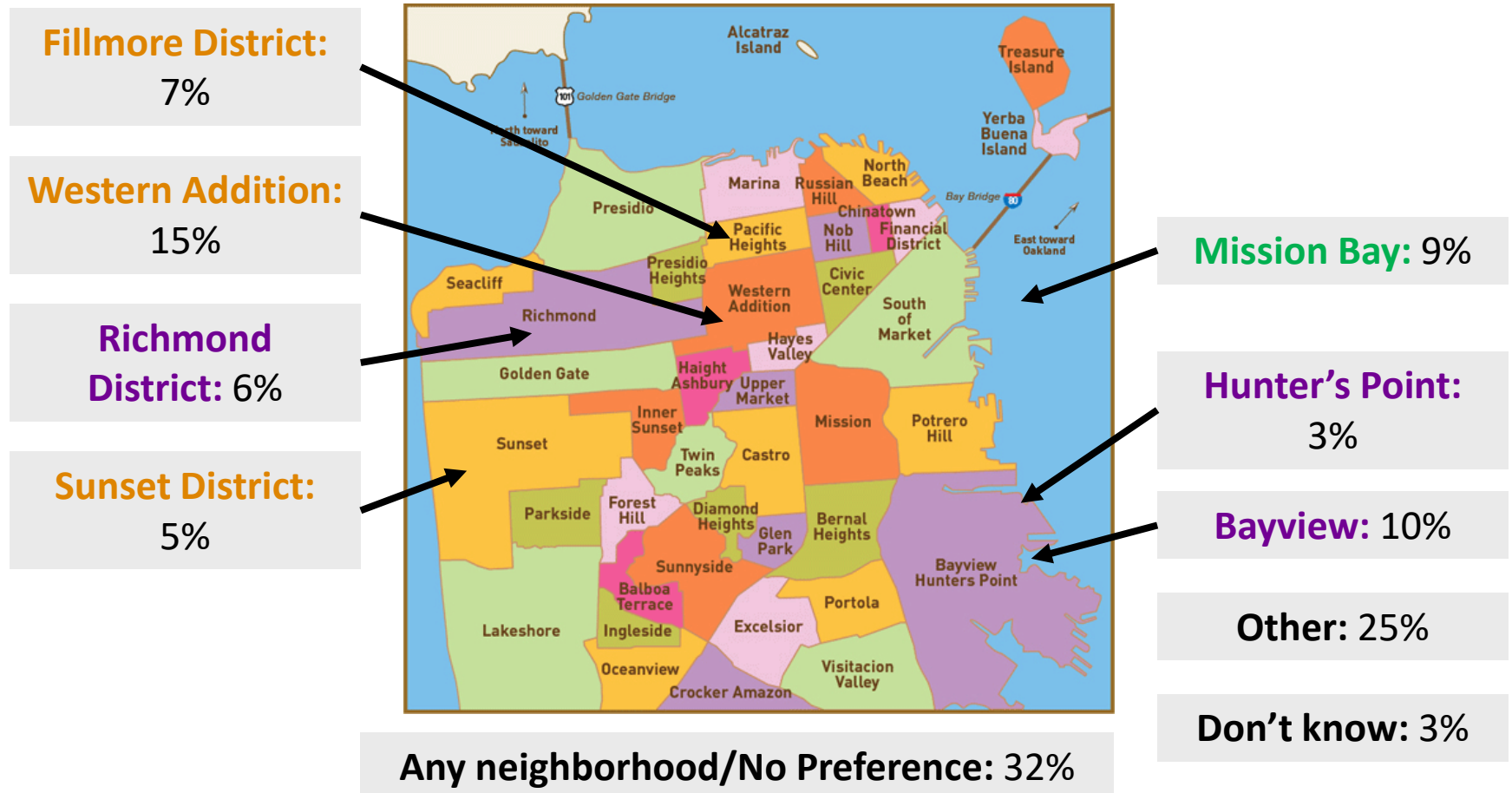
Three-in-five COP holders currently live in San Francisco while two-in-five live somewhere else.

Do you currently live in San Francisco?



