

**SAN MATEO COUNTY 2023-20031  
HOUSING ELEMENT**

**PUBLIC REVIEW DRAFT  
NOVEMBER 2023**

# Table of Contents

INTRODUCTION	1
EXECUTIVE SUMMARY	3
HOUSING PLAN	24
GOALS, POLICIES AND PROGRAMS	24
Housing Goals	24
Housing Policies and Programs	25
QUANTIFIED HOUSING OBJECTIVES	65
REGIONAL HOUSING NEEDS ALLOCATION	67
Demonstration of Capacity	68
RHNA Versus Development Capacity - Summary	69
APPENDIX A. DEMOGRAPHICS, HOUSING CONDITIONS AND HOUSING NEEDS	A-2
Population Characteristics	A-4
Economic and Employment Characteristics	A-7
Household Characteristics	A-9
Housing Stock Characteristics	A-23
Housing Production	A-25
Housing Challenges	A-26
Special Housing Needs	A-36
At-Risk Housing Units	A-49
Projected Housing Need	A-53
APPENDIX B. CONSTRAINTS TO HOUSING PRODUCTION	B-1
Governmental Constraints to Housing Production	B-2
Constraints on Housing for Persons with Disabilities	B-39
Non-Governmental Constraints to Housing Production	B-41
Infrastructure Constraints	B-43
Environmental Constraints	B-45
APPENDIX C. HOUSING RESOURCES	C-1
Federal Resources	C-2
Local, State, and Regional Resources	C-6
Private Resources	C-14
Regional Collaborations and Partnerships	C-15
APPENDIX D. REVIEW OF 5 <sup>TH</sup> CYCLE HOUSING ELEMENT	D-1
APPENDIX E: ADEQUATE HOUSING SITES INVENTORY	E-1
Introduction	E-1
Regional Housing Needs Allocation	E-1

Demonstration of Capacity	E-2
RHNA Versus Development Capacity - Summary	E-3
Adequate Sites Inventory Methodology	E-5
Recent Projects	E-17
Pipeline Projects: Approved, Entitled, In Process	E-19
ADU Projections	E-23
SB-9 Development	E-24
Vacant Developable and Non-Vacant Redevelopable Sites	E-25
<b>APPENDIX F: PUBLIC PARTICIPATION AND INP</b>	<b>F-1</b>
Overview	F-1
Summary and Key Themes of Input Received	F-4
<b>APPENDIX G: FAIR HOUSING ASSESSMENT</b>	<b>G-1</b>
Introduction and Overview	G-1
SECTION I. Fair Housing Enforcement and Outreach Capacity	G-11
SECTION II. Integration and Segregation	G-17
SECTION III. Access to Opportunity	G-25
SECTION IV. Disproportionate Housing Needs	G-32
<b>APPENDIX G-1: AFFH MAPS AND TABLES</b>	<b>G-1-1</b>
<b>APPENDIX G-2: RESIDENT SURVEY</b>	<b>G-2-1</b>
<b>APPENDIX G-3: DISPARATE ACCESS TO EDUCATIONAL OPPORTUNITIES</b>	<b>G-3-1</b>
<b>APPENDIX G-4: STATE FAIR HOUSING LAWS AND REGULATIONS</b>	<b>G-4-1</b>
<b>APPENDIX G-5: FAIR HOUSING ACTION PLAN</b>	<b>G-5-1</b>

# **INTRODUCTION AND EXECUTIVE SUMMARY**

# INTRODUCTION

The 2023-2032 (Cycle 6) Housing Element of the San Mateo County General Plan constitutes an assessment of the County's current and future housing needs, and presents a housing plan with goals, policies, and specific programs to meet those needs over the next 8 years and beyond. The Housing Element is the document the County uses to:

- Analyze current and future housing needs for all areas, communities, and residents of the unincorporated County, for all types of housing
- Identify existing and potential housing constraints, resources, and opportunities
- Establish the County's housing objectives, and a housing plan including policies and programs to achieve them
- Identify sufficient developable housing sites to meet the County's estimated share of projected regional housing need over the next 8 years

Like other jurisdictions in San Mateo County, the larger region, and increasingly all parts of the state, the County continues to face severe housing pressures, rising housing costs, and housing shortages of all kinds, particularly for lower-income groups, special needs populations, and other residents who face distinct housing burdens. In addition, housing shortages in urbanized areas throughout the region have contributed to sprawling and inefficient development patterns, loss of open space and damage to natural resources, and increasingly long worker commutes with concomitant increased automobile traffic, greenhouse gas emissions, and contributions to climate change.

The overarching aim of the Housing Element is to address these conditions, by promoting the production of housing sufficient to meet the current and projected housing needs of the County's diverse communities, preserving and improving existing affordable housing, encouraging and facilitating development in locations near employment, services and infrastructure, and balancing the challenges of protecting the County's valuable resources and preserving the unique character of the County's communities, while helping provide sufficient, suitable housing for all residents. To that end, the Housing Element establishes the following broad goals, each implemented by more specific policies, and detailed programs with quantified objectives:

- Protect Existing Affordable Housing Stock
- Support New Housing for Extremely Low to Moderate-Income Households
- Promote Sustainable Communities through Regional Coordination Efforts and Locating Housing Near Employment, Transportation, and Services
- Promote Equal Housing Opportunities

- Promote Equity through Housing Policy and Investments
- Require or Encourage Energy Efficiency, Resource Conservation, and Climate Resiliency Design in New and Existing Housing

The goals, policies and programs of the Housing Element are consistent with and advance the County’s adopted Shared Vision, which informs all of the County’s work:

Healthy and Safe Community. Our neighborhoods are safe and provide residents with access to quality health care and seamless services.

Prosperous Community. Our economic strategy fosters innovation in all sectors, creates jobs, builds community and educational opportunities for all residents.

Livable Community. Our growth occurs near transit, promotes affordable, livable connected communities.

Environmentally Conscious. Our natural resources are preserved through environmental stewardship, reducing our carbon emissions, and using energy, water and land more efficiently.

Collaborative Community. Our leaders forge partnerships, promote regional solutions, with informed and engaged residents, and approach issues with fiscal accountability and concern for future impacts.

## **ORGANIZATION OF THE HOUSING ELEMENT**

The Housing Element is organized in the following sections:

- Introduction and Executive Summary
- Housing Plan: Goals, Policies and Programs
- Regional Housing Needs Assessment and Adequate Sites Inventory
- Background Appendices:
  - A. Demographics, Housing Conditions and Needs
  - B. Housing Constraints Analysis
  - C. Housing Resources
  - D. Assessment of Prior (2014-2022) Housing Element
  - E. Detailed Sites Inventory and Methodology
  - F. Public Outreach and Participation
  - G. Analysis of Fair Housing

# EXECUTIVE SUMMARY

## HOUSING PLAN: GOALS, POLICIES AND PROGRAMS

Section 1 of the Housing Element contains the County's Housing Plan, which presents the goals, policies and programs for addressing the County's housing needs, resources and constraints described in the Housing Element. The section is divided by six overarching housing goals:

- Protect Existing Affordable Housing Stock
- Support New Housing for Extremely Low to Moderate-Income Households
- Promote Sustainable Communities through Regional Coordination Efforts and Locating Housing Near Employment, Transportation, and Services
- Promote Equal Housing Opportunities
- Promote Equity through Housing Policy and Investments
- Require or Encourage Energy Efficiency, Resource Conservation, and Climate Resiliency Design in New and Existing Housing

The policies and implementing programs for each goal are presented in detail in Section 1, along with the department, agency, or other entity responsible for implementation, the timeframe for implementation, and specific implementation targets. A summary of key policies includes the following:

### Support Conservation and Rehabilitation of Viable Deteriorating Housing by:

- Funding rehabilitation of lower-income, deed-restricted, multifamily rental properties.
- Supporting home repair programs operated by nonprofit agencies.
- Encouraging lead mitigation and energy, water, and resilience/weatherization retrofits in naturally occurring affordable housing stock.
- Incentivizing retrofits for energy, seismic upgrades, weatherization, and water efficiency appliances in existing affordable housing.

### Continue to Prohibit Conversions of Rental Housing to Condominium Ownership.

Retain Existing Lower-Income Units, especially those at risk of conversion to market rate housing, by:

- Monitoring managing the County's stock of units with affordability restrictions to ensure units remain affordable.

- Responding to notices of intent to convert assisted affordable housing projects to market-rate housing.
- Studying extending affordability terms on County loans to 99 years.

Continue to Provide Rent Subsidies to Lower-Income Households.

Protect the County’s Mobile Home Park Tenants, by:

- Regulating potential closure of parks and mitigating impacts on residents.
- Regulating mobile home rent increases.
- Monitoring park operations and rents to ensure compliance with County regulations, and improving data systems to support reporting required of mobile home park owners/operators.
- Creating a system to automate mobile-home complaint distribution and response.
- Studying policies and funding to preserve mobile home parks as affordable through conversion of ownership or control to resident organizations, nonprofit sponsors, land trusts, or local public entities.

Support Community Resources for Landlords and Tenants, by providing financial support to community-based organizations working to educate landlords and tenants about their rights and responsibilities and providing referrals, mediation and other assistance.

Minimize Displacements Due to Code Enforcement by coordinating all code enforcement actions that have the potential to result in displacement with the Housing Department.

Amend Zoning and General Plan Land Use Designations to Meet Future Housing Needs, including by:

- Implementing additional zoning updates in North Fair Oaks consistent with the Community Plan.
- Assessing implementation of the North Fair Oaks Community Plan and determining amendments to meet community needs and fair housing and equity goals.
- Rezoning one vacant residential parcel included in consecutive Housing Element Sites Inventories, to comply with state law.
- Monitoring housing production against the County’s RHNA and adjusting implementation strategies and policies and programs as needed.

Encourage Residential Uses in Commercial and other Non-Residential Zones, by:

- Adding residential uses as ministerially permitted uses in specific commercial areas and zoning districts in North Fair Oaks.
- Exploring other County non-residential areas for rezoning to permit mixed use and residential development.
- Pursuing opportunities for acquisition and/or rehabilitation of sites for affordable housing development, including conversion of commercial and other properties.
- Investigating opportunities for affordable housing development on lands owned by school districts and faith-based organizations.

Encourage Residential Mixed-Use and Transit Oriented Development, by:

- Encouraging and facilitating infill development on vacant or redevelopable lots in already developed areas.
- Including policies and regulations encouraging transit-oriented development in revisions to area plans.

Support Development of Affordable and Special Needs Housing on Available Sites, by

- Refining GIS-based mapping applications to inform developers of housing sites.
- Continuing to expedite permit review and waive fees for projects providing housing affordable to lower-income households, including seniors, special needs populations, and persons with disabilities.
- Continuing to support infrastructure expansion and identify opportunities for County assistance with infrastructure improvements to support housing.
- Investigating and refining the list of County-owned parcels, including surplus and underutilized properties with potential for affordable housing, and working to make those parcels available for affordable housing development.

Continue to Apply the County's Local Density Bonus Ordinance to grant density bonuses to all eligible projects, and further amend the ordinance applicable in the Coastal Zone to incorporate California Coastal Commission direction.

Continue to Use Available Funds to Increase the Supply of Lower-Income Affordable Housing through support for site acquisition and new construction.

Continue to Use Available Funding to Support Affordable Housing and Supportive Services for Special Needs Populations, investigate new resources for these activities and adopt building design standards and permitting procedures to require and encourage units appropriate for special needs groups.

Increase Accessibility of Housing by encouraging and requiring developers to use Universal Design elements for new construction, and by adopting formal reasonable accommodation procedures.

Incentivize and Support Affordable Housing Opportunities for Large Family Households by funding affordable family housing for large families with lower incomes and encouraging housing developments assisted by the Housing Department to include larger units.

Support the Development of Housing for Farm Laborers, and Monitor the Quality and Safety of Farm Labor Housing Sites, by:

- Advocating for federal/state legislation and funding for programs to provide housing for farmworkers.
- Continuing to use local funding to support farm worker housing programs, and identifying additional local funding.
- Collaborating with housing developers to identify sites for affordable housing for farmworkers, and with local partners to assess opportunities to expand and/or renovate existing farm labor housing sites.
- Monitoring and inspecting farm labor housing sites to assess the health and safety of employees.
- Engaging with community organizations, regional groups, agricultural stakeholders, and regulatory agencies to identify barriers to new affordable farmworker housing.
- Completing a farmworker laborer demographics study to understand the composition and characteristics of the County's farmworker population.

Provide Affordable Housing Opportunities and Supportive Services to Homeless Individuals and Families, by:

- Continuing to use federal, state and local funds to support emergency, interim, and permanent housing.
- Continuing to require that at least 5% of units in affordable housing projects funded with local funds are set aside for homeless households, and prioritizing projects that set aside 20% or more of units for the homeless.

- Securing local, state and federal funding to acquire and operate interim and permanent supportive housing.
- Continuing to support community-based organizations that provide rapid rehousing, housing navigation services and other homelessness prevention efforts.
- Continuing to support the County’s Center on Homelessness by implementing housing strategies promulgated through the Ending Homelessness in San Mateo County report.

Assist and Support the Development of Housing for Extremely Low-Income Households of All Types, by promoting inclusion of rental and ownership housing priced for extremely low-income households in all possible housing developments and other new housing created, assisted, or incentivized by County policies, and providing targeted financial and other assistance for creation of housing for extremely low-income households as part of funding programs provided by the County.

Continue County Participation in and Facilitation of Inter-Jurisdictional and Cross-Sectoral Collaborations for housing planning and development.

Strengthen and Clarify County Inclusionary Housing Requirements, by considering adding inclusionary requirements for larger-scale single-family residential developments, modifying administrative guidelines for the Inclusionary Ordinance to provide clarity and flexibility, and exploring revisions to in-lieu fee, off-site, and land dedication options to ensure these are consistent with the intent to promote sufficient affordable housing.

Continue to Impose and Collect the County’s Existing Affordable Housing Impact Fee while undertaking a new nexus study determining current need and appropriate fee levels.

Encourage and Facilitate Accessory Dwelling Unit Development by:

- Implementing the County’s ADU ordinance.
- Implementing the County’s ADU amnesty program.
- Implementing an ADU permit streamlining program, which expedites permit processing for ADUs.
- Continuing to manage the “ADU One Stop Shop” pilot program.
- Administering the County-coordinated Second Unit Center, which offers technical assistance, guidance, best practices, and designs for residents interested in ADUs.
- Participating in HEART’s multijurisdictional effort to create pre-approved ADU design templates.

Continue to Provide Support for Affordable Homeownership Opportunities for lower-income residents, including providing technical assistance to HEART for its first-time homebuyer program.

Continue to Support Programs That Facilitate Co-Living as a way to use existing housing stock to fit diverse housing needs and help both existing homeowners and residents seeking affordable housing.

Minimize Permit Processing Fees, by continuing fee reductions and waivers for affordable housing, and reviewing and potentially revising fee policy and procedures to clarify and streamline the process.

Update Parking Standards to reflect the parking needs of different types of affordable housing and transit-oriented-development.

Promote Community Participation in Housing Plans, by providing education materials and outreach regarding housing needs, and supporting efforts by nonprofits and jurisdictions to promote diverse community participation in the development, implementation, and monitoring of housing plans.

Encourage Transit Oriented Development, Compact Housing, and Mixed-Use Development in appropriate area throughout the county, such as transit corridors and commercial areas.

Enforce Fair Housing Laws, by continuing to fund fair housing enforcement, education, and technical assistance.

Encourage the Development of Multi-Family Affordable Housing in High Opportunity Areas, as defined by the Department of Housing and California Department of Housing and Community Development.

Support Anti-Displacement and Preservation Efforts in Lower- Resourced Communities of Color by continuing to provide funding for preservation of existing affordable housing and creation of new affordable housing developments in Low Resource and High Segregation & Poverty Areas.

Promote the Hiring of Economically-Disadvantaged Workers and Certified Minority- and Women-Owned Business in the development or rehabilitation of affordable housing.

Promote Energy Conservation and Transition From Natural Gas to All-Electric Appliances In Existing Housing, by encouraging property owners and renters to access energy assessments, programs, and rebates, and promote solar roof systems and other passive solar devices in coordination with batteries in multifamily affordable housing.

## SITES INVENTORY AND REGIONAL HOUSING NEEDS ASSESSMENT

A key component of the Housing Element is the identification of sufficient development capacity to meet the County’s housing need over the 8 years of the Housing Element planning period. State law requires that every jurisdiction’s Housing Element demonstrate that the jurisdiction has sufficient appropriately zoned developable or redevelopable land to accommodate the jurisdiction’s share of regional housing need, as determined by the California Department of Housing and Community Development (HCD) and the local Council of Governments (COG). In the Bay Area, the COG is the Association of Bay Area Governments (ABAG), which estimates housing need for the region, and apportions a share of projected need to every jurisdiction; a jurisdiction’s individual share of housing need is its Regional Housing Needs Allocation, or RHNA. The RHNA includes both total projected residential units needed to meet demand over the next 8 years, and a breakdown of housing units needed by income level.

The County’s RHNA shown below. The County will need 2,833 housing units in total, with 811 units for very low-income households, 468 for low-income households, 433 for moderate-income households, and the remainder for above moderate-income households.

### San Mateo County RHNA, 2022 - 2031

Income Category	% of County Area Median Income (AMI)	Units	% of Units
Very Low	0-50%	811	29%
Low	51-80%	468	17%
Moderate	81-120%	433	15%
Above Moderate	120% +	1,121	40%
<b>Total</b>		<b>2,833</b>	<b>100%</b>

Appendix E includes the full Adequate Sites Inventory and methodology, including:

- A detailed inventory and description of developable and redevelopable sites, divided into vacant single-family zoned sites, vacant multifamily zoned sites, and non-vacant multifamily zoned sites;
- Projects already planned, approved, entitled, or otherwise underway;
- Projected future development of accessory dwelling units (ADUs), and;
- Projected development pursuant to the provisions of the recently adopted State law SB 9, which facilitates small-scale multifamily development on single-family zoned parcels;
- A map of all sites identified to meet the County’s RHNA.

While the combination of these categories provides sufficient capacity for the County to meet its RHNA in total, as shown below, there is a substantial deficit in very low-income category, and limited surplus capacity in the low-, and moderate-income categories of housing need. Should any of the development projected in the Sites Inventory not be completed, or be completed at lower densities or at different affordability mixes than anticipated in the Sites Inventory, the

County would be unable to meet its RHNA obligations. To account for this possibility, the Housing Element incorporates a Rezoning Program, Policy HE 11.3 of the Housing Plan. The Rezoning Program identifies up to 89 parcels constituting approximately 30 acres, located in the unincorporated Colma, Broadmoor, and Harbor Industrial areas, currently zoned either for commercial and industrial development, or for very low intensity residential development, that will be rezoned to provide additional capacity for residential development in order to meet the County’s RHNA. The County’s capacity to meet the RHNA, without rezoning and with rezoning, is shown in the tables below.

**RHNA vs DEVELOPMENT CAPACITY (without rezoning)**

Income Category	RHNA	Vacant SFR	Vacant MFR	Non-Vacant MFR	Pipeline (RHNA Credits)	ADUs	SB 9 Units	Total Units	Surplus/ (Deficit)
Very Low	811	0	23	265	296	107	0	690	(121)
Low	468	0	22	260	239	107	0	627	159
Moderate	433	0	55	214	44	107	88	508	75
Above Moderate	1,121	493	181	645	147	36	88	1,589	468
<b>Total</b>	<b>2,833</b>	<b>493</b>	<b>280</b>	<b>1,384</b>	<b>726</b>	<b>355</b>	<b>176</b>	<b>3,414</b>	<b>581</b>

**RHNA vs DEVELOPMENT CAPACITY (with rezoning)**

Income Category	RHNA	Total Units	Original Surplus/ (Deficit)	Units from Rezoning	Surplus/ (Deficit) w/ Rezoning
Very Low	811	690	(121)	522	401
Low	468	627	159	504	663
Moderate	433	508	75	504	579
Above Moderate	1,121	1,589	468	404	872
<b>Total</b>	<b>2,833</b>	<b>3,414</b>	<b>581</b>	<b>1,934</b>	<b>2,515</b>

**DEMOGRAPHICS, HOUSING CONDITIONS AND NEEDS**

To help determine the amounts and types of housing needed in the unincorporated County, the Housing Element assesses demographics, housing supply and production trends, housing stock characteristics, housing costs, affordability, tenure, and other housing conditions, special needs populations, and various other factors that impact housing needs. This assessment is described in Appendix A. Key factors include:

**Population.** The unincorporated County's population has grown moderately over the last decade, largely keeping pace with the growth of the County overall. At 66,000 residents as of 2020, unincorporated population remains approximately 8% of total County population. However, while population growth in the unincorporated County did not change dramatically, it still outpaced housing production.

**Age.** The County's population is aging, with the greatest increase in the age groups over 55 years. However, there was also a significant increase in the 18 to 34-year-old age group, likely driven by an influx of younger workers. The aging of the County's population may indicate changes in the types of housing required for older residents.

**Employment Growth.** Job growth in the unincorporated County has been low compared to incorporated areas, but because employment growth creates regional housing pressures, overall job growth has increased demand and contributed to housing shortages in both incorporated and unincorporated areas.

**Housing Tenure and Type.** Most of the unincorporated County's housing, approximately 75%, is owner-occupied. However, younger residents, as well as black and Hispanic residents, are significantly more likely to be renters than other residents. In addition, most of the unincorporated County's housing is detached, single-family ownership housing, while the small amount of multifamily housing stock is primarily rental housing. There is a need for a greater variety of housing types, particularly more multifamily and rental housing, to serve the diverse needs of the County's residents.

**Housing Affordability and Overpayment.** Housing costs continue to be unaffordable to most County residents, and many households in the County, including a disproportionate number of renter households, as well as younger households, overpay for housing.

**Overcrowding.** Overcrowding is a problem in most unincorporated areas, and is particularly significant for renter households.

**Farm Labor Housing.** The unincorporated County's farm labor population has declined over the past decade, but there remains a shortage of farm labor housing, and farm laborers face significant housing affordability issues.

**Housing for Disabled Persons.** While the unincorporated County's disabled population did not significantly increase over the past decade, persons with disabilities face unique affordability challenges and may require a variety of specific housing types, and housing affordable and accessible for persons with disabilities continues to be a distinct need.

**Housing for the Homeless.** Like almost every jurisdiction in the County, the unincorporated County's homeless population has increased, indicating a continued need for various types of housing for the homeless, as well as underscoring the significant, consistent need for affordable housing of all kinds.

## CONSTRAINTS TO HOUSING PRODUCTION

Constraints to the development of housing include non-governmental constraints, including the cost of construction, environmental factors, and natural hazards, and governmental constraints over which the County may have control, including development regulations, approval processes, time, costs, and other factors.

Significant non-governmental constraints include the cost of housing production, including land and construction costs, as well as the availability of financing, particularly for affordable housing. These costs have all risen over the past decade, and in recent years have been particularly high, posing significant challenges for production of multifamily housing in particular.

The unincorporated County also has a diverse range of conditions, with varied geography, terrain, and infrastructure, including protected natural resource, open space and recreational areas, active and protected farmland, and areas served only by well water and septic systems. In addition, a variety of natural hazards, including seismic risk, flood, wildfire, tsunami, and other risks may impact development feasibility. However, while many of these factors may ultimately pose constraints to additional housing development, at present there remains sufficient unconstrained, developable land to meet the County's housing needs over the next 8 years.

The County made significant strides in reducing constraints to housing production during Housing Element Cycle 5 (2014-2022), including:

- Updated Accessory Dwelling Unit (ADU) regulations and permitting processes, reducing regulatory barriers to ADUs, expediting ADU processing, and streamlining and facilitating ADU production in all areas of the County.
- Updated Density Bonus Regulations to allow additional density and other development exceptions for projects providing affordable housing, consistent with state law.
- Full implementation of all newly-adopted state laws regarding housing production and streamlining, including the Housing Accountability Act, SB-35, and others
- Adoption and application of objective design standards for various kinds of development in most areas of the County, reducing the time and cost of review and approval.
- A blanket prohibition on the use of ADUs as short-term rentals, a prohibition on all short-term rentals outside the Coastal Zone, and strict regulations on short-term rentals in the County's Coastal Zone, helping preserve housing units for long-term occupancy.
- Streamlined farm labor housing permitting, and a pilot program funding new farm labor housing units.
- Permitting emergency shelters by-right in the Planned Colma District, and allowing shelters as a conditionally permitted use in multiple other areas.

- Adoption of new high-density residential zoning of up to 120 units/acre in proximity to transit in the North Fair Oaks community.
- A new entirely electronic Application and Permit Review Process, streamlining submittal, review, comment, and revisions of project applications, and issuance of permits.
- The creation and implementation of the Affordable Housing Fund, an annual Notice of Funding Opportunity providing funds towards the construction and preservation of affordable housing units in the County.

However, there remain potential regulatory and other governmental constraints that may impact housing production, and the County will continue to take steps to encourage and facilitate housing production, streamline development processing, apply objective standards, and address other constraints within its control over the next eight years, as described in the policies and programs included in the Housing Plan in Section 1.

## HOUSING RESOURCES

The County Department of Housing (DOH), made up of the Housing and Community Development Division and the Housing Authority of the County of San Mateo, is a primary provider and coordinator of housing resources. The Department collaborates with diverse stakeholders to facilitate the development and preservation of affordable housing through the provision of local, state, and federal funding to unincorporated areas and incorporated jurisdictions, along with the sharing of best practices and innovative policies. The Department also supports public service agencies, microenterprises, homeless and transitional shelters, core services, and fair housing organizations through grant funding and technical assistance. The Housing Authority also directly provides rental subsidies to low-income households, manages County-owned housing projects, and provides funding and support for preservation and development of affordable housing.

**Federal Resources** available in the County include various federal resources such the Community Development Block Grant Program (CDBG), HOME Investment Partnership (HOME) Program, Emergency Solutions Grants (ESG) Program, and the U.S. Department of Housing and Urban Development's (HUD) Section 8 Rental Voucher Programs. DOH also helps manage a significant amount of emergency pandemic-related housing resources made available through the Coronavirus Aid, Relief, and Economic Security (CARES) Act and the Federal American Rescue Plan (ARP).

**Local Resources** include:

- The County's Affordable Housing Fund (AHF), initially funded by funds held by former redevelopment agencies and now supported on an ongoing basis by dedicated Measure K funds, derived from a countywide half-cent sales tax.

- The County's Inclusionary Housing Ordinance which requires all new multi-family developments creating five or more units to set aside a minimum of 20% of the total units for extremely low to moderate income households. The County also has an affordable housing fee applicable to most development not subject to the inclusionary requirement; the fees are collected in the AHF, and disbursed by the Housing Department.
- DOH coordinates the dedication of County-owned land for development of affordable housing, and the Housing Authority of the County of San Mateo manages two County-operated affordable housing projects.
- The countywide housing trust fund, the Housing Endowment and Regional Trust (HEART), supports construction, rehabilitation, and purchase of affordable housing for low and middle-income workers and residents on fixed incomes.
- The County Human Services Agency's (HSA) Center on Homelessness is responsible for coordination of homeless services within County agencies, and also works with non-profits, other local governments, business and other parts of the community. HSA and DOH work in partnership to support housing and social services that address the needs of homeless and at-risk individuals and families.

**State Resources** create and preserve affordable housing for low-income households, and for a variety of special needs populations, including farm labor housing, various supportive and transitional housing, housing for persons with disabilities, housing for the homeless or those at risk of homelessness, and various other populations. Those that are managed directly by DOH include the Local Housing Trust Fund Program (LHTF); Housing for a Healthy California Program (HHC); the Mental Health Services Act (MHSA) Housing Program No Place Like Home (NPLH) Permanent Local Housing Allocation (PHLA); and the Homekey Program. Other State Resources that are available directly to developers and non-profit organizations include the Multifamily Housing Program (MHP); Infill Infrastructure Grant Program (IIG); Veterans Housing and Homelessness Preventions Program (VHHP); Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program; Affordable Housing and Sustainable Communities Program (AHSC); State Low Income Housing Tax Credits (State LIHTC); and Tax-Exempt Bond Financing.

**Regional Resources.** The County also participates in a variety of regional collaborations and partnerships focused on addressing regional housing issues and collectively planning for and funding housing needs, including intergovernmental collaborations, and collaborations across the public, private, and nonprofit sectors.

## ASSESSMENT OF PRIOR HOUSING ELEMENT

Appendix D includes an assessment of the status, progress, and accomplishments of each of the policies and programs in the 2014-2022 Housing Element. Accomplishments during Housing Element Cycle 5 include:

- Significant strides to increase the production of accessory dwelling units.
- Expansion of health and safety inspections in multifamily residential structures.
- Development of new revenue sources for affordable housing.
- Streamlining of residential development approval processes.
- Contribution of significant funding and other resources for the production and preservation of affordable housing, direct assistance for low-income renters and homebuyers, and for fair housing enforcement assistance.
- Adoption new regulations protecting mobile home parks from conversion, and provided financing and other assistance for mobile home rehabilitation and replacement.
- Assistance for energy efficiency audits and upgrades in residential structures, and new requirements for solar installation and all-electric construction in residential and commercial buildings.
- Adoption of a number of new high-density residential zoning districts, allowing up to 120 units/acre in proximity to transit.

## **PUBLIC OUTREACH AND PARTICIPATION**

Robust public engagement and participation is essential to the Housing Element update process. Public participation and input help to identify the housing issues faced by community and the policies and programs best suited to address those issues, as well as helping frame the County’s overall approach to housing issues.

To engage community members in the Housing Element update process and solicit input on housing issues, needs, and strategies, the County participated in, co-facilitated, and/or held a number of forums, workshops, and hearings, as well as distributing a housing survey, and receiving comment by other means. Outreach, input, and participation included:

### **With the Let’s Talk Housing Countywide collaboration:**

- Community Conversation: A Housing Element Update Countywide Forum and Workshop
- Four Housing Element Stakeholder Listening Sessions, with stakeholders in the following areas:
  - Fair Housing;
  - Housing Advocates;
  - Builders and Developers;

- Service Providers
- Creating an Affordable Future Webinar Series, a series of presentations and discussion forums on the broad implications of housing policy:
  - Why Affordability Matters
  - Housing and Racial Equity;
  - Housing in a Climate of Change;
  - Putting it All Together for a Better Future
- All About RHNA webinar, a web-based training to help educate community members on the regional housing needs allocation process, the sites inventory requirement, and related issues.
- Informational Videos: 21 Elements/Let's Talk Housing helped produce two informational videos, to ensure that information on the Housing Element update was available and accessible in a short, comprehensible format.

Equity Advisory Group. The County, in collaboration with other jurisdictions, relied on guidance and input from an Equity Advisory Group (EAG), composed of various stakeholders, organizations and experts working on equity issues.

**Unincorporated County-specific hearings and forums** included:

- ✓ North Fair Oaks Community Council, July 15, 2021, September 15, 2021, and December 16, 2021
- ✓ Sustainable Pescadero, March 2, 2022 and April 6, 2022
- ✓ Midcoast Community Council, May 25, 2022
- ✓ San Mateo County Planning Commission, March 23, 2022
- ✓ San Mateo County Board of Supervisors, May 17, 2022

Websites. The County maintained a Housing Element update [website](#), with information on the update process, links to the housing survey, information on outreach efforts and public input, as well as a separate website through the Let's Talk Housing collaborative, with both San Mateo County-specific [information](#), and information on interjurisdictional Housing Element update efforts.

The County distributed a Housing Issues and Needs Survey, focused on unincorporated County housing issues, needs, and other input.

Consultants engaged through the 21 Elements collaborative to complete a fair housing assessment for every jurisdiction also conducted an Affirmatively Furthering Fair Housing resident survey focused on fair housing issues.

## **Summary and Key Themes of Input Received**

Key themes in input from community members, stakeholders, workshop and forum participants, survey respondents, and others included:

- Housing costs are an almost universal concern.
- More housing supply is needed, although there is diversity of opinion on how and where to provide it.
- There is a need for greater diversity of housing stock, with more multifamily housing, more housing for special needs populations, supportive housing, and housing appropriate for different household types.
- Housing pressures are making it difficult or impossible for workers and families to stay in their communities.
- Housing costs, as well as pressures from new development, are driving gentrification and displacement.
- New development and increased density, including development driven by state mandates, may negatively impact traffic, parking, infrastructure, open space, and services, and there is an urgent need to comprehensively plan to address these impacts.
- The development process and the permitting process are too slow, too costly, too opaque, and too inefficient.
- Transportation, climate change, and access to jobs and educational opportunities are all issues that relate to housing, and should be addressed together.
- The County's Housing Element, as well as other County policies, should recognize housing inequities and the disparate impacts of housing issues across different communities, and explicitly consider and address equity and fair housing issues.
- The County should provide more resources for farm labor housing.
- There is a need for better information resources on housing issues and policies and on the availability of affordable housing.

The County also received letters from several advocacy organizations in the early stages of the Housing Element update, providing generalized policy guidance, which is summarized in Appendix F. Prior to public release of this draft, the Planning Commission reviewed the updated Housing Element. Comments received before, during and after the Planning Commission hearing were primarily related to the feasibility and distribution of sites in the Sites Inventory, including comments from the public, from the Midpeninsula Open Space District, and Green Foothills. Planning Commissioners also provided additional information on the developability of various coastside parcels. These comments are addressed in detail in Appendix F, and the

Inventory has been significantly modified, and the rezoning program described in Policy HE 11.3 in the Housing Plan has been incorporated, to address this commentary.

All comments and other input received informed the drafting of the policies and programs in the Housing Element. After close of the comment period for Public Draft Updated Housing Element, all comments and other input received will be assessed and responded to in the Housing Element, as needed.

## **FAIR HOUSING ASSESSMENT**

Fair housing is the condition in which all residents, regardless of race, ethnicity, gender, income, class, sexual orientation, ability status, or other status have equal access to housing.

**Affirmatively furthering fair housing (AFFH)** “means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency’s activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)”

By law, all public agencies in the State must affirmatively further fair housing, and every jurisdiction’s Housing Element must incorporate an analysis of fair housing conditions, and policies and programs to address housing disparities and inequities.

The County’s AFFH assessment, findings, and policy recommendations are included in Appendix G. The analysis includes background on the history of segregation in the Bay Area and a timeline of major fair housing milestones; the remaining sections assess fair housing patterns and conditions in the unincorporated areas, and provide policy and programmatic guidance to address findings.

The analysis is divided in four sections. Section I, Fair Housing Enforcement and Outreach Capacity, reviews lawsuits/enforcement actions/complaints against the County; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education. Section II, Integration and Segregation, identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation. Section III, Access to Opportunity, examines differences in access to education, transportation, economic development, and healthy environments. Section IV. Disparate Housing Needs identifies which groups have disproportionate housing needs including displacement risk.

The findings of the AFFH analysis include:

- No fair housing complaints were filed in unincorporated San Mateo County from 2017 to 2021.
- Racial and ethnic minority populations are disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness compared to the non-Hispanic White population in unincorporated San Mateo County. Additionally, racial and ethnic minorities are more likely to live in low resources areas and be denied for a home mortgage loan.
- North Fair Oaks is disproportionately impacted by high poverty, low education opportunity, low economic opportunity, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and low resource scores.
- Many areas in the county have low environmental scores—which account for PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.
- Unincorporated San Mateo County has the same proportion of residents with a disability (8%) as the entire county (Figure III-17). Residents living with a disability in unincorporated areas are concentrated throughout the county. Additionally, the aging population is putting a strain on paratransit access countywide.
- Racial and ethnic minority students in unincorporated San Mateo County experience lower educational outcomes compared to other students.
- Over half of all renter households in unincorporated San Mateo County are cost burdened—spending more than 30% of their gross income on housing costs—and nearly one in three are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). There are disparities in housing cost burden in unincorporated San Mateo County by race and ethnicity and family size.

Based on these findings the analysis includes a set of recommendations to address the identified disparities, shown in Appendix G-5. The recommended actions have been incorporated in the Policies and Programs in the Housing Plan in Section X, including policies to:

- Identify barriers for tenant-based voucher holders seeking housing in areas with greater access to resources and opportunities.
- Refine the ADU Amnesty and Loan Program to better provide ADU housing for low- or very low-income households.
- Implement additional higher density transit-oriented zoning in North Fair Oaks.
- Assess the status of implementation of the North Fair Oaks Community Plan, including a specific fair housing assessment to determine unmet needs of North Fair Oaks residents.

- Inventory publicly-owned properties and incorporate fair housing assessment in the prioritization of use of these properties for below-market rate housing.
- Prioritize housing funding to provide affordable housing and supportive services for elderly and/or disabled persons, and adopt universal design standards and reasonable accommodation procedures to ensure the provision of housing appropriate for these populations.
- Work with the Housing Endowment and Regional Trust to target mortgage assistance to communities experiencing high rates of mortgage denials.
- Encourage transit-oriented, high density development, and continue to participate in local and regional efforts to increase transit availability and accessibility, including for special needs populations.
- Continue to support fair housing enforcement, education, and technical assistance.
- Affirmatively market County-supported affordable housing to underrepresented communities.
- Prioritize affordable multifamily housing development in high opportunity areas, while continuing to invest in the creation and preservation of affordable housing in low resource areas.
- Promote hiring of economically-disadvantaged workers and certified minority- and women-owned business in housing development and rehabilitation.
- The rezonings in the Rezoning Program described in Policy HE 11.3 provide the opportunity to significantly diversify the production of affordable housing across county areas, directly addressing a variety of fair housing issues.

## **PLANNING AREA FOR THE HOUSING ELEMENT**

The County's Housing Element addresses housing needs, issues, goals, and policies for the unincorporated portions of San Mateo only; those areas not included within the legal boundaries of one of the 20 incorporated cities within the County. Each of the incorporated cities also has its own distinct Housing Element, which addresses its own housing plan.

The unincorporated county consists of approximately 309 square miles, with wide variety in the size, location, physical, economic and social characteristics of the various unincorporated areas. Unlike most contiguous cities, the unincorporated County includes disparate geographically separated areas that vary distinctly in character, including extensive undeveloped rural areas, significant active and protected agriculture, low-intensity rural and/or coastal communities such as King's Mountain, La Honda, and Pescadero, more urbanized coastal communities such as El Granada, Montara and Moss Beach, low-density bayside communities including Ladera and Los

Trancos Woods, suburban scale bayside communities such as Emerald Lake Hills and West Menlo Park, and denser urban communities, largely consisting of unincorporated areas wholly surrounded by incorporated cities, such as North Fair Oaks, unincorporated Colma, Broadmoor and Devonshire. Approximately half of San Mateo County's total land area, but only roughly 8% of the county's population, is located in the unincorporated County.

While the assessment of housing needs and the programs and policies in the Housing Element focus primarily on the unincorporated County, the Housing Element also recognizes that housing is a countywide and region-wide concern, and that housing issues and needs are shared across jurisdictional boundaries, and may require solutions similarly shared across jurisdictions. Where appropriate, the analysis and the policies and programs included in the Housing Element reflect this fact.

