

2011 Housing Profile: San Francisco-San Mateo-Redwood City, CA

American Housing Survey Factsheets

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OUR HOMES ARE MORE THAN WHERE WE LIVE

Owning or renting your own place is a milestone for many. Our homes may be investments, or sometimes financial burdens. Whether it's a gathering place

for friends and family or a sanctuary where you relax, our homes are important. That is why the American Housing Survey (AHS) is a valuable survey, allowing us to learn more about the types of homes in which we live and the size and composition of the housing inventory.

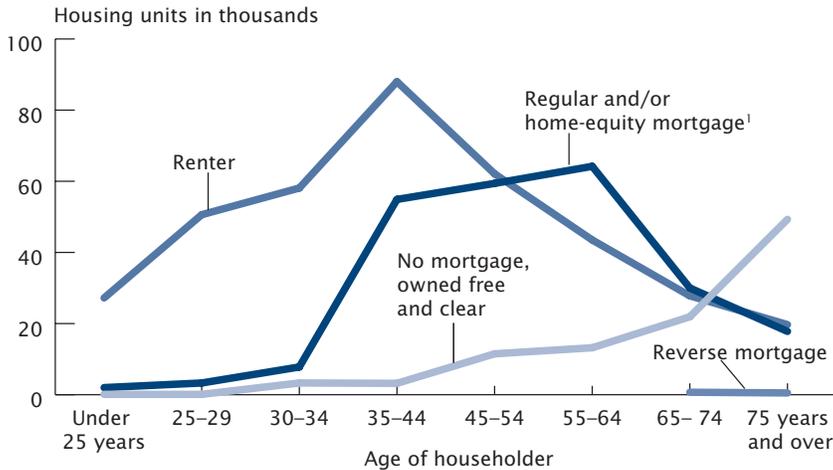


Number of housing units interviewed: 3,647

In the AHS, every housing unit represents itself and about 210 other units.

The AHS coverage of the **San Francisco-San Mateo-Redwood City Metro Division** matches the 2009 Office of Management and Budget definition.

WHO RENTS OR PAYS A MORTGAGE?

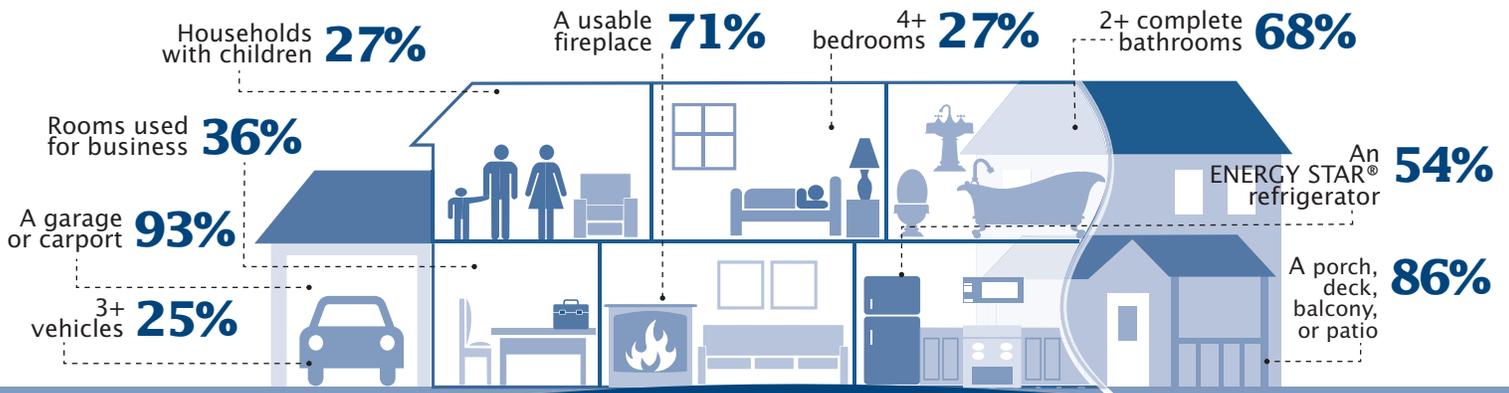


¹ Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.
Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

HOUSING INVENTORY

	Number	Percent
Total Units	766,600	100.0
Owner-occupied units	343,100	44.8
Renter-occupied units	376,900	49.2
Vacant units	42,700	5.6
Seasonal units	3,800	0.5

OWNER-OCCUPIED HOUSING UNITS WITH:



WHAT IS THE AHS?