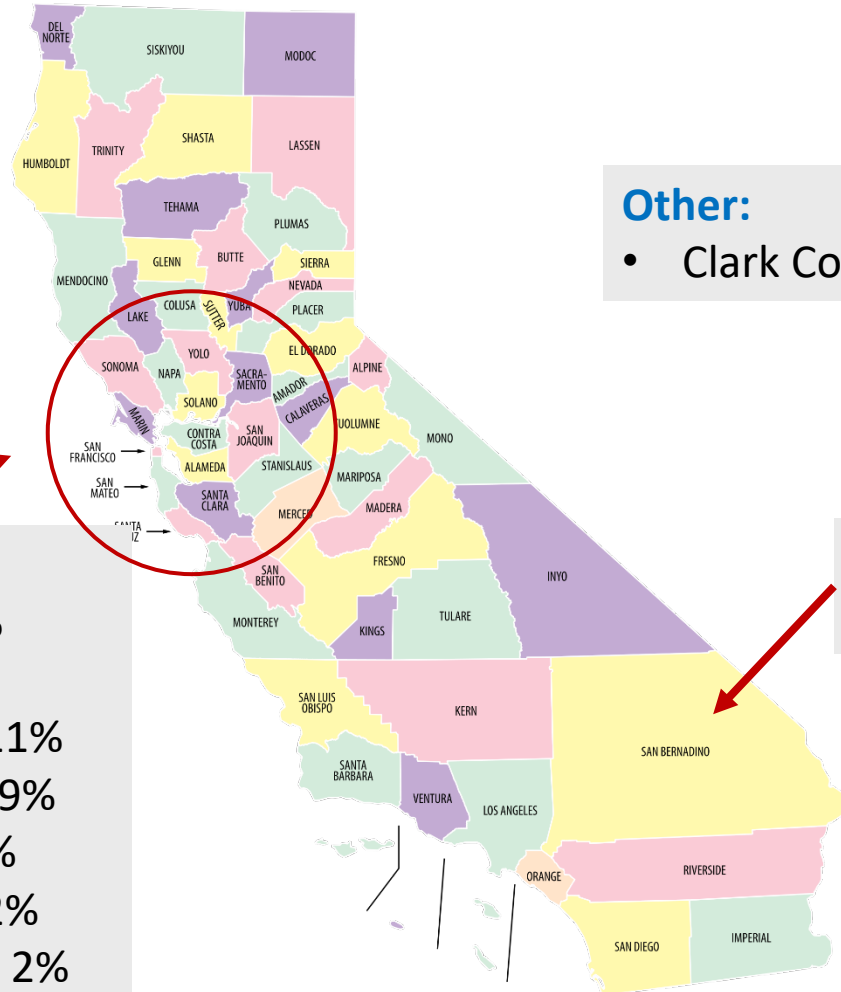
One-third of COP holders interested in housing have no preference on a neighborhood. Western Addition (15%) and Bayview (10%) are the most preferred neighborhoods.

In what neighborhoods of San Francisco, if any, would you prefer to have housing? [OPEN END]



A majority of COP holders outside of San Francisco live in or near the Bay Area. Most live in Alameda, Solano, Sacramento, or Contra Costa counties.

What county and state do you live in?



Bay and Inland Areas:

- Alameda County 27%
- Solano County 20%
- Sacramento County 11%
- Contra Costa County 9%
- San Mateo County 5%
- San Joaquin County 2%
- San Francisco County 2%

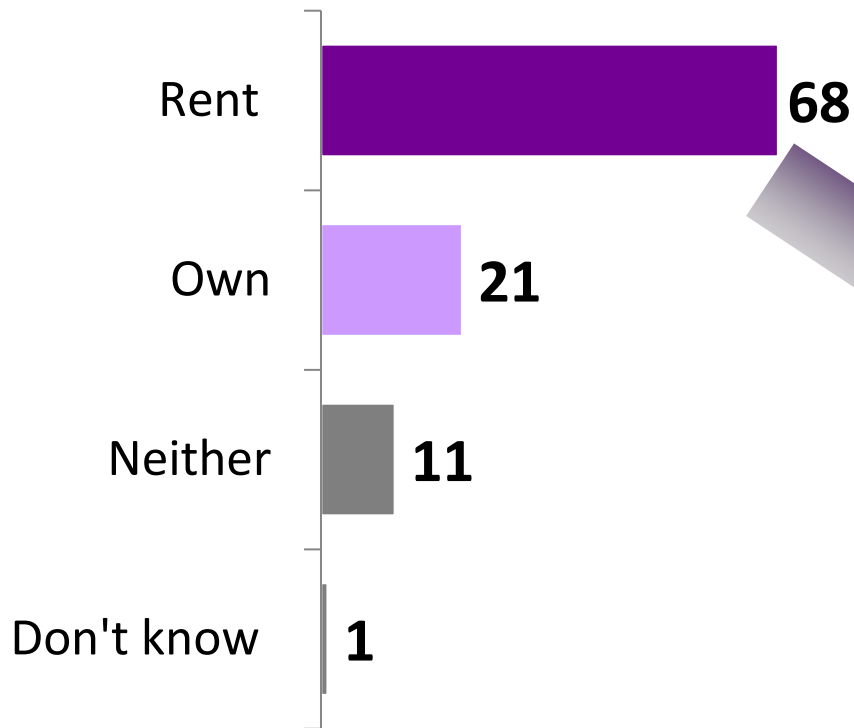
Other:

