



NEEDS ASSESSMENT OF SFSU EMPLOYEE HOUSING ASSISTANCE

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SUMMARY

- **The cost of housing in the San Francisco Bay Area constitutes a strategic threat to San Francisco State University’s ability to deliver its academic mission.**
- **Housing costs is a significant source of stress and dissatisfaction for SFSU employees, especially its staff, lecturer faculty, and assistant professors.**
- **SFSU employees prioritize several housing services that could potentially help them reach their housing goals. And while the region offers access to state and local programs that provide these services, large residual service gaps remain.**
- **A prioritized list of service gaps to address include below-market-rate home rentals, rent-to-own home purchases, and housing counseling for employees.**

INTRODUCTION

The exceptionally high costs of housing in the San Francisco Bay Area is well documented, and presents challenges for regional employers and employees who work there. For example, one recent analysis of housing affordability¹ ranked San Francisco as the seventh least affordable city in the United States, where an average household would have to spend 67% of their monthly income on a mortgage to purchase the median home for sale. At San Francisco State University, its Academic Senate acknowledged the problem in a resolution that stated that the “...increases in the cost of housing [has made] recruiting and retaining faculty and staff difficult.”² The university’s academic master plan went further by calling the high cost of housing a barrier to meeting its academic mission, and sets the objective to “expand existing plans for affordable and accessible housing options for faculty, staff, and students.”³ To address this problem, this study aims to identify and prioritize specific forms of housing assistance that could help SFSU employees reach their housing goals.



METHODS

This study is a needs assessment of housing assistance for San Francisco State University employees. A needs assessment is an applied research method for organizations to measure gaps between demands for specific services and their current supply.⁴ In our context, we measured SFSU employees' demand for housing assistance through a survey implemented in January and February of 2022. Of the population of 4,391 employees surveyed, 928 responded (21% response rate) to the survey that measured: their current housing situation, including respondents' levels of satisfaction and stress associated with their current housing; their housing goals; any barriers to reaching their goals; and their preferences for a variety of housing services. We also collected data on their job categories, to determine whether specific housing needs were associated with different categories of jobs. These measures of demand were complemented with measures of supply of housing assistance in the San Francisco Bay Area.

We conducted an internet search for housing assistance services in the 6 Bay Area counties where most SFSU employees live, and the 39 major towns and cities in those counties. In each, we searched for any publicly accessible housing assistance programs that SFSU employees might be qualified to use. For each program, we collected basic information, including its name, contact information, type of assistance provided, and eligibility criteria. We also searched for the capacities of these programs, but such information was not typically available on the websites. A comparison of the demand and supply of housing assistance identified the service gaps that can be addressed by SFSU.

SFSU Faculty and Staff Survey		
	2022 Sample (928)	2021 Population (3,993)
Faculty	52%	50%
Staff	39%	45%
Administrator (MPP)	9%	5%
Part-time	19%	
Full-time	81%	

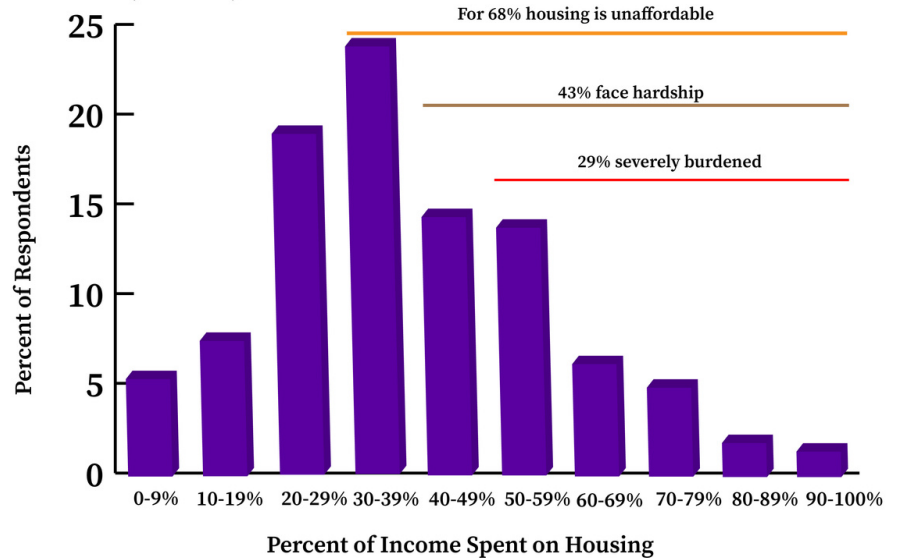
NOTE: DISTRIBUTION BY JOB CATEGORIES IS AVAILABLE FOR 2021 POPULATION, WHEREAS IN 2022, TOTAL POPULATION ROSE TO 4,391.