## **STATE HOUSING ELEMENT REQUIREMENTS**

All cities and counties in California must adopt and periodically update a Housing Element, as a mandatory element of the jurisdictions' General Plan. Detailed requirements for preparing, revising, and adopting Housing Elements are contained in the California Government Code, and are summarized by the California Department of Housing and Community Development here: <https://www.hcd.ca.gov/housing-elements-hcd>.

The County's 2022-2031 Housing Element incorporates all of the substantive content required by State law, and the adoption and drafting process adheres to the procedural requirements of the law.

In order to take effect, the updated Housing Element must be certified by the California Department of Housing and Community Development as compliant with the requirements of state law, and must be adopted by the County Board of Supervisors. On certification and adoption, the updated Housing Element will replace the existing 2014-2022 Housing Element.

## **RELATIONSHIP OF THE HOUSING ELEMENT TO THE GENERAL PLAN AND OTHER LAND USE PLANS**

The San Mateo County Housing Element is a mandatory element of the County's General Plan, required by state law. By law, it must also be consistent with the other elements of the General Plan, as well as other relevant adopted land use plans.

### **Consistency with the General Plan and Specific Area Plans**

As an element of the General Plan, the Housing Element must be internally consistent with the other elements of the General Plan, including Vegetative, Water, Fish and Wildlife Resources; Soil Resources; Mineral Resources; Visual Quality; Historical and Archaeological Resources; Park and Recreation Resources; General Land Use; Urban Land Use; Rural Land Use; Water Supply; Wastewater; Transportation; Solid Waste; Housing; Natural and Man-made Hazards; Air Resources; and the Energy and Climate Change element. The updated Housing Element has been reviewed for consistency and is consistent with all other elements of the General Plan.

As part of the General Plan, the County has also adopted the following area plans for specific unincorporated communities: North Fair Oaks Community Plan, Emerald Lake Hills Community Plan, Montara-Moss Beach-El Granada Community Plan, San Bruno Mountain General Plan Amendment, Skyline Area General Plan Amendment and the Colma BART Station Area Plan. Each of these area plans contains land use, development, and housing-related policies that apply to the specific area. The Housing Element has been reviewed for consistency and is consistent with each of these area plans.

**Consistency With Airport Land Use Compatibility Criteria**

The unincorporated County includes three airports with adopted Airport Land Use Compatibility Plans: San Francisco International Airport, Half Moon Bay Airport, and San Carlos Airport. The Housing Element must be consistent with the Land Use plans adopted for these airports and their surrounding environs, and must be reviewed by the City/County Association of Governments (C/CAG) to confirm compatibility. The draft 2023-2031 Housing Element has been submitted to C/CAG for review.

**Consistency with Local Coastal Program**

San Mateo County has a coastal zone and an adopted Local Coastal Program (LCP) establishing land use policies for the coastal zone, with implementing zoning and other regulations that constitute the Implementation Plan for the LCP. The Housing Element does not alter any policies or regulations relating to the County's coastal zone, and has been reviewed and determined to be consistent with the LCP and all implementing regulations.

# HOUSING PLAN

DRAFT

# HOUSING PLAN

## GOALS, POLICIES AND PROGRAMS

The Housing Plan of the 2023-2031 Housing Element contains the County’s goals and policies for addressing the housing needs, resources and constraints identified in the Housing Element, and programs for implementing these goals and policies. The section is divided by the six overarching housing goals shown below, and each relevant policy and implementing program is included with the appropriate goal. For each policy and program, the department, agency, or other entity responsible for implementation is indicated, the timeframe for implementation is shown, and implementation targets, if applicable, are described.

Programs that directly address the Affirmatively Furthering Fair Housing analysis and recommendations in Appendix G are indicated with “AFFH Reference.”

*Note: Throughout this chapter, the Department of Housing is often referred to as DOH or the Housing Department. The Housing Authority of the County of San Mateo is often referred to as HACSM or the Housing Authority. The Housing Authority is a division of the Department of Housing.*

### Housing Goals

#### **Goal 1: Protect Existing Affordable Housing Stock**

Protect, conserve, and improve the existing affordable housing stock in order to minimize displacement of current residents and to keep such housing part of the overall housing stock in the County.

#### **Goal 2: Support New Housing for Extremely Low to Moderate-Income Households**

Support the production of new housing of diverse size and type that is affordable to moderate, low, very-low, and extremely low-income households, in order to meet the housing needs of all persons who reside, work, or who can be expected to work or reside in the County.

#### **Goal 3: Promote Sustainable Communities through Regional Coordination Efforts and Locating Housing Near Employment, Transportation, and Services**

Promote coordination efforts among jurisdictions and encourage new housing to be located in pedestrian-friendly areas that provide access to employment opportunities, diverse transportation choices, community services, and other amenities.

#### **Goal 4: Promote Equal Housing Opportunities**

Support and increase equal availability of housing to all persons regardless of age, race, sex, sexual orientation, marital status, ethnic background, income, disability, or other arbitrary factors.

## **Goal 5: Promote Equity through Housing Policy and Investments**

Support funding of projects that promote equitable access to high-opportunity, jobs-rich areas housing for low-income households and anti-displacement efforts in lower resourced communities of color. Support funding of projects and policies that promote environmental justice and equitable contracting practices.

## **Goal 6: Require or Encourage Energy Efficiency, Resource Conservation, and Climate Resiliency Design in New and Existing Housing**

Require or encourage energy efficiency measures and green building practices in the production of new housing, for existing homes, and when remodeling or retrofitting housing.

## **Housing Policies and Programs**

The following policies, along with specific programs to implement each policy, address the County's housing goals and sub-goals (in italics). Implementation information, including responsible entity, timeframe, and implementation targets, is provided for each policy and program.

### **GOAL 1: Protect Existing Affordable Housing**

Protect, conserve, and improve the existing affordable housing stock in order to minimize displacement of current residents and to keep such housing part of the overall housing stock in the County.

#### ***Conserve and Improve Existing Affordable Housing Stock***

**Policy HE 1 Support Housing Rehabilitation.** Support the conservation and rehabilitation of viable deteriorating housing to support healthy housing and preserve existing housing stock and neighborhood character, and to retain extremely low to moderate-income units.

**HE 1.1** Continue to consider and review opportunities to allocate CDBG, HOME, and local funds, as available, to projects involving the rehabilitation of extremely low to low-income, deed-restricted, multifamily rental properties (including FHA and HUD subsidized low-income units). Continue to require long-term affordability agreements for projects that use public resources in order to preserve and enhance the function of these projects.

**Lead:** Department of Housing

**Implementation Target:** On an annual basis, continue to review opportunities to allocate funds to preserve the physical and financial health of deed-restricted multifamily rental properties.

**Timeframe:** 2023-2031; annual review.

**HE 1.2** Continue to use CDBG funds to support minor home repair and modification programs operated by nonprofit agencies that provide cost-effective improvements

focusing on health & safety, housing quality standards, and/or access modifications for homeowners and renters, so long as permission from property owners is granted. CDBG funds to prioritize minor home repair dollars to be invested in homes located in Low Resource/ High Segregation & Poverty Areas, as defined by State HCD's Opportunity Area Maps, that are at greatest risk of displacement. Over the next eight years, DOH's definition of Low Resource/ High Segregation & Poverty Areas may change but such change will be informed by State HCD's guidance.

**Lead:** Department of Housing

**Implementation Target:** Target funding minor home repair and modification programs as a high priority for CDBG program funds. Approximately 45% of all unit modifications (or around 30 units) under a minor home repair program will be for residences of a disabled household. CDBG NOFA will also prioritize investments in homes located in Low Resource/ High Segregation & Poverty Areas.

**Timeframe:** 2023-2031; review annually.

**AFFH Reference:** Figure IV-3 (Housing Units by Year Built, Unincorporated San Mateo County, 2015-2019); Figure III-20 (Employment by Disability Status, 2019)

### HE 1.3

Encourage lead mitigation and energy, water efficiency, and resilience/weatherization retrofits, in existing, naturally occurring affordable housing stock through funding programs and/or with other incentives.

**Lead:** Department of Housing / Planning and Building Department / Office of Sustainability

**Implementation Target:** All new or rehabilitated units in the unincorporated County will include energy efficiency measures, consistent with the County's adopted Green Building Ordinance. County Health will make funding available to community-based organizations that provide lead paint mitigation to low-income homeowners and renters in order to remove lead paint in the County's naturally occurring affordable housing stock.

**Timeframe:** Evaluate and review retrofit priorities annually at Housing Community Development Committee (HCDC) meetings.

### HE 1.4

Incentivize the rehabilitation of existing affordable multifamily housing rental stock to include retrofits for energy (including rooftop solar), seismic upgrades, weatherization, and water efficiency appliances. Include prioritizing these types of retrofits in Notices of Funding Availability (NOFA).

**Lead:** Department of Housing

**Implementation Target:** Annually review retrofit priorities ahead of Notice of Funding Opportunity issuances.

**Timeframe:** Annual during the 2023-2031 Housing Element cycle.

**Policy HE 2** **Preserve and Enhance Neighborhood Character.** Preserve and enhance the desirable characteristics of residential areas by establishing and implementing appropriate land use designations and development standards that promote compatible

development and minimize displacement of existing residents, particularly during consideration of area plans, land use studies and rezonings.

- HE 2.1** Evaluate existing neighborhood conditions and consider the needs and desires of existing residents when amending the General Plan and Zoning Regulations.  
**Lead:** Planning and Building Department  
**Implementation Target:** All plan amendments and zoning revisions will include an existing conditions analysis and provide adequate opportunity for interested parties to have input.  
**Timeframe:** 2023-2031; North Fair Oaks rezoning in 2022/2023; other zoning and plan amendments as they occur.

### *Protect Existing Affordable Housing from Conversion or Demolition*

**Policy HE 3 Discourage Condominium Conversions.** Continue to prohibit conversions of rental housing to condominium ownership unless vacancy rates indicate an easing of the rental housing shortage.

- HE 3.1** Continue the County's prohibition on condominium conversions unless vacancy rates exceed the limit established in the Condominium Conversion Ordinance.  
**Lead:** Planning and Building Department  
**Implementation Target:** No condominium conversions permitted during the planning period.  
**Timeframe:** 2023-2031

**Policy HE 4 Retention of Existing Lower-Income Units.** Seek to retain existing extremely low-, very low-, low- and moderate-income housing units, especially those that may be at risk of conversion to market rate housing. Retention of existing affordable housing should have high priority for available resources.

- HE 4.1** Inventory, monitor, and manage the unincorporated County's entire stock of units with long-term or permanent affordability restrictions (including those resulting from financial subsidies, deed restrictions, inclusionary requirements, density bonuses, and all other types of long-term restrictions). The County, potentially in collaboration with other jurisdictions, will make a complete inventory of the current countywide stock of all restricted below-market-rate (BMR) housing, including for-sale and rental units. The list will be updated as units are added to or removed from affordability restrictions, and all units will be monitored on a periodic basis to ensure that they are not being converted to market rates prior to the expiration of their affordability term. This process may be part of the ongoing implementation of the 21 Elements Collaborative workplan, managed by the City/County Association of Governments of San Mateo County (C/CAG) and DOH, which will coordinate ongoing housing efforts between County jurisdictions.  
**Lead:** Department of Housing /Planning and Building Department  
**Implementation Target:** Collaborate with the cities and C/CAG to develop and maintain an inventory of the current stock of all restricted below-market-rate (BMR)

units, and to establish and implement a program to monitor and enforce all recorded terms of affordability. Include an inventory of BMRs as an eligible use of County funds under DOH's Equity Innovation Fund RFP. Create an interdepartmental process for monitoring/regulating units over the term of restriction. As BMRs become vacant, list units on the regional affordable housing listings portal, detailed in HE goal **23.3** and 36.5, with the ultimate goal of listing the complete inventory of BMRs through the regional affordable housing listings portal.

**Timeframe:** Ongoing. The County will explore potential collaboration with other jurisdictions, explore the potential to work with and through the 21 Elements collaborative, and solicit potential consultants by the end of 2023. If feasible, the inventory and updating and monitoring procedures will be established by the end of 2025.

#### HE 4.2

Respond to any notices including Notice of Intent to Pre-Pay, Owner Plans of Action, or Opt-Out Notices filed on assisted projects. Encourage local qualified entities to consider acquiring the at-risk project should the property owner indicate a desire to sell or transfer the property.

**Lead:** Department of Housing

**Implementation Target:** DOH to continue to review notices filed on assisted projects and investigate any possible opportunities to acquire at-risk properties.

**Timeframe:** DOH to continue to respond upon receipt of notices.

#### HE 4.3

Support existing affordable housing projects seeking resyndication of tax credits by extending and restructuring existing County loan and affordability terms. Support the addition of new tax credit funding which will be used to fund major rehabilitation work on aging deed-restricted properties.

**Lead:** Department of Housing

**Implementation Target:** Proactively reach out to projects prior to the end of the County loan terms to discuss possible refinancing and resyndication next steps.

**Timeframe:** 2023-2031. Review expiring restrictions list at least annually to identify projects at the end of their affordability restriction term with the County.

#### HE 4.4

Study the impact of extending the affordability term on County loans to 99 years as a mechanism of maximizing investments made by the County.

**Lead:** Department of Housing

**Implementation Target:** Review peer jurisdictions' implementation of longer affordability terms and make recommendations on longer affordability term for San Mateo County loans.

**Timeframe:** 2027-2028. Final review and recommendations by December 2027; implementation of any recommended changes by September 2028.

#### HE 4.5

Continue to evaluate naturally occurring affordable multifamily properties at risk of sale and conversion to market-rate housing for risk and cost efficiency to determine feasibility for County financial support of these projects.

**Lead:** Department of Housing

**Implementation Target:** Seek out and prioritize funding assistance to support the acquisition and renovation of naturally occurring affordable housing properties. Evaluate making funds available again through the Affordable Rental Acquisition and Preservation Program (ARAPP) to assist mission-driven developers and operators of affordable housing to acquire and preserve affordability of existing naturally occurring affordable multifamily properties.

**Timeframe:** Housing to review availability of funds during biannual budget review cycles throughout the planning period, 2023-2031.

**Policy HE 5**      **Address the Impact of Projects that Convert or Eliminate Housing Units.** Evaluate the effect of any proposed demolitions and rezonings on the County's housing stock and the County's ability to accommodate its share of Regional Housing Need, and prohibit, condition, or mitigate projects as necessary to maintain the County's housing stock.

**HE 5.1**      Study, and consider enacting an ordinance that would: require the County to assess the potential impacts of any demolitions and/or conversions of multi-family residential property to non-residential uses, (including demolition for purposes of conversion, and demolition due to rehabilitation, health and safety, and code compliance issues, including those demolitions initiated by County enforcement action) on the housing need described in the County Housing Element; formally delegate authority to the Housing Department to assess impacts and determine appropriate mitigation measures; require mitigation measures on the part of the property owner to offset the loss of housing stock and increased housing need due to demolition and/or conversion, potentially including in-lieu fees and/or other mitigation, and; require the County to work with property owners, including offering rehabilitation, relocation, and other assistance when feasible, to ensure that any demolition and conversion that would adversely impact the County's housing need is avoided or mitigated to the maximum possible extent.

**Lead:** Planning and Building Department/Department of Housing

**Implementation Target:** Leads to work collaboratively to consider enacting ordinance. Establish roles and responsibilities between departments through a Memorandum of Agreement (MOU) in the event of a conversion/demolition of a multi-family residential property unless/until an ordinance is in place.

**Timeframe:** Consider adoption of ordinance in 2024-2025; determination of need and drafting of ordinance in 2025 for adoption January 2026 if needed; establish MOU by January 2024.

### ***Protect Tenants of Affordable Housing from Overpayment and Displacement***

**Policy HE 6**      **Provide Rent Subsidies.** Provide rent subsidies to Extremely Low, Very Low, and Low-Income households, through the following actions:

**HE 6.1**      Continue administering Section 8 and other rental assistance programs, which are targeted to very low- and extremely low-income individuals and families, including seniors, homeless households, and persons with disabilities. Currently these programs include the Mainstream Vouchers, Housing Choice Voucher; Project-

Based Rental Assistance; Family Unification; Homeownership; Moving To Work Self-Sufficiency; Moving To Work Housing Readiness; Provider-Based Assistance, Permanent Supportive Housing; HUD-VASH; and HUD's Emergency Housing Voucher program.

**Lead:** Department of Housing

**Implementation Target:** Continue to administer rental assistance programs at a high utilization rate.

**Timeframe:** 2023-2031

## HE 6.2

Seek out new public and private sources of funding to address additional rental assistance needs in the County. For example, with the support from the Veterans Administration and San Mateo County's Continuum of Care, the Housing Authority has applied successfully for new HUD-VASH and Permanent Supportive Housing Vouchers in past years. In 2021, the Housing Authority applied for and was awarded new Emergency Housing Vouchers from HUD under the American Rescue Plan Act of 2021. DOH will continue to identify and obtain similar new funding sources as they become available.

**Lead:** Department of Housing

**Implementation Target:** As funding opportunities arise, continue to seek out new public and private sources that can provide rental subsidies for lower income households.

**Timeframe:** 2023-2031. Annual monitoring of available resources.

## HE 6.3

Monitor Federal actions and appropriations regarding extension of Section 8 contracts, and actively support additional appropriations. Monitor State actions and appropriations regarding rental subsidy/assistance programs, and actively support additional funding for operating subsidies in deeply affordable housing developments.

**Lead:** Department of Housing

**Implementation Target:** Follow state and federal budget cycles and advocate for additional appropriations as opportunities arise.

**Timeframe:** 2023-2031

## HE 6.4

Continue to actively work to retain existing landlords offering units to households with Section 8 vouchers, and seek new potential landlords willing to join the program.

**Lead:** Department of Housing

**Implementation Target:** As needed and when funding is available, the Housing Authority will continue to adjust the payment schedule for Section 8 vouchers in order to retain both landlords and tenants. This action, while necessary, may also result in fewer resources available for expanding the voucher pool in the future. The Housing Authority will strategically create opportunities to educate and outreach to landlords. Strategies include hosting or attending events targeted to landlords or affordable housing providers. Education and outreach can also include activities such as newsletters, presentations, briefings to community groups, and

one-on-one appointments with landlords. The Housing Authority is also working to launch an online portal for its landlords and improve information sharing via its website.

**Timeframe:** 2023-2031. Online portal by 2024.

#### HE 6.5

Identify barriers for tenant-based voucher holders who seek housing in areas that increase access to areas such as education, economic mobility, and health.

**Implementation Target:** The Housing Authority will create a baseline report that identifies the number and percentage of households from lower-resource areas who have moved into housing in higher resource areas. This is currently defined by the State HCD's Opportunity Area Mapping methodology found here: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>. Over the next eight years, the definition for these areas may change and will be informed by State HCD's guidance. This data will continue to be tracked annually to monitor progress.

The Housing Authority will engage with stakeholders (voucher holders, landlords, community, etc.) based upon findings of data to understand any barriers in seeking housing in areas that increase access to areas such as education, economic mobility, and health.

**Lead:** Department of Housing

**Timeline:** The baseline report will be created by 2025 and will continue to be tracked throughout the Housing Element cycle, at least annually.

**AFFH Reference:** Figures II-6 -II-11 (Race and Ethnicity by Census Tract/Block Group); Figure II-28 (Poverty Status by Census Tract, 2019); Figure III-1(TCAC Opportunity Areas Education Score by Census Tract, 2021)

**Policy HE 7**      **Protect Mobile Home Park Tenants.** Continue to regulate and monitor mobile home park operation, rents, and proposed conversions or closures and to provide financial assistance, as appropriate and within available resources, to preserve mobile home parks and stabilize affordability.

#### HE 7.1

Regulate the potential closure of mobile home parks and mitigate impacts on park residents through implementation of the County's Mobile Home Park Change of Use Ordinance, Ordinance Code Chapter 5.156.

**Lead:** Department of Housing / Planning and Building Department

**Implementation Target:** No mobile home parks will be closed or converted without fulfilling all requirements of Ordinance Code Chapter 5.156. All residents at risk of displacement by conversion or closure will receive all technical, legal, financial and other assistance required by Chapter 5.156, and any and all other relevant regulations. In the case of any potential mobile home park closures affecting parks using County CDBG/HOME funds, monitor these closures to ensure that both State and federal relocation requirements are met. All residents displaced by mobile home closure or conversion will obtain equivalent or better housing at similar cost.

**Timeframe:** 2023-2031. Annual monitoring of mobile home status using required mobile home reporting, in addition to monitoring of proposed and/or potential closure/conversion.

#### HE 7.2

Regulate any proposed mobile home rent increases in accordance with County's Mobile Home Rent Control Ordinance, Chapter 1.30 of the County Ordinance Code.

**Lead:** Department of Housing

**Implementation Target:** No rental increase will take place that exceeds the limits established by County ordinance.

**Timeframe:** DOH will monitor mobile home rent increases annually throughout the planning period, 2023-2031.

#### HE 7.3

Continue to monitor mobile home park operations and rents to ensure compliance with County Ordinance Code Chapters 1.30 and 5.16, and County Zoning Regulations Chapter 26, and improve data reporting and collection systems to support reporting of data required of mobile home park owners/operators pursuant to County regulations.

**Lead:** Department of Housing / Planning and Building Department.

**Implementation Target:** DOH will annually collect operational and rent data from all parks as required by County regulations, and complete ongoing analysis of compliance with County regulations.

The leads will create an online data portal allowing mobile home park owners/operators to easily enter required data through a web-based interface.

**Timeframe:** Data collection and compliance analysis will be ongoing. The online data reporting portal will be implemented in 2023-2024.

#### HE 7.4

Determine and appropriately delegate areas of individual and shared responsibility for mobile home oversight and complaint response across County Departments and create a system to automate complaint distribution and response.

**Implementation Target:** Establish a standing interdepartmental working group between DOH, the Planning and Building Department, and the Environmental Health Department to delegate roles and responsibilities for response to complaints or inquiries from mobile home park residents and park owners/operators, and to maintain ongoing communication on mobile home park issues. Create an online complaint reporting system for park residents, a system for park owners/operators, and automate delegation of complaints to the appropriate responsible department and partner agencies to the extent possible.

**Lead:** Department of Housing / Planning and Building Department

**Timeframe:** Interdepartmental working group establishment will occur in 2023-2024, with workgroup established by June 2024. Creation of online complaint/inquiry portals for park residents and owners/operators will occur in 2024-2025, with portals operational by September 2025.

#### HE 7.5

Continue to review and evaluate the utilization of federal, state and local funds as appropriate to assist with stabilization and preservation of mobile home housing

stock, relocation assistance, renovation of mobile park home infrastructure, and opportunities to purchase mobile home parks. Provide technical assistance to tenants to the extent possible in applying for funding opportunities.

**Lead:** Department of Housing

**Implementation Target:** Review and evaluate federal, state, and local funding opportunities for mobile home park housing programs. Provide technical assistance to tenants to the extent possible in applying for funding opportunities.

**Timeframe:** 2023-2031, with annual review.

#### HE 7.6

Study policies and funding opportunities to preserve mobile home parks as affordable through the conversion of ownership or control to resident organizations, nonprofit housing sponsors, land trusts, or local public entities. In particular, study right of first refusal/right of first offer practices for tenants and nonprofits to purchase mobile home park sites.

**Lead:** Department of Housing

**Implementation Target:** Study other jurisdictions' strategies and access state resources to review best practices and possible implementation plans.

**Timeframe:** 2028-2029, with report on recommended strategies by June 2029.

#### HE 7.7

Explore feasibility of Innovative Housing Types in Mobile Home Parks, including tiny homes and other housing types currently disallowed or not in common use.

**Lead:** Planning and Building Department

**Implementation Target:** Study other jurisdictions' policies; analyze legal feasibility of tiny homes.

**Timeframe:** 2024-2025

**Policy HE 8 Consider and Analyze the Potentially Displacing Effects of Development and Redevelopment Programs.** Resources devoted to intensified development and redevelopment of County areas may result in increased displacement pressure for existing residents, which should be assessed in determining the costs and benefits of such programs.

#### HE 8.1

Analyze and monitor the potential and actual displacing impacts of programs such as Plan Bay Area/One Bay Area Grants, State and Federal designations, and other funding programs intended to promote development and redevelopment in specifically targeted areas.

**Lead:** Planning and Building Department/ Department of Housing

**Implementation Target:** Continue to review and provide feedback on State's Opportunity Map designations, Community Revitalization Areas, and other tools used to prioritize funding for affordable housing.

**Timeframe:** When draft policies are released for public comment, County to review and submit comments. 2023-2031.

**Policy HE 9 Support Community Resources for Landlords and Tenants.** Support community-based agencies and organizations working to educate landlords and tenants about their rights and responsibilities and providing referral, mediation and other assistance.

**HE 9.1** Continue to provide financial support, from local and federal sources, to community-based agencies and organizations working to educate landlords and tenants about their rights and responsibilities and providing referrals, mediation and other assistance.  
**Lead:** Department of Housing  
**Implementation Target:** On an annual basis when funding is available by DOH, continue to make these activities of funding a priority.  
**Timeframe:** 2023-2031; annual evaluation.

**HE 9.2** Continue to provide financial support, from local and federal sources, to community-based agencies and organizations that provide pro-bono legal assistance and emergency rental assistance to low-income tenants facing eviction and/or disputing with their landlords over the habitability of their rental unit.  
**Lead:** Department of Housing  
**Implementation Target:** On an annual basis when funding is available by DOH, continue to make these activities of funding a priority.  
**Timeframe:** 2023-2031; annual evaluation.

**Policy HE 10 Minimize Displacements Due to Code Enforcement.** Minimize and avoid if possible displacement of households as a result of code enforcement actions, and assist residents when displacement is unavoidable.

**HE 10.1** Coordinate all code enforcement actions that have the potential to result in displacement with the Housing Department.  
**Lead:** Planning and Building Department/ Department of Housing  
**Implementation Target:** As potential displacement situations arise, Planning and Building Department to continue to collaborate with DOH. Establish roles and responsibilities between departments through a Memorandum of Agreement (MOU) specifying events that trigger notification of the Housing Department, and the form, timing and content of notification.  
**Timeframe:** Finalize and agree to MOU by December 2023.

**HE 10.2** Continue to administer the ADU Amnesty program, funded by local County funds, to legalize unpermitted residential units constructed in unincorporated urban bayside areas, provided that the units are eligible to be upgraded in conformance with building and safety codes and that the rent or resale value of the unit is restricted to be affordable to low- or very low-income households.  
**Lead:** Planning and Building Department/ Department of Housing  
**Implementation Target:** Study the outcomes of the previous program years and reevaluate income targeting, loan sizing, displacement impacts, and affirmative marketing. Reevaluate whether this loan program addresses barriers to ADU development. Upon completion of reevaluation and dependent of outcomes of review, identify potential sources of financial assistance for applicants attempting to bring accessory dwelling units up to code, including funding from HEART and other entities, to assist applicants in making necessary repairs and upgrades.  
**Timeframe:** Complete reevaluation study in December 2024-2025.

**AFFH Reference:** Figure IV-28 (Census Tracts Vulnerable to Displacement); Figure II-11 (Diversity Index by Block Group, 2010); Figure II-12 (Diversity Index by Block Group, 2018)

**GOAL 2: Support New Housing for Extremely Low to Moderate Income Households.** Support the production of new housing of diverse size and type that is affordable to moderate, low, very low, and extremely low-income households, in order to meet the housing needs of all persons who reside, work, or who can be expected to work or reside in the County.

***Ensure Availability of Land and Infrastructure for a Range of Housing Types***

**Policy HE 11 Amend Zoning and General Plan Land Use Designations to Meet Future Housing Needs.** Modify general plan land use designations and zoning regulations to accommodate the construction of needed new housing units.

**HE 11.1** Implement additional zoning updates consistent with implementation of the updated Community Plan.

**Lead:** Planning and Building Department

**Implementation Target:** Completion of additional phase of North Fair Oaks rezoning and general plan amendments, expanding areas in which higher density housing is allowed, by 2023. Explore additional need for rezoning of other areas as needed, depending on RHNA progress. Revisit and reassess or confirm how well the North Fair Oaks Plan is meeting the residents' current vision for new development.

- \$610,000 in LEAP and SB-2 funding allocated to rezoning and general plan amendment project; 14 acres proposed for rezoning, facilitating production of 750 to 1,000 additional residential units (minimum 20% of which will be long-term affordable)
- Planned resident engagement: approximately 10 local CBOs, minimum 250 residents

**Timeframe:** 2022-2024; rezoning adoption by June 2023.

**AFFH Reference:** Figure II-1 (Population by Race and Ethnicity, 2019); Figure II-28 (Poverty Status by Census Tract, 2019); Figure III-1 (TCAC Opportunity Areas Education Score by Census Tract, 2021)

**HE 11.2** Assess the status and implementation of the North Fair Oaks Community Plan, reassess community needs and goals, and determine amendments to the Plan to

better meet those needs, and to ensure that fair housing and equity goals are directly incorporated in the Plan and its implementation programs.

**Lead:** Planning and Building Department

**Implementation Target:** Retention of a consulting firm to undertake a broad assessment of the effectiveness of the North Fair Oaks Community Plan in meeting the needs of community residents, particularly in relation to housing affordability, fair housing, and equity issues broadly. Assessment to include significant outreach and community input, intended to reach at least 500 community residents, 10 local stakeholder groups, and 20 businesses through public workshops, resident surveys, and other direct outreach. Creation of an assessment report and recommended policy and program amendments, for adoption by the Board of Supervisors.

**Timeline:** The County has already issued an RFP soliciting a consultant/consultant team to lead this work. Finalized contract by October 2022; outreach, analysis, assessment throughout 2023; draft and final recommendations and strategies by January 2024.

**AFFH Reference:** Figure II-1 (Population by Race and Ethnicity, 2019); Figure II-28 (Poverty Status by Census Tract, 2019); Figure III-1 (TCAC Opportunity Areas Education Score by Census Tract, 2021)

### HE 11.3

**Rezoning Program.** Rezoning to provide additional capacity for lower income RHNA categories, and to meet the Sites Inventory requirements of state law.

A. Rezone to provide additional high density residential sites. To provide a sufficient buffer for the County's very low, low, and moderate income RHNA categories, as presented in the Sites Inventory, in order to ensure that if some currently identified sites are ultimately undeveloped or developed with densities or a different affordability mix than assumed by the Sites Inventory, the County will rezone up to 89 parcels constituting up to 30 acres in the unincorporated Colma, Broadmoor, and Harbor Industrial areas to allow residential development by-right at up to 87 units per acre, as shown in the Sites Inventory in Appendix E. At least 22 of the identified sites, constituting 22 acres, will be developable with 16 or more units under the new zoning.

**Lead:** Planning and Building Department

**Implementation Target:** Rezoning of up to 89 parcels and 30 acres to allow high density residential multifamily development by right.

**Timeline:** Begin rezoning in January 2024; Planning Commission and Board of Supervisors hearings in January – March 2025; adoption August 2025.

B. Rezone one vacant residential parcel included in consecutive Housing Element Sites Inventories, per requirements of State law.

**Lead:** Planning and Building Department

**Implementation Target:** Rezoning of APN 047054100, an affordable housing site zoned R-3-A in the County's Coastal Zone, to allow development by-right if the proposed development includes 20% affordable housing.

**Timeline:** Begin rezoning in January 2024; Planning Commission hearing beginning July 2024; Board of Supervisors hearings beginning October/November 2024; adoption by January 2025.

**Policy HE 12 Monitor Progress in Achieving Sufficient New Housing Units to Match the Need Identified in the County’s Fair Share Housing Allocation.** Monitor the County’s progress in supporting the creation of the number of new housing units identified in the ABAG Sub-Regional Housing Needs Allocation (RHNA), both for total housing needs and for low- and moderate-income needs.

**HE 12.1** Monitor housing production against the RHNA, submitting Annual Progress Reports to HCD and updates to the Board of Supervisors. Adjust implementation strategies and policies and programs as needed, based on the results of periodic monitoring.  
**Lead:** Planning and Building Department  
**Implementation Target:** Annual reporting throughout the 2023-2031 Housing Element period.  
**Timeframe:** 2023-2031; annual reports and evaluation.

**Policy HE 13 Require Development Densities Consistent with General Plan.** Continue to require development densities that are consistent with the General Plan.

**HE 13.1** As part of staff reports to the Planning Commission and the Board on residential developments, continue to include a section outlining mitigation measures to reduce community concerns and environmental impacts in ways other than lowering densities, and recommend reductions in density, in cases where allowed density is discretionary, only after all other mitigation measures have been determined to be infeasible.  
**Lead:** Planning and Building Department  
**Implementation Target:** All proposed projects evaluated to ensure maximum density is achieved.  
**Timeframe:** 2023-2031, in all relevant staff reports.

**Policy HE 14 Encourage Residential Uses in Commercial and other Non-Residential Zones.** Allow and encourage residential uses in appropriate commercially zoned and other non-residentially zoned areas. The County has single-use zoning in certain areas where mixed-use development may be appropriate. Currently, residential uses are allowed in commercially zoned areas with an approved use permit; however, the use permit process can add time, cost and uncertainty to the approval process, discouraging applications for residential permits in commercial areas. Many potential applicants may also be unaware that residential uses are permitted with a use permit in commercial areas. When funding is available, the County to pursue opportunities to acquire land and rehabilitate buildings in commercial and other non-residentially zoned areas in efforts of creating new affordable housing units.

**HE 14.1** As part of the zoning amendments related to the North Fair Oaks Community Plan update, add residential uses as ministerially permitted uses, not requiring use permits, in specific commercial areas and zoning districts.  
**Lead:** Planning and Building Department  
**Implementation Target:** Include ministerially permitted residential uses in the ongoing expansion of North Fair Oaks high density mixed use zoning districts, and through the same effort, explore and implement ways to further streamline residential permitting in existing North Fair Oaks zoning districts.  
**Timeframe:** 2022-2024

**HE 14.2** Explore other County non-residential areas for rezoning to permit mixed use and residential development, including Broadmoor, Devonshire, and the Colma Specific Plan area.  
**Lead:** Planning and Building Department  
**Implementation Target:** If appropriate, amendments to zoning to expand areas of allowed residential uses, and increased densities and further streamlining in areas where residential development is already ministerially or conditionally allowed.  
**Timeframe:** Assess Broadmoor zoning in 2024; Devonshire in 2025; Planned Colma area in 2024 – 2026.

**HE 14.3** When funding is available, the County will pursue opportunities for the acquisition and/or rehabilitation of sites for affordable housing development, including but not limited to conversion of commercial properties and other buildings that can be converted to permanent or interim housing.  
**Lead:** Department of Housing/County Real Property/County Manager's Office/Human Services Agency  
**Implementation Target:** Continue to review funding opportunities from programs like the State's Homekey program to acquire, rehabilitate, and/or convert properties into permanent affordable and/or interim housing.  
**Timeframe:** 2023-2031; annual evaluation.

**HE 14.4** When opportunities for development arise on lands owned by school districts and faith-based organizations within the County, County to investigate these sites for affordable housing.  
**Lead:** Department of Housing / County Manager's Office  
**Implementation Target:** Continue to provide technical assistance to HEART to facilitate conversations with school districts. DOH to work with faith-based communities as opportunities arise.  
**Timeframe:** 2023-2031; annual evaluation.

**Policy HE 15 Encourage Residential Mixed-Use and Transit Oriented Development (TOD).** Implement the County's continued high prioritization of mixed-use and transit-oriented development by allowing and facilitating a range of housing and mixed-use development in proximity to transit or within commercial districts. Adopt floor area ratios, setback standards,

height allowances and other development regulations that facilitate rather than impede such compact and mixed-use development.

**HE 15.1** Encourage infill development on vacant or redevelopable lots (including County-owned lots) in already developed areas, near existing infrastructure, and prioritize funding assistance for infill development, including affordable housing developments where possible.

**Lead:** Planning and Building Department / Department of Housing

**Implementation Target:** DOH to continue to prioritize funding affordable infill development projects (in particular, those that are eligible for streamlining opportunities under Senate Bill 35 and Assembly Bill 2162) in issued Notice of Funding Opportunities. DOH to prioritize and support projects applying for the Infill Infrastructure Grant (IIG) from the state.

**Timeframe:** 2023-2031; annual evaluation.

**HE 15.2** Include policies and regulations encouraging appropriate transit-oriented development in all revisions to area plans, including any updates to the North Fair Oaks Community Plan and implementing zoning regulations.

**Lead:** Planning and Building Department

**Implementation Target:** Through the ongoing expansion of mixed-use transit-oriented higher density residential zoning in North Fair Oaks described in Policy HE 12.1, 14 acres proposed for rezoning, facilitating production of 750 to 1,000 additional residential units, and analysis and potential revisions to floor area ratio standards, setback standards, and other regulations potentially constraining development potential in transit-proximate areas throughout North Fair Oaks. Further potential revision based on North Fair Oaks Community Plan assessment described in HE 12.2.

Ongoing inclusion of appropriate policies as other area plans, including Plan Princeton, the Colma Area Plan, and others are adopted or revised.

**Timeframe:** North Fair Oaks rezoning, June 2023; North Fair Oaks Plan assessment, January 2024. Other plan revisions, 2023-2031

**HE 15.3** When proposed affordable housing projects are not located near transit, encourage developments to maximize non-single occupancy vehicle opportunities and employ Transportation Demand Management strategies such as subsidized transit passes, car share, bicycle and pedestrian infrastructure, safe and secure on-site short- and long-term bicycle parking facilities, and shuttles to access service centers.

**Lead:** Planning and Building Department/Department of Housing /Office of Sustainability/Department of Public Works

**Implementation Target:** DOH will continue to prioritize transit-oriented development in issued Notice of Funding Opportunities. However, DOH will also consider alternative non-single occupancy vehicle opportunity efforts that exceed minimum compliance with local jurisdiction's and/or C/CAG's Transportation

Demand Management policies when reviewing funding proposals for developments that are not located adjacent to public transit.

**Timeframe:** 2025-2031; annual evaluation.

**Policy HE 16 Promote Attached/Multifamily Ownership Housing.** The County's zoning regulations and subdivision regulations typically mandate minimum 5,000 square foot lots in many areas where residential units are allowed. While the development and subdivision exemptions required by state law pursuant to Senate Bill 9 have already altered the developability of single-family parcels throughout the county, multifamily attached ownership units (townhomes) often require much smaller lots, largely contiguous with the size of the units. 5,000 minimum square foot lot size requirements may necessitate a PUD for multifamily attached ownership development, adding time, complexity, and cost to the permitting process.

**HE 16.1** Explore ways to exempt some types of multifamily and higher density residential development from minimum lot size restrictions, in appropriate areas, through amending the Subdivision Regulations and Zoning Code for areas where multifamily attached development is allowed.

**Lead:** Planning and Building Department

**Implementation Target:** Address, at minimum, potential lot size exemptions for multifamily and higher density housing in ongoing expanded North Fair Oaks rezoning, and assess as other rezoning and specific plan updates and adoptions occur.