- Clark County, Nevada: 5%

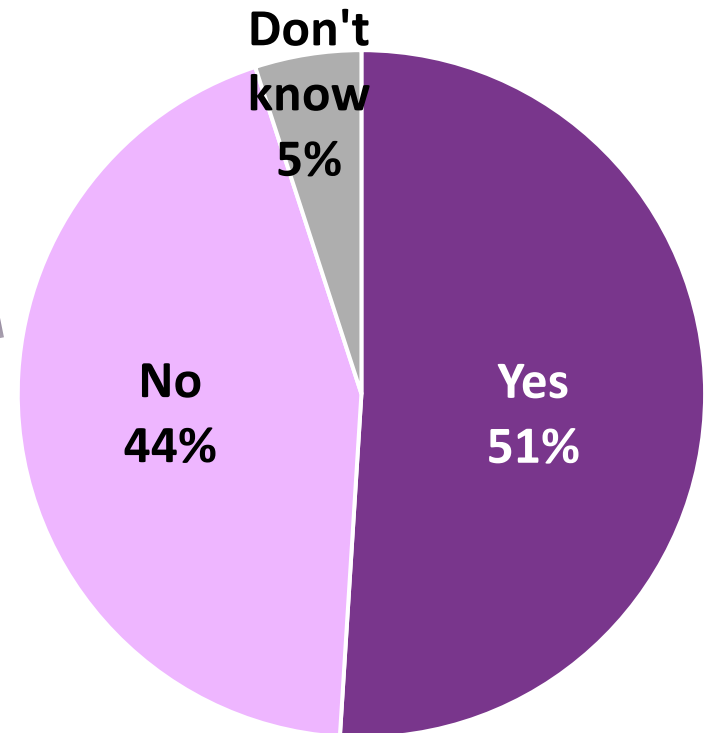
San Bernardino County: 2%

Over two-thirds of COP holders rent their home, while one-in-five own their home. One-half of those who rent pay more than 50% of their monthly income in rent.

Do you currently rent or own your home?

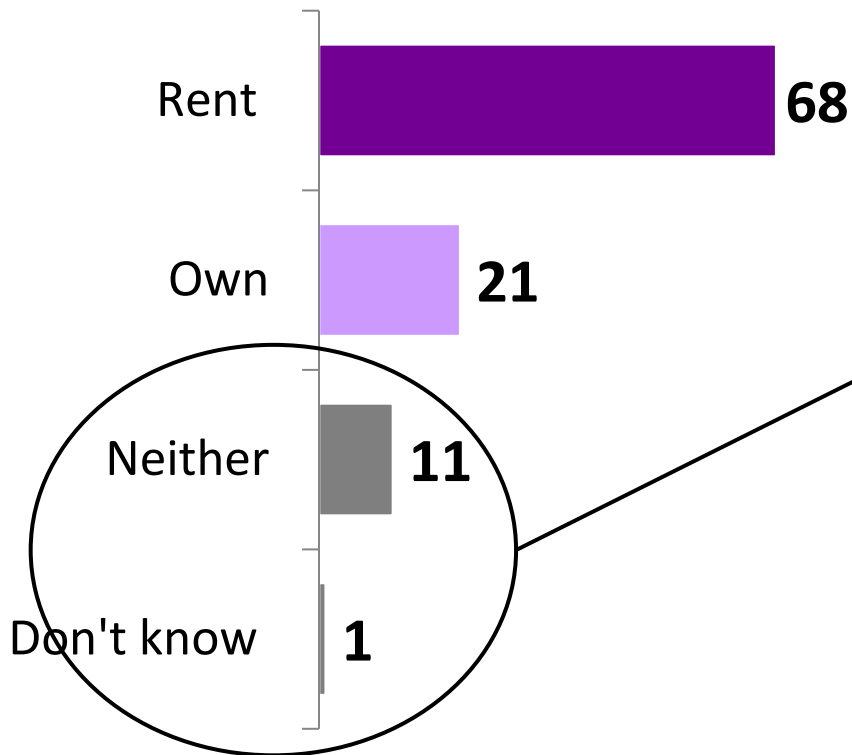


[IF RENT] If you rent, do you currently pay more than 50% of your monthly income in rent?

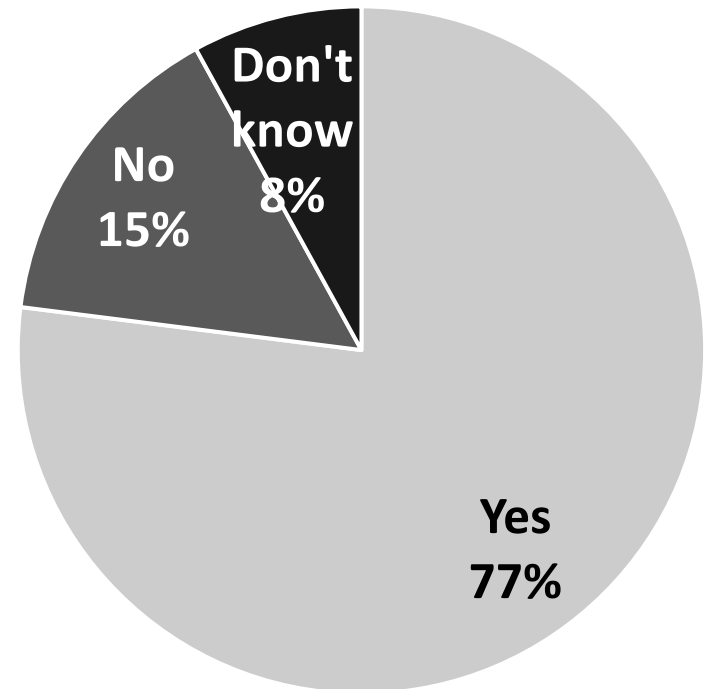


Among COP holders who neither rent nor own, over three-quarters are marginally housed.