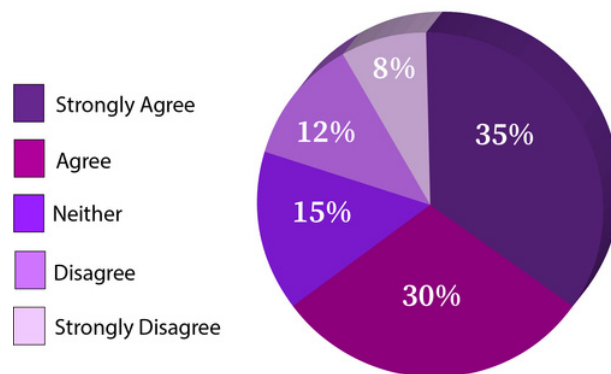
DEMAND FOR HOUSING ASSISTANCE

Of the 928 employees who responded to the survey, only 41% owned their homes. This is substantially lower than the national average of 66%.⁵ Whether owning or renting, 68% of respondents spend over 30% of their income on housing, exceeding the federal threshold for "moderately cost-burdened households."⁶ Furthermore, 43% spend more than 40% of their income on housing, and 29% are severely burdened households. The cost of housing is a significant source of stress for 65% of respondents, especially for staff, lecturers, and assistant professors. A majority of respondents seek change in their current housing situation, and the most frequently cited goal is buying a home.

Housing Affordability for Survey Respondents (n=835)

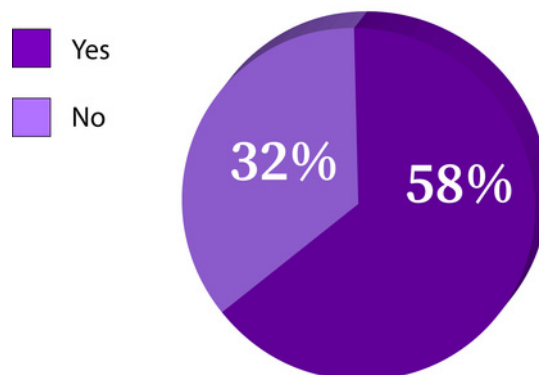


Respondents Stressed About Housing Situation (n=928)