**Timeframe:** North Fair Oaks rezoning, 2022-2024; ongoing assessment.

### ***Encourage the Development of Affordable Housing Including Housing for Special Needs Populations***

**Policy HE 17 Support Development of Affordable and Special Needs Housing on Available Sites.** Continue to support development of appropriate sites including but not limited to those identified in the Housing Element.

**HE 17.1** Refine GIS-based mapping applications that inform developers of identified housing sites available through the Planning and Building Department website.

**Lead:** Planning and Building Department/Department of Housing

**Implementation Target:** Leads to continue to refine tool for effectiveness and functionality for developers over the timeframe of the Housing Element. DOH staff to receive training from Planning and Building department on mapping tool and publish tool on Housing website for developers by 2025.

**Timeframe:** Training and publishing of tool completed by June 2025.

**HE 17.2** Continue to expedite permit review and waive planning, building and license fees for projects providing housing that is primarily affordable to extremely low-, very low-, and low-income households, including seniors, special needs populations, persons with disabilities.

**Lead:** Planning and Building Department

**Implementation Target:**

**Timeframe:** Ongoing; formalize special needs housing waivers which are currently granted by Department policy, but not adopted, by December 2024.

**Policy HE 18 Support Infrastructure Adequate to Support Housing Development.**

Continue to support infrastructure expansion and identify opportunities for County assistance with infrastructure improvement in specific areas.

**HE 18.1** Continue to support infrastructure expansion and to identify opportunities for County assistance with infrastructure improvements in specific areas, such as North Fair Oaks, including identification of needs and of external funding sources and other available resources. Continue to identify capital improvements to County-maintained roads necessary to support residential and other types of development.

**Lead:** Planning and Building Department/Public Works Department

**Implementation Target:** North Fair Oaks-specific infrastructure study and improvement strategies, funded in part by already allocated ARPA funds and undertaken by contractors already retained by the County.

**Timeframe:** Ongoing; road improvements are continually funded by general funds, road mitigation fees and gas tax; identify additional funding for NFO-specific wastewater study, and undertake study in 2024-2026.

**Policy HE 19 Encourage Use of Surplus and Underutilized Public Lands for Affordable Housing.**

Continue, as required by state law, to investigate and refine the inventory of County-owned lands that have the potential to be used for affordable housing. This inventory may include parcels that have been declared surplus property by the County as well as underutilized County properties, including air-rights parcels, which might be determined to be appropriate for affordable housing development.

**HE 19.1** Continue to investigate and refine the existing list of County-owned parcels, including properties declared surplus as well as others that are currently underutilized but not declared surplus, that have potential to be used for affordable housing. For parcels with potential to be used for affordable housing, investigate with the County agency or department controlling such parcels the feasibility of selling, granting, or otherwise transferring the land to a qualified nonprofit developer for affordable housing. Encourage the provision of below market land leases, land donations, or completing land sales with significant write-downs for affordable housing use. Prioritize parcels that score high on the access to opportunity metrics used by Turner Center's Mapping Opportunity in California. This map identifies areas with access to jobs and/or short commute distances for lower-income households. Over the next eight years, DOH's definition of areas of access to opportunity may change but such change will be informed by State HCD's guidance. This activity will create more affordable units in high opportunity areas which will create more housing options for low-income households to live in high opportunity areas.

**Lead:** Department of Housing / Planning and Building/ County Real Property/County Manager's Office

**Implementation Target:** Review and update the list of County-owned properties with potential for residential use, with priority for parcels in high opportunity areas. Document and refine interdepartmental process for evaluation of County-owned sites for affordable housing purposes.

**Timeframe:** Annually review list of County-owned properties with potential for residential use. Refine interdepartmental process for evaluation by 2027. The County will enter into a ground lease with an affordable housing developer on County-owned land located on Middlefield Road in the unincorporated County by 2024. In addition, the County has engaged a developer in the phased redevelopment of a Housing Authority-owned site in Daly City. The first phase of redevelopment was ground leased to the developer in 2021 and is scheduled to complete construction in 2024. Future phases will be ground leased to the developer over the Housing Element cycle.

**AFFH Reference:** Figure II-1 (Population by Race and Ethnicity, 2019); Figure II-28 (Poverty Status by Census Tract, 2019); Figure III-1 (TCAC Opportunity Areas Education Score by Census Tract, 2021)

## **Policy HE 20 Grant Density Bonuses for Development of Affordable Housing.**

Continue to grant density bonuses for the development of below-moderate income housing as allowed in the County's density bonus ordinance, and revise the ordinance as needed to streamline and update implementation procedures consistent with State Density Bonus Law.

**HE 20.1** Continue to apply the County's local density bonus ordinance, consistent with state law, to grant density bonuses to all eligible projects, incentivizing housing production and affordability to the greatest possible extent.

**Lead:** Planning and Building Department

**Implementation Target:** All projects eligible for density bonuses are processed according to the requirements of the ordinance, and receive the full range of available bonuses and exceptions.

**Timeframe:** 2023-2031; ordinance updates as needed to maintain consistency with State law.

**HE 20.2** Amend the County density bonus ordinance applicable in the Coastal Zone to incorporate amendments requested by the California Coastal Commission to achieve certification, return to the Board of Supervisors for re-adoption, and resubmit to the Coastal Commission for certification.

**Lead:** Planning and Building Department

**Implementation Target:** Adopted and certified Coastal Zone density bonus ordinance.

**Timeframe:** Amendments and readoption by March 2023; resubmittal and certification by September 2023.

**Policy HE 21 Use Available Financing Programs to Support Affordable Housing Development.** Continue to support the acquisition and development of affordable housing for a range of incomes and household needs for new construction developments.

**HE 21.1** Continue to use available local, state, federal, and private funds to increase the supply of extremely low, very low, low- and moderate-income affordable housing through support for site acquisition and new construction.

**Lead:** Department of Housing

**Implementation Target:** While the number of affordable housing units that will be created during the implementation period cannot be precisely estimated, the range of financial resources available to the County for affordable housing development, based on FY 2020-21, is summarized in Table C-1 in Appendix C. Although specific allocation amounts vary from year to year based on current needs, public input, and pipeline considerations, the 2020-21 summary is reasonably representative of the types of programs and projects that are likely to be funded throughout the Housing Element implementation period (2023-2031).

**Timeframe:** DOH releases two Notice of Funding Opportunities each year for the purposes of supporting the development of affordable housing - the Federal funding NOFA is released each Winter and the Affordable Housing Fund is released each Summer. DOH will apply for state and federal funding opportunities as available during the Housing Element timeframe.

**Policy HE 22 Provide Affordable Housing Opportunities and Supportive Services for Special Needs Populations and Facilitate New and Remodeled Housing that is Tailored for Special Needs Populations.** Continue to use available funding to support affordable housing and supportive services for special needs populations, and investigate potential new resources for these activities. Adopt new building design standards and permitting procedures to require and encourage units appropriate for special needs groups.

**HE 22.1** Provide affordable housing and supportive services for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs:

A. Pursue and utilize available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), No Place Like Home, Housing for a Healthy California Program, Homekey, and similar programs, and continue to prioritize use of these funds for supportive and extremely low-income housing.

**Lead:** Department of Housing

**Implementation Target:** Continue to prioritize housing for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs in DOH's Notice of Funding Availability (NOFAs).

**Timeframe:** Each year upon drafting federal and local funding NOFAs, assess/reassess the required percentages of permanent supportive housing units and Extremely Low-Income housing units.

B. Continue to collaborate within the County, with regional agencies (Human Services Agency, Behavioral Health, Health Plan, All Home, and others), and with community service providers to ensure that (1) appropriate support services are linked with housing, (2) appropriate project location is being considered for special populations, and (3) appropriate design is implemented for special populations.

**Lead:** Department of Housing

**Implementation Target:** On a regular and ad hoc basis as project proposals are considered, DOH will reach out to above-mentioned agencies.

**Timeframe:** 2023-2031

C. Encourage or require developers to use Universal Design elements (building features, fixtures, and other elements) for appropriate new construction projects by including Universal Design as a funding priority in Department of Housing's NOFAs. Explore adoption of Universal Design standards as a mandatory element of appropriate projects, using the Department of Housing and Community Development's model ordinance as a basis for assessment. Align these standards with state funding and any adopted County requirements regarding accessibility standards.

**Lead:** Department of Housing/Planning and Building Department (in consultation with the County's Commission on Aging and Commission on Disability)

**Implementation Target:** Review opportunities to integrate Universal Design standards that are aligned with state funding requirements in Department of Housing's NOFAs. Study adoption of universal design standards based on HCD model ordinance, and draft and adopt ordinance if recommended.

**Timeframe:** Study of local universal design ordinance beginning June 2025, with recommendations for adoption by January 2026. If adoption is recommended, drafting and adoption by September 2026. Review possible integration of Universal Design standards into DOH NOFAs after adoption of ordinance.

D. Continue to discretionarily exempt building features intended to increase residential accessibility and visitability in new and remodeled buildings (such as ramps, stairless entries, and other features) from setback requirements, lot coverage restrictions, FAR restrictions, and other appropriate lot development standards, unless these exemptions present safety concerns.

**Lead:** Planning and Building Department

**Implementation Target:** Continue to use the Planning and Building Department's discretionary authority to grant exemptions related to appropriate permit applications until these processes are formalized. Formalize these exemptions as part of the project permitting process, subject to the discretion of the Community Development Director or designee, by drafting and submitting a formal exception procedure for Board of Supervisors adoption.

**Timeframe:** Begin study and drafting of exception policy by January 2023. Draft and adopt a formal policy by June 2024.

E. Adopt a formal reasonable accommodation procedure that allows applicants to pursue exemptions beyond those offered by the standard zoning and land use exception processes, in order to accommodate exceptions necessary for the purposes of creating and maintaining housing for persons with disabilities.

**Lead:** Planning and Building Department

**Implementation Target:** Formal reasonable accommodation policy adopted by County Board of Supervisors

**Timeframe:** Begin study and drafting of reasonable accommodation policy by January 2023. Draft and adopt a formal reasonable accommodation policy by June 2024.

**AFFH Reference:** Figure IV-9 (Overpayment (Cost Burden) by Tenure, Unincorporated San Mateo County, 2019); Figure IV-11 (Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-13 (Overpayment (Cost Burden) for Renter Households by Census Tract, 2019); Figure IV-17 (Overcrowding by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-19 (Overcrowded Households by Census Tract, 2019); Figures IV-22 (Share of General and Homeless Populations by Race, San Mateo County, 2019); Figure IV-23 (Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019)

## HE 22.2

Incentivize and support affordable housing opportunities for Large Family Households by:

- A. Using available funding programs (HOME, CDBG, local funds, and others) to support affordable family housing for large families with extremely low, very low, and low incomes.
- B. Encouraging affordable housing developments assisted by the Housing Department to include larger units when feasible.
- C. Encouraging affordable housing development linked to childcare services when feasible.

**Lead:** Department of Housing

**Implementation Target:** Continue to prioritize Large Family developments in Department of Housing Notice of Funding Opportunities for affordable housing developments. To qualify as a Large Family development, developments must meet the requirements of the California Tax Credit Allocation Committee Large Family Housing Type definition.

**Timeframe:** 2023-2031; annual evaluation.

## HE 22.3

Support the development of housing for farm laborers, and monitor the quality and safety of farm labor housing sites:

- A. Advocate for federal/state legislation and federal/state funding for programs targeted to provide housing for farmworkers. To expand the use of available

funding programs, identify any barriers that may limit access to state or federal resources, and advocate for ways to better align affordable housing opportunities to these resources.

**Lead:** Department of Housing

**Implementation Target:** Continually review legislation and program regulations as they are available.

**Timeframe:** 2023-2031

- B. Continue to use local funding to the extent possible to support farm worker housing programs and, if needed, identify additional local funding.

**Lead:** Department of Housing

**Implementation Target:** Continue to fund existing farm worker housing programs.

**Timeframe:** 2023-2031; annual evaluation.

- C. Collaborate with housing developers to identify sites for developing affordable housing for farmworker households, and work with farm owners and operators, community partners, and other organizations to assess opportunities to expand and/or renovate existing farm labor housing sites.

**Lead:** Planning and Building Department/Department of Housing

**Implementation Target:** Collaborate as sites and interested developers are identified.

**Timeframe:** 2023-2031

- D. Work with the Department of Housing, Planning Department, community partners that represent and assist farmworkers, and farm owners, to monitor, and inspect farm labor housing sites to assess the health and safety of employees, as required by the California Employee Housing Act.

**Lead:** Environmental Health

**Implementation Target:** Annual inspections to be conducted.

**Timeframe:** 2023-2031; annual inspections.

- E. Engage with community organizations, regional collaborative groups, agricultural stakeholders, and regulatory agencies to identify barriers to creating affordable housing for farmworker households. Engagement will aim to identify ways to balance affordable housing needs for farmworkers with environmental, educational, and open space needs.

**Lead:** Planning and Building Department/ Department of Housing/Environmental Health/County Manager's Office

**Implementation Target:** The County will continue to engage with the community through the Farm Worker Affairs Coalition and will participate in the creation of a regional agricultural plan, in collaboration with local jurisdictions and regional planning agencies. The cohort of agencies will share ideas and information on policies and programs to craft unified farmworker housing initiatives and to develop regional strategies for the conservation of agricultural land.

**Timeframe:** 2023-2031. The regional agricultural plan collaboration will launch in 2022, and progress will be assessed annually.

#### HE 22.4

Undertake farmworker laborer demographics study to understand key data points such as income, housing conditions, impacts of COVID, and other factors. This information will be utilized to inform the monitoring needs of small (five or fewer units) sites and future farmworker housing program and funding design. Study will be funded with local funding sources.

**Lead:** Department of Housing / Planning and Building Department

**Implementation Target/Timeframe:** 2023-2025, with study completed by September 2025.

#### HE 22.5

Provide affordable housing opportunities and supportive services to homeless individuals and families:

A. Continue to use CDBG, HOME, local funds, Mental Health Services Act (MHSA), No Place Like Home, Housing for a Healthy California Program, Homekey, and similar programs to support emergency, interim, and permanent housing opportunities.

B. Continue to require that at least 5% of units in affordable housing projects funded with local funds are set aside for homeless households and prioritize funding for projects that set aside 20% of units or more to homeless households.

C. Secure funding (including rental subsidies) to acquire and operate interim and permanent supportive housing through local, state, and federal funds.

D. Continue to support community-based organizations that provide rapid rehousing, housing navigation services and other homelessness prevention efforts.

**Lead:** Department of Housing/Human Services Agency/Behavioral Health and Recovery Services

**Implementation Target:** In addition to the work the County is already doing in 27.5 A-D, County to consider requiring at least 10% of units in new affordable housing developments to be set aside for permanent supportive housing units. Consider allocating a minimum of 50% of local and State funding made available through County's Affordable Housing Fund and Federal NOFAs to supportive housing projects providing 25% or more of their units to special needs populations. Review of these increased targets will occur in 2023-2024.

**Timeframe:** 2023-2031. Continue to secure funding to acquire and operate interim and permanent supportive housing as made available by state and federal agencies. Allocate local funds to permanent supportive housing projects and rapid rehousing and other homelessness prevention efforts on an annual basis, upon notices of funding availability.

**HE 22.6** Continue to support the County’s Center on Homelessness by implementing housing strategies promulgated through the Ending Homelessness in San Mateo County report or applicable implementation plan.  
**Lead:** Department of Housing  
**Implementation Target:** The Ending Homelessness in San Mateo County report is scheduled to expire in 2022 and the Center on Homelessness will consider an updated plan shortly thereafter.  
**Timeframe:** 2023-2031

**HE 22.7** Assist and support the development of housing for extremely low-income households of all housing types:

- Promote inclusion of rental and ownership housing suitably priced for extremely low-income households in all possible housing developments, including transit-oriented and mixed-use housing, and other new housing created, assisted, or incentivized by County policies.
- Provide specifically targeted financial and other assistance for creation of housing for extremely low-income households as part of funding programs provided by the County.

**Lead:** Department of Housing / Planning and Building Department  
**Implementation Target:** DOH to continue to require 15% or more of units in affordable housing developments to be targeted to extremely low-income units. Explore additional opportunities to incentivize Extremely Low Income Housing through updates to various housing ordinances and policies.  
**Timeframe:** Analysis of available opportunities for specifically targeted financial and other assistance is ongoing, with annual review.

**Policy HE 23 Support Regional, Countywide, and Public-Private Partnerships for Affordable Housing Development.** Continue County participation in inter-jurisdictional collaborations. Provide support and assistance for regional and countywide planning efforts affecting San Mateo County.

**HE 23.1** Continue the County’s membership and active participation in HEART, including providing policy and program support and fiscal and legal services.  
**Lead:** Department of Housing / County Counsel  
**Implementation Target:** Participate in HEART meetings and programs.  
**Timeframe:** 2023-2031

**HE 23.2** Advance the All Home Regional Action Plan (RAP) developed by the Regional Impact Council (RIC) which outlines eight strategic priorities and a program investment framework to reduce unsheltered homelessness by 75% across the Bay Area by 2024.  
**Lead:** Department of Housing  
**Implementation Target:** Participate in All Home collaborations and review goals outlined in RAP against County’s progress in reducing homelessness.  
**Timeframe:** 2023-2024

- HE 23.3** Collaborate in partnership with Bay Area Housing Finance Authority (BAHFA)/Association of Bay Area Governments (ABAG) to tackle the regional housing needs on a larger scale.  
**Lead:** Department of Housing  
**Implementation Target:** Participate in BAHFA collaborative meetings and provide input on BAHFA’s priorities and goals during the Housing Element cycle. This includes input on future funding priorities and continued support of the development of a regional online affordable housing listings portal.  
**Timeframe:** 2023-2031
- HE 23.4** Partner with C/CAG to support the current work and proposed continuation of the “21 Elements” countywide collaborative of local jurisdictions (all 20 cities within the County, in addition to the County). Continue to (a) provide research and technical support for jurisdictions on housing-related state and local policies and (b) help jurisdictions with ongoing implementation issues related to completed Housing Elements.  
**Lead:** Department of Housing  
**Implementation Target:** Meet regularly with C/CAG to provide updates on different initiatives.  
**Timeframe:** 2023-2031
- HE 23.5** Partner with Home for All, a collaborative initiative comprised of the County of San Mateo, local governments, school districts, community-based organizations, faith-based organizations, advocacy groups and businesses, to work on a variety of strategies that contribute to housing solutions. These strategies include community conversations and public engagement around housing topics, sharing best practices for housing policy and funding solutions, supporting innovative housing solutions like second units, and educating community members about permanent supportive housing.  
**Lead:** Department of Housing  
**Implementation Target:** Continue to participate in Home for All’s meetings and working groups.  
**Timeframe:** 2023-2031
- HE 23.6** Incentivize affordable housing developers to leverage private funds from philanthropic organizations or private companies when feasible.  
**Lead:** Department of Housing  
**Implementation Target:** Create incentives in Notice of Funding Opportunities for projects that have leveraged private funding to build affordable housing.  
**Timeframe:** 2023-2031; annual review.

**Policy HE 24      Strengthen and Clarify County Inclusionary Housing Requirements.**  
Potentially broaden and strengthen the County’s Inclusionary Housing Ordinance to include larger-scale single-family residential developments, which are currently exempted. Also, adopt Inclusionary Housing administrative guidelines to provide greater clarity and consistency in

implementation of the regulations, and to allow greater flexibility as market conditions or housing regulations change over time.

**HE 24.1** Consider amending the County’s Inclusionary Housing ordinance to add an inclusionary requirement for larger-scale single-family residential developments.  
**Lead:** Planning and Building Department will be the lead with Department of Housing’s input.  
**Implementation Target:** Depending on changes to inclusionary housing law at the state level, study of options and recommendation for ordinance changes to Planning Commission and Board of Supervisors.  
**Timeframe:** 2024-2026; presentation for Board of Supervisors’ recommendation by December 2026.

**HE 24.2** Modify administrative guidelines for the Inclusionary Housing ordinance as a tool to guide implementation of the ordinance and provide clarity and flexibility within the ordinance requirements for situations not addressed in detail. Tie required inclusionary unit housing price and rent levels in the administrative guidelines to TCAC or HUD’s published rents and prices, or other regularly adjusted levels, rather than levels established and updated by the Board of Supervisors.  
**Lead:** Planning and Building Department will be the lead with Department of Housing’s input.  
**Implementation Target:** Completion of administrative guidelines and adoption by Board of Supervisors.  
**Timeframe:** 2024-2026; presentation to Board of Supervisors by December 2026.

**HE 24.3** Explore revisions to in-lieu fee, off-site, and land dedication options included in the Inclusionary Ordinance, to ensure that these options are consistent with the Ordinance’s intent to promote sufficient affordable housing, and to increase the flexibility of use of these options.  
**Lead:** Planning and Building Department will be the lead with Department of Housing’s input.  
**Implementation Target:** Analysis completed concurrent with creation of administrative guidelines. If new regulations are feasible and appropriate, submittal to Board of Supervisors for approval in 2026.  
**Timeframe:** 2024-2026. Presentation to Board of Supervisors by December 2026.

**Policy HE 25**      **Assess and revise the County’s residential and commercial affordable housing impact fee.**

**HE 25.1** Continue to impose and collect affordable housing impact fee on eligible development projects, and accrue in Affordable Housing Fund for appropriate disbursement, while undertaking a new nexus study determining current need and appropriate fee levels for various kinds of development.  
**Lead:** Planning and Building Department/ Department of Housing/21 Elements  
**Implementation Target:** Housing Impact Fee updated Nexus Study, and fee revisions for Board of Supervisors approval as needed.

**Timeframe:** Study begun in Spring 2023, completed by January 2024.

**Policy HE 26 Encourage Accessory Dwelling Units (Second Units).** Encourage and facilitate accessory dwelling unit (“ADU”) development in single-family residential areas and adopt measures to make existing ADUs both safe and legal under County regulations.

**HE 26.1** Continue to implement the County’s ADU ordinance, which significantly facilitates and incentivizes ADU production in all residential zoning districts, in excess of the requirements of State law, and undertake any additional updates required for consistency with future changes to State law

**Lead:** Planning and Building Department

**Implementation Target:** Application of ADU regulations to all applicable units.

**Timeframe:** 2023-2031; annual review of ADU production as part of Housing Element Annual Progress Reports.

**HE 26.2** ADU Amnesty Program. Continue implementing the County’s existing ADU amnesty program, which offers a low-cost, risk-free opportunity for owners of existing, unpermitted accessory dwelling units to bring those units into compliance with health and safety standards without risk of code enforcement, demolition of units, and displacement of occupants.

**Lead:** Planning and Building Department

**Implementation Target:** At least ten units processed through program annually.

**Timeframe:** 2022-2024, with possible program extension beyond 2024.

**HE 26.3.** ADU Streamlining Program. Continue implementing the County’s ADU permit streamlining program, created in 2022, which expedites permit processing for ADUs, on a separate fast-track processing program

**Lead:** Planning and Building Department

**Implementation Target:** all eligible ADUs processed through fast-tracking, with turnaround within 30 days.

**Timeframe:** 2023-2031, with annual evaluation of effectiveness.

**HE 26.4** ADU One Stop Shop. Continue to manage, in collaboration with the cities of Pacifica, Redwood City, and East Palo Alto, and other selected cities, the “ADU One Stop Shop” pilot program, which stimulates ADU production by creating a single point of contact for ADU feasibility, design, budgeting, permitting, contracting, and construction services while investigating the program’s impact on regional ADU production.

**Lead:** Department of Housing/County Manager’s Office

**Implementation Target:** Pilot is in the field through August 2022 with program analysis and evaluation to follow. County will continue to work on overall design of the program which may include income eligibility requirements for owners or renters of ADUs created through the program. Goal of 6 units processed through pilot by mid-year 2023.

**Timeframe:** Program will continue to assist in constructing ADUs for homeowners in 2023 with program evaluation delivered in mid-2024, and may include an option to extend the program.

**HE 26.5** Second Unit Center. Continue to administer the County-coordinated Second Unit Center, which offers technical assistance, guidance, best practices, and designs for residents interested in ADUs.

**Lead:** County Manager's Office

**Implementation Target:** Continually updated website consistent with changes to State law, local conditions, and any other necessary changes to assistance and guidance provided through the site.

**Timeframe:** 2023-2031

**HE 26.6** Preapproved ADU Design Templates. Continue to participate in HEART's multijurisdictional effort to create and adopt pre-approved design templates for ADUs, to facilitate potential applicants design and application for ADUs, and reduce costs of design and permitting.

**Lead:** Planning and Building

**Implementation target:** Three adopted pre-approved templates.

**Timeframe:** Templates adopted by December 2025.

**Policy HE 27**      **Encourage Homeownership Opportunities for Lower-Income**  
**Households**

**HE 27.1** Continue to provide support for affordable homeownership opportunities for lower-income residents.

**Lead:** Department of Housing

**Implementation Target:** As funding is available, provide appropriate funds through annual Notice of Funding Availability (NOFAs) for programs that support affordable homeownership opportunities.

**Timeframe:** 2023-2031. Annually, upon release of County funding NOFAs.

**HE 27.2** Continue to provide technical assistance to HEART for its first-time homebuyer program which provides a 5% downpayment – without private mortgage insurance – to qualifying homebuyers.

**Lead:** Department of Housing / HEART

**Implementation Target:** Department of Housing to continue to provide technical assistance to HEART staff regarding updates and changes requested by HEART's board to its first-time homebuyer program. HEART will affirmatively market the downpayment assistance program to households that experience high rates of mortgage loan denials. HEART will create a baseline report that identifies the number and percentage of households within these communities that receive assistance through the first-time homebuyer program. This data will continue to be

tracked annually to monitor progress towards engaging more households within these communities. HEART will engage with stakeholders (program participants and prospective homebuyers) based upon findings of data to understand any barriers in achieving homeownership.

**Timeframe:** 2023-231. DOH will continue to provide technical assistance to HEART for as long as its first-time homebuyer program is operating. Tracking and program review annually.

**AFFH Reference:** Figure IV-32 (Mortgage Applications by Race and Ethnicity, Unincorporated San Mateo County, 2018-2019)

**Policy HE 28** **Promote Co-Living to Increase Housing Affordability.** Encourage co-living as a way to use existing housing stock to fit diverse housing needs and help both existing homeowners and residents who are seeking affordable housing.

**HE 28.1** Continue to support programs that facilitate co-living opportunities.  
**Lead:** Department of Housing  
**Implementation Target:** Continue to assess needs of co-living programs and support with available funding.  
**Timeframe:** 2023-2031

### *Reduce Constraints to New Housing Development*

**Policy HE 29** **Promote Community Awareness and Involvement in Meeting Housing Needs.** Continue to increase public awareness of housing needs and reduce opposition to affordable housing development by promoting civic engagement and other community education and involvement efforts.

**HE 29.1** Engage in and support public awareness and education, civic engagement activities, and other community education and involvement efforts. Also, continue to promote coordination and cooperation amongst developers, residents, property owners, and other stakeholders through the Home for All collaboration. As applicable, a limited number of projects may utilize the Planning Department's Pre-Application Workshop process to engage the public regarding the development of affordable housing development projects.  
**Lead:** Department of Housing/Planning and Building Department/ County Manager's Office  
**Implementation Target:** Collaborate with Home for All to develop training and workshop materials for jurisdiction staff to use in engaging the public and supporting public awareness around local housing needs.  
**Timeframe:** Participate in various meetings annually.

**HE 29.2** Continue to provide support to and collaborate with community nonprofits engaged in civic engagement and community education activities.  
**Lead:** Department of Housing

**Implementation Target:** Collaborate and engage with community non-profits around affordable housing initiatives and education.

**Timeframe:** 2023-2031

**Policy HE 30 Minimize Permit Processing Fees.** Continue to offer fee reductions, waivers or deferrals for affordable housing developments. Review the existing policy for clarity, and potentially revise the policy and attendant procedures to clarify and streamline the fee reduction, waiver, and deferral process.

**HE 30.1** Continue to offer fee reductions, waivers or deferrals for affordable housing developments and review policy for clarity and ease and effectiveness of implementation.

**Lead:** Planning and Building Department

**Implementation Target:** If needed, minor modifications to existing policies for greater clarity and effectiveness, and approval of policy changes by the Director of Community Development, County Manager, and/or Board of Supervisors.

**Timeframe:** Ongoing; review policy and determine any required revisions by 2024.

**Policy HE 31 Update Parking Standards to Facilitate Affordable and Transit Oriented Development.** Revise the zoning regulations to include parking standards and policies that reflect the actual parking needs of different types of affordable housing and transit-oriented-development.

**HE 31.1** As area plan updates and/or rezonings occur, assess and revise the parking requirements in the County's Zoning Regulations to reflect the parking needs of different types of multifamily, special needs, and affordable housing and transit-oriented-development (including mixed uses with commercial/retail development), which are often lower than those of single-family residential uses, and may be significantly lower than the County's existing standards. Use the findings of the North Fair Oaks Community Plan update as well as other available parking data and best practices to help establish parking standards for these types of projects.

**Lead:** Planning and Building Department

**Implementation Target:** Revised parking standards in North Fair Oaks zoning areas; revisions to other areas as appropriate.

**Timeframe:** Ongoing, in conjunction with changes to area plans

and area-specific zoning regulations. Adopt revised parking standards for new and existing zoning districts in North Fair Oaks by June 2024.

**Policy HE 32 Educate County Staff on Housing Policies and Housing Law.** Often, staff at County agencies and departments are unaware of the County's housing policies, and the

requirements of local, state, and federal housing law, and how those laws and policies impact the types of analyses and approvals required for specific projects. This lack of knowledge can create additional barriers to project approval, as well as require additional time and cost in the approval process.

**HE 32.1** Utilize opportunities at existing interdepartmental meetings to provide educational sessions with key County staff in Planning and Building, Public Works, Health, Environmental Health, the County Manager’s Office, and other departments, as needed.

**Lead:** Department of Housing

**Implementation Target:** DOH to take lead in providing educational sessions surrounding available funding for housing development, as necessary. For example, County will continue to hold interdepartmental charettes where departments can plan for the submission of future Affordable Housing and Sustainable Communities (AHSC) applications to the State.

**Timeframe:** 2023-2031

**GOAL 3: Promote Sustainable Communities through Regional Coordination and by Locating Housing near Employment, Transportation, and Services**

Promote coordination efforts among jurisdictions and encourage new housing to be located in pedestrian-friendly areas that provide access to employment opportunities, diverse transportation choices, community services, and other amenities.

**Policy HE 33 Coordination of Housing Activities with Cities of San Mateo County.** In conjunction with the City/County Association of Governments of San Mateo County (C/CAG), coordinate inter-jurisdictional efforts during future housing element cycles. Continue collaborative work on housing element implementation and monitoring issues.

**HE 33.1** Coordinate, in conjunction with C/CAG, inter-jurisdictional efforts during future housing element cycles. Continue collaborative work on housing element implementation and monitoring issues.

**Lead:** Department of Housing / Planning and Building Department

**Implementation Target:** DOH will continue to coordinate with C/CAG on a quarterly basis.

**Timeframe:** Quarterly during the Housing Element cycle (2023-2031).

**Policy HE 34 Promote Community Participation in Housing Plans.** Promote broad community participation in the development, implementation, and monitoring of housing plans.

**HE 34.1** Provide community education materials and outreach regarding housing needs, and support efforts by nonprofits and jurisdictions to promote diverse community participation in the development, implementation, and monitoring of housing plans.

**Lead:** Office of Sustainability/ Department of Housing/County Manager’s Office

**Implementation Target:** Continue promoting diverse community participation through Home for All, a collaborative of jurisdictions, businesses, schools, and community-based groups.

**Timeframe:** 2023-2031

**Policy HE 35 Encourage Transit Oriented Development, Compact Housing, and Mixed-Use Development in Appropriate Locations.** Encourage transit-oriented development, compact housing, and a mix of uses in appropriate locations throughout the county, such as along transit corridors and in commercial areas.

**HE 35.1** Encourage transit-oriented development, high-density housing, and mixed-use developments in appropriate locations countywide such as along transit corridors and in commercial areas. Encourage all affordable housing projects adjacent to or near transit for high density residential and mixed-use development to explore the maximum allowable density. Provide and seek funding assistance to the extent possible for the development of affordable housing and bicycle and pedestrian infrastructure components of mixed-use and transit-oriented development.

**Lead:** Department of Housing / Planning and Building Department

**Implementation Target:** Housing Department to continue to include transit-oriented development priorities in issued Notice of Funding Opportunities. The NOFA also encourages developers to apply for funding that supports climate and transit objectives like the Affordable Housing and Sustainable Communities (AHSC) program. County to continue to hold interdepartmental charettes to collaborate on and submit future successful AHSC applications.

**Timeframe:** 2023-2031; annual review.

**AFFH Reference:** Figure IV-9 (Overpayment (Cost Burden) by Tenure, Unincorporated San Mateo County, 2019); Figure IV-11 (Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-13 (Overpayment (Cost Burden) for Renter Households by Census Tract, 2019); Figure IV-17 (Overcrowding by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-19 (Overcrowded Households by Census Tract, 2019); Figures IV-22 (Share of General and Homeless Populations by Race, San Mateo County, 2019); Figure IV-23 (Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019)

**HE 35.2** Continue to participate in housing and transportation task forces that support the goals of the Housing Element, including those that aim to increase transit and active transportation infrastructure, programs, and funding. Task forces could include the Grand Boulevard Initiative, San Mateo County Transportation Working Group, Home for All, Caltrain's City Staff Coordinating Group, 21 Elements, and others.

**Lead:** Department of Housing/Planning and Building Department/Office of Sustainability/Department of Public Works

**Implementation Target:** Representatives from listed departments to continue to participate in various housing and transportation task force meetings. In particular, the County will be tracking the implementation of changes in frequency and coverage of bus line 17 on the coastside. This will include resident feedback from Moonridge, a 160-unit affordable housing community in the unincorporated County. The outreach to residents will be in coordination with Samtrans' community engagement schedule.

**Timeframe:** 2023-2031; specific schedule to be determined in collaboration with Samtrans in 2023.

**AFFH Reference:** Figure III-7 (TCAC Opportunity Areas Economic Score by Census Tract, 2021); Figure II-27 (Low to Moderate Income Population by Block Group)

### HE 35.3

Pursue implementation of transportation programs, plans, and infrastructure that support future transit-oriented, high-density and mixed-use developments and aim to reduce single-occupancy vehicle use. Examples include implementation of the Unincorporated San Mateo County Active Transportation Plan and North Fair Oaks Railroad Crossing and Community Connections Study recommendations.

**Lead:** Planning and Building Department/Office of Sustainability/Department of Public Works

**Timeframe:** 2023-2031; Rail Crossing Study to be completed in 2023/2024.

### GOAL 4: Promote Equal Housing Opportunities

Ensure that housing is equally available to all persons regardless of age, race, sex, sexual orientation, marital status, ethnic background, income, disability, or other arbitrary factors.

**Policy HE 36 Enforce Fair Housing Laws.** Promote equal access measures and continue to support nonprofit groups that advocate for and enforce fair housing in the County. Ensure that fair housing information is publicly available throughout the County. Continue to refer fair housing complaints to appropriate organizations and agencies for resolution, and formalize and publicize the referral process.

### HE 36.1

Continue to use CDBG and other local funds to fund fair housing enforcement, education, and technical assistance in the County. Adhere to the implementation plan included in County's Affirmatively Furthering Fair Housing Assessment, which is part of the County's Consolidated Plan (available through the County Housing Department website).

**Lead:** Department of Housing

**Implementation Target:** Evaluate and review fair housing priorities annually at The Housing and Community Development Committee's (HCDC) meetings where federal funding priorities are set. Provide up to \$200,000 annually to nonprofits for fair housing assistance and legal aid; 30 households and 150 tenants assisted annually with fair housing related services (based on 2020-2021 service numbers of 27 households and 140 tenants).

**Timeframe:** 2023-2031; annual review.

**AFFH Reference:** Figure 1-2 (Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021); Figure I-5 (HCD Fair Housing Inquiries by Bias, January 2013-March 2021)

- HE 36.2** Ensure that fair housing information is disseminated and readily available at public locations throughout the County, including County offices and other public County locations, libraries, community meeting facilities, and other appropriate locations.  
**Lead:** Department of Housing  
**Implementation Target:** Fair Housing information continues to be available on DOH's website. DOH will continue to fund fair housing programs that disseminate fair housing information at public locations.  
**Timeframe:** 2023-2031
- HE 36.3** Continue to promote the County's program for referring fair housing complaints to appropriate organizations and agencies for resolution through mediation, legal action, or other appropriate means, and ensure that information on the fair housing complaint referral and resolution process is publicly available both through materials distributed at public locations throughout the County, and on the County's various websites.  
**Lead:** Housing Department  
**Implementation Target:** Continue to fund the County's program for referring fair housing complaints to appropriate organizations and agencies and continue to update County's websites with this information.  
**Timeframe:** 2023-2031
- HE 36.4** Continue to fund non-profit organizations and programs that monitor enforcement of California's Fair Employment and Housing Act (FEHA) which makes it illegal for landlords to reject tenants based on the source of their income, including disallowing rejection of tenants reliant on Section 8 vouchers and other sources of public assistance.  
**Lead:** Department of Housing  
**Implementation Target:** Continue to fund non-profit organizations and programs for enforcement of the California Fair Employment and Housing Act.  
**Timeframe:** 2023-2031
- HE 36.5** Continue to support the development of a regional online affordable housing listings portal that provides residents that are seeking affordable housing with a user-friendly site where all available affordable housing opportunities are consolidated in one place. The development of this site is funded with local and state funding sources. This goal will support HE 36.6, below, by improving marketing efforts for affordable housing opportunities.  
**Lead:** Department of Housing

**Implementation Target:** Continue to collaborate with the City of San Jose and other jurisdictions throughout the Bay Area, including the Bay Area Housing Finance Agency to fund and administer the site's build-out.

**Timeframe:** Build out of site is scheduled for 2023. Ongoing improvements and site maintenance will take place throughout the Housing Element period, with annual review.

#### HE 36.6

Affirmatively market County supported affordable units, through the online affordable housing listings portal and elsewhere, to underrepresented groups such as people with disabilities, extremely low-income households, Hispanic households, and American Indian or Alaskan Native households to the extent that this marketing does not violate Fair Housing requirements.

**Lead:** Department of Housing

**Implementation Target:** Reevaluate affirmative marketing requirements annually prior to release of Notice of Funding Opportunities. Specifically, finalize evaluation on appropriate number of days needed for affirmative marketing (which includes but is not limited to marketing to the underrepresented groups listed above) and incorporate findings and recommendations into requirements for loan documents for County-funded affordable housing developments. Review and provide comments on draft marketing plans submitted by housing development partners

**Timeframe:** By 2024 and annually, upon drafting NOFAs and loan agreement templates.

**AFFH Reference:** Figure IV-11 (Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-13 (Overpayment (Cost Burden) for Renter Households by Census Tract, 2019); Figure IV-17 (Overcrowding by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-19 (Overcrowded Households by Census Tract, 2019); Figures IV-22 (Share of General and Homeless Populations by Race, San Mateo County, 2019); Figure IV-23 (Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019)

#### HE 36.7

**Goal:** The Housing Authority will affirmatively further fair housing by accepting applications through a variety of methods when marketing/advertising the opening of applications for project-based vouchers.