Do you currently rent or own your home?

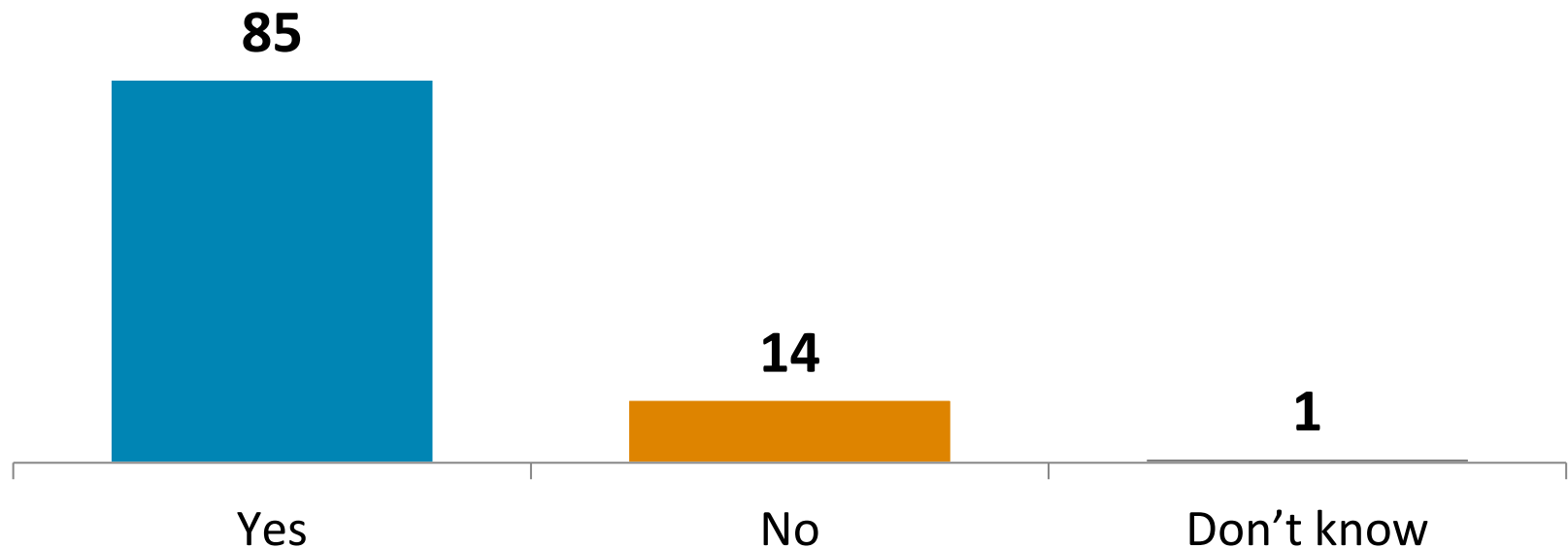


[IF NEITHER/DK] Are you marginally housed?



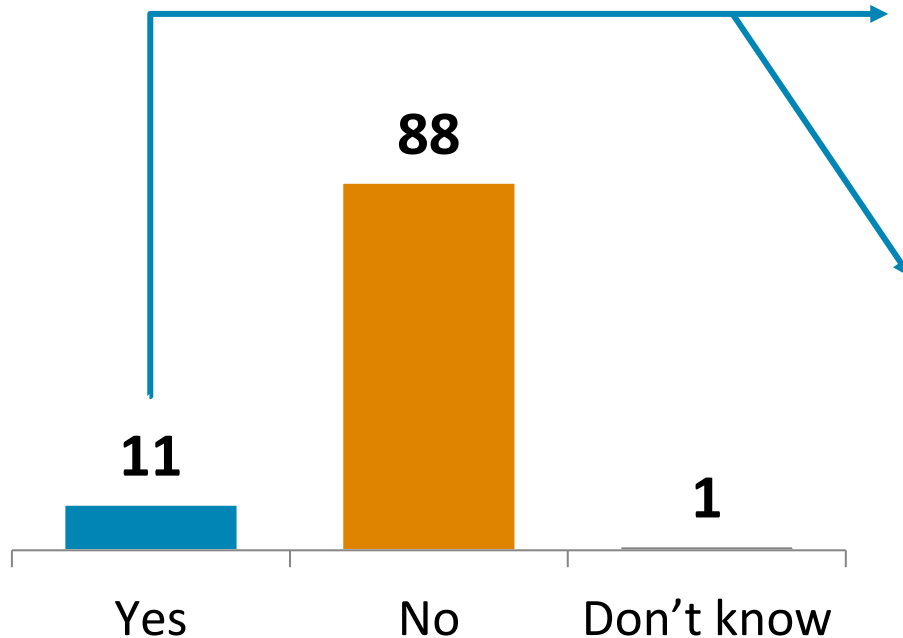
A vast majority of COP holders are aware that everyone who was living in their household at the time of displacement are eligible for a Certificate of Preference.

Are you aware that everyone who was living in your household at the time of displacement from some areas of Western Addition or Hunter's Point is eligible for a Certificate of Preference?