The AHS is the most comprehensive housing survey in the United States. The same units have been interviewed since 1985, with new construction, demolitions, and conversions taken into account. National data are collected every other year and metropolitan area data are collected on a rotating basis.

People in nearly every field use information from the AHS to evaluate and study the physical and financial characteristics of the nation's housing stock. In addition to the indicators presented in Tables 1 and 2, the AHS provides data on multi-family and single-family homes, manufactured/mobile homes, equipment and appliances, characteristics of the occupants, and more.

Table 1.

Physical Characteristics—All Occupied Housing Units: 2011

Characteristics	Total	Owner-occupied	Renter-occupied
One unit, detached (percent)	41.3	71.3	13.9
Cooperative or condo (percent)	10.8	15.1	6.9
Median:			
Year built	1956	1957	1956
Square footage per unit	1,800	1,800	1,450
Percentage using:			
Well water (primary source)	0.5	0.8	0.3
Public sewer	98.5	97.4	99.5
Main house heating fuel (percent):			
Electricity	24.4	12.8	35.1
Piped gas	72.2	84.6	60.8
Other	3.4	2.6	4.2
Percentage with:			
Central air	10.3	13.0	7.9
Warm-air furnace (main heating)	66.3	79.1	54.7
Unsafe drinking water	6.8	4.7	8.7
Working carbon monoxide detectors	31.4	41.8	21.9
Separate dining room	43.4	64.9	23.8
Swimming pool	12.0	10.4	13.4
Signs of rodents in last 12 months	7.9	9.2	6.7
Mold in last 12 months	4.7	2.5	6.6
Wheelchair-accessible ramps	0.2	0.1	0.2
Missing roofing material ¹	0.9	1.0	0.7
Leakage from outside structure	7.7	6.6	8.7

¹ Excludes multiunit structures.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

Table 2.

Financial Characteristics—Owner-Occupied Housing Units: 2011

Characteristics	Total	New construction past 4 years	Black alone	Hispanic	Elderly (65+ years)	Below poverty
Median:						
Year mortgage originated	2006	2010	2006	2004	2004	2005
Purchase price (dollars)	290,000	560,000	210,000	186,000	80,000	180,000
Home value (dollars)	700,000	650,000	580,000	500,000	700,000	700,000
Current total loan as percentage of value (percent)	47.0	73.0	76.0	79.0	25.0	69.0
Ratio of value to current income	6.8	6.2	7.4	5.5	10.7	83.3
Percentage with:						
No mortgage, owned free and clear	29.9	28.6	42.7	19.4	59.2	46.8
Regular and/or home equity mortgage ¹	69.7	78.6	56.7	81.0	39.8	53.2
Line-of-credit only	11.9	—	0.7	5.3	8.0	3.6
Refinanced primary mortgage	42.6	14.3	36.0	43.7	25.4	32.4
Two or more regular and/or home equity mortgages ¹	14.4	—	4.0	6.3	7.4	3.6
Median monthly expenditures (dollars)						
Total housing	2,232	2,951	1,247	2,305	755	1,225
Mortgage payment	2,117	2,750	2,100	2,000	1,300	2,207
Property insurance	106	100	131	83	117	120
Real estate taxes	344	500	165	292	167	208
Routine maintenance	42	17	50	42	42	25
Electricity	79	64	70	65	76	63
Trash removal	28	12	28	30	27	25

— Represents or rounds to zero.

¹ Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2011 American Housing Survey.

SOURCE AND ACCURACY

The AHS is sponsored by the Department of Housing and Urban Development (HUD) and conducted by the U.S. Census Bureau. Data presented are based on the sample of units that responded to the 2011 AHS, using weighting consistent with Census 2010. The resulting estimates are representative of the entire population. For information on sampling and estimation methods, see <www.census.gov/housing/ahs/methodology>.

FOR MORE INFORMATION

Visit the AHS Web site for a complete set of tables, definitions, and more <www.census.gov/housing/ahs>. Additional information is available on HUD's Web site at <www.huduser.org>. Please contact us at 888-518-7365 (toll-free) or e-mail us at <[ahsn@census.gov](mailto:ahsn@ census.gov)> with any inquiries about these data.