**Implementation Target:** The Housing Authority will provide and accept applications through a variety of methods, translating to the County's large Limited English Proficient populations, displaying a TDD number for persons with hearing impairments, and providing flyers to social service providers, core service providers, etc. The Housing Authority will continue to assess and address any identified fair housing concerns throughout the term of the Housing Element Cycle.

**Lead:** Department of Housing

**Timeline:** 2023-2031, with annual evaluation.

**AFFH Reference:** Figure 1-2 (Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021); Figure I-5 (HCD Fair Housing Inquiries by Bias, January 2013-March 2021)

**GOAL 5: Promote Equity through Housing Policy and Investments**

Support funding of projects that promote equitable access to high-opportunity, jobs-rich areas housing for low-income households and anti-displacement efforts in lower resourced communities of color. Support funding of projects and policies that promote environmental justice and equitable contracting practices.

**Policy HE 37 Encourage the Development of Multi-Family Affordable Housing in Areas of High Opportunity**

**HE 37.1** DOH defines high-opportunity areas as tracts that rank above the regional average in at least four of the following indicators: share of the population above 200% of the poverty line; share of the population (25 years+) with a Bachelor's degree or higher; employment-to-population ratio for the population 20 to 60 years old; 4th grade reading proficiency in three closest elementary schools; share of students not on Free and Reduced Price Meals in the three closest elementary schools; and/or high school graduation rate in the three closest high schools. DOH defines jobs-rich areas as tracts where the number of all jobs within 3 miles of the tract, or jobs that pay less than \$40,000/year within 3 miles are above the regional median. Together, High Opportunity Jobs-Rich (HOJR) areas are mapped here: Turner Center's Mapping Opportunity in California (<https://mappingopportunityca.org>). Over the next eight years, DOH's definition of HOJR may change, but such change will be informed by State HCD's guidance.

**Implementation Target:** DOH will use its development pipeline dashboard to map the location of DOH-funded affordable housing projects within the HOJR areas. DOH will add the following funding priority to its Affordable Housing Fund NOFA priorities to encourage development in HOJR areas: Affordable housing developments located within high-opportunity, jobs-rich areas, defined here.

**Lead:** Department of Housing

**Timeframe:** 2023-2031. Annually, upon release of Affordable Housing Fund NOFA.

**AFFH Reference:** Figure IV-9 (Overpayment (Cost Burden) by Tenure, Unincorporated San Mateo County, 2019); Figure IV-11 (Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-13 (Overpayment (Cost Burden) for Renter Households by Census Tract, 2019); Figure IV-17 (Overcrowding by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-19 (Overcrowded Households by Census Tract, 2019); Figures IV-22 (Share of General and Homeless Populations by Race, San Mateo County, 2019); Figure IV-23 (Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019)

## Policy HE 38 Support anti-displacement and preservation efforts in lower- resourced communities of color

**HE 38.1** The County will continue to support affordable housing needs in historically disinvested lower resourced communities of color by continuing to provide funding for preservation of existing affordable housing and creation of new affordable housing developments in Low Resource and High Segregation & Poverty Areas.

DOH defines low resource areas as tracts that rank lowest in the regional average in the indicators described in HE 48 for high-opportunity areas. In addition, DOH defines High Segregation & Poverty Areas as census tracts and rural block groups that have both a poverty rate of over 30 percent and have a disproportionate share of households of color. Low resource and High Segregation & Poverty Areas are mapped here: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>. Over the next eight years, the definition for these areas may change and will be informed by State HCD's guidance.

**Lead:** Department of Housing

**Implementation Target:** DOH will continue to provide funding for the creation of new affordable housing developments and the preservation of existing affordable housing developments in Low-resource and High Segregation & Poverty Areas through the Federal and Affordable Housing Fund NOFAs.

**Timeframe:** 2023-2031. Annually, upon release of the Federal and Affordable Housing Fund NOFAs.

**AFFH Reference:** Figure IV-28. (Census Tracts Vulnerable to Displacement); Figure IV-27. (Assisted Units at Risk of Conversion, Unincorporated San Mateo County, 2019); Figure II-6. (% Non-White Population by Census Block Groups, 2018)

## Policy HE 39 Promote the hiring of economically-disadvantaged workers and certified Minority- and Women-Owned Business in the development or rehabilitation of affordable housing

**HE 39.1** Invest in environmental hazard remediation, parks and landscaping, and urban design to improve the environmental landscape in the unincorporated areas of San Mateo County. Target Census tracts in the Harbor/Industrial area with environmental remediation and improvements.

**Lead:** Office of Sustainability

**Implementation Target:** Approval and implementation of the County's Green Infrastructure Plan, which calls out Harbor/Industrial as an opportunity area due to high pollutant loading associated with historic land use.

**Timeline:** Projects identified in San Mateo County's Green Infrastructure Implementation Plan in the Harbor/Industrial opportunity area will commence construction by 2030.

**AFFH Reference:** Figure III-9 (TCAC Opportunity Areas Environmental Score by Census Tract, 2021)

**HE 39.2**

Promote the hiring of (1) certified Minority Owned Business Enterprise ("MBE") and Women Owned Business Enterprise ("WBE") contractors, sub-contractors, and suppliers participating in the development of County-owned property and properties that benefit from County funding; and, (2) Economically Disadvantaged Workers, defined as residents who (i) resides in a census tract within the County with an unemployment rate in excess of 150% of the County unemployment rate; or (ii) has a household income of less than 80% of AMI; or (iii) faces or has overcome at least one of the following barriers to employment: being homeless; being a custodial single parent; receiving public assistance; lacking a GED or high school diploma; participating in a vocational English as a second language program; or having a criminal record or other involvement in the criminal justice system.

This goal will be measured by DOH's monitoring of efforts undertaken by developers of County-funded, 100+ unit affordable housing projects located in San Mateo County to broaden the invitation(s) to MBE/WBE contractors, subcontractors, and suppliers. Broadening of bid invitations could include advertisement of available job contracts at trade unions, non-profit organizations, public sites, including County public sites, job training sites, community colleges, etc.

**Lead:** Department of Housing

**Implementation Target:** Require that affordable housing developers report their marketing efforts for contractor and sub-contractor job opportunities to DOH.

**Timeframe:** Annually, upon request and review of MBE/WBE Worker Reports.

**HE 39.3**

Support economically-disadvantaged workers and Minority- and Women-Owned Business enterprises with capacity building, training, and capital investment.

**Lead:** Department of Housing

**Implementation Target:** Execute Equity Innovation Fund contract with a non-profit organization to provide capacity building services to County residents seeking Minority Business Enterprise/Women's Business Enterprise or Section 3 certifications. This will assist in qualifying them to secure corporate and government contracts, including government-funded contracts, allowing for business growth and creation of jobs.

**Timeframe:** 2023-2031. Contract execution by 2024.

**GOAL 6: Encourage Energy Efficiency and Resource Conservation in New and Existing Housing**

Encourage energy efficiency measures and green building practices in the production of new housing, in existing homes, and when remodeling or retrofitting housing.

**Policy HE 40**      **Promote Energy Conservation in Existing Housing.** Promote energy conservation and transition from natural gas to all-electric appliances in existing housing:

**HE 40.1**      Encourage single-family and multi-family property owners and renters to access energy assessments, programs, and rebates.

**Lead:** Office of Sustainability, with Department of Housing / Planning & Building participating in the promotion of programs to tenants, homeowners, property managers, and developers.

**Implementation Target:** The County will continue to participate in the Bay Area Regional Energy Network (BayREN), a coalition of the nine Bay Area counties, that helps community members access rebates for energy efficiency and electrification for their homes. The County is also a participating partner in Peninsula Clean Energy (PCE), a community-controlled, not-for-profit, joint powers agency to source clean, renewable electricity in San Mateo County. PCE provides additional incentives and financing for electrification projects in collaboration with BayREN. They also provide income-qualified homeowners with home repairs, energy efficiency upgrades, and electrification at no cost through the Home Upgrade Program.

**Timeframe:** 2023-2031

**HE 40.2**      Promote the use of solar roof systems and other passive solar devices in coordination with batteries in multifamily affordable housing to reduce the demand for electricity from the grid during peak times and support the transition away from natural gas to all-electric appliances.

**Lead:** Planning and Building Department / Department of Housing / Office of Sustainability

**Implementation Target:** DOH to prioritize funding major renovation projects that include solar roof systems, installation of batteries, and conversion of natural gas appliances to all-electric when possible to reduce energy during peak demand periods and reduce ongoing operating costs. Planning and Building Department to review further amendments to County's electrification ordinance.

**Timeframe:** 2023-2031; annual review and evaluation.

**Policy HE 41**      **Promote energy efficiency measures, green building practices, and climate ready housing efforts in new construction.**

**HE 41.1**      Align climate adaptive housing goals with new construction affordable housing funding opportunities.

**Lead:** Office of Sustainability/ Department of Housing

**Implementation Target:** Review Home for All's Housing and Climate Readiness Toolkit and begin evaluation of incorporating climate ready housing priorities into future funding opportunities.

**Timeframe:** 2025-2026

- HE 41.2** Encourage new construction affordable housing developments to meet energy efficiency and green building practices requirements set forth by state financing agencies.  
**Lead:** Office of Sustainability/ Department of Housing  
**Implementation Target:** Align funding priorities with sustainability goals of state funding programs. DOH to assess state and regional hazard resilience and sustainability priorities when releasing future funding opportunities.  
**Timeframe:** 2023-2031, reviewed annually during various funding cycles.

## ADDITIONAL PROGRAMS

**Policy HE 42 Maintain Consistency Between Housing Element, General Plan, and Implementation Measures.** The General Plan is required to be internally consistent, including consistency between discrete sections, such as the Housing Element, and the remainder of the General Plan. Maintain consistency by amending the General Plan as necessary, through the General Plan update, to be consistent with the goals, policies, and objectives of the updated Housing Element.

- HE 42.1** Update the County's General Plan and zoning regulations to ensure internal consistency between the Housing Element, the other elements of the General Plan, and the County's implementing ordinances including, but not limited to, the Zoning Regulations. Also, strive for consistency with countywide plans including, but not limited to, the Shared Vision 2025, Countywide Transportation Plan 2040, Plan Bay Area Plan, and the Unincorporated County's Active Transportation Plan.  
**Lead:** Planning and Building Department  
**Implementation Target:** Assessment of consistency of ongoing North Fair Oaks Plan and zoning amendments, Plan Princeton adoption, Climate Action Plan update adoption, all currently ongoing, and any other Plan and implement program amendments that occur during the planning period.  
**Timeframe:** North Fair Oaks Plan and zoning updates, June 2023 and January 2024; Plan Princeton, adoption in fall 2024; Climate Action Plan update adoption by December 2022. Other updates as required, 2023-2031.

## QUANTIFIED HOUSING OBJECTIVES

The County’s quantified housing objectives for the 8-year Housing Element Cycle are shown below. As there are no identified units currently at-risk and requiring preservation in the unincorporated County, the quantified objectives align with the development and redevelopment projections identified in Section 2 and Appendix E.

### QUANTIFIED OBJECTIVES, 2023-2031

Income Category	Units to be Constructed
Extremely Low and Very Low	826
Low	522
Moderate	487
Above Moderate	1,731
<b>Total</b>	<b>3,566</b>

DRAFT

## **2. RHNA AND SITES INVENTORY**

## RHNA AND SITES INVENTORY

California law (Government Code Sections 65583 (a)(3)) requires that the Housing Element contain an inventory of land suitable for residential development, including vacant sites that can be developed for housing within the planning period, and nonvacant sites with potential for redevelopment. State law also requires an analysis of the realistic capacity of sites included in the inventory, taking into account zoning and other development standards, infrastructure availability, and other resources and constraints. This inventory is the “Adequate Sites Inventory,” and must demonstrate sufficient capacity to meet the Regional Housing Needs Allocation (RHNA), described below.

This section summarizes the Sites Inventory of the 2023-2031 Housing Element. The Sites Inventory includes all properties (sites) in the unincorporated County that have the potential to be developed or redeveloped for residential uses during the 2023-2031 Housing Element planning period. *Inclusion of a property in the Sites Inventory does not indicate that the County will develop any property, and does not indicate that the County will require development or redevelopment of any property.* Rather, the Sites Inventory constitutes the County’s assessment of the feasible capacity for residential development on vacant and non-vacant sites in the unincorporated County.

In addition to developable sites, the County’s capacity to meet its RHNA is demonstrated by: units from pipeline projects already in the development process, but not yet completed; a projection of accessory dwelling units that will be produced over the 8-year planning period; and a projection of units that will be produced pursuant to SB 9, a new state law that allows subdivision and multifamily development on both vacant and developed properties that would otherwise be limited to single-family development.

## REGIONAL HOUSING NEEDS ALLOCATION

The Regional Housing Needs Allocation, or RHNA, is the State-required process intended to ensure that all jurisdictions plan for sufficient housing to accommodate the needs of all economic segments of the community. The RHNA process consists of multiple steps:

**Regional Housing Needs Determination:** The California Department of Housing and Community Development (HCD) estimates the housing need, in total and by income category, for each region in the state, for each region’s relevant planning period. HCD then transmits this determination to each region’s Council of Governments (COG) to allocate among the individual jurisdictions in the region. For the San Francisco Bay Area, HCD transmitted the regional determination to the Association of Bay Area Governments (ABAG) on June 9, 2020. The region’s total housing need for the 2023-2031 period is 441,176 units.

**RHNA Methodology:** Each COG must develop a methodology to allocate shares of the regional determination to the various jurisdictions in the region; this allocation is the Regional Housing Needs Allocation, or RHNA. ABAG developed the RHNA methodology for the Bay Area between September of 2019 and September 2020, and adopted the methodology in October of 2020.

**RHNA:** ABAG adopted its final RHNA plan in December of 2021, and HCD approved the plan in January of 2022. The final RHNA plan establishes each jurisdiction’s specific housing needs allocation, in total and by income level. Unincorporated San Mateo County’s RHNA is shown below.

**Table E-1: Unincorporated San Mateo County RHNA**

Income Category	% of County Area Median Income (AMI)	Units	% of Units
Very Low	0-50%	811	29%
Low	51-80%	468	17%
Moderate	81-120%	433	15%
Above Moderate	120% +	1,121	40%
<b>Total</b>		<b>2,833</b>	<b>100%</b>

The RHNA represents the amount of housing needed in the unincorporated County over the 8 years of the Housing Element period. The RHNA is divided into income categories, indicating the number of housing units affordable to each category estimated to be needed during the period. By law, the County must demonstrate sufficient, suitable feasibly developable or redevelopable sites to accommodate this need, for each income level.

## DEMONSTRATION OF CAPACITY

The County’s ability to meet its RHNA consists of units from the following categories:

**The Adequate Sites Inventory.** The Sites Inventory is a list of all developable and redevelopable sites, identified by location, with a description of their characteristics, including current zoning, General Plan land use designation, current use, maximum allowed density of development, realistic development capacity, and other factors relevant to determining developability. This appendix also describes the methodology for determining the feasible development or redevelopment capacity of the sites. For each parcel in the Sites Inventory, the number of units realistically developable on the parcel is shown, in total and by income category.

The County’s online [Sites Inventory Explorer](#) allows interactive exploration of all sites and pipeline projects included in the Inventory.

**Pipeline Projects.** This is an inventory of units that will be produced by projects already underway, including projects approved, entitled, or substantially advanced in the permitting and approval process, but which have not yet been constructed. The units attributable to each project, in total and by income category, are based on specific project documents, and are not an estimate, assumption, or projection.

**ADU Production.** This is a projection of the number of accessory dwelling units (ADU) that will be produced over the next 8 years, based on recent ADU development trends.

**SB 9 Development.** This is a projection of future development of existing single-family residentially zoned sites with multiple units pursuant to Senate Bill 9 (SB 9), which allows subdivision and small-scale multi-unit development of parcels that would otherwise be restricted to one single-family residential unit. SB 9 projections are based on trends since SB 9 became effective in January 2022.

Note: Unlike the Sites Inventory and the inventory of Pipeline Projects, ADU and SB 9 projections are not based on an assessment of the feasibility of ADU and SB 9 development on any individual sites. There are far more sites eligible for ADU and SB 9 development in the unincorporated County than are included in these projections. Rather, the projections conservatively extrapolate aggregate future development from recent trends.

**Rezoning.** The County has identified a number of sites which will be rezoned within three years of adoption of the Housing Element, described in the Housing Plan, Policy HE 11.3, to meet need for lower income housing that is not sufficiently addressed by the categories above.

## **RHNA VERSUS DEVELOPMENT CAPACITY - SUMMARY**

The table below summarizes the County's capacity to meet its Regional Housing Needs Allocation, in total and by income level. The Adequate Sites Inventory demonstrates capacity for:

- 493 units on vacant single-family zoned sites, all in the above moderate-income category.
- 280 units on vacant multifamily zoned sites, with 141 units in the above moderate-income category, and the remainder in the moderate and lower-income categories.
- 1,384 units on non-vacant, redevelopable multifamily zoned sites, most of which have been rezoned for residential development since the last Housing Element, with roughly half the units in the above moderate-income category, and the remainder distributed across the moderate, low, and very low-income categories.
- 726 units produced by projects already approved, entitled, or significantly progressed in the approval process, with the bulk of the units in the lower-income categories.
- 355 projected ADUs, divided across income categories according to the UC Berkeley/ABAG methodology described on page E-7.
- 176 SB 9 units, all in the moderate and above moderate-income categories.

### RHNA Vs Development Capacity

Income Category	RHNA	Vacant SFR	Vacant MFR	Non-Vacant MFR	Pipeline (RHNA Credits)	ADUs	SB 9 Units	Total Units	Surplus/ (Deficit)
Very Low	811	0	23	265	296	107	0	690	(121)
Low	468	0	22	260	239	107	0	627	159
Moderate	433	0	55	214	44	107	88	508	75
Above Moderate	1,121	493	181	645	147	36	88	1,589	468
<b>Total</b>	<b>2,833</b>	<b>493</b>	<b>280</b>	<b>1,384</b>	<b>726</b>	<b>355</b>	<b>176</b>	<b>3,414</b>	<b>581</b>

As the table indicates, the County has sufficient sites to meet and exceed its total RHNA, but insufficient sites to meet very low- and low-income housing need. This deficit is addressed by the rezoning program Policy HE 11.3, which identifies up to 89 sites, totaling approximately 30 acres, which are currently either not zoned for residential development, or are zoned for low density residential development, all of which will be rezoned to allow high density residential development by right at up to 87 units per acre. Including the rezoned sites, the County's capacity vs RHNA is shown below.

### RHNA vs Development Capacity (with rezoning)

Income Category	RHNA	Total Units	Original Surplus/ (Deficit)	Units from Rezoning	Surplus/ (Deficit) w/ Rezoning
Very Low	811	690	(121)	522	401
Low	468	627	159	504	663
Moderate	433	508	75	504	579
Above Moderate	1,121	1,589	468	404	872
<b>Total</b>	<b>2,833</b>	<b>3,414</b>	<b>581</b>	<b>1,934</b>	<b>2,515</b>

In addition, the County's low-income RHNA is met in part by one site that was also included in the Sites Inventory during the two prior Housing Element cycles (Cycle 4 and Cycle 5). Per State law, the County must rezone this site to allow residential development by right, if the proposed development includes at least 20% affordable housing. This rezoning is described in Policy HE 11.3 of the Housing Plan.

The full Adequate Sites Inventory is presented in Appendix E, including a full list of all developable and redevelopable sites included in the inventory and their location and other characteristics, a description of the methodologies for determining developability and

affordability, additional information on the basis for projected ADU and SB 9 production, and a full list and description of pipeline projects. A detailed inventory of sites identified for rezoning pursuant to Policy 11.3 is also included.

The maps on the following pages show the locations of developable and redevelopable sites, and pipeline projects.

DRAFT

DRAFT

DRAFT

DRAFT

DRAFT

DRAFT

DRAFT

DRAFT

DRAFT

# **2023-2031 HOUSING ELEMENT SAN MATEO COUNTY HOUSING ELEMENT**

## **APPENDICES**

# **APPENDIX A: Demographics, Housing Conditions and Housing Needs**

DRAFT

## Appendix A. Demographics, Housing Conditions and Housing Needs

The specific housing needs of a community are driven by many interrelated demographic, economic, and other factors. This section provides an overview of population, economic and employment characteristics, household and housing stock characteristics, housing production trends, housing challenges, special housing needs, at-risk affordable housing, and projected housing need based on the County's Regional Housing Needs Allocation. This information helps determine the amounts and types of housing needed to ensure that housing is available, accessible, and affordable for all unincorporated County residents, and informs the policies and programs incorporated in the Housing Plan of the Housing Element.

Overall, the data indicates that while employment have not increased significantly in the unincorporated County over the past decade, population growth, coupled with increases in population, jobs, and incomes in San Mateo County and the region as a whole, have continued to outpace housing production, exacerbating housing shortages and increasing affordability challenges across all areas, including the unincorporated County. Both ownership and rental housing continue to be unaffordable for all but the highest income households, and housing challenges are particularly significant for lower-income groups and special needs populations. These trends point to the need for:

- More house production overall, and more dedicated housing for lower-income households;
- Greater production of rental housing;
- Additional farm labor housing;
- Continued need for housing for special needs groups, including the disabled and developmentally disabled.

## Data Sources

*Citation abbreviations for figures and tables indicate the following:*

- ACS 2019 = U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)
- ACS 2020 = U.S. Census Bureau, American Community Survey 5-Year Data (2016-2020)
- Census 2020 (2010, 2000) = U.S. Census Bureau, Decennial Census
- HUD = U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
- DOF E5 = State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State — January 1, 2011-2021

*Citations not shown here are included in full with the relevant figure or table.*

*Figures and tables with no geography indicated represent data for the unincorporated County.*

*“N/A” indicates that data is unavailable or inapplicable. In this case data is not collected, not reported, or, in the case of Decennial Census 2020, not yet available for the geography indicated.*

*Because data is drawn from different sources for different geographies and years, totals and percentages for the same variable may differ across tables.*

## POPULATION CHARACTERISTICS

### Population

Table A-1: Population, 1990-2020

Area	1990	1995	2000	2005	2010	2015	2020
Uninc. County	57,244	62,124	61,275	64,190	61,611	65,508	66,083
San Mateo County	649,623	685,354	707,163	719,844	718,451	761,748	773,244
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Source: DOF E-5

The unincorporated County's total population is approximately 66,000, roughly 5,000 more residents than in 2010. Most growth occurred in the first 5 years of the decade, with only a modest increase since 2015. Unincorporated County population has roughly tracked overall growth in San Mateo County for the past 20 years, remaining at approximately 8% of County population.

Population in the County's major unincorporated areas has remained relatively stable over the past ten years, with only El Granada, Emerald Lake Hills, and Moss Beach experiencing double-digit percentage growth.

Table A-2: Population by Unincorporated Area, 2010-2020

Area	2010	2020	% Change
San Mateo County	718,451	773,244	8%
Uninc. County	61,611	66,083	7%
Broadmoor	4,176	4,140	-1%
El Granada	5,467	6,069	11%
Emerald Lake Hills	4,278	4,893	14%
Montara	2,909	2,833	-3%
Moss Beach	3,103	3,436	11%
North Fair Oaks	14,687	14,992	2%
Pescadero	N/A	418	N/A
West Menlo Park	3,659	3,720	2%

Source: Census 2010, Census 2020

## Age

**Table A-3: Age Distribution, Unincorporated San Mateo County, 2000-2019**

Age Group	2000	2010	2019
0-4	4,252	4,137	3,555
5-14	8,853	8,142	8,364
15-24	7,078	6,837	7,459
25-34	8,011	6,697	7,384
35-44	11,125	8,992	8,382
45-54	10,280	10,148	9,918
55-64	5,671	8,728	9,708
65-74	3,260	4,423	6,458
75-84	2,086	2,167	3,031
85+	659	951	1,133
Totals	61,275	61,222	65,392

*Source: Census 2000, Census 2010, ACS 2019*

While total population increased in the past decade, the change across age groups varied. The greatest increase was in age groups over 55 years, followed by groups between 15 and 34 years of age, while the 0-4, 35-44, and 45-54 age groups decreased. This likely indicate existing population aging in place, coupled with in-migration of younger working-age residents.

**Table A-4: Median Age, Unincorporated Communities, 2010 and 2020**

Community	2011	2020
Broadmoor	45.5	48.7
El Granada	45.7	49.2
Emerald Lake Hills	46.7	46.5
Montara	47.1	54.7
Moss Beach	50.5	43.4
North Fair Oaks	30.6	32.7
Pescadero	43.0	32.3
West Menlo Park	38.0	40.5
San Mateo County	39.4	39.8

*Source: Census 2010, Census 2020*

Over the same period, the median age in almost every unincorporated community increased, with notable exceptions in Moss Beach and Pescadero.<sup>1</sup>

## **Race and Ethnicity**

**Table A-5: Population by Race, 2019**

<b>Geography</b>	<b>American Indian or Alaska Native, Non-Hispanic</b>	<b>Asian / API, Non-Hispanic</b>	<b>Black or African American, Non-Hispanic</b>	<b>White, Non-Hispanic</b>	<b>Other Race or Multiple Races, Non-Hispanic</b>	<b>Hispanic or Latinx</b>
Unincorporated San Mateo	49	8,422	501	35,673	2,708	18,039
% of Uninc. Total	0.07%	12.88%	0.77%	54.55%	4.14%	27.59%
San Mateo County	1,158	227,379	16,718	301,123	33,797	187,248
Bay Area	18,088	2,055,319	448,177	3,026,740	347,336	1,814,366

Source: ACS 2019

Table A-5 shows population by racial and ethnic category for the unincorporated County, San Mateo County as a whole, and the Bay Area. In 2019, approximately 55% of unincorporated County residents were White, 28% were Hispanic/Latinx, 13% were Asian, less than 1% were Native American or Black respectively, and 4% were multiple races.

**Table A-6: Population by Race, Unincorporated County, 2000-2019**

<b>Year</b>	<b>American Indian or Alaska Native, Non-Hispanic</b>	<b>Asian / API, Non-Hispanic</b>	<b>Black or African American, Non-Hispanic</b>	<b>White, Non-Hispanic</b>	<b>Other Race or Multiple Races, Non-Hispanic</b>	<b>Hispanic or Latinx</b>
2000	168	5,131	641	37,255	102	16,546
2010	112	6,431	578	33,571	1,925	18,605
2019	49	8,422	501	35,673	2,708	18,039

Source: Census 2000, Census 2010, ACS 2019

Between 2000 and 2019, White and Black populations declined marginally, Native American population declined significantly, Asian and Hispanic populations increased, and residents identifying as multiple races increased dramatically.

<sup>1</sup> As these communities are relatively small, and age data is based on American Community Survey sampling data, rather than full Decennial Census data which was not yet available at the time of this analysis, these age changes may be overestimated.

## ECONOMIC AND EMPLOYMENT CHARACTERISTICS

**Table A-7: Civilian Employment by Industry, 2019**

Area	Ag/ Natural Resource	Constru ction	Financial/ Profession al Services	Health/ Ed Services	Info	Man., Wholesale, Transport	Retail	Other
Uninc. County	613	2,390	9,804	9,326	1,189	4,855	2,878	2,895
San Mateo County	2,060	21,395	113,183	122,797	18,894	64,761	37,676	33,981
Bay Area	30,159	226,029	1,039,526	1,195,343	160,226	670,251	373,083	329,480

Source: ACS 2019

In 2019, the majority of unincorporated residents were employed in financial and professional or health and educational services, with smaller amounts in manufacturing, wholesale, and transportation employment, followed by roughly equivalent amounts respectively in retail, construction, and other employment categories, and a small number in agriculture and natural resources (a category that includes little if any the County's farm labor population, which is estimated on Page A-45).

Tables A-8 and A-9 provide additional information on employment by occupation category and job classification in 2019.

**Table A-8: Civilian Employment by Occupation, 2019**

Area	Management, Business, Science, and Arts Occupations	Natural Resources, Construction, and Maintenance Occupations	Production, Transportation, and Material Moving Occupations	Sales and Office Occupations	Service Occupations
Unincorporated San Mateo	17,367	2,828	2,632	5,695	5,428
San Mateo County	205,763	24,290	33,517	81,371	69,806
Bay Area	1,993,583	261,724	351,745	759,735	657,310

Source: ACS 2019

**Table A-9: Employment by Job Classification, 2002 - 2018**

	2002	2005	2010	2015	2018
Agriculture & Natural Resources	923	637	839	987	913
Arts, Recreation & Other Services	3,559	3,444	4,387	4,308	6,116
Construction	1,487	1,502	1,876	1,311	1,364
Financial & Leasing	1,486	1,968	2,060	1,801	1,780
Government	150	147	248	153	140
Health & Educational Services	1,750	1,708	2,254	2,343	2,264
Information	328	274	280	158	253
Manufacturing & Wholesale	1,615	1,430	1,522	1,399	1,112
Professional & Managerial Services	2,965	2,061	5,308	5,343	3,977
Retail	973	1,046	989	1,292	1,130
Transportation & Utilities	5,373	5,589	4,831	3,525	2,243

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018

**Table A-10: Jobs-Household Ratio, 2002 - 2018**

Year	Unincorporated County	San Mateo County	Bay Area
2002	0.97	1.33	1.28
2005	0.91	1.25	1.20
2010	1.17	1.23	1.21
2015	1.07	1.49	1.40
2018	1.00	1.59	1.47

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018

The jobs-household ratio is a general indicator of the share of workers commuting into or out of a geographic area; the higher the ratio of jobs to households, the more workers are in-commuting. While the average number of jobs per household in both San Mateo County and the Bay Area have increased since 2002, the unincorporated County in 2018 had roughly the same ratio as in 2002, indicating that unincorporated areas have experienced little increase in in-commuting, relative to the County and the region as a whole.

**Table A-11: Unemployment Rate, 2010-2021**

Date	Unincorporated County	San Mateo County	Bay Area
January 2010	11.3%	9.3%	11.1%
January 2011	10.5%	8.3%	10.3%
January 2012	8.7%	7.3%	9.0%
January 2013	8.6%	6.3%	7.8%
January 2014	4.8%	4.8%	6.1%
January 2015	4.1%	4.0%	5.1%
January 2016	4.1%	3.2%	4.1%
January 2017	4.5%	3.2%	4.0%
January 2018	2.9%	2.6%	3.2%
January 2019	4.0%	2.5%	3.2%
January 2020	2.9%	2.2%	2.8%
January 2021	8.2%	5.9%	6.6%

*Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.*

Unemployment data from 2010 to 2021 shows a steady decline following the rebound from the 2008 recession, reaching a low of 2.9% unemployment in January of 2020. The sharp rise in 2021 is largely attributable to the impacts of the COVID-19 pandemic, and unemployment rates have subsequently declined, although official numbers for 2022 were not available during drafting of the Housing Element.

## **HOUSEHOLD CHARACTERISTICS**

A household is defined as the person or persons occupying a housing unit, and is not necessarily equivalent to a family, as shown in Tables A-12 and A-14. The household population is the count of people living in households, while “group quarters population” is the count of persons living in institutions such as nursing homes, dormitories, boarding houses, jails, or other institutions. Total population of an area consists of the household population and the group quarters population.<sup>2</sup> Average household size is determined by dividing household population by the total households. The number of households, by definition, equals the number of occupied housing units.

<sup>2</sup> Not including the homeless population, which is variable and difficult to estimate. Homeless population is discussed on Page A-39.

## **Household Types**

**Table A-12: Households by Type, Unincorporated County, 2019**

Area	Female-Headed Family Households	Male-headed Family Households	Married-couple Family Households	Other Non-Family Households	Single-person Households
Unincorporated San Mateo	1,880	891	13,448	1,401	4,123
San Mateo County	26,569	12,715	145,344	20,158	58,757
Bay Area	283,770	131,105	1,399,714	242,258	674,587

Source: ACS 2019

The majority of households in the unincorporated County, as in San Mateo County and the Bay Area, are married couple households, followed by single-person households, with a smaller amount of female-headed and non-family households, and still fewer male-headed family households. Two-thirds of households in the unincorporated County have no children in the household, again roughly equivalent to the percentages for the County and the region.

**Table A-13: Households by Presence of Children, 2019**

Geography	Households with 1 or More Child Under 18	Households with no Children
Unincorporated San Mateo	7,509	14,234
San Mateo County	86,818	176,725
Bay Area	873,704	1,857,730

Source: ACS 2019

## **Household Size**

**Table A-14: Households by Household Size, 2019**

Area	1-Person Household	2-Person Household	3-4-Person Household	5-Person or More Household
Unincorporated San Mateo	4,123	7,001	8,349	2,270
San Mateo County	58,757	84,270	91,699	28,817
Bay Area	674,587	871,002	891,588	294,257

Source: ACS 2019

The largest share of households in the unincorporated County is 3-4 person households, followed by 2-person households, while the smallest share is households of 5 or more persons. These proportions roughly mirror the County and the region as a whole.

The average household size in the unincorporated County increased slightly between 2000 and 2020, from 2.9 to 2.96.

**Table A-15: Average Household Size, Unincorporated County, 2000 – 2020**

	2000	2012	2020	Change 2012 - 2020
Average Household Size	2.90	2.90	2.96	2.0%

Source: DOF E-5

Average household size by household type for various County areas is shown in Table A-15. As the table indicates, there is significant variation in household size, across areas and across household types. In particular, the North Fair Oaks area has larger household sizes relative to other areas in the County, which may indicate that this area faces greater housing pressure and more overcrowding than other areas. Broadmoor and Moss Beach also have relatively larger household sizes.

DRAFT

**Table A-16: Households and Average Household Size, Unincorporated Communities, 2020**

Unincorporated Area	Total households	Average household size
<b>Broadmoor</b>		
Married-couple family household	680	3.62
Male-headed Family Households	76	3.30
Female-Headed Family Households	257	3.40
Nonfamily household	385	1.34
Total	1,398	2.93
<b>El Granada</b>		
Married-couple family household	1,471	3.06
Male-headed Family Households	116	2.68
Female-Headed Family Households	199	3.45
Nonfamily household	450	1.24
Total	2,236	2.70
<b>Emerald Lake Hills</b>		
Married-couple family household	1,315	3.24
Male-headed Family Households	21	3.52
Female-Headed Family Households	38	2.79
Nonfamily household	286	1.38
Total	1,660	2.92
<b>Montara</b>		
Married-couple family household	751	3.26
Male-headed Family Households	0	-
Female-Headed Family Households	59	2.90
Nonfamily household	213	-
Total	1,023	2.77
<b>Moss Beach CDP, California</b>		
Married-couple family household	700	3.71
Male-headed Family Households	33	1.73
Female-Headed Family Households	82	2.78
Nonfamily household	354	1.20
Total	1,169	2.83
<b>North Fair Oaks</b>		
Married-couple family household	2,222	4.43
Male-headed Family Households	263	5.33
Female-Headed Family Households	524	3.93
Nonfamily household	1,096	1.47
Total	4,105	3.63
<b>Pescadero</b>		

Married-couple family household	58	3.41
Male-headed Family Households	0	-
Female-Headed Family Households	71	3.10
Nonfamily household	0	-
Total	129	3.24
<b>West Menlo Park</b>		
Married-couple family household	827	3.46
Male-headed Family Households	45	2.96
Female-Headed Family Households	105	3.85
Nonfamily household	256	1.20
Total	1,233	3.01

Source: Census 2020

The total number of households in San Mateo County as a whole is projected to increase roughly 50% by 2050, and as the unincorporated County has largely kept pace with the County's growth over the last several decades, it is likely to experience similar growth.

**Table A-17: Projected Growth in Households, San Mateo County**

	2015	2050	Change	% Change
Households	265,000	394,000	129,000	49%

Source: Association of Bay Area Governments, Plan Bay Area 2050

## **Housing Tenure**

**Table A-18: Housing Tenure, 2019**

Geography	Owner Occupied	Renter Occupied	Total
Unincorporated San Mateo	16,015	5,728	21,743
San Mateo County	158,543	105,000	263,543
Bay Area	1,531,955	1,199,479	2,731,434

Source: ACS 2019

Of the approximately 22,000 housing units in the unincorporated County, roughly three-quarters are owner-occupied. As Table A-18 indicates, while the differences are not dramatic, renter households tend to be larger than owner households.

**Table A-19: Household Size by Tenure, 2019**

Household Size	Owner Occupied	%	Renter Occupied	%
1 Person	2,870	18%	1,253	22%
2 Person	5,572	35%	1,429	25%
3 Person	3,041	19%	925	16%
4 Person	3,076	19%	1,307	23%
5+ Person	1,456	9%	814	14%
Totals	16,015	100%	5,728	100%

Source: ACS 2019

The share of owner-occupied households in the unincorporated County increased between 2010 and 2019, while the share of renter-occupied households declined slightly.

**Table A-20: Housing Tenure Distribution, 2000-2019**

Tenure	2000	2010	2019
Owner Occupied	15,428	14,948	16,015
Renter Occupied	5,134	5,966	5,728
Totals	20,562	20,914	21,743

Source: Census 2000, Census 2010, ACS 2019

**Table A-21: Housing Tenure by Age of Householder, 2019**

Age Group	Owner Occupied	Renter Occupied
Age 15-24	68	153
Age 25-34	758	1,217
Age 35-44	1,981	1,520
Age 45-54	3,574	1,255
Age 55-59	1,993	476
Age 60-64	2,088	351
Age 65-74	3,355	355
Age 75-84	1,655	250
Age 85+	543	151
Totals	16,015	5,728

Source: ACS 2019

Tenure varies across age groups, with younger householders more likely to rent, and the likelihood of ownership increasing significantly with age. Tenure also varies by race, as shown in Table A-22. Asian householders are more likely to live in owner-occupied housing, and White householders are significantly disproportionately more likely to live in owner-occupied housing, while Black and Hispanic householders are as likely to be renters as owners, and householders of multiple races are more likely to be renters.

**Table A-22: Tenure by Race of Householder, 2019**

Racial / Ethnic Group	Owner Occupied	Renter Occupied
American Indian or Alaska Native (Hispanic and Non-Hispanic)	39	9
Asian / API (Hispanic and Non-Hispanic)	1,887	786
Black or African American (Hispanic and Non-Hispanic)	66	50
Hispanic or Latinx	2,056	2,335
Other Race or Multiple Races (Hispanic and Non-Hispanic)	1,118	1,583
White (Hispanic and Non-Hispanic)	12,905	3,300
White, Non-Hispanic	11,675	2,350

Source: ACS 2019

Table A-23 shows housing tenure by housing type. Detached single-family homes make up the vast majority of ownership housing in the unincorporated County (as well as constituting most of the unincorporated County's housing stock overall), while only a relatively small amount of detached single-family housing is renter-occupied. Similarly, multifamily housing is almost entirely rental housing, and attached single-family housing (condos, townhomes) is roughly equally split between rental and ownership housing.