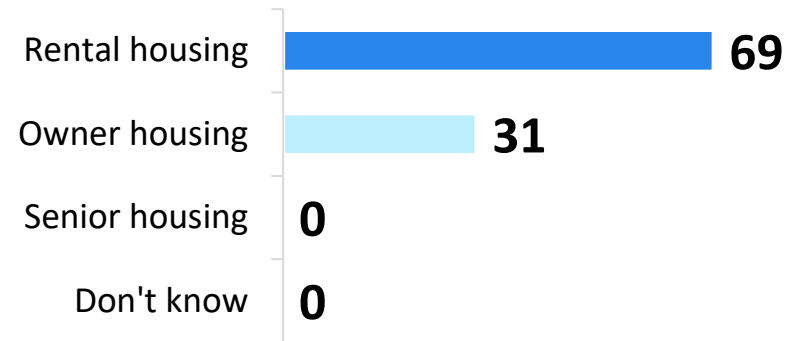


11% of COP holders have obtained housing using their COP. Most used the certificate for rental housing and over three-quarters are now housed in housing where they used their COP.

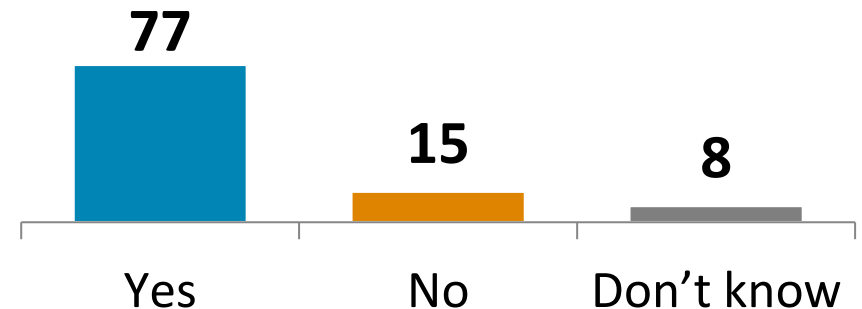
Have you ever obtained housing using your COP?



[IF YES] Do you use the COP to obtain rental housing, owner housing, or senior housing?*

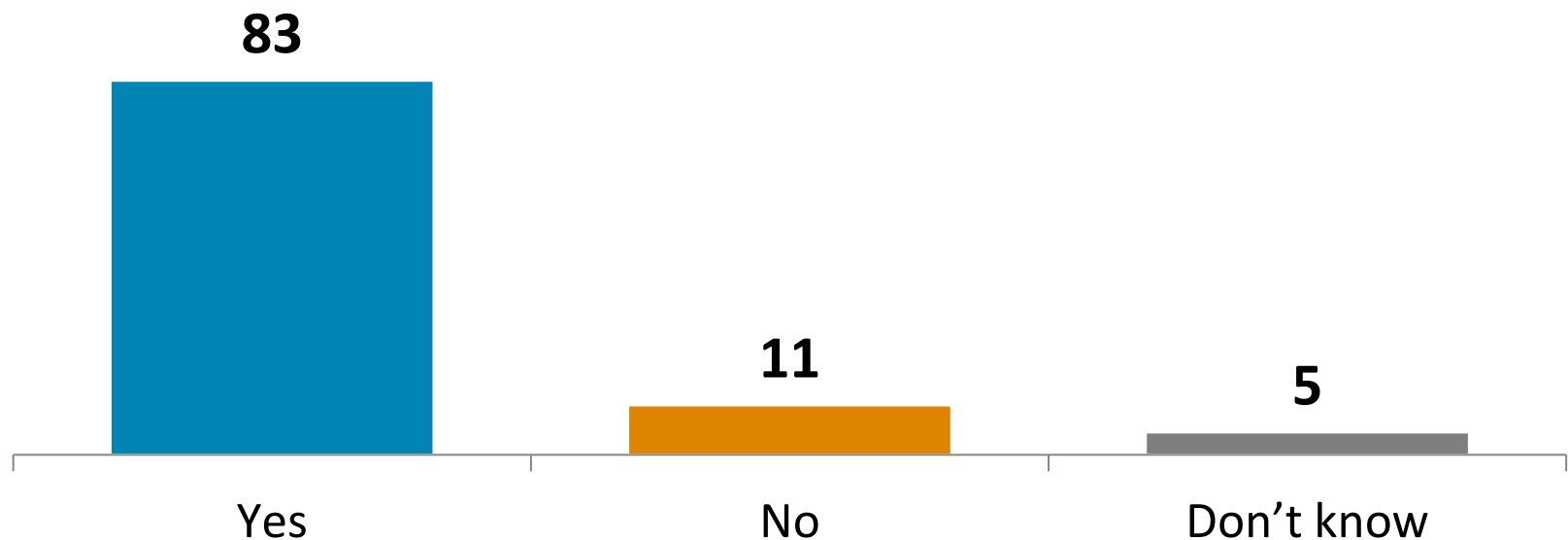


[IF YES] Are you currently housed in housing where you used Certificate of Preference?*