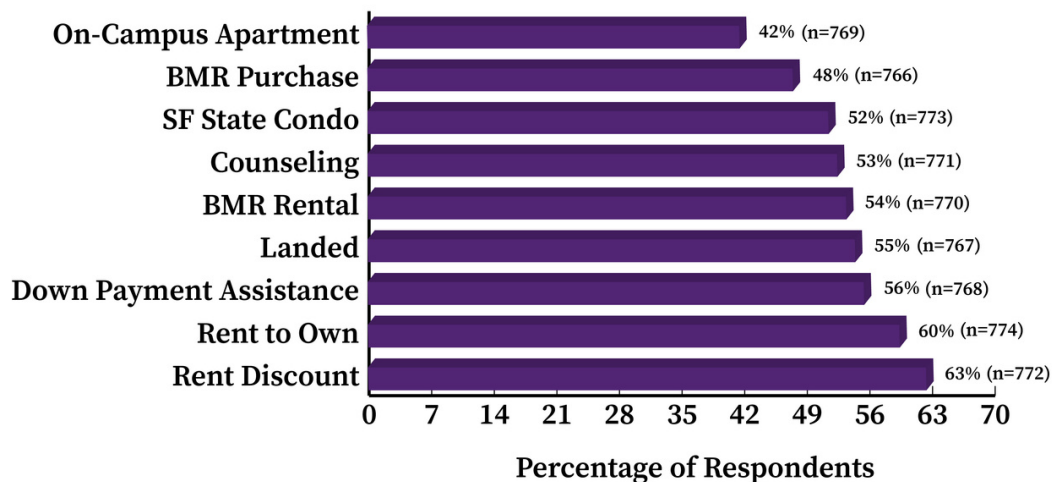


When asked about the barriers to reaching their housing goals, the most frequently cited reason is a lack of affordable housing, especially for staff and lower ranked faculty. The survey described nine types of potential housing assistance, and asked respondents about their interest in using such services. Two options received interest from over 60% of respondents: discounts on rent, and rent-to-own home options. These were followed by down payment assistance, shared equity home purchase, below-market-rate rentals, and housing counseling.

Lack of Housing in my Price Range (n=928)



Preferred Programs to Help With Housing Costs



SUPPLY OF HOUSING ASSISTANCE

We identified and catalogued 33 publicly available housing assistance programs in the 6 counties where most SFSU employees reside: San Francisco, San Mateo, Alameda, Marin, Contra Costa, and Solano. These included 25 home purchase programs and 8 home rental programs. The most popular type of housing assistance program in the region is down payment assistance for home purchases. We analyzed the geographic service areas of these programs to assess the coverage and concentration of housing assistance across the Bay Area. While many of the region’s major towns and cities have at least one local program, few have more than that. Statewide programs add to the local options for qualified home seekers.

SERVICE GAPS

We qualitatively measured the service gaps between SFSU employees’ demand for housing assistance and the region’s supply of those services. The table below lists the demand for services on the left, and their regional supply on the right. The gaps between are rated as large, medium, or small. This gap analysis helped to prioritize any new provision of services to SFSU employees.

Service Gaps for Housing Assistance		
SFSU Demand	Gap	Bay Area Supply
Rent Discount	large	none known
Rent-to-own Purchase	large	none
Down Payment Assistance	medium	moderate
Shared Equity Purchase	small	adequate
BMR Rental	large	low
Housing Counseling	large	none known
SFSU Condominiums	large	none
BMR Purchase	medium	low
On-Campus Apartments	small	moderate



RECOMMENDATIONS

The services with the large gaps should be prioritized for action, especially those with the highest demand. The top rental option with a large service gap is rental discounts, and the top purchase option with a large gap is rent-to-own. The housing counseling should also be prioritized for its support to all housing goals.

These recommendations are based solely on the relative demand and supply of each type of service. They do not account for the costs needed to provide those services. We recommend that the costs associated with these potential services are estimated, in order pilot those services that can efficiently address the largest service gaps. Recent explorations of a rent-to-own program—a public-private partnership with VerbHouse—suggests an efficient means for SFSU to provide this service with relatively low investment. Similarly, the university’s exploration of constructing below-market-rate apartments, and in-house housing counseling, could potentially address the other two largest service gaps.

ACKNOWLEDGEMENTS

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¹RealtyHop. 2022, August. RealtyHop Housing Affordability Index: August 2022. Retrieved at <https://www.realtyhop.com/blog/housing-affordability-index-august-2022/>

²SFSU Academic Senate resolution RS18-366.

³SFSU 2019 Academic Master Plan, objective 8.2.

⁴McDavid, J.C., Huse, I. & Ingles, L.R.L. 2018. Program Evaluation and Performance Measurement, 3rd edition. Sage Publications.

⁵United States Census Bureau. 2022, August 2. Quarterly Residential Vacancies and Homeownership, second quarter 2022, release number CB22-116. Retrieved at <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>

⁶Joint Center for Housing Studies of Harvard University. 2022. The State of the Nation’s Housing 2022. President and Fellows of Harvard College.