While only a small share of the County's detached single-family housing is rental housing, because this housing type makes up so much of the County's housing stock, the amount of detached single-family rental housing is close to the amount of rental multifamily housing.

**Table A-23: Housing Tenure by Housing Type, 2019**

Building Type	Owner Occupied	Renter Occupied
Detached Single-Family Homes	14,912	2,316
Attached Single-Family Homes	327	284
Multi-Family Housing	295	2,901
Mobile Homes	445	227
Boat, RV, Van, or Other	36	0
Totals	16,015	5,728

Source: ACS 2019

**Table A-24: Housing Units by Tenure, Unincorporated County Areas, 2020**

Area	Owner Occupied	Renter Occupied	Total
Broadmoor	1,170	228	1,398
El Granada	1,927	309	2,236
Emerald Lake Hills	1,560	100	1,660
Montara	849	174	1,023
Moss Beach	949	220	1,169
North Fair Oaks	2,217	1,888	4,105
Pescadero	36	93	129
West Menlo Park	1,001	232	1,233

Source: Census 2020

As in the unincorporated County as a whole, owner-occupied units make up the majority of units in most unincorporated areas. North Fair Oaks and Pescadero are exceptions, with almost equal amounts of ownership and rental units in North Fair Oaks, and three times more rental than ownership units in Pescadero.

**Table A-25: Residents by Tenure Status, Unincorporated County Areas**

Area	Owner	Renter	Total
Broadmoor	3,311	791	4,102
El Granada	5,348	700	6,048
Emerald Lake Hills	4,498	344	4,842
Montara	2,489	344	2,833
Moss Beach	2,743	564	3,307
North Fair Oaks	8,309	6,594	14,903
Pescadero	107	311	418
West Menlo Park	2,944	763	3,707
San Mateo County	465,652	290,019	755,671

Source: Census 2020

The tenure status of residents in major unincorporated County areas mirrors the distribution of units Countywide, with significantly more residents in owner-occupied housing than rental housing. North Fair Oaks and Pescadero are again the exception to this general trend.

Roughly five times as many married-coupled households live in owner-occupied housing than renter-occupied housing. For other household types, owner-occupied housing remains more prevalent than rental, but the disparity is significantly smaller.

**Table A-26: Housing Tenure by Household Type, 2019**

Household Type	Owner Occupied	Renter Occupied
Married-Couple Family Households	10,755	2,693
Householders Living Alone	2,870	1,253
Female-Headed Family Households	1,070	810
Male-Headed Family Households	519	372
Other Non-Family Households	801	600
Totals	16,015	5,728

Source: ACS 2019

## **Household Income**

Table A-27 shows household income categories, as defined by the amount of area median income (AMI) earned. Households earning 15% or less of AMI are categorized as acutely low-income; 15-30%, as extremely low; 31-50%, very low; 51-80%, low; 81-120%, moderate; and households earning more than 120% of AMI are above moderate-income.

**Table A-27: Area Median Income Categories**

Income Level	Range
Acutely Low	Household income at or below 15 percent of AMI
Extremely Low	Household income between 15 and 30 percent of AMI
Very Low Income	Household income between 31 and 50 percent of AMI
Low Income	Household income between 51 and 80 percent of AMI
Moderate Income	Household income between 81 and 120 percent of AMI
Above Moderate Income	Household income greater than 120 percent of AMI

Source: California Department of Housing and Community Development, 2022

For illustrative purposes, Table A-28 provides the income corresponding to these limits, as established by the California Department of Housing and Community Development (HCD) for San Mateo County in 2021. These limits indicate the income for household each income category, based on the current area median income, and adjusted for household size. For example, a four-person household in the acutely low-income category in 2021 was defined as earning no more than \$22,450, while a moderate-income household of four was defined as earning no more than \$161,550.

**Table A-28: State Income Limits, San Mateo County, 2021**

Income Level	Persons per Household							
	1	2	3	4	5	6	7	8
Acutely Low	15,700	17,950	20,200	22,450	24,250	26,050	27,850	29,650
Extremely Low	38,400	43,850	49,350	54,800	59,200	63,600	68,000	72,350
Very Low Income	63,950	73,100	82,250	91,350	98,700	106,000	113,300	120,600
Low Income	102,450	117,100	131,750	146,350	158,100	169,800	181,500	193,200
<i>Median Income</i>	<i>104,700</i>	<i>119,700</i>	<i>134,650</i>	<i>149,600</i>	<i>161,550</i>	<i>173,550</i>	<i>185,500</i>	<i>197,450</i>
Moderate Income	125,650	143,600	161,550	179,500	193,850	208,200	222,600	236,950

*Source: California Department of Housing and Community Development, 2021*

Table A-29 shows the distribution of households by income category for the unincorporated County, the County and the region. In all three areas, a significant number of households are in the lowest income categories.

**Table A-29: Households by Income Level, 2019**

Geography	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	Greater than 100% of AMI
Unincorporated San Mateo	3,056	2,298	2,775	1,774	11,263
San Mateo County	34,709	29,985	42,340	26,790	127,970
Bay Area	396,952	294,189	350,599	245,810	1,413,483

*Source: ACS 2019*

Table A-30 shows median income for unincorporated areas in 2020, versus 2010 and 2000. The area with the lowest median income remains North Fair Oaks, by a significant margin; Emerald Lake Hills remains the highest, followed by West Menlo Park and El Granada.

**Table A-30: Median Household Income by Unincorporated County Area, 2000 – 2020**

Area	2000	2010	2020
Broadmoor CDP	69,836	75,000	117,738
El Granada CDP	91,979	125,833	191,445
Emerald Lake Hills CDP	127,250	165,052	250,000+
Highlands/Baywood Park CDP	105,165	149,844	N/A
Montara CDP	95,326	161,630	167,888
Moss Beach CDP	91,992	102,365	110,540
North Fair Oaks CDP	55,603	52,932	87,530
West Menlo Park CDP	125,881	121,094	219,258
San Mateo County	70,819	85,648	128,091

Source: Census 2000, Census 2010, Census 2020

**Table A-31: Tenure by Income Level, 2017**

Income Level	Owner Occupied	Renter Occupied
0%-30% of AMI	1,213	1,843
31%-50% of AMI	1,352	946
51%-80% of AMI	1,767	1,008
81%-100% of AMI	1,285	489
Greater than 100% of AMI	9,718	1,545
Totals	15,335	5,831

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

As Table A-31 indicates, rental households are far more likely to be in lower income categories than owner households. Similarly, large family households make up a much larger share of lower income categories, in comparison to the 81-100% and above 100% AMI categories.

**Table A-32: Household Size by Income Level, 2017**

Household Type	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	Greater than 100% of AMI
All other household types	2,640	1,994	2,287	1,628	10,428
Large Families of 5+ Persons	380	355	511	149	793
Totals	3,020	2,349	2,798	1,777	11,221

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

**Table A-33: Household Income by Race, 2017**

Racial / Ethnic Group	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	Greater than 100% of AMI
American Indian or Alaska Native, Non-Hispanic	2	2	1	0	0
Asian / API, Non-Hispanic	315	203	296	368	1,425
Black or African American, Non-Hispanic	31	6	0	0	41
White, Non-Hispanic	1,354	1,363	1,437	1,020	8,620
Other Race or Multiple Races, Non-Hispanic	82	11	54	16	324
Hispanic or Latinx	1,272	713	990	377	856
Totals	3,056	2,298	2,778	1,781	11,266

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Table A-33 shows household income by race, and Table A-34 shows poverty rates by race. White and Asian households and residents are less likely to be in lower income categories, and less likely to be in poverty.

**Table A-34: Poverty Status by Race/Ethnicity, 2019**

Racial / Ethnic Group	Rate
Black or African American (Hispanic and Non-Hispanic)	17%
Hispanic or Latinx	14%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	13%
American Indian or Alaska Native (Hispanic and Non-Hispanic)	11%
White (Hispanic and Non-Hispanic)	6%
Asian / API (Hispanic and Non-Hispanic)	5%
White, Non-Hispanic	4%

Source: ACS 2019

### **Extremely Low Income Households**

Extremely low-income households are defined as those earning 30% of median income or less, as shown in Table A-27. In the unincorporated County, 3,056 households, or 14%, are estimated to be extremely low-income, in contrast to the 53% earning more than 100% of AMI. Extremely low-income households face significant challenges in housing affordability and other housing conditions, including housing quality and habitability, and overcrowding.

Not enough units affordable to extremely low-income households were produced during the 5<sup>th</sup> Housing Element Cycle (2014-2022). The County will continue to identify opportunities to further incentivize production of these units.

The minimum number of extremely low-income units required to meet projected housing need, based on the County’s Regional Housing Needs Allocation, is 406 units. The County’s Cycle 5 and Cycle 6 RHNA, and progress toward meeting the Cycle 5 RHNA, are shown below. The need for extremely low-income households in Cycle 6 is estimated using the California Department of Housing and Community Development’s method, which assumes that extremely low-income households comprise half of the very low-income category.

**Table A-35: Cycle 5 and Cycle 6 Regional Housing Needs Allocation**

Income Level	RHNA 5	RHNA 6 Allocation	Increase
Very Low Income (50% AMI)	153	811	658 (430%)
Low Income (60% AMI)	103	468	365 (354%)
Moderate Income (80% AMI)	102	433	331 (325%)
Above Moderate Income (120% AMI)	555	1,121	566 (102%)
Total:	913	2,833	1,920 (210%)

Source: Association of Bay Area Governments, California Department of Housing and Community Development

**Table A-36: Cycle 5 Regional Housing Needs Allocation versus Housing Production by Year**

Income Level	RHNA	2015	2016	2017	2018	2019	2020	2021	2022**	Total	Unmet RHNA
Very Low*	153	0	0	8	0	33	33	0	-	74	79
Low	103	1	3	31	21	45	35	15	-	151	(48)
Moderate	102	6	7	4	7	34	33	16	-	107	(5)
Above Moderate	555	53	50	45	78	163	62	57	-	508	47
Total Units		60	60	88	106	275	163	119	-	752	
Total RHNA	913	Total Remaining Need for RHNA Cycle 5:									194

Source: Association of Bay Area Governments, San Mateo County Planning and Building Department

\*Extremely Low-Income units are included in the Very Low-Income category.

\*\*Building permits issued between January 2022 and June 2022 will be included in Cycle 5.

## HOUSING STOCK CHARACTERISTICS

### Number and Type of Housing Units

There are roughly 23,000 housing units in the unincorporated County, the majority of which are single-family detached units.

**Table A-37: Total Housing Units, 2019**

Area	Total Units
Unincorporated County	23,064
San Mateo County	277,773
Bay Area	2,904,094

Source: ACS 2019

**Table A-38: Housing Units by Type, 2010 and 2020**

Building Type	2010	2020
Single-Family Home: Attached	798	799
Single-Family Home: Detached	18,368	18,682
Multifamily Housing: Two to Four Units	780	793
Multifamily Housing: Five-plus Units	1,934	2,028
Mobile Homes	625	630
Totals	22,505	22,932

Source: DOF E-5

### Occupancy and Vacancy

**Table A-39: Occupancy Status of Housing Units, 2019**

Area	Occupied Housing Units	Vacant Housing Units	Percent
Unincorporated San Mateo	21,743	1,321	6%
San Mateo County	263,543	14,230	5%
Bay Area	2,731,434	172,660	6%

Source: ACS 2019

In 2019, approximately 6% of housing units in the unincorporated County were vacant, roughly the same proportion as in the County and the Bay Area as a whole. Vacancy rates vary significantly across unincorporated areas, ranging from a low of 3% in Broadmoor to a high of 8% in Moss Beach and Pescadero. In general, vacancy rates below 5% are considered indicative of a housing shortage; of the unincorporated County areas, only Moss Beach, Pescadero, and West Menlo Park have vacancy rates above 5%.

**Table A-40: Occupancy Status and Vacancy Rate by County Area, 2020**

	Occupied	Vacant	Total	Vacancy Rate
Broadmoor	1,427	37	1,464	3%
El Granada	2,171	112	2,283	5%
Emerald Lake Hills	1,603	62	1,665	4%
Montara	1,070	46	1,116	4%
Moss Beach	1,067	88	1,155	8%
North Fair Oaks	4,061	167	4,228	4%
Pescadero	189	16	205	8%
West Menlo Park	1,370	98	1,468	7%
San Mateo County	269,417	14,276	283,693	5%

Source: Census 2020

Of vacant units in the unincorporated County in 2019, the largest portion were dedicated to seasonal, recreational, or occasional use, rather than full-time occupancy. The remainder were primarily for full-time rental or ownership occupancy, either currently for rent or sale, or already rented or sold, but not yet occupied.

**Table A-41: Vacant Housing Units by Type, 2019**

Area	For Rent	For Sale	For Seasonal, Recreational, Or Occasional Use	Other Vacant	Rented, Not Occupied	Sold, Not Occupied
Unincorporated County	322	76	477	301	18	127
San Mateo County	4,347	1,017	3,249	3,968	824	825
Bay Area	41,117	10,057	37,301	61,722	10,647	11,816

Source: ACS 2019

## **Housing Size**

Table A-42 shows the tenure of housing units in the unincorporated County by number of bedrooms. Owner-occupied units are, on average, significantly larger than rental households, and the majority of units of 3 or more bedrooms, appropriate for larger households, are ownership housing.

**Table A-42: Housing Units by Tenure by Number of Bedrooms, 2019**

Number of Bedrooms	Owner Occupied	Renter Occupied
0 Bedrooms	90	639
1 Bedrooms	395	1,379
2 Bedrooms	2,733	2,099
3-4 Bedrooms	11,281	1,505
5 Or More Bedrooms	1,516	106
Totals	16,015	5,728

Source: ACS 2019

## **HOUSING PRODUCTION**

Table A-43 shows building permits issued by type of housing in the unincorporated County over the past decade. Recent housing production data is discussed in more detail in Appendix E, in the context of the County’s Regional Housing Needs Allocation and Adequate Sites Inventory.

As the table shows, housing production in the unincorporated County has increased steadily in recent years. In particular, accessory dwelling unit (ADU) production has significantly increased, facilitated by changes to ADU regulations at the state and local level. The number of multifamily projects has also increased, driven in large part by adoption of new higher density residential mixed-use districts in the North Fair Oaks community.

**Table A-43: Building Permits Issued per Year and Type, 2012-2021**

Year	ADU	Multifamily	Single-Family	Total by Year
2012	8	0	40	48
2013	6	0	48	54
2014	13	0	57	70
2015	6	46	53	105
2016	10	29	44	83
2017	14	31	62	107
2018	31	0	55	86
2019	34	2	74	110
2020	31	67	57	155

2021	43	0	95	138
Totals	196	175	585	956

Source: San Mateo County Planning and Building Department

There are also number of multifamily housing projects in various stages of the development pipeline, completion of which will result in a significant increase in total units and in dedicated below-market-rate units. However, these projects will not come on-line until Housing Element Cycle 6; production in Cycle 5, shown in Table A-44, has mainly been housing for above-moderate income households, with shortfalls of housing affordable to very low-income households in particular.

**Table A-44: Cycle 5 Regional Housing Needs Allocation versus Housing Production by Year**

Income Level	RHNA	2015	2016	2017	2018	2019	2020	2021	2022**	Total	Units Remaining
Very Low*	153	0	0	8	0	33	33	0	-	74	79
Low	103	1	3	31	21	45	35	15	-	151	(48)
Moderate	102	6	7	4	7	34	33	16	-	107	(5)
Above Moderate	555	53	50	45	78	163	62	57	-	508	47
<b>Permits Issued:</b>		<b>60</b>	<b>60</b>	<b>88</b>	<b>106</b>	<b>275</b>	<b>163</b>	<b>119</b>	<b>-</b>	<b>752</b>	<b>194</b>
Total RHNA:	913	Total Remaining Need for RHNA Period:									194

Source: Association of Bay Area Governments, San Mateo County Planning and Building Department

## HOUSING CHALLENGES

Housing shortages, driven by insufficient housing production and growing demand, contribute to a number of housing challenges, including issues of affordability and overpayment, overcrowding, and housing quality.

### Housing Costs and Affordability

The unincorporated County, like the Bay Area and the state as a whole, continues to face very high housing costs, for both rental and ownership housing. Housing production shortages coupled with rapid growth in demand have created affordability challenges for residents in most income categories.

**Table A-45: Home Values of Owner-Occupied Units, 2019**

Area	Units Valued Less than \$250k	Units Valued \$250k-\$500k	Units Valued \$500k-\$750k	Units Valued \$750k-\$1M	Units Valued \$1M-\$1.5M	Units Valued \$1M-\$2M	Units Valued \$2M+
Unincorporated Mateo	4%	3%	10%	17%	23%	17%	25%
San Mateo County	3%	4%	14%	23%	23%	14%	19%
Bay Area	6%	16%	23%	20%	18%	8%	9%

Source: ACS 2019

### Ownership Housing Values and Costs

Two-thirds of owner-occupied units in the unincorporated County as of 2019 were valued over \$1 million, and 80% were valued above \$750,000. Zillow's home value index for the unincorporated County shows a steady increase in average home values over the past two decades, reaching \$1.6 million in 2020.

Table A-46: Zillow Home Value Index, 2001 - 2020

Date	Bay Area	San Mateo County	Unincorporated County
Dec 2001	444,501	565,140	778,084
Dec 2002	476,973	608,840	806,078
Dec 2003	509,966	636,523	803,372
Dec 2004	606,472	748,215	953,953
Dec 2005	698,759	849,155	1,066,756
Dec 2006	692,417	851,667	1,077,962
Dec 2007	660,588	840,379	1,061,451
Dec 2008	559,090	708,140	970,379
Dec 2009	539,523	674,917	937,031
Dec 2010	531,581	683,411	916,873
Dec 2011	495,380	645,911	872,005
Dec 2012	563,857	724,355	942,625
Dec 2013	680,668	888,354	1,093,538
Dec 2014	747,763	957,191	1,150,129
Dec 2015	831,074	1,110,183	1,307,115
Dec 2016	864,199	1,160,303	1,343,763
Dec 2017	962,725	1,310,332	1,501,643
Dec 2018	1,023,382	1,394,704	1,577,626
Dec 2019	1,000,107	1,363,234	1,515,977
Dec 2020	1,077,233	1,418,334	1,640,484

Source: Zillow, Zillow Home Value Index

Table A-47 shows the gap between the home price affordable to various income levels and the average home price in 2020, based on the standard assumption that payment of 30% of income

is an affordable cost of housing. As the table indicates, the average home price is unaffordable even to moderate-income households.

**Table A-47: Ownership Affordability Gap**

	<b>Extremely Low</b>	<b>Very Low</b>	<b>Low</b>	<b>Median</b>	<b>Moderate</b>
Annual Income	\$54,800	\$91,350	\$146,350	\$149,600	\$179,500
30% of Annual Income	\$16,440	\$27,405	\$43,905	\$44,880	\$53,850
Affordable Monthly Payment	\$1,370	\$2,284	\$3,659	\$3,740	\$4,488
Less Utilities <sup>1</sup>	(\$383)	(\$383)	(\$383)	(\$383)	(\$383)
<i>Subtotal</i>	<i>\$987</i>	<i>\$1,901</i>	<i>\$3,276</i>	<i>\$3,357</i>	<i>\$4,105</i>
Less PMI <sup>2</sup>	(\$67)	(\$133)	(\$333)	(\$333)	(\$400)
Less Taxes + Assessments <sup>3</sup>	(\$179)	(\$326)	(\$572)	(\$587)	(\$720)
Max. Mortgage Payment	\$742	\$1,441	\$2,371	\$2,436	\$2,985
Maximum Mortgage	\$159,139	\$309,274	\$508,785	\$522,835	\$640,560
Down payment <sup>4</sup>	\$27,451	\$53,350	\$87,765	\$90,189	\$110,497
<i>Affordable Price</i>	<i>\$186,590</i>	<i>\$362,624</i>	<i>\$596,551</i>	<i>\$613,023</i>	<i>\$751,057</i>
Median Home Price <sup>5</sup>	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000
<b>Affordability Gap</b>	<b>(\$1,413,410)</b>	<b>(\$1,237,376)</b>	<b>(\$1,003,449)</b>	<b>(\$986,977)</b>	<b>(\$848,943)</b>

*Note: Based on income levels for a 4-person household, California Department of Housing and Community Development, 2021.*

- 1. San Mateo County Housing Authority Utility Allowance for detached homes, 2022.*
- 2. Private Mortgage Insurance of \$4.50/\$1000,000 home value/month.*
- 3. 1.15% annually.*
- 4. 10.0% down payment.*
- 5. Median home price, Zillow Home Value Index.*

## Rental Housing Costs

Table A-48 shows the distribution of monthly rents for the unincorporated County in 2019. Most households paid over \$1,000 for rent, and almost half paid more than \$2,000.

**Table A-48: Contract Rents for Renter-Occupied Units, 2019**

Geography	Less than \$500	\$500-\$1000	\$1000-\$1500	\$1500-\$2000	\$2000-\$2500	\$2500-\$3000	\$3000 or more
Unincorporated County	3%	11%	19%	25%	19%	7%	16%
San Mateo County	3%	4%	12%	22%	21%	16%	22%
Bay Area	6%	10%	19%	23%	17%	12%	13%

Source: ACS 2019

Table A-49 shows the change in median rent from 2009 to 2019. Median rent in the unincorporated County increased roughly 40% over the decade.

**Table A-49: Median Contract Rent, 2009 - 2019**

Year	Unincorporated San Mateo	San Mateo County	Bay Area
2009	1,224	1,327	1,196
2010	1,205	1,375	1,234
2011	1,291	1,435	1,285
2012	1,342	1,461	1,323
2013	1,385	1,516	1,353
2014	1,399	1,565	1,396
2015	1,441	1,639	1,440
2016	1,479	1,747	1,521
2017	1,525	1,886	1,618
2018	1,661	2,049	1,737
2019	1,678	2,208	1,849

Source: ACS 2009-2019

Table A-50 shows rental affordability for a two-bedroom apartment in San Mateo County for households at various income levels. While rental costs are more affordable than ownership costs for median and moderate-income categories, typical rents remain unaffordable for households in lower income categories.

**Table A-50: Rental Affordability Gap**

	<b>Extremely Low</b>	<b>Very Low</b>	<b>Low</b>	<b>Median</b>	<b>Moderate</b>
Annual Income	\$49,350	\$82,250	\$131,750	\$134,650	\$161,550
30% of Annual Income	\$14,805	\$24,675	\$39,525	\$40,395	\$48,465
Affordable Monthly Payment	\$1,234	\$2,056	\$3,294	\$3,366	\$4,039
Less Utilities <sup>1</sup>	(\$146)	(\$146)	(\$146)	(\$146)	(\$146)
<i>Affordable Rent</i>	<i>\$1,088</i>	<i>\$1,910</i>	<i>\$3,148</i>	<i>\$3,220</i>	<i>\$3,893</i>
Estimated Market Rent <sup>2</sup>	\$3,198	\$3,198	\$3,198	\$3,198	\$3,198
<b>Affordability Gap</b>	<b>(\$2,110)</b>	<b>(\$1,288)</b>	<b>(\$50)</b>	<b>\$22</b>	<b>\$695</b>

*Note: Based on income levels for a 3-person household, California Department of Housing and Community Development, 2021. Represents affordability gap countywide.*

*1. San Mateo County Housing Authority Utility Allowance for 2-bedroom apartment/condo/duplex, 2022.*

*Assumes water and garbage paid by landlord.*

*2. FY 2022 San Francisco CA HUD Metro Area Fair Market Rent for a 2-Bedroom apartment*

## **Overpayment/Cost Burden**

Overpayment of housing costs is defined as payment of more than 30% of gross household income. 50% of income is considered severe overpayment. Households that overpay for housing are also called “cost burdened.”

**Table A-51: Cost Burden by Income Level, 2017**

<b>Income Group</b>	<b>0%-30% of Income Used for Housing</b>	<b>30%-50% of Income Used for Housing</b>	<b>50%+ of Income Used for Housing</b>
0%-30% of AMI	536	570	1,914
31%-50% of AMI	793	663	893
51%-80% of AMI	1,518	827	453
81%-100% of AMI	1,179	436	162
Greater than 100% of AMI	9,748	1,379	94
Totals	13,774	3,875	3,516

*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

Table A-51 shows the percent of income paid for housing costs for various income levels. Households earning below 30% and below 50% of AMI are significantly more likely to overpay for housing than upper income groups, and the majority of households in each of those categories severely overpay for housing.

Renters are also more likely than owners to overpay for housing. In 2019, more than half of renter households paid more than 30% of income for housing, and roughly a third paid more than 50%. In contrast, only about 12% of owner households paid more than 30% of income for housing, and an equivalent percent paid more than 50%.

**Table A-52: Cost Burden by Tenure, 2019**

Tenure	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing	Not Computed
Owner Occupied	11,050	2,813	2,108	44
Renter Occupied	2,520	1,237	1,640	331
Totals	13,570	4,050	3,748	375

Source: ACS 2019

As Table A-53 indicates, the share of cost-burdened and severely cost-burdened households is very similar for unincorporated County, San Mateo County, and the Bay Area.

**Table A-53: Cost Burden Severity, 2019**

Area	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing	Not Computed
Unincorporated San Mateo	13,570	4,050	3,748	375
San Mateo County	162,609	50,729	44,938	5,267
Bay Area	1,684,831	539,135	447,802	59,666

Source: ACS 2019

**Table A-54: Cost Burden by Race, 2017**

Racial / Ethnic Group	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing	Cost Burden Not computed
American Indian or Alaska Native, Non-Hispanic	1	11	6	0
Asian / API, Non-Hispanic	1,766	483	327	20
Black or African American, Non-Hispanic	31	0	16	0
White, Non-Hispanic	9,595	2,402	1,731	60
Other Race or Multiple Races, Non-Hispanic	282	106	67	2
Hispanic or Latinx	2,030	847	1,327	1
Totals	13,705	3,849	3,474	83

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Cost burden also varies across racial groups, consistent with broader income and financial disparities. American Indian or Alaska Native, Non-Hispanic residents are the most cost burdened, with 61% spending 30% to 50% of their income on housing, and Black or African American, Non-Hispanic residents are the most severely cost burdened, with 34% spending more than 50% of their income on housing.

Large family households are also somewhat more likely to be severely cost-burdened, compared to other households. Twenty-five percent of large family households pay more than 50% of income for housing, compared to 16% for other household types.

**Table A-55: Cost Burden by Household Size**

Household Size	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing
All other household types	12,515	3,480	2,982
Large Family 5+ persons	1,259	395	538
Totals	13,774	3,875	3,520

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

## **Overcrowding**

Housing units are considered overcrowded when they house more than one person per room.<sup>3</sup> A unit is considered severely overcrowded when it is occupied by 1.5 persons or more per room. Households in the unincorporated County experience overcrowding at roughly the same rates as San Mateo County and the Bay Area as a whole.

**Table A-56: Overcrowding Severity, 2017**

Area	1.00 occupants per room or less	1.01 to 1.50 occupants per room	1.50 occupants per room or more
Unincorporated San Mateo	19,874	1,095	774
San Mateo County	242,599	12,333	8,611
Bay Area	2,543,056	115,696	72,682

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

<sup>3</sup> “Rooms” for purposes of this definition do not include bathrooms, porches, balconies, foyers, halls, utility rooms, unfinished attics, basements and other spaces used for storage.

There is a stark disparity in the prevalence of overcrowding between rental and ownership units. In 2019, only 3% of ownership units countywide were overcrowded, while 25% of renter units were overcrowded.

**Table A-57: Overcrowding by Tenure and Severity, 2017**

Tenure	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
Owner Occupied	2%	1%
Renter Occupied	13%	11%

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

This disparity is also evident across unincorporated County areas. In every case, renter households are far more likely to experience overcrowding, and in some areas roughly 20 to 30% of renter households are overcrowded.

**Table A-58: Overcrowding by Tenure and County Area, 2021**

Area	Tenure of Units	1.00 or less occupants per room	1.01 to 1.50 occupants per room	1.51 or more occupants per room
San Mateo County	Owner-occupied	96.7%	2.4%	0.9%
	Renter-occupied	86.0%	7.4%	6.5%
Broadmoor	Owner-occupied	98.0%	2.0%	0.0%
	Renter-occupied	81.1%	0.0%	18.9%
El Granada	Owner-occupied	98.8%	0.0%	1.2%
	Renter-occupied	100.0%	0.0%	0.0%
Emerald Lake Hills	Owner-occupied	99.0%	1.0%	0.0%
	Renter-occupied	100.0%	0.0%	0.0%
Montara	Owner-occupied	100.0%	0.0%	0.0%
	Renter-occupied	100.0%	0.0%	0.0%
Moss Beach	Owner-occupied	100.0%	0.0%	0.0%
	Renter-occupied	100.0%	0.0%	0.0%
North Fair Oaks	Owner-occupied	85.8%	7.9%	6.2%
	Renter-occupied	63.1%	20.4%	16.5%
Pescadero	Owner-occupied	100.0%	0.0%	0.0%
	Renter-occupied	39.8%	0.0%	60.2%
West Menlo Park	Owner-occupied	99.4%	0.6%	0.0%
	Renter-occupied	83.6%	16.4%	0.0%

Source: ACS 2021

As in the case of housing overpayment, overcrowding also disproportionately affects communities of color, with 32% of Hispanic or Latinx households, 19% of American Indian/Alaska Native households, and 25% of households reporting other or multiple races experiencing overcrowding.

**Table A-59: Overcrowding by Race, 2019**

Tenure	American Indian or Alaska Native (Hispanic and Non-Hispanic)	Asian / API (Hispanic and Non-Hispanic)	Black or African American (Hispanic and Non-Hispanic)	Hispanic or Latinx	Other Race or Multiple Races (Hispanic and Non-Hispanic)	White (Hispanic and Non-Hispanic)	White, Non-Hispanic
More than 1.0 Occupants per Room	19%	7%	0%	32%	25%	6%	2%

Source: ACS 2019

Like other housing challenges, overcrowding is also strongly correlated with income level, with lower income households far more likely to experience overcrowding.

**Table A-60: Overcrowding by Income Level and Severity, 2017**

Income Group	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room
0%-30% of AMI	10%	12%
31%-50% of AMI	7%	8%
51%-80% of AMI	14%	3%
81%-100% of AMI	6%	5%
Greater than 100% of AMI	1%	1%

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

## **Rehabilitation Need**

Housing units may have a variety of rehabilitation needs, including structural issues, inadequate basic repair and maintenance, unsafe or inadequate facilities such as plumbing, electrical, and others, and various other issues. Age of housing stock can be an important factor in assessing housing conditions, as older units are more likely to have quality and habitability issues. As shown in Table A-61, 32% of all housing units in the County were built before 1960, 61% were built more than 40 years ago, and only 10% were built in the past two decades.

The Cycle 5 Housing Element reported that as of the most recent available estimates, at least 7% of the County’s housing units were both in need of rehabilitation, and required some public financial assistance for rehabilitation. At that time, of the communities in the unincorporated County, North Fair Oaks had the most units requiring rehabilitation assistance, estimated at approximately 1,500 units. No comprehensive assessments of rehabilitation need in the unincorporated County have been completed since that time, but observationally, these numbers have grown, both Countywide and in North Fair Oaks, as well as in the County’s rural areas. As the County’s housing stock has aged, the number of units in need of rehabilitation has increased.

**Table A-61: Housing Units by Year Structure Built, 2019**

Year Built	Units	% of Units
Built 1940 To 1959	7,328	32%
Built 1960 To 1979	6,700	29%
Built 1980 To 1999	4,562	20%
Built 1939 Or Earlier	2,364	10%
Built 2000 To 2009	1,531	7%
Built 2010 Or Later	579	3%
Totals	23,064	100%

Source: ACS 2019

Only a small percentage of units in the unincorporated County are estimated to lack kitchen or plumbing facilities. Of these, renter households are far more likely to lack kitchen facilities, while only a small number of owner households lack either facility.

**Table A-62: Units Lacking Kitchen or Plumbing Facilities, 2019**

Building Amenity	Owner	Renter
Kitchen	0.4%	4.2%
Plumbing	0.2%	0.0%

Source: ACS 2019

## **Coastal Zone Affordable Housing**

California Government Code Section 65588(c) requires that the Housing Element assess any low or moderate-income housing converted or demolished in or near the Coastal Zone, pursuant to State Government Code Section 65590. Generally, replacement units are required if a residential structure containing three or more dwelling units is demolished or converted. Additionally, low and moderate-income housing must be provided either on the site of new housing developments or on other sites in or near the Coastal Zone.

There have been no conversions or demolitions of multifamily, low- or moderate-income housing in the Coastal Zone since adoption of the prior Housing Element, and no recorded replacements, conversions or demolitions of dedicated low or moderate income housing units in the unincorporated County’s Coastal Zone since January 1, 1982.

## SPECIAL HOUSING NEEDS

A variety of groups face distinct housing needs and challenges, including the elderly, persons with disabilities, large families, farmworkers, families with a female head of household, and the homeless, all of whom face greater difficulty in obtaining suitable housing.

### Single Parent Households and Families

Single-parent family households make up a relatively small proportion of the County's total households. Of these, the bulk are female-headed family households. Single-parent households are also more likely than other household types to be renters, and female-headed households are more likely to be renters than male-headed households.

**Table A-63: Housing Tenure by Household and Family Type, 2019**

Household Type	Owner Occupied	Renter Occupied
Married-Couple Family Households	10,755	2,693
Householders Living Alone	2,870	1,253
Female-Headed Family Households	1,070	810
Male-Headed Family Households	519	372
Other Non-Family Households	801	600
Totals	16,015	5,728

Source: ACS 2019

Among female headed households, those with children are significantly more likely to be in poverty than those without.

**Table A-64: Female-Headed Households by Poverty Status, 2019**

Group	Above Poverty Level	Below Poverty Level
with Children	745	224
No Children	861	50

Source: ACS 2019

### Large Families

Large family household are those with five or more persons. These households are the smallest category of the unincorporated County's households, comprising only roughly 10% of total households.

**Table A-65: Households by Household Size, 2019**

Area	1-Person Household	2-Person Household	3-4-Person Household	5-Person or More Household
Unincorporated San Mateo	4,123	7,001	8,349	2,270
San Mateo County	58,757	84,270	91,699	28,817
Bay Area	674,587	871,002	891,588	294,257

Source: ACS 2019

Large family households are more likely to be in lower income categories than other households: as Table A-66 shows, large family households make up larger percentages of below 30% AMI, 31-50% AMI, and 51-80% AMI categories.

**Table A-66: Large Families by Income Category, 2019**

Household Type	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	Greater than 100% of AMI
All other household types	2,640	1,994	2,287	1,628	10,428
% of HH	14%	11%	12%	9%	55%
Large Families of 5+ Persons	380	355	511	149	793
% of HH	17%	16%	23%	7%	36%
Totals	3,020	2,349	2,798	1,777	11,221

Source: ACS 2019

Large family households are moderately more likely to be renters than are other household types.

**Table A-67: Tenure by Household Size, 2019**

Household Type	Owner Occupied	Renter Occupied
1 Person Household	2,870	1,253
2 Person Household	5,572	1,429
3 Person Household	3,041	925
4 Person Household	3,076	1,307
5 Or More Person Household	1,456	814
Totals	16,015	5,728

Source: ACS 2019

## **SENIORS**

In 2019, 17% of the unincorporated County's residents were over 65, and an additional 15% are in the 55-64 age category, nearing typical retirement age.

**Table A-68: Population by Age, Unincorporated County, 2000-2019**

Age Group	2019	% of Total
0-4	3,555	5%
5-14	8,364	13%
15-24	7,459	11%
25-34	7,384	11%
35-44	8,382	13%
45-54	9,918	15%
55-64	9,708	15%
65-74	6,458	10%
75-84	3,031	5%
85+	1,133	2%
Totals	65,392	100%

Source: Census 2000, Census 2010, ACS 2019

This age distribution is mirrored in most unincorporated areas, with the exception of North Fair Oaks, Pescadero, and West Menlo Park, which have much smaller older populations.

**Table A-69: Age Range and Senior Population, County and Unincorporated Areas, 2020**

Age Range (years)	All County	Broadmoor	El Granada	Emerald Lake Hills	Montara	Moss Beach	North Fair Oaks	Pescadero	West Menlo Park
Under 5	6%	2%	2%	6%	3%	11%	9%	9%	5%
5 to 9	6%	7%	5%	5%	4%	4%	7%	3%	10%
10 to 14	6%	4%	5%	6%	2%	4%	6%	7%	13%
15 to 19	5%	2%	6%	6%	2%	13%	7%	14%	8%
20 to 24	5%	5%	4%	5%	20%	1%	6%	11%	3%
25 to 34	15%	19%	9%	8%	0%	6%	19%	11%	5%
35 to 44	14%	7%	15%	11%	10%	13%	15%	28%	13%
45 to 54	14%	17%	13%	15%	11%	19%	12%	9%	22%
55 to 59	7%	11%	10%	10%	14%	4%	6%	0%	8%
60 to 64	6%	8%	13%	8%	7%	7%	5%	0%	3%
65 to 74	9%	10%	12%	13%	23%	13%	7%	9%	5%
75 to 84	5%	7%	5%	4%	3%	3%	2%	0%	4%

85 and over	2%	2%	1%	2%	2%	2%	0%	0%	2%
% over 65	16%	19%	18%	20%	28%	18%	9%	9%	11%

Source: Census 2020

**Table A-70: Cost-Burdened Senior Households by Income Level**

Income Group	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing
0%-30% of AMI	327	257	802
31%-50% of AMI	412	183	222
51%-80% of AMI	449	248	158
81%-100% of AMI	435	129	84
Greater than 100% of AMI	2,182	337	27
Totals	3,805	1,154	1,293

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

As is the case for the broader unincorporated population, seniors in lower income brackets are significantly more likely to overpay for housing than higher-income senior households.

**Table A-71: Disability by Type, Seniors (65 and over), 2019**

Disability	%
With an ambulatory difficulty	15%
With an independent living difficulty	12%
With a hearing difficulty	10%
With a cognitive difficulty	8%
With a self-care difficulty	7%
With a vision difficulty	4%

Source: ACS 2019

## **Displacement Risk**

The University of California Berkeley's Urban Displacement Project has mapped all neighborhoods in the Bay Area and categorized them by severity of displacement risk. The Project determined that in the unincorporated County, 8.5% of households live in neighborhoods that are susceptible to or experiencing displacement, and 6.3% live in neighborhoods at risk of or undergoing gentrification. Renter households in particular are at significantly greater risk of displacement, while gentrification risk is more evenly shared by owners and renters.