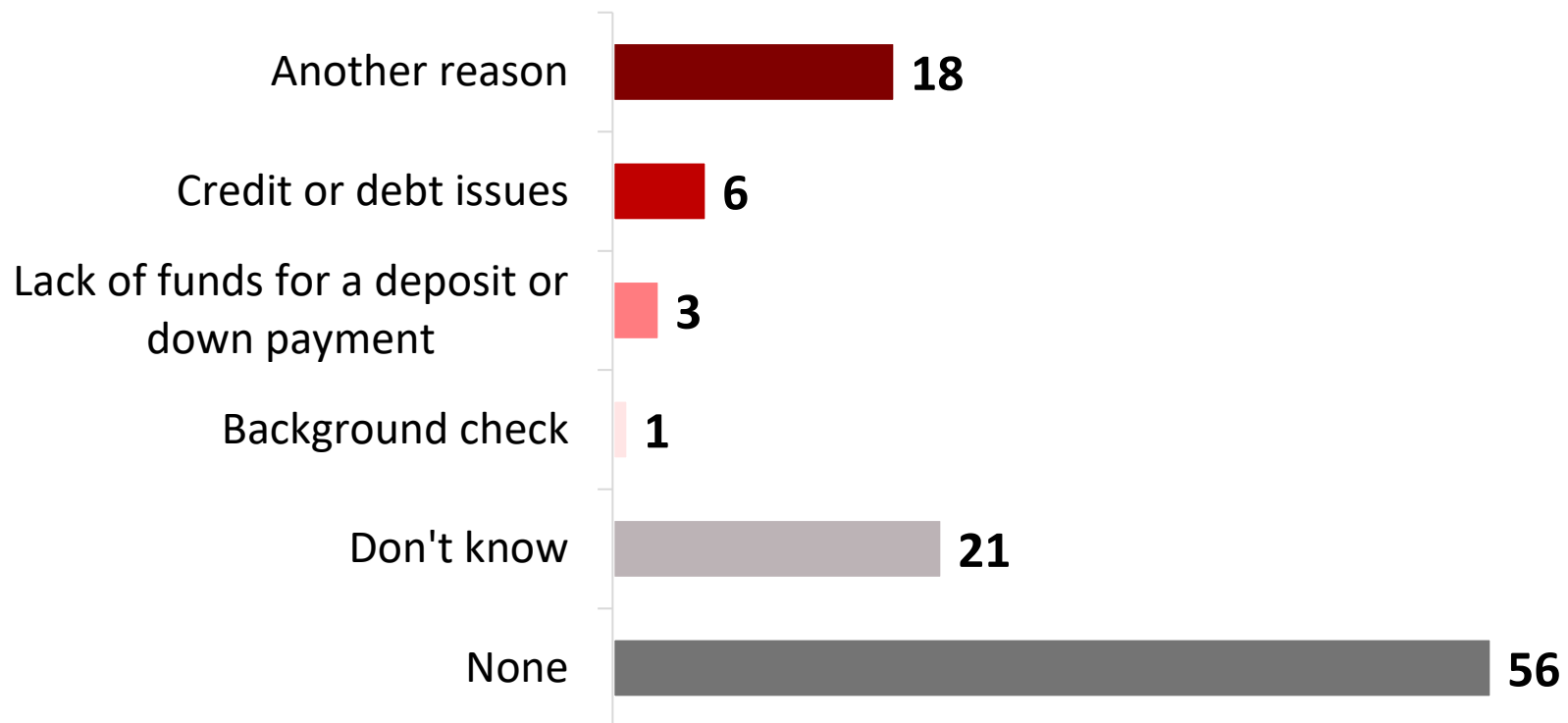
A solid majority of COP holders intend to use their certificate for affordable housing in San Francisco.

Do you intend to use your Certificate of Preference for affordable housing in San Francisco?



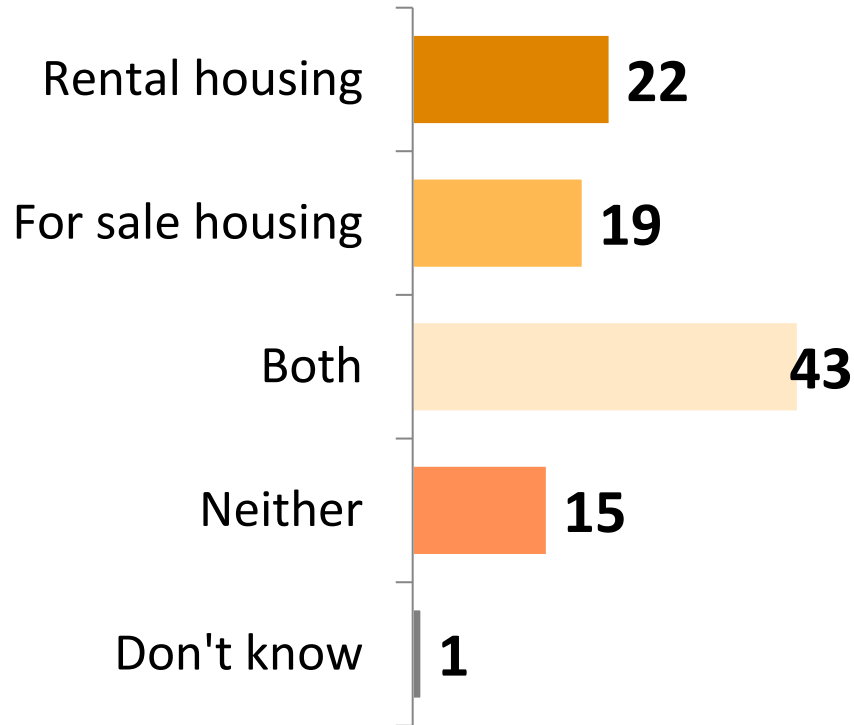
A majority of COP holders have not been turned down for housing for the reasons reason of credit, debt, or lack of funds. 18% had another reason for being turned down.