**Table A-72: Households by Displacement Risk by Tenure**

Displacement Group	Owner Occupied	Renter Occupied
Susceptible to or Experiencing Displacement	569	1,297
At risk of or Experiencing Gentrification	931	467
Stable Moderate/Mixed Income	3,994	1,733
At risk of or Experiencing Exclusion	10,162	2,890
Other	0	0
Totals	15,656	6,387

Source: University of California Berkeley Urban Displacement Project; ACS 2019

## **Homelessness**

Table A-73 shows the unincorporated County's homeless population as estimated by the County's one-day homeless count, for 2015, 2017, 2019, and 2022. As the table indicates, while the unincorporated County's homeless population decreased between 2015 and 2017, it significantly increased between 2017 and 2019, and continued to increase between 2019 and 2022.

Because the homeless are relatively mobile, the unincorporated County's homelessness population can shift independent of changes in total homelessness. However, the increase in homelessness in the unincorporated County over time broadly mirrors changes in the County as a whole, and the unincorporated County's homeless population is roughly 8% of San Mateo County's homeless population, the same as the unincorporated County's share of total County population.

While most of the County's homeless population during the one-day count was located in the County's coastal areas, this is largely due to two factors: first, this area contains the bulk of the unincorporated land area, and second, this area provides far more opportunity for homeless living in cars, RVs, and other vehicles, as opposed to those in tents, directly on the street, or other non-vehicular scenarios.

**Table A-73: Unsheltered Homeless, San Mateo County One-Day Homeless Counts**

Area	2015	2017	2019	2022
Coastside Unincorporated Areas	22	22	60	62
Central County Unincorporated Areas	0	0	0	0
North County Unincorporated Areas	0	3	6	7
South County Unincorporated Areas	10	5	7	36
Unincorporated Total	32	30	73	105
San Mateo County Total	775	637	901	1,092

Source: San Mateo County One-Day Homeless Counts, 2015, 2017, 2019 and 2022

**Table A-74: Homeless by Shelter Type and Household Status, San Mateo County, 2019**

Shelter Status	People in Households Composed Solely of Children Under 18	People in Households with Adults and Children	People in Households without Children Under 18
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

Most of San Mateo County’s homeless population is unsheltered, although most of the homeless who are in households with children are in some form of shelter.

**Table A-75: Homeless by Race as Share of Homeless Population vs. General Population**

Racial / Ethnic Group	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native (Hispanic and Non-Hispanic)	6%	0.4%
Asian / API (Hispanic and Non-Hispanic)	6%	30%
Black or African American (Hispanic and Non-Hispanic)	13%	2%
White (Hispanic and Non-Hispanic)	67%	51%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	8%	17%
Totals	100%	100%

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); ACS 2019

The homeless who are White, Black or African American, and American Indian/Alaska Native are overrepresented in the homeless population, relative to their share of the total population, as are Hispanic/Latinx homeless.

**Table A-76: Homeless by Latinx Status vs. County Population**

Latinx Status	Share of Homeless Population	Share of Overall Population
Hispanic/Latinx	38%	24.7%
Non-Hispanic/Latinx	62%	75%
Totals	100%	100%

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); ACS 2019

**Table A-77: Characteristics of Homeless**

Homeless Status	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	46	0	70	31	10
Sheltered - Transitional Housing	46	3	46	4	14
Unsheltered	20	0	189	34	103

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

A significant portion of the homeless experience mental illness and chronic substance abuse, and a significant number also report suffering domestic violence.

There were no reported homeless students in public schools in the unincorporated areas in 2019-2020, but both because many students living in the unincorporated areas attend public schools within incorporated cities, and because these numbers are difficult to collect, this is not particularly indicative of any trend.

**Table A-78: Students in Public Schools Experiencing Homelessness**

Area	2016-17	2017-18	2018-19	2019-20
Unincorporated San Mateo	20	0	12	0
San Mateo County	1,910	1,337	1,934	1,194
Bay Area	14,990	15,142	15,427	13,718

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

### **Disabled Households**

A person is considered disabled if they have an impairment or illness that affects their ability to function independently in some manner. Disabilities are generally classified in six basic types: ambulatory, independent living, cognitive, hearing, self-care, and vision.

**Table A-79: Population by Disability Status, 2019**

Area	No disability	With a disability
Unincorporated San Mateo	59,912	5,119
San Mateo County	700,851	62,814
Bay Area	6,919,762	735,533

Source: ACS 2019

Roughly 8% of the unincorporated County population in 2019, 5,119 residents, had some form of disability. Table A-80 indicates the distribution of disability types within this population, with ambulatory difficulties most common, and vision disabilities least common.

**Table A-80: Disability Rate by Disability Type, Unincorporated County Population, 2019**

Disability	Rate
With an ambulatory difficulty	4%
With an independent living difficulty	3%
With a cognitive difficulty	3%
With a hearing difficulty	2%
With a self-care difficulty	2%
With a vision difficulty	1%

Source: ACS 2019

As Table A-81 shows, individuals with a disability are significantly more likely to be unemployed than those without.

Table A-81: Disability Status by Employment Status, 2019

Age Group	Employed	Unemployed
No Disability	30,236	1,192
With A Disability	819	111
Totals	31,055	1,303

Source: ACS 2019; universe includes individuals in the labor force only, excluding individuals who are not employed and are either not available to take job or are not looking for one. This category typically includes discouraged workers, students, retired workers, stay-at-home parents, and seasonal workers in an off season who are not looking for work.

### Developmental Disabilities

Developmental disabilities are a distinct category of disabilities. People with developmental disabilities have a disability that emerged before age 18, which is expected to be lifelong, and is of sufficient severity to require a coordinated program of services and support in order to live successfully in the community. Developmental disabilities include intellectual disability, autism, Down syndrome, epilepsy, cerebral palsy, and other disabling conditions similar in their functional impact to an intellectual disability. Under California’s Developmental Disabilities Services Act and the U.S. Supreme Court’s 1999 decision in *Olmstead v. L.C.*, people with developmental disabilities are entitled to receive community-based services that allow them to live in the least restrictive community setting. State law requires that Housing Elements assess and address the needs of residents with developmental disabilities.

Table A-82: San Mateo County Population with Developmental Disabilities by Living Arrangement, 2015 and 2021

Living Arrangement	2015	% of Total	2021	% of Total	% Change 2015-2021
In the family home	1,233	49%	1,556	56%	26%
Own apartment with supportive services	322	13%	294	11%	-9%
Licensed Facilities	932	37%	894	32%	-4%
Other (including homeless)	22	1%	20	1%	-9%
Total	2,509	100%	2,764	100%	10%

Source: Department of Developmental Services as of June 30, 2021 and September 30, 2015

As A-82 shows, more than half of the developmentally disabled in San Mateo County live in a family home; of the remainder, most are in licensed care facilities, while only 11% live in their own apartment, and an estimated 1% are homeless.

**Table A-83: San Mateo County Population with Developmental Disabilities by Age, 2015 and 2021**

Age	2015 Total	% of Total	2021 Total	% of Total	% Change 2015-2021
Under 18	1,201	32%	1,169	30%	-3%
18 and older	2,509	68%	2,764	70%	10%
Total	3,701	100%	3,933	100%	6%

Source: Department of Developmental Services as of June 30, 2021 and September 30, 2015

The developmentally disabled population in the County grew 10% between 2015 and 2021, as well as skewing slightly older over time. The majority of the developmentally disabled in both San Mateo County, and the unincorporated County, are over 18.

**Table A-84: Developmental Disabilities by Age, Unincorporated County**

Age Group	Population
Under 18	137
18+	206
Totals	343

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)

Apart from age distribution, there is little current information available on the developmentally disabled population in the unincorporated County specifically. However, the Countywide data presented above is presumed to be indicative of trends in the unincorporated areas.

Like those with other forms of disability, persons with developmental disabilities require low-cost and assisted housing of various types, depending on the nature of the disability. The Housing Element's Housing Plan describes a range of policies intended to promote low costs housing, and housing appropriate to residents with a range of disabilities, including developmental disabilities. These policies are intended both to make appropriate housing available, and to make appropriate housing available near adequate transportation and other services.

## **Farm Workers**

Unincorporated San Mateo County has a number of active agricultural uses, located primarily in the County’s coastal areas, which employ farm laborers on both a permanent and seasonal basis.

### **Number of Farm Workers in the Unincorporated County**

The County’s 2016 Agricultural Workforce Housing Needs Assessment relied on California Economic Development Department (EDD) and 2012 Agricultural Census data to estimate that at that time, San Mateo County as a whole had between 1,700 and 1,900 farm laborers, including farm owner/operators and managers who also act as labor. While most agricultural operations are located in the unincorporated County, these labor estimates also include greenhouses and other smaller-scale agricultural facilities within incorporated areas. The 2014-2022 Housing Element used farm labor estimates over multiple periods, from the Bureau of Labor Statistics, Agricultural Census, and the 2020 Decennial Census, to determine that the likely number of farm labors in the unincorporated areas alone was 1,325. The most recent Agricultural Census, from 2017, estimates that the County as a whole now has only 1,320 farm laborers, down from 1,722 in 2012. While there is no reliable method of determining the unincorporated County’s discrete share of farm laborers, it can be conservatively estimated that the unincorporated County now has no more than 1,000 farm laborers. Based on the shares of permanent and seasonal workers in the County as a whole, 740 or 74% of these are permanent farm workers, compared to 970 in 2014, and 260 or 26% are seasonal workers. These numbers are consistent both with the continuing decline in farm labor overall shown in Table A-85, and the increasing shift from seasonal to permanent farm labor, a trend confirmed by the Agricultural Census and the County’s Agricultural Workforce Housing Needs Assessment, as well as other analyses of farm labor trends.

**Table A-85: Farm Laborers by Status, San Mateo County**

<b>Worker Status</b>	<b>2002</b>	<b>2007</b>	<b>2012</b>	<b>2017</b>
Permanent	2,226	1,697	1,320	978
Seasonal	852	911	402	343
Totals	3,078	2,608	1,722	1,321

*Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017)*

The unincorporated County’s migrant worker student population has also declined over the past 4 years, consistent with trends in the County and the Bay Area.

**Table A-86: Migrant Worker Student Population**

<b>Geography</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>
Unincorporated San Mateo	45	38	33	32
San Mateo County	657	418	307	282
Bay Area	4,630	4,607	4,075	3,976

*California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)*

### Farm Labor Housing Quality and Cost

Farm workers in the County live in a variety of housing types, which may include: formal group housing dedicated specifically for farm labor, typically but not always located on farms; regular rental market housing; unpermitted, illegal housing, including accessory dwelling units; and informal housing, including farm labor camps.

While no single form of farm labor housing is typical, because farm workers generally have low incomes, they often rely on some form of low-cost housing, either publicly or privately subsidized (multifamily housing provided by public agencies or employer-provided housing), or housing that may be lower cost due to substandard conditions (housing units in poor repair and/or lacking facilities, informal housing, labor camps, and others). In addition, like other low-income populations, farm workers are often forced to overpay for housing, regardless of housing quality.

In 2016, the County surveyed the farm labor population for the Agricultural Workforce Housing Needs Assessment and determined that the average farmworker income was \$26,000, well below the amount required to afford market-rate housing in the County. Thirty percent of farm labor households reported overpaying for housing, and 6% reported severely overpaying, both much larger percentages than for County households overall.

While there is a continuing need for additional affordable farm labor housing, the trend away from seasonal migrant labor and toward permanent, year-round farm labor also indicates a need for different types of farm labor housing. Many farm laborers now express a desire for long-term housing appropriate for families, rather than the congregate on-farm housing or forms of informal housing that have traditionally been a key source of farm labor housing.

As described in the Housing Plan, the County will continue to provide farm labor housing assistance through the Pilot Farm Labor Housing Loan Program, and will continue other efforts to address farm labor housing need.

### Farm Labor Housing Units and Capacity

Agricultural uses are permitted in zoning districts PAD (Planned Agricultural), RM (Resource Management), and RM-CZ (Resource Management within the coastal zone). All PAD-zoned parcels are in the County's coastal zone. RM and RM-CZ zoned parcels are almost exclusively located within the rural portion of the County's urban-rural boundary, both within and outside of the coastal zone.

The County has a number of existing housing units for farm laborers, including larger multifamily farm worker housing projects developed on or near active farms, smaller, scattered small-site housing developed for farm laborers, and one large-scale affordable housing project developed for farm laborers. The County's existing farm labor housing inventory includes the following:

- Larger multifamily sites housing 5 or more employees, regulated by the State of California as congregate employee housing. There are 18 of these sites in the County, providing housing for between 280 and 300 farm workers. These sites include dormitory style housing, multifamily apartment housing, some single-family units housing multiple workers, and sites with various mixtures of these housing types.

- Scattered small-site housing, typically 1 to 2 units per project, not regulated by the State. There are approximately 60 of these units providing housing for between 60 and 75 farm workers.
- Moonridge Farm Labor Housing, adjacent to Half Moon Bay, with 160 units developed for farm workers and their families, and dedicated to households earning 50% or less of median income.

The County has existing, dedicated farm labor housing sufficient to meet approximately half its current farm labor population.

#### *Available Sites for Farm Labor Housing*

Dedicated farm labor housing units are permitted in the RM, RM-CZ, and PAD zoning districts. Farm labor units created in these districts are required to remain restricted to use by farmworkers and their families in perpetuity. Farm labor housing units in PAD, RM, and RM-CZ zoning districts are considered principally permitted agriculturally-related uses, and are exempt from the normal density restrictions of these zoning districts, and from any special permitting requirements. The County's Local Coastal Program also specifies that farm labor housing is a priority water use, and all water providers must prioritize, and allocate water for, these uses.

There are 553 developable PAD-zoned parcels and 124 developable RM-zone parcels in the unincorporated County, which could be developed with significant amounts of farm labor housing. However, because of the complications and uncertainties of developing housing specifically for farm laborers, these sites are not included in the Sites Inventory in Appendix E.

In addition to creation of farm labor housing on new sites, because farm labor housing is exempt from density restrictions, the majority of the existing farm labor housing on agriculturally-zoned sites could be expanded, and additional farm labor housing could be built on all of these sites.

Despite the fact that sufficient developable sites are available to meet the County's additional need for farm labor housing, past development trends indicate that appropriate policies, incentives, and other assistance remain needed to encourage the creation of additional suitable farm labor housing. These needs are addressed by policies in the Housing Plan.

## AT-RISK HOUSING UNITS

California Government Code Section 65583 requires that the Housing Element include analysis of existing assisted housing developments at risk of conversion to market rate housing in the next ten years, due to termination of subsidy contracts, mortgage prepayment, or expiration of use restrictions. “Assisted housing developments” are multifamily rental housing developments receiving government assistance under federal programs listed in Government Code Section 65863, state and local multifamily revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees. These developments also include multifamily rental units developed pursuant to a local inclusionary housing program, or developed to qualify for a density bonus pursuant to Government Code Section 65916. The analysis must also estimate the cost of preserving at-risk units and the cost of producing comparable replacement units, identify appropriate and qualified local public or nonprofit corporations with capacity to acquire and manage units identified as at-risk, and identify all available federal, state and local funding that could be used to preserve the identified at-risk units.

### Inventory of At-Risk Developments and Units

Table A-87 shows all assisted units identified as at-risk in the unincorporated County<sup>4</sup>, as reported by the California Housing Partnership Corporation’s (CHPC) Preservation Database.

**Table A-87: Assisted Units at Risk of Conversion**

Area	Low	Moderate	High	Very High	Total Assisted Units in Database
Unincorporated San Mateo	448	5	0	0	453
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

*Source: California Housing Partnership, Preservation Database (2020)*

Only five units are identified as at moderate risk of conversion. The County’s analysis has not identified any other units produced under the County Inclusionary Housing Ordinance, Density Bonus Ordinance, or with other project-specific use restrictions that are currently at-risk of conversion. However, as discussed in Section 1, the County Housing and Planning Departments will continue to work to create a comprehensive inventory of restricted units that will be monitored for risk of conversion on an ongoing basis.

The five moderately at-risk are all in Alameda House Inc, at 124 Alameda de las Pulgas, Redwood City, CA 94063. Alameda House is an independent living residence for adults with developmental disabilities, owned and operated by Parca, a local nonprofit organization that has

<sup>4</sup> This section discusses only those at-risk developments in the unincorporated County. There are other at-risk units in the incorporated cities, and the County will continue to assist incorporated cities to preserve at-risk housing units.

been serving persons with developmental disabilities since 1952. This project has five supportive housing units and currently serves five adult men. The project received funding from the HUD Section 202 Program (Supportive Housing for the Elderly), and also has a Section 8 Project Rental Assistance Contract (PRAC). The Section 202 funds are in the form of a capital advance that is not required to be repaid, so long as the property continues to serve very low-income elderly or disabled residents until 2030. According to Parca, the current Section 8 contract is active and continues to provide affordability restrictions on the property. Because the property is owned and managed by a mission-driven nonprofit, and because the Section 202 use restrictions will be in place until 2030 unless the entire capital advance is repaid, this property is not at significant risk of conversion to market-rate housing.

While the five Alameda House units are listed in the moderate risk category in the Preservation Database, for the above reasons, the County considers them at low risk of conversion. However, supportive housing developments with PRACs all have some degree of risk because such contracts are renewed only if there is federal funding available. While the project is not currently in danger of conversion, it should be monitored closely for any change in status in the Section 8 PRAC contract.

### **Costs of Replacement and Cost of Preservation for At-Risk Units**

Cost of replacement for the five units at Alameda House Inc., in a location appropriate for the targeted population, would be in the range of \$3,000,000 to \$4,000,000, based on recent sales data for existing homes in the county with a similar bedroom count (purchasing, and remodeling if necessary, an existing single-family home would be the preferred and most cost-effective method of replacement, rather than buying land and constructing a replacement home).

Preservation of these units, rather than replacement, is the most cost-effective alternative. The potential options for preservation include: assigning Housing Authority Section 8 project-based rent subsidies to all or part of the units; using local housing trust (HEART or other) funds, County Affordable Housing Fund (AHF) funds, CDBG funds, and/or HOME funds to assist with acquisition of the property by another nonprofit organization should the current owner default or decide to transfer their property; and using tax credits and other state and federal programs such as tax-exempt bonds to assist with acquisition by another nonprofit organization. Transferring ownership of this development to another nonprofit owner should not require a substantial investment of funds, however, unless significant rehabilitation is necessary; rather, the acquiring nonprofit would typically take on the existing debt and obligations associated with the property in exchange for transfer of ownership.

Preservation of these at-risk units would entail ongoing rental assistance to support the costs of operating the development in the long-term.

### **Entities Qualified to Preserve At-Risk Units**

The State Housing and Community Development Department (HCD) maintains a list of "Qualified Entities" who are interested in purchasing at-risk government-subsidized multifamily housing projects in order to keep the units affordable. This list was last updated by HCD in December of 2021. Qualified Entities listed for San Mateo County include: Affordable Housing Foundation, Housing Corporation of America, MidPen Housing Corporation, Northern California

Land Trust, Inc., Palo Alto Housing Corp (now Alta Housing), ROEM Development Corporation, and L&M Fund Management LLC. In addition, there are other Qualified Entities listed in other counties who have developed affordable housing in San Mateo County and have the capacity to acquire and/or build and manage at-risk developments.

### **Resources Available for Preservation**

The following funding sources are currently available for purchasing or otherwise preserving at-risk units in San Mateo County.

#### **Federal Programs**

*Community Development Block Grant (CDBG) Funds.* Between \$1 million and \$3 million in CDBG funds is available annually for housing development, rehabilitation, and/or preservation through acquisition and rehabilitation. This allocation is subject to Congressional approval, and has declined over the last decade.

*HOME Funds.* Approximately \$1-\$2 million in HOME funds is available annually for housing development, replacement (new construction), and preservation through acquisition, and rehabilitation. This allocation is subject to Congressional approval, and has declined substantially over the last decade.

*Low Income Housing Tax Credits (LIHTC) (4% and 9%).* LIHTC awards are made directly to project sponsor through a competitive process. Nine percent credits are extremely competitive and the amount available within San Mateo County in any funding round is very limited. Four percent credits are available to projects with competitive tax-exempt bonds. LIHTC can be used for new construction and preservation through acquisition and rehabilitation.

*Tax-Exempt Bonds.* A local government or joint powers issuer must apply to the California Debt Limit Allocation Committee for allocation of private activity mortgage revenue bonds, which can be combined with Low Income Housing Tax Credits. Nonprofit organizations have authority to issue 501(c)(3) bonds directly, but these cannot be combined with Low Income Housing Tax Credits. Bonds can be used for replacement (new construction) and preservation through acquisition and rehabilitation.

*Federal Home Loan Bank Affordable Housing Program (AHP).* The AHP Program provides grants and subsidized loans to support affordable rental housing and homeownership. AHP funds can be used for replacement (new construction) and preservation through acquisition and rehabilitation.

#### **State and Local Housing Funds**

*Affordable Housing Fund (AHF).* In November 2012, San Mateo County voters approved Measure A, a ten-year half-cent general sales tax, to maintain the quality of life for all County residents by providing essential services and maintaining and/or replacing critical facilities. In November 2016, Measure A become known as Measure K and extended the one-half cent sales tax for another twenty years. Measure K includes ongoing funding for affordable housing and is distributed through the County's annual AHF Notice of Funding Availability processes. The AHF makes funds available for rehabilitation of existing deed-restricted permanent multifamily rental housing developments.

*Housing Trust Funds (HEART).* The County has a local housing trust, the Housing Endowment and Regional Trust of San Mateo County (HEART). HEART has provided both short-term bridge loans as well as long-term permanent financing for acquisition and rehabilitation, and for new construction projects throughout the County. HEART currently has very limited funding for long-term loans, hindering its ability to provide substantial preservation assistance. However, HEART is committed to helping preserve affordable low-income units in the county.

*Local Housing Trust Fund Program (LHTF).* This state program, which helps finance local housing trust funds dedicated to the creation or preservation of affordable housing, issued a "Notice of Funding Availability" (NOFA) in 2021.

*Multifamily Housing Program (MHP)* - This State HCD program assists the new construction, rehabilitation and preservation of affordable rental housing for lower income households.

*Infill Infrastructure Grant Program (IIG).* This State HCD program provides funds for capital improvement projects that are an integral part of, or necessary to facilitate the development of an affordable residential/mixed-use infill development. Infill projects can include new construction, acquisition, and substantial rehabilitation of an affordable residential development.

*Housing for a Healthy California Program (HHC).* This State HCD program provides funds to local government agencies to create supportive housing for individuals who are recipients of or eligible for health care provided through the California Department of Health Care Services, Medi-Cal program. The goal of the HHC program is to reduce the financial burden on local and state resources due to the overutilization of emergency departments, inpatient care, nursing home stays and use of corrections systems and law enforcement resources as the point of health care provision for people who are chronically homeless or homeless and a high-cost health user.

*Veterans Housing and Homelessness Preventions Program (VHHP).* This State program assists the acquisition, construction, rehabilitation and preservation of affordable multifamily housing for veterans and their families to allow veterans to access and maintain housing stability.

*Affordable Housing and Sustainable Communities Program (AHSC).* This State program makes grants and affordable housing loans available for projects that reduce greenhouse gas emissions through ongoing cap and trade revenues. AHSC encourages compact, infill development with active transportation and transit use. Affordable housing developments that qualify may be new construction or acquisition/substantial rehabilitation projects, including preservation of affordable housing at-risk of conversion.

*No Place Like Home (NPLH).* This State Program provides funds to jurisdictions for the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness. In November 2018 voters approved Proposition 2, authorizing the sale of up to \$2 billion of revenue bonds and the use of a portion of Proposition 63 taxes for the NPLH program. Funds can be used to new construction, rehabilitation, and preservation of permanent supportive housing.

The 2021-2022 state budget has also set aside \$500MM for a Foreclosure Intervention Housing Preservation Program (FIHPP) to assist nonprofit organizations and resident owners purchase and rehabilitate property at risk of foreclosure.

### **Program for Preserving At-Risk Units**

The unincorporated County of San Mateo has a total of 5 units in one HUD-subsidized properties that are at some risk of conversion to market rate during the next 10 years (prior to 2032). The County's objective is to retain as low-income housing all at-risk units in the unincorporated County. The County will initiate and/or continue the programs and activities listed below during the housing element period to ensure that these units are preserved. These efforts utilize existing County and local resources, including efforts to secure additional resources from the public and private sector should they become available. Unless otherwise noted, the San Mateo County Department of Housing will be responsible for implementation of these programs. Funding sources for the listed programs and activities is specified, where appropriate. In addition to efforts targeted to at-risk units in the unincorporated County, the County Housing Department will also continue to use available resources to assist the incorporated cities, as needed, to retain or replace at-risk units throughout the County.

The County's program includes the following activities:

- *Investigate Inventory of Locally Restricted Units.* The Housing and Planning Departments will jointly investigate locally restricted units in the unincorporated county to create a comprehensive inventory of restricted units, and monitor these units for risk of conversion on an ongoing basis. If any additional at-risk units are identified, the Housing Department will analyze the nature of the risk and develop a program for preservation, which may include regulatory actions, tenant and sponsor technical assistance, direct rental subsidies, and other options.
- *Continue to Advocate for Section 8 Project-based Rental Assistance.* The Housing Department to continually support additional rental assistance appropriations from HUD to support preserving units in San Mateo County as affordable housing.
- *Work with City Partners to Identify Preservation Funding Sources.* As part of the ongoing countywide Housing Element coordination effort ("21 Elements"), the County Housing Department will work with city partners, on an annual basis, to identify funding sources available to retain or replace at-risk projects, and how these resources can be maximized to achieve the greatest benefit.

## **PROJECTED HOUSING NEED**

### **Regional Housing Needs Allocation (RHNA)**

State Housing Element law requires the California Department of Housing and Community Development (HCD) to determine the existing and projected housing need for each region in the state, for each Housing Element Cycle. This estimated housing need is also broken down into

multiple income categories, including extremely low, very low, low, moderate, and above moderate income. Each region's Metropolitan Planning Organization (MPO) then estimates each local city and county's share of regional housing need, in total and by income category. Each jurisdiction's share of need is its Regional Housing Needs Allocation, or RHNA. A jurisdiction's adopted Housing Element must identify sufficient suitable, feasibly developable or redevelopable sites to accommodate production of enough housing during the upcoming Housing Element cycle to meet the jurisdiction's RHNA, both in total, and for each income level. If there are insufficient sites, the Housing Element must include policies and programs to increase development capacity commensurate to the amount of unmet need. The County's inventory of available sites is included in Appendix E.

The RHNA process, at the State level and the regional (MPO) level, estimates housing need based on a broad range of factors. The methodology considers various regional and local population and job growth projections, estimates of housing production and housing demand, the location, composition, and resources of various communities, equity considerations, and a number of other factors.

The Association of Bay Area Governments (ABAG), part of the Metropolitan Transportation Commission, the Bay Area's MPO, is responsible for allocating Regional Housing Needs Allocations. ABAG finalized local jurisdictional shares of regional need on December 16, 2021.

More information on HCD's determination of regional housing need is available at: <https://www.hcd.ca.gov/community-development/rhna/index.shtml>.

More information on ABAG's determination of local shares of regional need is available at: <https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation>.

The unincorporated County's Cycle 5 and Cycle 6 RHNA numbers are shown below. In Cycle 5, the County was allocated a total of 913 units, divided across income categories. In Cycle 6, the total need is roughly three times larger, with the most significant increases in the lower income levels.

**Table A-88: Unincorporated San Mateo County RHNA, Cycle 5 and Cycle 6**

Income Level	RHNA 5	RHNA 6	Increase
Very Low Income (50% AMI)	153	811	658 (430%)
Low Income (60% AMI)	103	468	365 (354%)
Moderate Income (80% AMI)	102	433	331 (325%)
Above Moderate Income (120% AMI)	555	1,121	566 (102%)
<b>TOTAL:</b>	<b>913</b>	<b>2,833</b>	<b>1,920 (210%)</b>

*Source: Association of Bay Area Governments, California Department of Housing and Community Development*

As described on page A-20, Extremely Low-Income housing need is included in the Very Low-Income category, and is assumed to equal half of this category, 405 units.

DRAFT

# **APPENDIX B: CONSTRAINTS TO HOUSING PRODUCTION**

## APPENDIX B. CONSTRAINTS TO HOUSING PRODUCTION

This appendix provides an assessment of potential constraints to housing production in the unincorporated County, including governmental constraints, such as regulations, fees, and development approval processes and times, and non-governmental constraints, including broader costs of housing development, environmental factors, and others.

During the 5th Housing Element Cycle, the County pursued a number of programs to reduce constraints to housing production, including:

Updated Accessory Dwelling Unit (ADU) Regulations. ADUs are now allowed by right and are processed ministerially in every residential district in the unincorporated County, and in every district in which residential uses are conditionally permitted outside the County's Coastal Zone. Multiple ADUs can be created on a parcel, and ADUs are not subject to lot size restrictions. The County's updated regulations are in some ways more permissive than the requirements of State law.

Pilot ADU Amnesty Program. The County implemented a pilot program to provide amnesty for ADUs built without necessary approvals, providing immunity from code enforcement, substantial fee waivers, significant technical assistance, and streamlined processing for these units.

Expedited Processing for ADUs. To ensure compliance with the permitting timelines of Government Code 65852.2, the County created a separate, expedited permitting track for ADUs, moving them ahead of other permit types and streamlining the review and approval process.

Updated Density Bonus Regulations. The County updated its Density Bonus Program to comply with changes to State law, offering significant bonuses and regulatory relief to projects offering minimum percentages of affordable housing.

Housing Incentives and Streamlining. The County has fully implemented a number of recent State laws, including the Housing Accountability Act, SB-35, and others, to offer various forms of incentives and streamlined review and approval for housing projects.

Objective Design Standards. Subjective design standards have been eliminated for many kinds of residential development in the North Fair Oaks area, as well as for all ADUs, and for residential projects eligible for Density Bonuses and/or meeting the requirements of other State incentive programs.

Short-Term Rental Restrictions. Use of ADUs for short-term rental is prohibited in every part of the unincorporated County, and all short-term rentals are prohibited outside the County's Coastal Zone. Within the Coastal Zone, a discretionary permit is required for short-term rentals, with limits, in combination with required reporting and ongoing auditing to monitor Coastal Zone short term rental uses.

Streamlined Farm Labor Housing Permitting. The County updated and streamlined farm labor housing permitting processes, to ensure full compliance with the provisions of the Employee Housing Act and incentivize and facilitate farm production of farm labor housing. Farm labor housing is permitted as a principally permitted use in all agricultural zoning districts.

By-Right Emergency Shelters. The County permits emergency shelters as a by-right use in the entire PC (Planned Colma) district, and a conditionally permitted use in multiple other districts, as shown in Table B-8. The PC district is a high density residential and mixed-use zoning district and the most transit-rich area in the County, in proximity to the Colma BART station, and adjacent to El Camino Real and multiple frequent SamTrans routes. Emergency shelters are allowed in the PC district with no additional development standards or special permitting, and only parking sufficient for shelter employees is required.

High-Density Residential Zoning. Newly adopted high-density mixed-use residential districts in unincorporated North Fair Oaks allow up to 120 units/acre and up to 7 stories in height on roughly 100 acres in close proximity to multiple SamTrans lines along El Camino Real and Middlefield Road.

Electronic Application and Permit Review Process. The County has transitioned to an entirely paperless development permit application and review process, streamlining the permitting process, consolidating the review workflow, expediting the plan review and comment, applicant amendment and resubmittal, and fee collection and permit issuance.

Manufactured Housing. As required by state law, the County permits manufactured housing in every zoning district which allows equivalent residential development, and charges only limited fees and performs limited review and inspection of manufactured housing, only as allowed by law.

## **Governmental Constraints to Housing Production**

State Law requires an analysis of potential and actual governmental constraints to housing production, including land use controls, fees and exactions, permit procedures, codes, code enforcement, and on and off-site improvement standards. State law also requires specific analysis of governmental constraints to production of housing that is appropriate and accessible for persons with disabilities.

## **Local Land Use Controls**

San Mateo County's primary land use controls are General Plan policies, the zoning code, subdivision regulations and building codes. Through these land use and development controls, the County maintains standards to allow and incentivize appropriate development in various areas, while ensuring compatibility of uses, public safety and protection of the environment.

## **General Plan**

The General Plan, as the County's fundamental land use and development policy document, establishes the basic parameters of the type and extent of housing permitted in unincorporated areas of the County. The General Plan contains broad policies for land use and development,

which are implemented in greater detail and specificity by the development and use regulations incorporated in the zoning code and subdivision regulations, described later in this section.

Among other things, the General Plan:

- Establishes basic land use designations for all parts of the unincorporated County
- Establishes an urban/rural boundary, which defines, generally, the intensities and types of development allowed in various parts of the County, based on the urban or rural character of a given area
- Demarcates sensitive habitat and other resource areas
- Establishes basic ranges of allowed development intensities for various categories of land use

The General Plan attempts to balance important and sometimes competing land use objectives, including: (1) preserving and enhancing the character of local communities and environments, (2) preventing or minimizing negative impacts on natural resources, (3) supporting the distribution of land uses that best provides resources and opportunities for all residents to obtain adequate housing, employment, and services, (4) maximizing the strength and viability of local economies, (5) minimizing the costs of providing public improvements, facilities, and services, (6) minimizing energy usage, (7) minimizing exposure of life and property to environmental hazards, and (8) creating and maintaining physically coherent, workable, vital communities.

The permitted densities of residential development for each Land Use designation established by the General Plan are shown in Table B-1. Allowed residential densities range from roughly 0.2 units/acre (Very Low Density Residential) to 120 units/acre (Commercial Mixed-Use). These density designations establish the minimum and maximum densities of residential development in areas where residential development is permitted. The General Plan Land Use Designations for the County can be viewed on the County's [Planning Map Viewer](#).

#### Urban/Rural Boundary

The General Plan establishes an urban/rural boundary line, which demarcates the specific areas that are appropriate for either urban or rural development. The County's urban/rural boundary can be viewed on the County's [Planning Map Viewer](#). In general, allowed residential densities are higher in areas defined as urban. By establishing appropriate densities in urban and rural areas, the General Plan facilitates residential development, by providing clear direction on where housing and other urban development is appropriate, and where resources are available to support it. Other policies in the General Plan reinforce facilitate higher densities and the provision of infrastructure in urban areas, while in rural areas lower density development compatible with agriculture, recreational open space and resource management is encouraged. Allowed urban and rural residential densities are shown in Table B-1.

In the 5<sup>th</sup> Housing Element Cycle, the County adopted a number of new land use designations which allow significantly greater residential density in various areas, and which surpass the maximum densities formerly allowed in any residential district in the County. These designations, which allow densities ranging from 60 to 120 units an acre, are also indicated in Table B-1.

Table B-1: General Plan Land Uses and Densities

Urban Land Uses	
Designation	Residential Density (units/net acre)
Low Density Residential	0.3-2.3
Medium Low Density Residential	2.4-6.0
Medium Density Residential	6.1-8.7
Medium High Density Residential	8.8-17.4
High Density Residential	17.5-87.0
Single-Family Residential (NFO)*	15-24
Multi-Family Residential (NFO)*	24-60
Neighborhood Mixed-Use*	60
Commercial Mixed-Use*	80
Commercial Mixed-Use/Middlefield Junction*	60-120
Industrial Mixed-Use*	40
General Commercial	N/A
Neighborhood Commercial	N/A
Commercial Recreation	N/A
Office Commercial	N/A
Office/Residential	N/A
General Industrial	N/A
Heavy Industrial	N/A
Industrial Buffer	N/A
Institutional	N/A
Airport/Airport Transportation-Related	N/A
Public Recreation	N/A
Private Recreation	N/A
General Open Space	N/A
Rural Land Uses	
Designation	Residential Density (units/net acre)
Very Low Density Residential	Roughly 1 unit/5 acres
Low Density Residential	0.3-2.3
Medium-Low Density Residential	2.4-6.0
Medium Density Residential	6.1-8.7
Neighborhood Commercial	N/A
General Commercial	N/A
General Open Space	N/A
Agriculture	N/A

\*New Land Use Designations adopted in Cycle 5

## **Zoning Regulations**

San Mateo County's Zoning Regulations refine the broader General Plan Land Use Designations by further defining specific types of uses allowed in various areas, size, placement, and design of structures, requirements for parking, facilities, and community benefits, and a variety of other standards that determine what can be built on a specific parcel. In combination with the Land Use Designations, Zoning Regulations play a significant role in determining the amount and type of housing permitted in the unincorporated County.

### **County Zoning Regulations Overview**

Section 6110 of the County's Zoning Regulations establishes 32 basic zoning districts for unincorporated areas. The district regulations establish the land uses that are permitted in each zoning district. The basic zoning districts are shown in Table B-2.

The majority of the basic districts are in urban areas. The primary rural zoning districts are the Planned Agricultural District (PAD), Resource Management District (RM), Resource Management-Coastal Zone District (RM-CZ), Timberland Preserve Zone District (TPZ), and the Timberland Preserve Zone District-Coastal Zone (TPZ-CZ).

In addition to the basic zoning districts shown in Table B-2, many of the zoning districts have associated "combining districts" that establish the development standards applicable in those districts. For example, the One-Family Residential District (R-1) is combined with various "S" districts to create single-family residential zones of varying densities. Likewise, the Neighborhood Commercial District (C-1) is combined with various "S" districts to create commercial zones that allow residential uses of varying densities as conditional uses, allowed with a use permit. The basic zoning district, in concert with the associated combining district, establishes the permitted land uses and development standards for a particular parcel. There are 30 combining districts (S-1 through S-108) as shown in Table B-3. The development standards established by each "S" district include minimum building site, minimum lot area per dwelling unit, minimum yards (setbacks), maximum building height, and maximum lot coverage. Some districts also have maximum floor area limits and daylight plane requirements. A few basic zoning districts have no associated combining districts; in this case, most or all development standards for the districts are incorporated into the basic zoning district regulations. These districts are the: rural zoning districts listed above; industrial districts (including most M-1 and all M-2 and W districts); Parking District; Planned Unit Development Districts (PUD); Coastside Commercial Recreation District (CCR); Residential Hillside District (RH); Planned Colma District (PC); and the newly adopted NMU, NMU-ECR, CMU-1, CMU-2, and CMU-3 residential mixed-use zoning districts in North Fair Oaks.

Finally, in addition to the zoning district and combining district regulations, the County Zoning Regulations also establish overlay zoning districts that apply broadly in some unincorporated areas. The key overlay zones are the Design Review District (DR), and the Coastal Development District (CD), Zoning Regulations Chapters 28.1 and 20B. Other overlay zones are the Airport Overlay (AO), Geologic Hazard (GH), and Entertainment (E) districts. These overlay zones establish special permit requirements and standards for the unincorporated areas to which they apply. More detail about the permit procedures established by these overlay zones is provided in the Local Permit Approval Process section, below.

Table B-2: Base Zoning Districts, San Mateo County

District	Name
R-E	Residential Estates District.
R-1	One-Family Residential District
R-2	Two-Family Residential District
R-3	Multiple-Family Residential District
R-3-A	Affordable Housing District
NMU*	Neighborhood Mixed Use District
NMU-ECR*	Neighborhood Mixed Use/El Camino Real District
CMU-1*	Commercial Mixed Use 1 District
CMU-2*	Commercial Mixed Use 2 District
CMU3*	Commercial Mixed Use 3 District
PUD	Planned Unit Development District
A-1	Agricultural District
A-2	Exclusive Agricultural District
A-3	Floricultural District
COSC	Community Open Space Conservation District
P	Parking District
H-1	Limited Highway Frontage District
O	Office District
C-1	Neighborhood Business District
C-2	General Commercial District
CCR	Coastside Commercial Recreation District
M-1	Light Industrial District
M-1/NFO**	Light Industrial Mixed-Use/North Fair Oaks District
M-1/NFO/Edison**	Light Industrial Mixed-Use/North Fair Oaks/Edison District
M-2	Heavy Industrial District
W	Waterfront District
I/NFO	Institutional/North Fair Oaks District
RM	Resource Management
PAD	Planned Agricultural District
PC	Planned Colma District
TPZ	Timberland Preserve Zone
RH	Residential Hillside District

\*New residential and mixed residential-commercial districts adopted in Cycle 5.

\*\*Substantially amended in Cycle 5 to allow multifamily residential development.

Table B-4: Combining Districts and Development Standards, San Mateo County

District	Minimum Building Site			Minimum Setbacks			Maximum Height		Maximum Lot Coverage (%)
	Lot width (ft.)	Minimum area (sq.ft.)	Minimum lot area per dwelling unit	Front (ft.)	Side** (ft.)	Rear (ft.)	Stories	Feet	
S-1	50	5000	500	20	5	20	3	36	50
S-2	50	5000	1000	20	5	20	3	36	50
S-3	50	5000	1250	20	5	20	3	36	50
S-4	50	5000	1650	20	5	20	3	36	50
S-5	50	5000	2500	20	5	20	3	36	50
S-6	50	5000	3500	20	5	20	3	36	50
S-7	50	5000	5000	20	5	20	3	36	50
S-8	50	7500	7500	20	5	20	3	36	40
S-9	50	10000	10000	20	10	20	3	36	30
S-10	75	20000	20000	20	10	20	3	36	25
S-11*	100	1-5 ac.	1-5 ac.	50	20	20	3	36	15
S-17*	50	5000	5000	20	5-10	20	*	28	35-50
S-50*	50	5000	2500	20	5	20	2	28	50
S-71*	50	5000	5000	20	5	20	*	30	50
S-72*	50	5000	5000	20	5	*	*	*	50
S-73*	50	5000	5000	20	5	20	2*	28	50
S-74*	50	5000	5000	20	10	20	2	28	50
S-81	50	9000	9000	20	5	20	3	36	40
S-82*	50	7500	7500	20	5	*	*	*	50
S-83*	50	7500	7500	20	5	20	3	36	40
S-90*	50	10000	10000	40	10	20	*	30	30
S-91*	50	10000	10000	20	10	20	*	28	30
S-92*	50	10000	10000	20	10	*	*	*	50
S-93*	50	10000	10000	20	10	20	2*	30	30
S-100*	75	20000	20000	40	10	20	-	30	25
S-101*	75	20000	20000	20	10	20	-	28	25
S-102*	75	20000	20000	20	10	20	-	30	25
S-103*	-	14000	14000	25	10	25	2.5	35	-
S-104*	-	*	*	*	8	20	2.5	35	-
RH*	50	*	*	20	20	20	-	28	25
RM***	-	*	*	50	20	20	3	36	-
RM-CZ	-	*	*	50	20	20	3	36	-
PAD	-	*	*	30/50	20	20	3	36	-
E, A-0, GH	The E (Entertainment Overlay), A-O (Airport Overlay), and GH (Geologic Hazard) combining districts require specific permitting and analysis procedures for entertainment businesses and development in airport areas and geologic hazard zones, but contain no additional height, size, setback, or other development restrictions.								

### Typical Single-Family Residential Zoning Districts

About 75% of the urban unincorporated area is covered by three residential zoning districts: the R-1/S-73 District (primarily in North Fair Oaks), the R-1/S-17 District (primarily in the Midcoast), and the Residential Hillside District (mainly in Emerald Lake Hills). The development standards applicable in these districts are summarized in Table B-3. As the table shows, both the R-1/S-73 and R-1/S-17 districts are single-family residential zones with a minimum lot size of 5,000 sq. ft. Both districts also limit floor area to about 50% of lot area, and have various daylight plane requirements (not shown on the exhibit). The Residential Hillside District applies to Emerald Lake Hills, the hilly area just to the west of Redwood City. The minimum lot size for this district is determined by a slope density formula that requires larger parcels in areas of steep topography. In the most level areas, the minimum lot size is 12,500 sq. ft. This district has a floor area limit of 30% of lot area and a stricter lot coverage limit of 25 percent; otherwise, the development standards for this district are similar to the other two districts described.

The standards applicable in single-family residential zoning districts are intended to maintain the existing residential character of each neighborhood. In some cases, strict application of these standards may make development infeasible on sites with steep slopes, irregular lot shapes or other unique characteristics. However, in such cases, exceptions to the standards may be granted through a variance.

### Multifamily Residential and Commercial Zoning Districts

Multifamily residential uses are allowed by right in multi-family zoning districts (R-2 and R-3 districts) and the Office District (O District), and as a conditional use in commercial zoning districts (C-1 and C-2 districts). The "S" combining districts establish the density and development standards applicable to multi-family residential uses in these zones. The S-3 combining district is most often combined with multi-family and commercial zoning districts; the development standards associated with this combining district are shown in Table B-3. Mixed-use multifamily residential is allowed by right in the NMU, NMU-ECR, CMU-1, CMU-2, and CMU-3 districts, all adopted during Housing Element Cycle 5. In addition, the M-1/NFO and M-1/Edison zoning districts in North Fair Oaks were modified in Cycle 5 to allow high-density multifamily residential uses throughout M-1 Edison, and in specific portions of M-1/NFO.

Multifamily residential uses are also allowed in the Coastside Commercial Recreation District (CCR) and the Planned Colma District (PC), Zoning Regulations Chapters 16.5 and 21B. The primary purpose of the CCR District is to promote commercial uses in the urbanized portions of the County's Coastal Zone. As such, multifamily uses are conditional uses limited to the second floor above retail or restaurant uses. The Planned Colma District implements the Colma BART Station Area Plan, which promotes the location of high-density residential uses near the station. This district has very specific standards for various types and densities of multifamily residential development that is allowed by right, but in general incentivizes and facilitates high-density multifamily and mixed-use residential development.

The standards applicable to multifamily residential development in multifamily mixed-use, and commercial zoning districts are similar to standards in nearby jurisdictions, and do not uniquely constrain housing development. Although the maximum developability of any given site depends on a variety of site conditions, in general the standards for multifamily and mixed-use residential

districts do not constrain residential development from reaching maximum development densities, even when setbacks, lot coverage regulations, and other restrictions are taken into consideration. In addition, the newly-adopted high-density residential mixed-use zoning districts in the North Fair Oaks area facilitate multifamily residential redevelopment of developed, underutilized parcels.

#### Minimum Lot Size.

While San Mateo County's zoning regulations, in general, do not present unique constraints to residential development, the County's single-family residential districts, and many of the single-family residential zoning overlays, incorporate a minimum lot and/or building site size of 5,000 square feet. This size is often appropriate for single-family detached residential development, but can constrain production of attached ownership housing, as well as production of multiple units per parcel. In the North Fair Oaks area, lot size minimums have been eliminated for all attached multifamily ownership housing, regardless of density. In addition, the County's regulations now allow multiple ADUs on all residential parcels, and the County is fully implementing the provisions of SB 9, which effectively reduces the minimum lot size to 1,200 square feet and allows development of multiple units per parcel in the majority of the unincorporated area zoned for single-family development.

#### Off-Street Parking Requirements

Chapter 3 of the County's Zoning Regulations establishes the basic off-street parking requirements applicable to zoning districts which do not have independently applicable parking requirements. For both single-family dwellings and apartments, the required parking spaces are governed by the number of bedrooms as shown in the Parking Table, Section 6119. For example, two parking spaces are required per single-family home having two or more bedrooms, while 1.5 parking spaces per unit are required for apartments. Section 6117 requires parking spaces to have a minimum of 171 square feet (9' x 19') to accommodate full-sized vehicles and be provided in garages or carports; although up to 25% of spaces may be compact spaces, if allowed through an exception.

In addition, various zoning districts include parking requirements specific to those districts, which vary from and are typically less than the general requirements in Chapter 3. These districts include the PC zoning district in unincorporated Colma, and the various zoning districts in North Fair Oaks, all of which establish significantly lower parking requirements for multifamily residential development, consistent with their location near transit. In addition, because the County's Inclusionary Housing requirement automatically qualifies all multifamily residential projects of more than 5 units for the provisions of the State Density Bonus Law, additional parking reductions are available for these projects.

#### Site Improvement Requirements

The Subdivision Map Act (Government Code Section 66410 et seq.) provides local governments with the legal power to regulate land divisions and the conversion of existing multi-family buildings to condominiums or stock cooperatives. The County implements the Subdivision Map Act through its adopted Subdivision Regulations, Part II of the Zoning Regulations, which incorporate the site improvement requirements for development of newly created or otherwise undeveloped parcels.

### Requirements for Development of New Parcels or Vacant Lots

The County's subdivision regulations affect the manner in which parcels can be divided into individual lots for development. The County's subdivision approval procedures are drawn directly from the Subdivision Map Act.

Site access requirements and road improvement standards for new subdivisions are summarized in Tables B-4, B-5, and B-6. The standards are the minimum required to provide safe access from private property to a publicly maintained road. Typically, the County requires the installation of public roads for major subdivisions and allows private roads to serve minor subdivisions. Exceptions to this requirement may be allowed through the subdivision exception process, although they are not guaranteed. Variance from other standard requirements is also potentially allowed through the subdivision exception process or alternately, through a street improvement exception process where no subdivision is involved. The County's road/access standards do offer flexibility in that the County allows different road/access standards in different unincorporated communities based on local conditions and preferences, or in accordance with "Creative Road Design Guidelines" adopted by the Planning Commission.

Utility improvements are also required for new lots created by subdivision or when new homes are built on existing, unimproved lots of record. For subdivisions, developers are typically required to install new mains and individual laterals or service. For new homes on unimproved lots, developers are typically required to install individual laterals or service. Size and other standard specifications for utility improvements are determined by the applicable water and sewer district or other service provider.

Table B-4: Subdivision Street Improvement Standards

Classification	Surface Width, Curb to Curb	Curbs, Gutters, Sidewalks	Right-of-Way	Easement Width
<b>Urban Streets</b>				
<b>Public</b>				
Residential One-Way Loop	18'	Curbs, gutters--both sides; Sidewalk--one side	40'	--
Residential Cul-De-Sac	32'	Curbs, gutters, sidewalks--both sides	50'	--
Residential Minor	36'	Curbs, gutters, sidewalks--both sides	50'	--
Residential Collector or Minor Commercial	40'	Curbs, gutters, sidewalks--both sides	60'	--
Major Commercial, Industrial or Arterial	64'	Curbs, gutters, sidewalks--both sides	80'	--
<b>Private</b>				
Private	16'	A.C. berms where needed to control storm runoff	--	--
<b>Rural Roads</b>				
<b>Public</b>				
One-Way Loop	15'	Berms and one path	40'	--
Cul-De-Sac or Minor (5 to 10 parcels each 20,000 sq. ft. to 5 acres)	20'	Berms and one path	40'	--
Cul-De-Sac or Minor (5 to 10 parcels each 5 to 40 acres)	20'	2' rocked shoulders	40'	--
Cul-De-Sac or Minor (more than 10 parcels each 20,000 sq. ft. to 40 acres)	22'	Berms and one path	50'	--
Collector	28'	Berms and one path	50'	--
Major Collector (F.A.S. standard)	34'	Surface width including two 5' paved shoulders	50'	--
<b>Private</b>				
Private (serves 2 through 4 parcels)	16'	1' graded shoulders--each side	--	20'
Private (serves 4 through 10 parcels)	16'	2' rocked shoulders--each side with turnouts	--	50'
Private (with parcels 40 acres or larger)	16'	2' rocked shoulders--each side with turnouts	--	50'
Private Access Within 500' of Public Road	16'	1' graded shoulders on each side	--	50'
Private Access More Than 500' from Public Road	16'	2' rocked shoulders on each side turnouts	--	50'

Table B-5: Road Improvement Requirements for Subdivision Approval

Urban Area		
Private Road	Property Adjacent to Public Road	State Highway
Safe and adequate paved access	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary
Skyline		
Private Road	Property Adjacent to Public Road	State Highway
Safe and adequate unpaved access to and through subdivision	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary
All Other Rural Areas		
Private Road	Property Adjacent to Public Road	State Highway
Safe and adequate unpaved access to and through subdivision	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary

Table B-6: Standards for Private Roads in Single-Family Areas

Dwelling Units Served	Visitor Parking Spaces Required	Width of Easement	Width of Paving
1	2	15'	12'
2	4	20'	16'
3	6	20'	16'
4	8	20'	16'
5+	Provided on right-of-way	50'+	County road standards

If the County determines that a subdivision of 50 parcels or more will create or intensify need for park and recreational facilities in the County, the County may require a dedication of land or an in-lieu park fee as a condition of subdivision approval. For subdivisions of less than 50 parcels, only an in-lieu fee is required. The dedication is based on a standard of .003 acres per anticipated new resident in the subdivision. The in-lieu fee is based on the assessed (rather than market) value per acre of the parkland that would otherwise be provided if dedication of parkland were required. The assessed value of the land is typically lower, in many cases much lower, than the market value of the land either before or after subdivision, resulting in lower fees. The County also assesses a Park and Recreation Development fee of \$1.84 per square foot of new development in the Midcoast area only.

**State Building Code and Other State Codes**

Building codes are standards and specifications designed to establish minimum construction requirements for public safety. Like many communities, San Mateo County has adopted the current California Building Code for the unincorporated areas, with very little modification. The County also relies on the California Energy Code, California Mechanical Code, California Plumbing Code, California Fire Code, California Electrical Code, and the State of California Energy Conservation requirement. While there are ways in which these codes may constrain the production of housing, such constraints are outweighed by the necessity for safe, habitable construction, and by the certainty provided for development by a consistent, predictable set of code standards.

**Inclusionary Housing Requirements**

The County’s Inclusionary Housing Program requires that all new rental or for-sale multifamily housing projects larger than 5 units include 20% of units dedicated as long-term affordable for very-low, low, or moderate-income households (as defined by the federal department of Housing and Urban Development). In certain circumstances, the inclusionary requirement may also be met through land dedication, in-lieu fees, or off-site provision of units.

State law requires that inclusionary programs be considered as governmental constraints to housing development. The rationale for this requirement is that Inclusionary Housing regulations,

by reducing the permitted sale or rental price of some units and potentially mandating a lower profit margin for the housing developer, may discourage private market development of housing.

Roughly 72% of Bay Area jurisdictions, and at least 6 in San Mateo County, have inclusionary requirements of some type. The County's inclusionary requirements are fairly typical of Bay Area jurisdictions, both in the threshold development size at which the requirements apply, and in the nature of the inclusionary requirement. The County's ordinance currently exempts single-family housing developments, and only applies to projects of 5 units or greater. In addition, because the County's inclusionary ordinance allows the requirement to be met through very-low, low, or moderate income units, as well as offering in-lieu fee, land dedication, and off-site transfer alternatives, the ordinance provides significant flexibility in application.

A number of studies<sup>5</sup> have consistently determined that inclusionary regulations are not a meaningful disincentive to housing production, particularly in regions such as the Bay Area, where housing demand is consistently high. Research indicates that inclusionary requirements can be effectively implemented while allowing acceptable returns for developers, particularly if combined with incentives such as density bonuses, reduced or deferred permit fees, and priority processing. Because the County's Inclusionary Housing requirement exceeds the minimum percentage of affordable housing required to qualify a project for State Density Bonus provisions, implemented through the County's local Density Bonus Ordinance, every project subject to the Inclusionary Housing requirement is also eligible for a density bonus of at least 15% and up to 50% or more, depending on the mix of affordability provided, and is also eligible for multiple other exceptions and reductions to development standards and approval processes. These benefits act to offset any constraints potentially posed by the Inclusionary Housing requirement.

The County has not traditionally had a significant amount of land zoned for multifamily residential development, particularly at higher densities. An exception is the PC-zoned portions of Colma Bart Station Area, which are zoned for residential densities of up to 87 units/acre. These areas were subject to a local inclusionary requirement adopted in 1994, which was the precursor to the County's countywide inclusionary requirement, adopted in 2004,<sup>6</sup> and which had essentially equivalent provisions. Despite this area-specific inclusionary requirement, the areas of the Bart Station Area zoned for higher-density development were subsequently developed with significant amounts of high-density residential development, including both entirely affordable projects, and market-rate projects with inclusionary components. Similarly, subsequent to the rezoning of large portions of North Fair Oaks from commercial and industrial zoning to high-density multifamily residential and commercial-residential mixed-use at densities ranging from

---

<sup>5</sup> <sup>5</sup> Calavita, Nico and Kenneth Grimes. "Inclusionary Housing in California: The Experience of Two Decades," *Journal of the American Planning Association* 64 (2) (1998): 150-169; Calavita, Nico, Kenneth Grimes and Alan Mallach. "Inclusionary Housing in California and New Jersey: A Comparative Analysis," *Housing Policy Debate* 8 (1) (1997): 109-142; Rosen, David Paul & Associates. "City of Los Angeles Inclusionary Housing Study," prepared for the Los Angeles Housing Department (September 25, 2002); National Housing Conference, The. "Inclusionary Housing: Lessons learned in Massachusetts," *NHC Affordable Housing Policy Review* 2 (1) (January 2002).

<sup>5</sup> *Affordable By Choice: Trends in California Inclusionary Housing Programs*, Non-Profit Housing Association of Northern California, California Coalition for Rural Housing, San Diego Housing Federation and the Sacramento Housing Alliance, 2007.

<sup>6</sup> Since adoption, the ordinance, which applies an inclusionary requirement to both rental and ownership housing units, has not been amended.

60 to 120 units per acre, a number of new multifamily projects have been completed, and many others, including market-rate development with inclusionary components, are either entitled or far along in the review and approval process. The development of the high-density areas in Colma, and the rapid increase in new development following the rezoning of North Fair Oaks, indicates that the County's inclusionary ordinance has not been a barrier to multifamily development.

However, the County will assess its Inclusionary Housing Ordinance as a program during Housing Element Cycle 6. The assessment will be comprehensive, and will include a determination of the effectiveness of the various requirements of the ordinance, including required affordable units and income levels, additional options other than direct construction of units, and various other possible changes.

### **Regulation of Condominium Conversions**

In 1981, the County adopted a prohibition on condominium conversions, which remains in effect until and unless the Board of Supervisors determines that the prohibition is no longer warranted. While this regulation is a constraint to condominium conversions, it provides substantial protection for existing multi-family rental housing stock, which tends to be the most affordable housing available in the unincorporated areas of the County. Since the condominium conversion regulation only prohibits certain changes in the tenure of existing housing units, rather than regulating production of new housing, it is not a constraint to housing production. The ordinance also allows exceptions for conversion by non-profit and affordable housing organizations, and for conversion initiated by existing apartment tenants.

### **Local Permit Approval Process**

The permit approval process can add time, cost, and uncertainty to the development process. The County has taken significant independent steps, and has implemented a number of new State laws, as described on page B-2, to streamline the permitting process, as well as continuing to provide fee reductions and expedited processing for various prioritized housing types, including affordable housing, special needs housing, and farm labor housing.

### **Overview of Local Permit Approval Processes**

The Planning Division processes approximately 20 different types of planning permits and approvals. The approval authority/decision maker and the noticing requirements for these permits are summarized in Table B-7. The permits most often required for residential development are: (1) Design Review, and in the County's Coastal Zone (2) Coastal Development Permits. Required less frequently are: Use Permits, Subdivisions, Variances, Rezoning, Off-Street Parking Exceptions, and General Plan Amendments. The requirements and process for Design Review and Coastal Development Permits are described further below. Residential uses permitted in each zoning district in the County, and the type of permit required (ministerial or conditional), are shown in Table B-8.

Table B-7: Permit Approval Authorities and Noticing Requirements

Permit Type		Approval Authority	Noticing Requirements
Architectural Review		Planning Commission	Owners - 300 ft.
Arch. Review/Exemption		Staff	None
Coastal Development	Outside Jurisdiction Appeals	Staff	Owners - 300 ft.; residents - 100 ft.
	Inside Jurisdiction Appeals	Zoning Hearing Officer	Owners - 300 ft.; residents - 100 ft.
Coastal Development Exemption	Wells (Midcoast)	Staff	None
	All Others	Counter Staff	None
Design Review	Coastal Zone SFD	Design Review Coastsides Committee	Site posting and owners - 300 ft.
	Coastal Zone Non-SFD	Staff	Site posting and owners - 300 ft.
	ELH, Palomar Park, Devonshire	Design Review Baysides Committee	Site posting and owners - 300 ft.
Design Review/Exemption	Coast	Staff	None
	ELH, Palomar Park, Devonshire	Staff	Site posting only
General Plan Amendment		Board of Supervisors	Owners -300 ft.
Grading Permit	State or County Scenic Corridor	Planning Commission	Owners - 300 ft.
	Land clearing, grading for ag. or less than 1,000 cub.yds, exemptions	Staff	None
	All Others	Zoning Hearing Officer	Owners - 300 ft.
Lot Line Adjustment		Staff	Adjacent properties and adjacent to any private road serving property
PAD Zoning District	Development Permit	Zoning Hearing Officer	Owners - 300 ft.
Rezoning		Board of Supervisors	Owners - 500 ft.
RM & RM/CZ* Zoning District	Minor Development Permit	Staff	Owners - 300 ft.
Minor Subdivision		Zoning Hearing Officer	Owners - 300 ft. (500 ft. if rezoning)
			Residents - 100 ft. if in Coastal Zone
Major Subdivision		Planning Commission	Owners - 300 ft. (500 ft. if rezoning)
			Residents - 100 ft. if in Coastal Zone

Permit Type	Approval Authority	Noticing Requirements	Permit Type
TPZ & TPZ/CZ Zoning District	Minor Development Permit	Staff	Owners - 300 ft.
	Major Development Permit	Planning Commission	Owners- one mile
Use Permit		Zoning Hearing Officer	Owners - 300 ft.
Variance and Home Improvement Exception	Optional Hearing Notice	Staff	Owners - 300 ft.
	Hearing	Zoning Hearing Officer	Owners - 300 ft.

DRAFT

Table B-8: Housing Types Permitted by Zoning District

Residential Use	Zoning District											
	R-1	R-2	R-3	R-3-A	RH	PC	PUD	A-1	A-2	A-3	COSC	P
Single-family Detached	P	P	P	CUP	P	P	N/A	P	P	N	CUP	N
Single-family Attached	N	P	P	CUP	N	P	N/A	N	N	N	N	N
2-4 Dwelling Units	N	P	P	CUP	N	P	N/A	N	N	N	N	N
5+ Dwelling Units	N	N	P	CUP	N	P	N/A	N	N	N	N	N
Residential Care < 6 beds	P	P	P	P	P	P	N/A	N	N	N	N	N
Residential Care > 6 beds	CUP	CUP	CUP	CUP	P	P	N/A	N	N	N	N	N
Emergency Shelter	N	N	CUP	CUP	N	P	N/A	N	N	N	N	N
Single-Room Occupancy	N	N	P	CUP	N	P	N/A	N	N	N	N	N
Manufactured Homes	P	P	P	P	P	P	N/A	P	P	N	CUP	N
Mobile Homes	P	P	P	CUP	P	P	N/A	P	P	N	CUP	N
Transitional Housing	P	P	P	CUP	P	P	N/A	P	P	N	CUP	N
Farm Labor Housing	N	N	CUP	CUP	N	N	N/A	P	P	P	CUP	N
Supportive Housing	P	P	P	CUP	P	P	N/A	P	P	N	CUP	N
ADU	P	P	P	P	P	P	P	CUP	CUP	CUP	N	N

P = Permitted; CUP = Conditionally Permitted; N = Not Permitted

Table B-8: Housing Types Permitted by Zoning District

Residential Use	Zoning District											
	O	C-1	C-2	CCR	M-1	M-2	W	I/INFO	RM	PAD	TPZ	H-1
Single-family Detached	N	CUP	CUP	N	N	N	N	N	P	CUP	CUP	CUP
Single-family Attached	P	CUP	CUP	N	N	N	N	N	P	CUP*	CUP	CUP
2-4 Dwelling Units	P	CUP	CUP	CUP	N	N	N	N	P	CUP*	CUP	CUP
5+ Dwelling Units	P	CUP	CUP	CUP	N	N	N	N	P	CUP*	CUP	CUP
Residential Care < 6 beds	N	CUP	CUP	N	N	N	N	CUP	N	N	N	N
Residential Care > 6 beds	N	CUP	CUP	N	N	N	N	CUP	N	N	N	N
Emergency Shelter	N	CUP	CUP	N	N	N	N	N	N	N	N	N
Single-Room Occupancy	N	CUP	CUP	N	N	N	N	N	N	N	N	CUP
Manufactured Homes	N	CUP	CUP	N	N	N	N	N	P	P	CUP	CUP
Mobile Homes	N	CUP	CUP	N	N	N	N	N	P	P	CUP	CUP
Transitional Housing	N	CUP	CUP	N	N	N	N	CUP	P	CUP	CUP	CUP
Farm Labor Housing	N	CUP	CUP	N	N	N	N	N	N	P	CUP	N
Supportive Housing	N	CUP	CUP	N	N	N	N	CUP	P	CUP	CUP	CUP
ADU	P	P	P	N	N	N	N	N	P	CUP	CUP	CUP

P = Permitted; CUP = Conditionally Permitted; N = Not Permitted

\*Multifamily residential uses are allowed in the PAD zone if they are affordable or farm labor housing.

Table B-8: Housing Types Permitted by Zoning District

Residential Use	<i>Districts Substantially Amended in Cycle 5</i>		<i>New Districts Adopted in Cycle 5</i>					
	<i>M-1/NFO</i>	<i>M1/Edison/NFO</i>	<i>NMU</i>	<i>NMU-ECR</i>	<i>CMU-1</i>	<i>CMU-2</i>	<i>CMU-3</i>	<i>MH</i>
Single-family Detached	N	N	N	N	N	N	N	N
Single-family Attached	P*	P*	P	P	P	P	P	N
2-4 Dwelling Units	N	N	P	P	P	P	P	N
5+ Dwelling Units	CUP**	P	P	P	P	P	P	CUP
Residential Care < 6 beds	CUP**	CUP	CUP	CUP	CUP	CUP	CUP	N
Residential Care > 6 beds	CUP**	CUP	CUP	CUP	CUP	CUP	CUP	N
Emergency Shelter	N	N	CUP	CUP	CUP	CUP	CUP	N
Single-Room Occupancy	N	N	CUP	CUP	CUP	CUP	CUP	N
Manufactured Homes	N	N	N	N	N	N	N	N
Mobile Homes	N	N	N	N	N	N	N	P
Transitional Housing	CUP**	CUP	CUP	CUP	CUP	CUP	CUP	CUP
Farm Labor Housing	N	N	N	N	N	N	N	N
Supportive Housing	CUP**	CUP	CUP	CUP	CUP	CUP	CUP	CUP
ADU	P	P	P	P	P	P	P	N

P = Permitted; CUP = Conditionally Permitted; N = Not Permitted

\*Live/Work units only

\*\*Limited to specific locations within the district

### Design Review Regulations

The County's design review procedures and standards are contained in Chapter 28.1 of the Zoning Regulations. The DR District is an overlay zone that applies in 8 of 22 urban unincorporated residential areas. On the Bayside, it applies in Colma, Devonshire, Palomar Park, and Emerald Lake Hills, and in a limited fashion to some commercial and mixed-use development North Fair Oaks. On the Coastside, the DR District applies in the urban Midcoast, and the rural service centers of San Gregorio and Pescadero.

The Planning Director or the Director's designee has the authority to approve design review permits for major development in Colma, San Gregorio, Pescadero, Emerald Lake Hills, North Fair Oaks, and in R-3 and C-1 zones in the Midcoast; no public hearing is required. Major development (new single-family homes, major additions/remodels, new multi-family projects) in the other design review areas is subject to review by the County's Design Review Committee at a public hearing. In both situations, the design review permit process takes about two to three months, with another two to three months required to obtain a building permit. About 5% of design review permits are more complicated or controversial and take four to six months for approval, and an additional two to three months for a building permit. In contrast, a single-family home or multi-family residential project that requires only a building permit (i.e., no design review approval or any other planning permit—use permit, variance, etc—is required) takes about two to three months in total.

### Application Requirements

In all cases, the applicant must submit a detailed site plan, indicating all features of the existing development site, and all proposed aspects of proposed development. These application requirements are the same as those for any project not subject to Design Review. In addition, the project applicant must submit a statement describing how and why the proposed development conforms to the relevant Design Review standards. Project applicants must also participate in a pre-design conference to discuss the proposed project; at this point, staff must provide the applicant with all applicable regulations and guidelines, answer any questions the applicant may have, and provide guidance on how best to ensure that a project meet design review requirements.

### Design Review Standards

In every area, the regulations are a mix of required design elements, and elements that are preferred or encouraged, but which are not required for every project. The combination of design requirements and preferred design elements is intended to achieve overall consistency with the character of the existing area in which design review applies, without strictly regulating every element of project design.

### Emerald Lake Hills, Oak Knoll Manor, Devonshire, Palomar Park

In general, the design review regulations for the lower density and more rural Bayside areas subject to design review—Emerald Lake Hills, Oak Knoll Manor, Devonshire, and Palomar Park—encourage locating buildings on parcels so as to minimize tree removal, minimize altering natural topography, respect the privacy of neighboring homes and yards, minimize blockage of light to neighboring buildings, and minimize alteration of streams and natural drainage channels. In addition, regulations for these areas state that new structures should conform to the predominant architectural style and natural character of the surrounding area, and/or make varying architectural styles compatible by using similar materials and colors that blend with the natural setting and immediate area, and discourage the use of building materials and colors which are highly reflective and contrasting. The standards encourage buildings with shapes that respect and conform to the natural topography of building sites by requiring them to step up or down hillsides in the same direction as the natural grade, and control the bulk of buildings on hillsides by requiring them to be terraced up or down the hill at a uniform height.

Regulations for these areas also require design of well-articulated and proportioned facades, by: avoiding the dominance of garages at street level; considering the placement and appearance of garages and the width of garage doors; prohibiting massive blank walls by creating aesthetic and proportioned patterns of windows and shadows; and relating the size, location, and scale of windows and doors to adjacent buildings. The regulations also require use of pitched roofs when possible, and roofs that reflect the predominant architectural styles of the immediate area.

Regulations for Emerald Lake Hills, Oak Knoll Manor, and Devonshire require colors such as warm grays, beiges, natural woods, and muted greens, and prohibit the use of cool grays, blues, pinks, yellows, and white, while Palomar Park encourages the same colors, but does not prohibit any colors. Regulations for all areas encourage the use of building materials that are compatible with the predominant architectural styles of the immediate area.

Regulations for these areas require utilities to be installed underground, to the extent feasible, and encourage minimization of visible paved areas (driveways, walkways, etc.) to the maximum possible extent. The regulations also require control of the use of signs so that their number, location, size, design, lighting, materials, and colors harmonize with their surroundings and are compatible with the architectural style of the building.

Palomar Park also has distinct regulations requiring that lighting be subdued and indirect, that glaring fixtures should be avoided, and that retaining walls should be surfaced, painted, landscaped or otherwise treated to blend with their surroundings.

### North Fair Oaks

A limited set of objectively applicable design standards, approved at the staff level, applies to some types of development in the newly adopted higher density zoning districts in North Fair Oaks, including CMU-1, CMU-2, CMU-3, NMU, NMU-ECR, and M-1/NFO. For commercial structures on Middlefield Avenue in North Fair Oaks, a limited set of design standards also continues to apply. However, these standards have been significantly reduced, and the review and approval process significantly streamlined during Housing Element Cycle 5, and these regulations do not present a unique constraint beyond other components of the permitting process.

### Unincorporated Colma

Design review applies in areas designated High Density Residential, Medium High Density Residential and Neighborhood Commercial within the Planned Colma (PC) Zoning District. The regulations for these areas are as follows:

#### *All Building Types*

Require building entrances on streets, pedestrian ways, kiss-n-ride areas, central courtyards and parks and plazas rather than the interior of blocks or parking lots. Require buildings to be placed along the frontage of the BART bus turnaround and kiss-n-ride area. Encourage single-loaded apartments along the BART bus turnaround with service areas facing the BART area and active spaces facing an interior courtyard. Prohibit street-facing facades consisting of a blank wall or an unbroken series of garage doors, or lined with off-street uncovered parking spaces.

Require buildings to follow the natural topography by terracing up slopes and varying floor level, facades, roof patterns, architectural details, and finishes of large buildings to create the appearance of several smaller buildings. Encourage unobstructed views along east-west street corridors, from the Planned Colma (PC) District to San Bruno Mountain and from surrounding areas to the area. Encourage vertical, rather than horizontal, building forms. Encourage grand entries, such as porches; corner entries; landmark features, such as towers, at corners of large buildings; porches, patios, bays, solariums, and balconies, and; vertical, rather than square or horizontal windows. Encourage casement or divided windows with individual panes of glass, high quality wooden windows and door frames, and windows and doors to be recessed one to three inches from the front facade. Prohibit exterior stairs to upper floor units on street facing facades and the front half of side facades.

Require mechanical equipment to be screened with parapets or the roof form. Encourage roofs that are integral to the structure of the building and the design of the facade, rather than ornamental. Encourage gable roofs. Prohibit mansard roofs and buildings covered entirely by a flat roof.

Encourage identical building materials on all sides of buildings, smooth-finish stucco, horizontal wood siding, and light tints and bright accents, rather than earth tones. Prohibit walls entirely of glass, reflective glass, textured stucco, and scored plywood.

Require trees to be planted every 30 feet in the setback along the frontage of the BART bus turnaround and kiss-n-ride area. Encourage low walls or fences of light-colored stucco, concrete, masonry, or wood along front property lines, and low hedges along front property lines.

### *Specific Building Types*

Podium Apartments. Require street entries placed every 50 to 60 feet. Require porches, patios, bays, solariums, and balconies overlooking streets to be placed every 25 to 30 feet. Where necessary, require second floor residential bays to be placed a minimum of 3 feet above retail awnings. Require a minimum 20-foot by 20-foot open courtyard area on the podium above parking. Require a tree survey for development in the eucalyptus grove north of D Street and east of the Colma BART Station. Encourage one entrance to serve no more than 16 units. Encourage courtyards to contain shared facilities and paths, surrounded by porches, patios, and entry porticos. Encourage courtyard landscaping to provide both common and private open space, and steps to connect courtyards to the street. Encourage ground-level open space where possible. Encourage roof decks integrated into overall building design, with wind screens and landscaping. Encourage preservation of existing eucalyptus trees, and encourage openings between parking levels and podium courtyards for sunlight and ventilation.

Podium Apartments, Small Apartment Buildings and Courtyard Apartments. Encourage porches, patios, solariums, and balconies to be a minimum of 6 feet deep and 50 square feet in size. Encourage porches and patios to be accessible directly from the street or courtyard. Encourage second floor residential bays to be placed a minimum of 3 feet above retail awnings. Prohibit open railings on balconies.

Small Apartment Buildings and Courtyard Apartments. Require street entries placed every 25 to 30 feet. Require minimum 20-foot by 20-foot open space area as a combination parking and open space area. Encourage one entrance to serve no more than 16 units. Encourage pavement patterns and material to emphasize the combined pedestrian and auto use of parking and open space areas. Encourage hard-surface playgrounds in parking and open space areas.

Duplexes, Flats and Townhouses. Require street entries placed every 25 to 30 feet. Encourage one entrance for every one to two units, street-facing porches, and porches a minimum of 6 feet deep and 50 square feet in size. Encourage porch support columns and roofs to appear integral to the structure of the building and the design of the facade, rather than ornamental.

Commercial Structures. Require buildings to face streets, pedestrian ways, kiss-n-ride areas, and parks and plazas rather than the interior of blocks or parking lots. Encourage benches and small tables along ground floor retail frontages outside the public right-of-way. Prohibit street-facing facades to consist of a blank wall.

Require variations in floor level, facades, roof patterns, architectural details, and finishes of large buildings to create the appearance of several smaller buildings. Encourage unobstructed views along east-west street corridors, from the Planned Colma (PC) District to San Bruno Mountain and from surrounding areas to the area. Encourage vertical, rather than horizontal, building forms.

Require storefront floor to ceiling height of 12 feet, and street entries to ground floor retail shops placed every 25 to 30 feet. Require the design of residential entries to be clearly distinct from retail entries. Require display windows of clear glass, display windows to begin no higher than 30 inches above finished sidewalk grade, and no more than 6 feet of blank, non-window, wall space in every 25 feet of storefront. Encourage corner entries, and separate awnings for each shop, hanging 9 to 12 feet above the sidewalk. Encourage columns or other vertical definition placed at least every 25 to 30 feet, alternating with entries, and storefront entries to be accented by 3 to 4-foot recesses for door swing space and associated display bays.

Require mechanical equipment to be screened with parapets or the roof form. Encourage roofs that are integral to the structure of the building and the design of the facade, rather than ornamental. Encourage gable roofs and prohibit Mansard roofs and buildings covered entirely by a flat roof.

Encourage identical building materials on all sides of a building, light tints and bright accents, rather than earth tones, and prohibit glass curtain walls, reflective glass, textured stucco, and scored plywood.

#### Coastside Design Review Areas

Design regulations for applicable areas in the County's coastal zone are primarily focused on preserving the natural character, scenic qualities, and natural resources of coastal areas, as follows:

- Ensure that proposed structures are designed and situated so as to retain and blend with the natural vegetation and landforms of the site and to ensure adequate space for light and air to itself and adjacent properties. Where grading is necessary for the construction of structures and paved areas, ensure that it blends with adjacent landforms through the use of contour grading rather than harsh cutting or terracing of the site and does not create problems of drainage or erosion on its site or adjacent property.
- Ensure that streams and other natural drainage systems are not altered so as to affect their character and thereby causing problems of drainage, erosion or flooding, and that structures are located outside flood zones, drainage channels and other areas subject to inundation.