Have you ever been turned down for any kind of housing due to...?

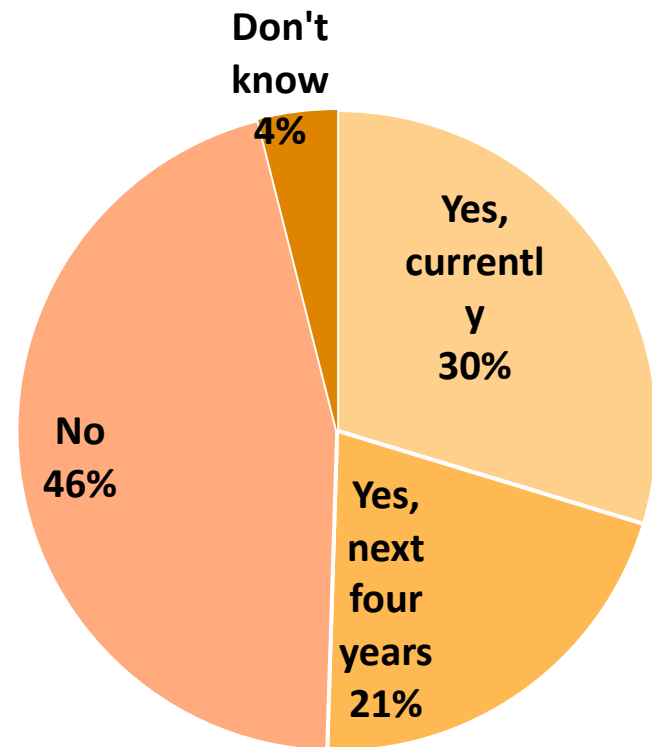


A plurality of COP holders are interested in both rental and for sale housing. A majority are currently interested in senior housing or will be in the next four years.

Are you interested in rental housing, housing for sale, both, or neither?

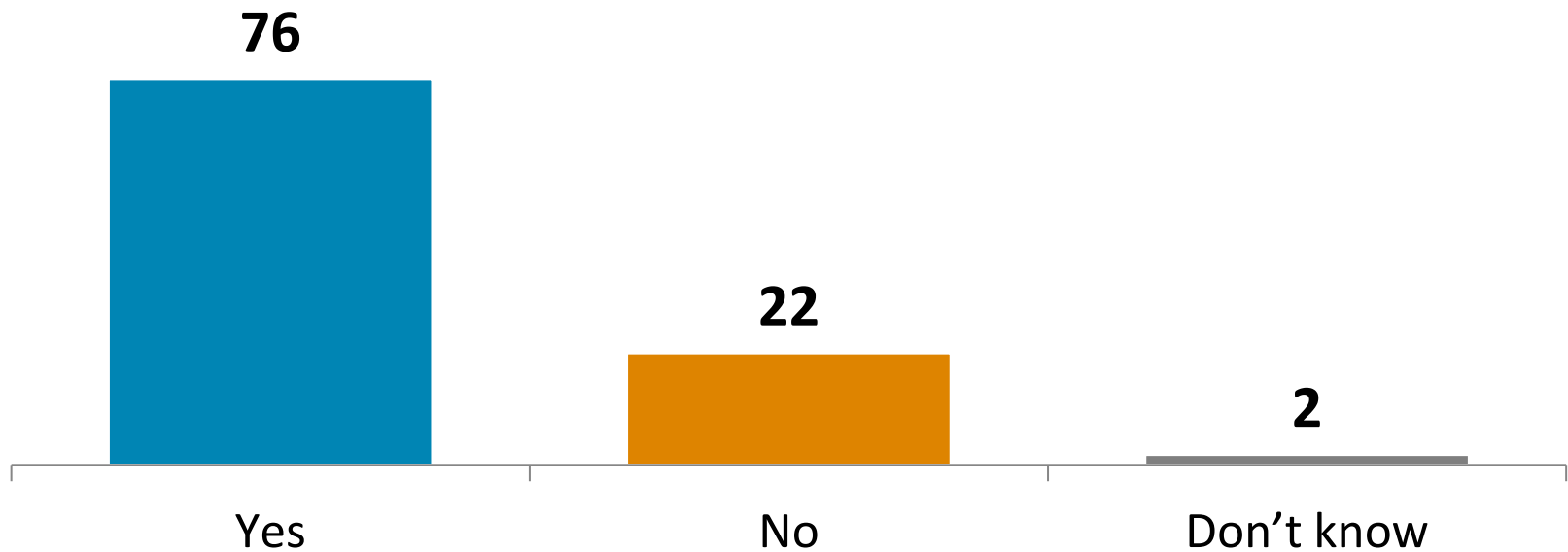


Are you currently interested in senior housing or will you be interested in the next four years?



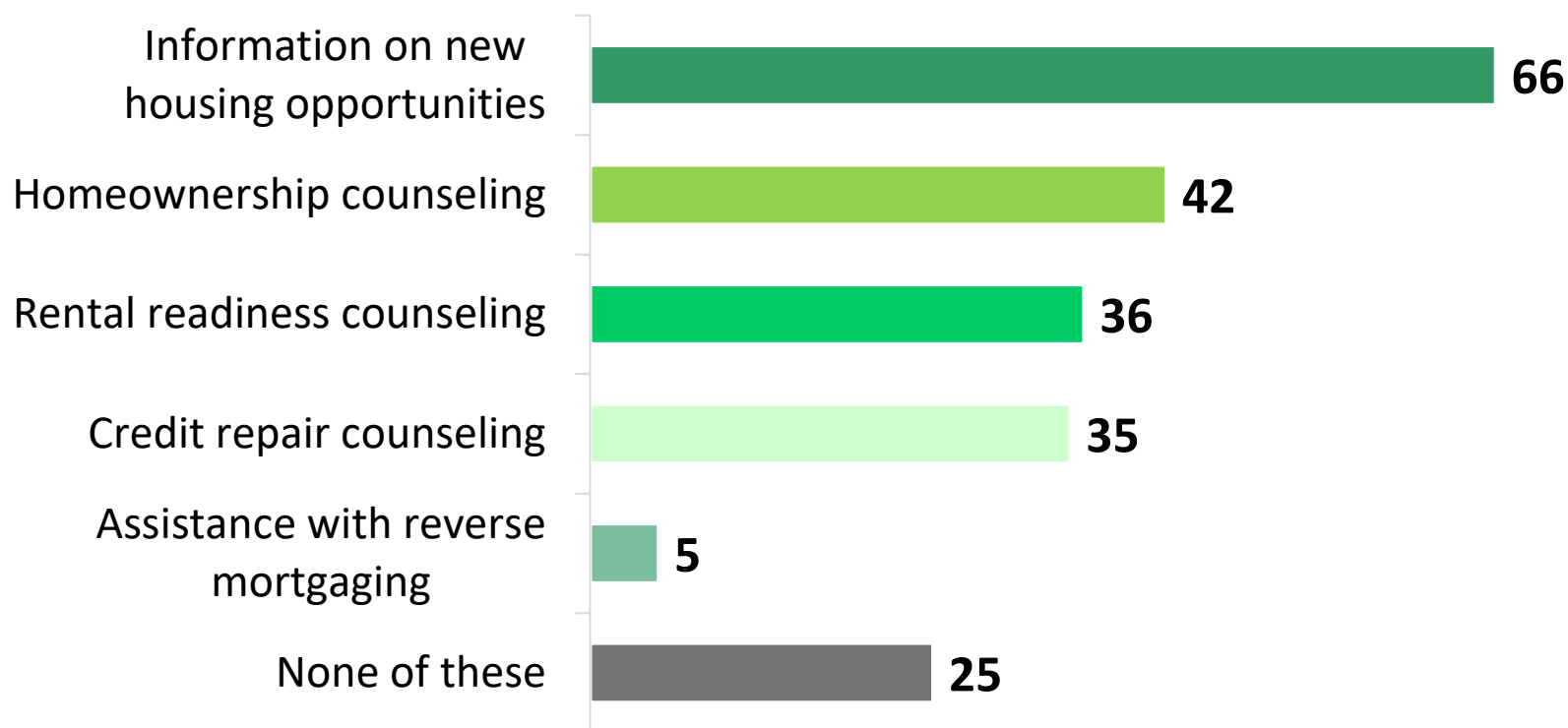
Over three-quarters of COP holders could use assistance in applying for housing.

Could you use any assistance in applying for housing?



Two-thirds of COP holders are interested in information on new housing opportunities. Smaller but substantial proportions are also interested in other services like homeownership counseling, rental readiness, and credit repair.

Are you interested in any of the following services?





Washington, DC | Berkeley, CA | New York, NY

LakeResearch.com

202.776.9066

David Mermin

dmermin@lakeresearch.com

Jessica Mejia

jmejia@lakeresearch.com

Initial conclusions and recommendations

- Five-year pipeline for OCII and MOHCD includes a number of one and two bedroom units.
- Continue tiering the AMI levels
- Expand housing opportunities at both ends of the income spectrum (under 30% and over 100% AMIs)
- Explore meeting the housing needs of senior COP holders
 - Maintain a senior housing pipeline
 - Offer senior focused housing options in non-senior housing developments
- Educate COP holders on newer neighborhoods where housing is being developed.