- Ensure that trees and other vegetation land cover are removed only where necessary for the construction of structures or paved areas in order to reduce erosion and impacts on natural drainage channels, and maintain surface runoff at acceptable levels.
- Ensure that a smooth transition is maintained between development and adjacent open areas through the use of natural landscaping and plant materials that are native or appropriate to the area.
- Ensure views are protected by the height and location of structures and through the selective pruning or removal of trees and vegetative matter at the end of view corridors, that construction on ridgelines blends with the existing silhouette by maintaining natural vegetative masses and landforms and does not extend above the tree canopy, that structures are set back from the edge of bluffs and cliffs to protect views from scenic areas below, and that public views to and along the shoreline from public roads and other public lands are protected.
- Ensure that varying architectural styles are made compatible through the use of similar materials and colors that blend with the natural setting and surrounding neighborhoods.
- Ensure that the design of structures is appropriate to the use of the property and in harmony with the shape, size and scale of adjacent buildings in the community.
- Ensure that overhead utility lines are placed underground where appropriate to reduce the visual impact in open and scenic areas, that the number, location, size, design, lighting, materials, and use of colors in signs are compatible with the architectural style of the structure they identify and harmonize with their surroundings, and that paved areas are integrated into the site, relate to their structure, and are landscaped to reduce visual impact from residential areas and from roadways.

#### General Design Review Standards, Applicable to All Design Review Areas

The following regulations apply to all County areas to the extent relevant, unless contradicted or superseded by regulations specific to a given area.

- Design and situate structures to retain and blend with the natural vegetation and land forms of the site and ensure adequate space for light and air to the structure and adjacent properties.
- Ensure that where grading is necessary, it blends with adjacent land forms through contour grading rather than harsh cutting or terracing, and does not create problems of drainage or erosion on its site or adjacent property.
- Do not alter streams and other natural drainage systems in ways that affect their character and cause problems of drainage, erosion or flooding.

- Locate structures outside flood zones, drainage channels and other areas subject to inundation.
- Remove trees and other vegetative land cover only where necessary for the construction of structures or paved areas, in order to reduce erosion and impacts on natural drainage channels, and to maintain surface runoff at acceptable levels.
- Maintain a smooth transition between development and adjacent open areas through the use of natural landscaping and plant materials native or appropriate to the area.
- Protect views by controlling height and location of structures and through selective pruning or removal of trees and vegetative matter at the end of view corridors. Blend construction on ridgelines with existing silhouettes by maintaining natural vegetative masses and land forms, and do not extend structures above the height of the tree canopy.
- Set structures back from the edge of bluffs and cliffs to protect views from scenic areas below. Protect public views to and along the shoreline from public roads and other public lands.
- Make varying architectural styles compatible through use of similar materials and colors that blend with the natural setting and surrounding neighborhoods.
- Ensure that the design of structure is appropriate to the use of the property and harmonizes with the shape, size and scale of adjacent building in the community.
- Place utility lines underground where appropriate to reduce the visual impact in open and scenic areas.
- Ensure that the number, location, size, design, lighting, materials, and use of colors in signs are compatible with the architectural style of the structure they identify and harmonize with their surroundings.
- Ensure that paved areas are integrated into building sites, relate to their structure, and are landscaped to reduce visual impact from residential areas and from roadways.

#### Accessory Dwelling Units.

Outside of the County's Coastal Zone, ADUs are exempt from design standards and design review. Within the Coastal Zone, ADUs are subject only to objectively applicable design standards, reviewed and applied at the staff level, without public hearing or other review

#### **Summary**

With the exception of unincorporated Colma and some development types in some parts of North Fair Oaks, design review regulations mainly apply in lower density, primarily single-family areas of the County. Despite the varying levels of design review applicable in Colma and North Fair Oaks, these areas have the bulk of the County's high-density residential development, and North Fair Oaks has the greatest number of multifamily projects and housing units currently in the development pipeline. While the County's design review regulations do add some additional process and cost to residential development in the areas where the regulations apply, they pose only a modest constraint. In addition, projects eligible for the State Density Bonus law, and those relying on the provisions of SB 9, are exempt from subjective design review and design review hearings. The County will continue to explore additional opportunities to implement streamlined and objective design standards, and to provide certainty in the design review process by providing transparency of information and guidance on the design review regulations and processes, including pre-design conferences, guidance from staff, and other steps to provide clarity and direction.

### Accessory Dwelling Units

The County has fully implemented the provisions of California Government Code Sections 65852.2 and 65852.22, and attached, detached, and junior ADUs are allowed in every zoning district on which residential uses are ministerially or conditionally allowed outside of the Coastal Zone, and in every zoning district in which residential uses are the principally permitted use within the Coastal Zone. ADUs are allowed on parcels with both single-family and multifamily development, are exempt from design review and lot size limitations, and are subject to only limited development standards. In some cases, the County's regulations are more permissive than State law. ADU permits and ADU construction in the unincorporated areas have significantly increased year-over-year in recent years, and this increase is projected to continue.

### Coastal Development Permits

The County's Coastal Development District regulations are contained in Chapter 20B of the Zoning Regulations. Consistent with the California Coastal Act, all development in the Coastal Zone requires a Coastal Development Permit, unless located in a permit exclusion area. In San Mateo County, much of the Midcoast urban area is in a Categorical Exclusion area, in which single-family residential development is excluded from Coastal Development Permit requirements. Single-family development outside this area and all multi-family residential and mixed-use development require a Coastal Development Permit (CDP).

CDPs are processed administratively by staff unless the project involves: (a) another permit that requires a public hearing (e.g., a variance), (b) a use that is not permitted by right (i.e., it requires a use permit), or (c) a location within the Coastal Commission Appeals Jurisdiction. The appeals jurisdiction is defined in Section 6328.3 of the CD District regulations, but generally includes those areas directly adjacent to the coast or near a sensitive habitat such as a creek or wetland. CDPs requiring public hearings are approved by either the Zoning Hearing Officer or the Planning Commission.

The criteria for review and approval of a CDP are contained in the County's Local Coastal Program (LCP). In order to determine compliance with LCP standards, additional information (e.g., biological reports) is often required as part of the CDP application. This additional level of review is required to ensure local compliance with the State Coastal Act; however, it can add cost and time to the permit process. As shown in Table B-9, a staff level CDP typically takes three to four months to process, while CDPs requiring a public hearing take four to six months. Appeals to the Coastal Commission can add substantial time to the permitting process.

### Farm Labor Housing Permits

The County allows farm labor housing on all agriculturally zoned land (PAD, A1, A2, and A3), and on land zoned RM and RM-CZ. The County fully implements the requirements of the Employee Housing Act, treating farm labor housing as a principally permitted use, and also streamlines and expedites review and approval of farm labor housing, as well as providing funding and other assistance for the production of farm labor housing, as described in Section 1.

### Processing Times

Table B-9 shows average planning and building processing times for San Mateo County.

Table B-9: Typical Permit Processing Times, Unincorporated County

Permit Type	Time
Minor Subdivision (4 parcels or less)	4-6 months
Major Subdivision	6-8 months
Environmental Review- Initial Study and Neg Dec	4-9 Months
Planning Appeal	6-9 months; at least 6 months with hearing
Design Review (new use)	2-3 months
Building Permit, ministerial (based on 2,000 sq. ft Residence w/400 sq. ft garage)	2-3 weeks per department, 15 weeks total

Table B-10: Typical Permit Processing Times, San Mateo County Jurisdictions

	ADU	By-Right	Discretionary (Staff Level)	Discretionary (Hearing Officer)	Discretionary (Planning Commission)	Discretionary (Council/Board)
Atherton	1-2	1-3	2-4	N/A	2-4	2-6
Brisbane	1-2	2-6	N/A	N/A	4-12	6-14
Burlingame	1-2	2-3	2-3	N/A	3-4 standard project; 12 major project	13 months
Colma	1-2	1-2	1-3	2-4	N/A	4-8
Daly City	1-2	2-4	N/A	N/A	4-8	8-12
East Palo Alto	1-3	8-12	6-14	20-40	20-40	20-40
Foster City	1-2	1-2	1-2	-	3-6	6-12
Half Moon Bay	-	1-2	2-4	3-6	4-12	6-15
Hillsborough	-	-	-	-	-	-
Millbrae	0-2	3-6	1-3	3-8	3-8	4-9
Pacifica	1-2	2-3	4-5	5-6	5-6	7-8
Redwood City	2-3	3-4	N/A	8-10	12-18	18-24
San Bruno	2	3-6	N/A	3-6	9-24	9-24
San Mateo	4-8	1-2	4-7	N/A	9-12	9-13
South San Francisco	1	1	2-3	2-3	3-6	6-9
Unincorporated County	1-3	3-6	4-9	6-12	6-18	9-24
Woodside	1-2	1-2	N/A	N/A	2-6	3-8

Note: Time shown in months

As shown in Table B-10, these processing times are not unusual relative to other jurisdictions, and are generally the minimum time required for the comprehensive evaluation of projects

needed to ensure compliance with codes and regulations and protect public health, safety, and environmental quality. In addition, expedited permit processing is offered for projects involving affordable and other special needs housing, and for many accessory dwelling units. The County also fully implement State Density Bonus law, Housing Accountability Act, SB-35, and other housing laws that limit the nature and time of review, number of public hearings, and type of regulations applicable to accessory dwelling units, SB-9 projects, and multifamily and affordable housing of various types.

### Planning and Building Fees

Tables B-11 through B-17 on the following pages show fees for typical single-family, small multifamily, and large multifamily residential projects for 18 jurisdictions in San Mateo County, including the unincorporated County, including the total fees per project, and the fees per square foot. Table B-18 shows these costs as a percentage of total development costs.<sup>7</sup> Fees in these tables include entitlement, permit, and impact fees. The fees shown in the tables are organized by category, and include impact fees.<sup>8</sup> As shown, the fees charged by County for typical single-family and multifamily housing projects are consistent with or lower than those of most other jurisdictions, and do not pose a significant constraint to development relative to other jurisdictions. The unincorporated County's fees as a percentage of development costs are also among the lowest in the County. The County also offers fee waivers for affordable, special needs, and farm labor housing, exempts ADUs from impact fees, and exempts most typical single-family development from housing impact fees.

The County's Planning Fee Schedule is available [here](#).

The County's Building Fee Schedule is available [here](#).

---

<sup>7</sup> Information on development costs is provided by Baird + Driskell/Century Urban, LLC, 2022 including all data in Tables B-11 through B-18.

<sup>8</sup> Impact fees shown for the unincorporated County include only those directly charged and/or collected by the County.

Table B-11: Estimated Development Fees, Single-Family Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total
Atherton	\$1,520	\$13,363	\$0	\$1,058	\$15,941
Brisbane	\$0	\$4,300	\$10,608	\$10,032	\$24,940
Burlingame	\$3,645	\$49,500	\$16,280	\$0	\$69,425
Colma	\$0	\$6,760	\$0	\$0	\$6,760
Daly City	\$0	\$19,128	\$5,074	\$0	\$24,202
East Palo Alto	\$6,342	\$9,090	\$28,859	\$39,576	\$80,867
Foster City	\$3,000	\$64,886	\$0	\$0	\$67,886
Half Moon Bay	\$4,019	\$3,750	\$36,500	\$8,300	\$52,569
Hillsborough	\$7,951	\$48,891	\$0	\$14,250	\$71,092
Millbrae	\$7,397	\$19,050	\$71,309	\$0	\$97,756
Pacifica	\$11,000	\$10,803	\$11,922	\$0	\$33,725
Portola Valley	\$15,954	\$30,753	\$0	\$6,216	\$52,923
Redwood City	\$1,493	\$4,952	\$14,350	\$0	\$20,795
San Bruno	\$5,000	\$28,000	\$25,209	\$0	\$58,209
San Mateo	\$4,979	\$33,844	\$50,180	\$0	\$89,003
South San Francisco	\$1,490	\$24,932	\$54,944	\$0	\$81,366
Unincorporated San Mateo	\$420	\$28,013	\$7,996	\$0	\$36,429
Woodside	\$1,980	\$35,497	\$33,480	\$0	\$70,957

Note: Atherton, Unincorporated County and Woodside, fee estimation for a 5,000 sq. ft. house; all other jurisdictions, 2,600 sq. ft.

Table B-12: Estimated Development Fees per Square Foot, Single-Family Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees/Sq. Ft
Atherton	\$0	\$3	\$0	\$0	\$3
Brisbane	\$0	\$2	\$4	\$4	\$10
Burlingame	\$1	\$19	\$6	\$0	\$27
Colma	\$0	\$3	\$0	\$0	\$3
Daly City	\$0	\$7	\$2	\$0	\$9
East Palo Alto	\$2	\$3	\$10	\$15	\$31
Foster City	\$1	\$25	\$0	\$0	\$26
Half Moon Bay	\$2	\$1	\$14	\$3	\$20
Hillsborough	\$3	\$19	\$0	\$5	\$27
Millbrae	\$1	\$4	\$14	\$0	\$20
Pacifica	\$4	\$4	\$5	\$0	\$13
Portola Valley	\$3	\$6	\$0	\$1	\$11
Redwood City	\$1	\$2	\$6	\$0	\$8
San Bruno	\$2	\$11	\$10	\$0	\$22
San Mateo	\$2	\$13	\$19	\$0	\$34
South San Francisco	\$1	\$10	\$21	\$0	\$31
Unincorporated San Mateo	\$0	\$6	\$2	\$0	\$7
Woodside	\$0	\$7	\$7	\$0	\$14

Table B-13: Estimated Development Fees, Small Multifamily Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees	Total Fees/DU
Atherton	N/A	N/A	N/A	N/A	N/A	N/A
Brisbane	\$13,733	\$34,561	\$0	\$68,484	\$116,778	\$11,678
Burlingame	\$5,431	\$152,390	\$145,625	\$0	\$303,446	\$30,345
Colma	\$15,121	\$35,781	\$315,000	\$0	\$365,902	\$36,590
Daly City	\$5,555	\$269,288	\$50,740	\$0	\$325,583	\$32,558
East Palo Alto	\$53,024	\$65,205	\$189,892	\$0	\$308,121	\$30,812
Foster City	\$5,000	\$466,794	\$0	\$0	\$471,794	\$47,179
Half Moon Bay	\$27,926	\$48,100	\$93,715	\$0	\$169,741	\$16,974
Hillsborough	N/A	N/A	N/A	N/A	N/A	N/A
Millbrae	\$18,613	\$142,024	\$521,729	\$0	\$682,366	\$68,237
Pacifica	\$0	\$261,500	\$140,011	\$0	\$401,511	\$40,151
Portola Valley	N/A	N/A	N/A	N/A	N/A	N/A
Redwood City	\$22,000	\$143,714	\$19,653	\$0	\$185,367	\$18,537
San Bruno	\$60,000	\$430,000	\$231,480	\$0	\$721,480	\$72,148
San Mateo	\$50,000	\$198,431	\$358,850	\$0	\$607,281	\$60,728
South San Francisco	\$7,458	\$71,979	\$674,449	\$7,670	\$761,555	\$76,156
Unincorporated San Mateo	\$764	\$179,018	\$100,000	\$0	\$279,782	\$27,978
Woodside	\$6,640	\$374,602	\$446,400	\$0	\$827,642	\$82,764

Note: Estimates for a 10-unit project with no subdivision, rezoning, or general plan amendment

Table B-14: Estimated Development Fees per Square Foot, Small Multifamily Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees / sq. ft
Atherton	N/A	N/A	N/A	N/A	N/A
Brisbane	\$1	\$2	\$0	\$3	\$6
Burlingame	\$0	\$7	\$7	\$0	\$14
Colma	\$1	\$2	\$15	\$0	\$17
Daly City	\$0	\$13	\$2	\$0	\$16
East Palo Alto	\$3	\$3	\$9	\$0	\$15
Foster City	\$0	\$22	\$0	\$0	\$22
Half Moon Bay	\$1	\$2	\$4	\$0	\$8
Hillsborough	N/A	N/A	N/A	N/A	N/A
Millbrae	\$1	\$7	\$25	\$0	\$32
Pacifica	\$0	\$12	\$7	\$0	\$19
Portola Valley	N/A	N/A	N/A	N/A	N/A
Redwood City	\$1	\$7	\$1	\$0	\$9
San Bruno	\$3	\$20	\$11	\$0	\$34
San Mateo	\$2	\$9	\$17	\$0	\$29
South San Francisco	\$0	\$3	\$32	\$0	\$36
Unincorporated San Mateo	\$0	\$9	\$5	\$0	\$13
Woodside	\$0	\$18	\$21	\$0	\$39

Table B-15: Estimated Development Fees, Large Multifamily Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees	Total Fees / DU
Atherton	N/A	N/A	N/A	N/A	N/A	N/A
Brisbane	N/A	N/A	N/A	N/A	N/A	N/A
Burlingame	\$12,112	\$965,000	\$1,345,750	\$0	\$2,322,862	\$23,229
Colma	\$22,529	\$480,516	\$1,200,000	\$0	\$1,703,045	\$17,030
Daly City	\$5,555	\$977,818	\$243,750	\$0	\$1,227,123	\$12,271
East Palo Alto	\$89,105	\$223,639	\$1,605,624	\$0	\$1,918,368	\$19,184
Foster City	\$10,000	\$1,118,823	\$0	\$0	\$1,128,823	\$11,288
Half Moon Bay	N/A	N/A	N/A	N/A	N/A	N/A
Hillsborough	N/A	N/A	N/A	N/A	N/A	N/A
Millbrae	\$42,387	\$258,950	\$5,217,291	\$0	\$5,518,628	\$55,186
Pacifica	N/A	N/A	N/A	N/A	N/A	N/A
Portola Valley	N/A	N/A	N/A	N/A	N/A	N/A
Redwood City	\$42,857	\$469,623	\$1,278,840	\$0	\$1,791,320	\$17,913
San Bruno	\$200,000	\$1,426,400	\$2,314,800	\$0	\$3,941,200	\$39,412
San Mateo	\$205,000	\$611,684	\$3,338,000	\$0	\$4,154,684	\$41,547
South San Francisco	\$20,260	\$223,028	\$2,996,151	\$7,670	\$3,247,109	\$32,471
Unincorporated San Mateo	\$30,220	\$385,000	\$586,000	\$0	\$1,001,220	\$10,012
Woodside	N/A	N/A	N/A	N/A	N/A	N/A

Note: Estimate for a 100-unit project, no subdivision, rezoning or general plan amendment

Table B-16: Estimated Development Fees, Large Multifamily Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees / sq. ft.
Atherton	N/A	N/A	N/A	N/A	N/A
Brisbane	N/A	N/A	N/A	N/A	N/A
Burlingame	\$0	\$12	\$17	\$0	\$29
Colma	\$0	\$6	\$15	\$0	\$21
Daly City	\$0	\$12	\$3	\$0	\$15
East Palo Alto	\$1	\$3	\$20	\$0	\$24
Foster City	\$0	\$14	\$0	\$0	\$14
Half Moon Bay	N/A	N/A	N/A	N/A	N/A
Hillsborough	N/A	N/A	N/A	N/A	N/A
Millbrae	\$1	\$3	\$65	\$0	\$70
Pacifica	N/A	N/A	N/A	N/A	N/A
Portola Valley	N/A	N/A	N/A	N/A	N/A
Redwood City	\$1	\$6	\$16	\$0	\$22
San Bruno	\$3	\$18	\$29	\$0	\$49
San Mateo	\$3	\$8	\$42	\$0	\$52
South San Francisco	\$0	\$3	\$37	\$0	\$41
Unincorporated San Mateo	\$0	\$5	\$7	\$0	\$13
Woodside	N/A	N/A	N/A	N/A	N/A

Table B-17: Total Jurisdiction-Imposed Fees Per Dwelling Unit

Jurisdiction	Single Family	Small Multifamily	Large Multifamily
Atherton	\$15,941	N/A	N/A
Brisbane	\$24,940	\$11,678	N/A
Burlingame	\$69,425	\$30,345	\$23,229
Colma	\$6,760	\$36,590	\$17,030
Daly City	\$24,202	\$32,558	\$12,271
East Palo Alto	\$104,241	N/A	\$28,699
Foster City	\$67,886	\$47,179	\$11,288
Half Moon Bay	\$52,569	\$16,974	N/A
Hillsborough	\$71,092	N/A	N/A
Millbrae	\$97,756	\$6,824	\$55,186
Pacifica	\$33,725	\$40,151	N/A
Portola Valley	\$52,923	N/A	N/A
Redwood City	\$20,795	\$18,537	\$17,913
San Bruno	\$58,209	\$72,148	\$39,412
San Mateo	\$89,003	\$60,728	\$41,547
South San Francisco	\$81,366	\$76,156	\$32,471
Unincorporated San Mateo	\$36,429	\$27,978	\$10,012
Woodside	\$70,957	\$82,764	N/A

Table B-18: Fees as Percentage of Total Development Costs

Jurisdiction	Single family	Small Multi-Family	Large Multi-Family
Atherton	0%	N/A	N/A
Brisbane	1%	1%	N/A
Burlingame	3%	4%	3%
Colma	0%	4%	2%
Daly City	1%	4%	2%
East Palo Alto	4%	N/A	4%
Foster City	3%	6%	2%
Half Moon Bay	2%	2%	N/A
Hillsborough	3%	N/A	N/A
Millbrae	2%	8%	7%
Pacifica	1%	5%	N/A
Portola Valley	1%	N/A	N/A
Redwood City	1%	2%	2%
San Bruno	2%	8%	5%
San Mateo	3%	7%	5%
South San Francisco	3%	9%	4%
Unincorporated San Mateo	1%	3%	1%
Woodside	2%	9%	N/A

Note: Information on development costs from Baird + Driskell/Century Urban, LLC, 2022.

### Affordable Housing Impact Fee.

The County adopted a new affordable housing impact fee in 2016, applicable to all non-residential development and some types of residential development. The housing impact fee levels are shown below.

Multifamily rental and ownership projects of more than 5 units are exempt from the fee, as are ADUs, affordable, supportive, and transitional housing, and single-family units of less than 2,500 square feet. Single-family units larger than 2,500 square feet must pay fees only on the square footage above 2,500 square feet. The majority of residential development in the unincorporated County is exempt from these fees.<sup>9</sup>

Table B-19: Housing Impact Fees, Residential Development

Residential Use	Fee per Square Foot of Net New Residential Development
Single-Family Detached Home (1 unit)	\$0 per square foot for first 2,500 sq ft; \$5.00 per each square foot over 2,500
Single-Family Detached Home (2 to 4 units)	\$5 per square foot for first 2,500 sq ft; \$12.50 per each square foot over 2,500
Single-Family Detached Home (5 or more units)	\$15
Townhomes & Condominiums (4 or fewer units)	\$5 per square foot for first 2,500 sq ft; \$12.50 per each square foot over 2,500
Apartments (any development size)	\$10

Table B-20: Housing Impact Fees, Non-residential Development

Non-Residential Use	Fee per Square Foot of Net New Floor Area
Hotel	\$10
Retail, Restaurants and Services	\$5
Office, Medical Office and Research and Development Uses	\$25

### Water and Sewer Fees

Unlike most of the jurisdictions shown in the Table, the County does not independently provide water and sewer service to most of the unincorporated County. In the majority of the unincorporated County, the water and sewer districts serving each area establish the fees for

<sup>9</sup> Because the typical projects included in Tables B-11 through B-16 would be exempt, the Housing Impact Fee is not included in these fee estimates.

service connections, and the fees are paid directly to the water or sewer provider. These fees vary widely by district. Typical water hookup fee for a single-family home in the unincorporated areas ranges from roughly \$5,000 to \$20,000, while typical sewer connection fees range from approximately \$4,000 to \$24,000. In addition, some areas of the County are not served by either water or sewer providers, and rely on well water and septic sewage disposal. These facilities require review and inspection by the County's Environmental Health and Public Works Departments, with fees ranging from \$2,000 to \$6,000. Construction of these facilities may add substantial and unpredictable costs to residential projects, but no connection fees apply.

The County does directly provide water service to customers in County Service Area 7 (La Honda area) and County Service Area 11 (Pescadero area). The connection fee for CSA 7 is between \$4,000 and \$6,000, and the connection fee for CSA 11 ranges from \$14,000 to \$18,000.

The County also maintains the Burlingame Hills Sewer Maintenance District, Crystal Springs County Sanitation District, Devonshire County Sanitation District, Edgewood Sewer Maintenance District, Emerald Lake Heights Sewer Maintenance District, Fair Oaks Sewer Maintenance District, Harbor Industrial Sewer Maintenance District, Kensington Square Sewer Maintenance District, Oak Knoll Sewer Maintenance District, and Scenic Heights County Sanitation District. Charges range from roughly \$3,000 to \$17,000 for new connections in these districts.

#### Annual Permit Limits

In the following areas of the County, annual permit limits have been imposed to control the pace of development.

#### South Coast

In the South Coast, the Local Coastal Program (LCP) limits the total number of residential building permits to 33 (1 to 9 per watershed) in any given year. Permits are available on a first come-first served basis. This limit ensures that South Coast residential buildout proceeds at an even rate and does not overburden coastal resources (particularly water resources) or public services. Affordable housing and farm labor housing are exempt from the limit, and exemptions are also available for large-scale projects on a case-by-case basis, provided that the cumulative impact of the proposed development and any other development in the relevant watershed(s) will not adversely affect coastal resources. In Housing Element Cycle 5, no more than 10 permits were issued in any year.

#### Midcoast

The LCP imposes a similar limit of 40 new residential permits issued per year in the urban Midcoast, in order to ensure that schools and other public services are not overburdened by rapid growth. Again, permits are available on a first come-first served basis. If the limit is reached, the Board of Supervisors can allow additional development upon finding that water, schools and other public works have sufficient capacity to accommodate additional growth. Affordable housing and accessory dwelling units can also be specifically exempted. In addition, the Midcoast area has two designated affordable housing sites, one with a pipeline multifamily affordable housing project currently pending, and one designated farm labor site, incorporated in the LCP and the zoning regulations. Development of affordable housing on these sites is

exempt from the quota, and any associated market rate units built on these sites as part of a mixed-income, partially affordable housing project would also be exempt from the limit.

Although the 40-unit limit presents a theoretical constraint on development, in Housing Element Cycle 5, the limit was not reached in any year.

### *Emerald Lake Hills*

In 1989, a building permit limit for new residential structures of 55 per year was established for Emerald Lake Hills as part of the adoption of revised zoning regulations for the area. The limit was adopted to control the pace of residential development, which had accelerated rapidly since the completion of a new sewer system in 1985. Permits in Emerald Lake Hills are available on a first come-first served basis. Since adoption, the number of permit applications has never exceeded the permit limit.

### *Accessory Dwelling Units*

Except as noted above, ADUs are exempt from all permit limits in all areas of the unincorporated County.

## **Constraints on Housing for Persons with Disabilities**

Housing for persons with disabilities, either single-family or multifamily, can face unique constraints and require exemptions or alterations to typical standards or permit processes in order to ensure provision sufficient and appropriate housing of this type. This section assesses these constraints; additional information on programs intended to remove barriers to housing for persons with disabilities is contained in Section 1.

## **Zoning/Land Use**

### Group or Multifamily Housing for Persons with Disabilities

Consistent with State law, the County allows all types of group homes with six or fewer residents by right in all residential zoning districts. Group homes or “rest homes” with more than six residents are allowed as by-right use in some zoning districts, and a conditional use in all zoning districts pursuant to Zoning Regulations Chapter 24, as shown in Table B-8. The County does not restrict the siting of group homes, and does not regulate the siting of group homes in relation to one another.

Group homes of six or fewer residents are subject to the same parking standards as single-family homes in the relevant zoning district, while larger group homes are subject to the standard applicable to other congregate facilities of similar type in the same zoning district. Exceptions are allowed through the parking exception process in cases of practical difficulties or hardship, if the finding can be made that the establishment, maintenance and/or conducting of the off-street parking facilities as proposed are as nearly in compliance with the requirements as reasonably possible. These exceptions include reasonable accommodation for persons with disabilities.

Current zoning regulations require that entrance ramps meet setback requirements; however, Zoning Regulations Section 6404 allows a stairway, landing place or uncovered porch (or ramp) to extend into the front yard setback as much as 6 feet, and into side or rear yards as much as 3 feet. The porch or ramp must be uncovered and may not reduce the effective side yard clearance to less than 3 feet. These exceptions may allow sufficient flexibility to accommodate most ingress/egress ramps needed to accommodate persons with disabilities, but the County continues assess potential modifications to these standards as part of a broader analysis of new exception procedures for special needs housing and exploration of universal design guidelines, as described in Section 1.

### Single Residences for Persons with Disabilities

Residences for persons with disabilities may have unique requirements for access, siting, or other factors. Various zoning requirements, such as setbacks, lot coverage, frontage, and others can pose constraints to construction of single-family housing for persons with disabilities, making a site that would otherwise be appropriate for single-family housing infeasible for persons with disabilities. The County takes these constraints into consideration during permit review and approval, and as a matter of policy, allows exceptions to requirements that pose an undue burden on development of housing for persons with disabilities, or that make such development infeasible. As described above, the County will also explore modifications to setback and other requirements, modifications to exception procedures, and adoption of universal design guidelines to address potential constraints to both accessible single- and accessible multifamily housing.

While the County has not formally adopted reasonable accommodation procedures, the County continues to waive zoning and other standards that impede accessibility for special needs populations, consistent with the requirements of the ADA. The County will pursue adoption of reasonable accommodation standards in Cycle 6, as described in Section 1.

### Permit Processing Procedures

Group homes. As noted above, the County allows group homes with six or fewer persons by right in residential zoning districts, while larger group homes are allowed in any zoning district, in some cases subject to approval of a use permit. The County does not have specific conditions or restrictions for larger group homes, including those that provide services on site; in the case a use permit is required, conditions of use permit approval are determined based on the type and size of home, its location, and surrounding conditions.

Single family. Permits for single family housing for persons with disabilities are processed in the same manner as other permits. Constraints and undue burdens to development of single-family housing are taken into account in the permit review process.

### Building Permits and Codes

The County has adopted the California Building Code, with no modifications or amendments that might make ((pose a constraint) to accommodating persons with disabilities. The County imposes no additional building standards for the construction of any type of housing for persons with disabilities.

## **Conclusion**

The County's current zoning regulations and other policies do not pose a significant constraint to housing for persons with disabilities, but they could be improved to facilitate such housing. As described in Section 1, the County will adopt a formal process and standards for provision of reasonable accommodations in the zoning regulations, and/or other standards that may be necessary to ensure equal access to housing pursuant to fair housing laws.

As described above, the County will also pursue adoption of a formal streamlined application procedure specific to housing for persons with disabilities, including adoption of universal design standards for such housing, formalized exception procedures for zoning and other requirements where such requirements make such housing infeasible, and other modifications to regulations and permit processing procedures to facilitate and encourage both multifamily and single-family housing for persons with disabilities.

## **Non-Governmental Constraints to Housing Production**

As required by California Government Code Section 65583, this section provides an analysis of non-governmental constraints to the maintenance, improvement or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction. While the list of non-governmental constraints to the development of housing is potentially quite long, and includes such factors as national and regional economic conditions, this section focuses on non-governmental constraints that the County may be able to influence. The discussion below is divided into six sections: Development Costs, Community Concerns Regarding Housing Production, Mortgage Financing Costs and Availability, Downpayment Costs; Infrastructure Constraints, and Environmental Constraints. All of the factors discussed below impact the cost to maintain, improve, or produce housing, including affordable housing.

### **Development Costs**

The primary cost components of housing development are land, construction, and financing costs, each of which directly impacts the feasibility of development and the price for the purchaser or renter of housing.

### **Land and Construction Costs**

#### **Land Costs**

San Mateo County, like the greater Bay Area and California as a whole has faced continually and significantly increasing land costs over the past decade or more, contributing to higher housing costs for all types of housing.

While the cost of land varies both between and within jurisdictions, depending on a variety of factors, including location, permitted density of development on the site, and other issues, land costs throughout San Mateo County are uniformly high. Generally, land zoned for multifamily residential and mixed-use development is more costly than land zoned for single-family residential development.

In 2022, single-family land costs ranged from a low of roughly \$80 per square foot to a high of roughly \$900 square foot, while multifamily land costs contributed between approximately \$40,000 and \$160,000 per unit.<sup>10</sup>

### Other Development Costs

Along with the price of land, high development costs—driven by a generally strong demand for housing in the Bay Area, the high cost of materials, and a variety of other factors—are a major component of housing development costs, and an impediment to the production of housing affordable to moderate- and lower-income households. Development costs include both hard costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees and insurance.

Typical single-family development costs in San Mateo County range from roughly \$550 per square foot to \$670 per square foot, with roughly 70% comprised of hard costs. For multifamily projects, costs range from \$676 to \$717 per square foot, and from \$633,000 to \$686,000 per unit.

### **Community Concerns**

Community concerns can pose a constraint to the development of both market rate and affordable housing. Neighborhood and community concerns about the impacts of housing production can slow or stop local approval of new development, or result in downsizing of projects. When new housing developments or plans are proposed, individual and community-wide fears may surface regarding perceived decreases in property values, traffic congestion, parking shortages, school overcrowding, fiscal impacts, environmental degradation, public safety issues, level of services provided, and overall changes in community character. As communities become built out, any new or increased density of housing may be perceived as a threat to existing residents' quality of life.

The County has attempted to ensure that concerns are addressed comprehensively through community planning efforts that involve all segments of the community and account for and address potential impacts and benefits of full build-out of community areas, and through implementation of zoning standards consistent with adopted comprehensive community plans. In addition, various changes to state and local regulations have streamlined review and approval processes for many forms of housing, limiting discretionary review and thereby reducing the potential impacts of community opposition to many housing projects.

The strongest community concerns regarding new housing development in recent years have been related to the production of supportive housing for the formerly homeless and/or persons with mental disabilities, and multifamily housing projects of all types in the County's Coastal Zone. These concerns have in some cases slowed the approval process for housing projects, but have deterred them, in part due to the various planning efforts and regulatory changes at the local and state level described above.

---

<sup>10</sup> Information on land and construction costs from Baird + Driskell/Century Urban, LLC, 2022.

## **Mortgage Financing Costs and Availability**

Mortgage loan interest rates reached very low levels in 2020 and 2021, largely due to the COVID pandemic, although interest rates are beginning to climb back to pre-pandemic rates, in response to resurgent homeownership demand and increases in the federal funds rate. While lower mortgage interest rates tend to make homes purchases more affordable for lower income buyers, the supply of for-sale homes affordable to these income categories in San Mateo County remains low overall regardless of interest rates.

Because housing prices in San Mateo County remain very high, a large mortgage is often needed to purchase a home in the County, and many loans are “jumbo” loans, larger than the Federally-established threshold which triggers higher loan rates. Regardless of overall mortgage interest rates, high home prices in combination with more stringent loan restrictions and higher rates place ownership housing out of reach for many lower income residents.

Barriers to homeownership, including mortgage availability and costs, also disproportionately impact different segments of the San Mateo County community on the basis of various factors, including race and ethnicity, gender, economic status, disability, and other characteristics. A comprehensive assessment of impediments to fair housing is included as Appendix G, and policies addressing the findings of the assessment are summarized in Appendix G and included in Section 1.

## **Downpayment Costs**

Downpayment requirements and move-in costs can present another barrier for homeowners and renters. Lower income households may be unable to accrue sufficient savings to pay a security deposit plus first and last month’s rent, up-front costs typically required to secure an adequate rental unit. Similarly, the inability to accumulate sufficient funds for a downpayment (the minimum down payment required from borrowers to avoid paying mortgage insurance is typically 20%) remains a significant obstacle to many potential homebuyers, particularly younger and first-time buyers who may have sufficient income to cover ongoing homeowner costs, but not downpayment and move-in costs. Prior to the subprime mortgage market and credit meltdowns, it was often possible for prospective homeowners to purchase homes with little or no money down, but this is no longer the case. Downpayment assistance programs in San Mateo County targeted at moderate and lower-income households help address homeownership needs, but these programs have insufficient funds to assist all eligible homebuyers.

## **Infrastructure Constraints**

### **Bayside**

Water and sewer hookups are currently directly available for new residential development in all areas on the Bayside except Palomar Park and Devonshire. However, both Palomar Park and Devonshire are within the City of San Carlos’ sphere of influence, and the San Carlos General Plan includes policies for annexation and extension of sewer service to areas in its sphere of influence. The policies require that properties adjacent to City boundaries annex to San Carlos in order to receive sewer service, and permit extension of sewer service to non-contiguous properties in cases where annexation is not feasible, if the property meets City zoning standards.

The Hetch Hetchy water system provides water to much of the Peninsula. The system is owned by the City of San Francisco, but also supplies water to customers in Alameda, San Mateo and Santa Clara counties. Recently completed upgrades to the Hetch Hetchy system have increased capacity and reliability of water delivery throughout the Peninsula, but the San Francisco Public Utilities Company, which operates the system, still predicts that the capacity of the Hetch Hetchy system may be constrained in the indeterminate future, which may affect the feasible types and amounts of new development in Peninsula communities. However, the size of future shortfalls and the type of limitations that may be imposed are uncertain.

## **Coastside**

### **Water Supply**

There are two water service providers for the unincorporated Midcoast. The Coastside County Water District (CCWD) serves the Midcoast urban (and small surrounding portions of the rural) areas generally south of Half Moon Bay Airport, including Miramar, Princeton, and El Granada. The Montara Water and Sanitary District (MWSD) serves the area generally north of the Airport, including Moss Beach and Montara.

For the area served by CCWD, water connections are currently available without limitation. However, given the District's existing water capacity, absent any improvements or new water sources, projected demand at full buildout will result in a 5% supply shortfall in a normal year, and a 34% shortfall in drought years. MWSD has connections available within the urban service areas, with no limitations on new development.

### **Sewer Capacity**

The sewer treatment provider for the Midcoast is Sewer Authority Mid-Coastside (SAM), which operates a treatment facility in Half Moon Bay. Existing treatment capacity exceeds current demand and projected demand at full buildout, and capacity currently poses no constraint to future housing development in areas served by SAM facilities (as described above, Coastside areas not served by a water provider are typically also reliant on septic systems, since sewer connection and transmission also requires water service).

## **Rural Areas with No Service Provider**

In addition to the portions the urban Midcoast and surrounding areas served by CCWD and MWSD, there are several pockets of unincorporated County territory served by other providers. Outside of these areas, however, extensive portions of the rural Midcoast and rural Southcoast are primarily served by well and septic systems. These areas are mainly designated for resource management, agriculture, and timber production, and are mostly comprised of larger parcels on which a single-family residence may be developed, provided that on-site water and septic systems can be constructed consistent with County standards.

## **Summary**

Overall, analysis of County infrastructure indicates that while a few County areas may experience future constraints limiting development, as a whole the County's sewer, water and

other infrastructure is sufficient to support the residential development needed to meet the County's share of regional housing need.

## **Environmental Constraints**

San Mateo County's housing development potential is impacted by environmental constraints in a number of areas. In particular, in the County's large rural and coastal areas, various environmental constraints limit development potential, or reduce feasible and appropriate densities. In general, County policies prioritize infill development in urbanized areas, areas with existing infrastructure, and areas unaffected by environmental constraints over new development in environmentally sensitive or environmentally constrained areas.

Environmental constraints may include areas at risk of natural disaster, areas with sensitive plant and animal habitats or other sensitive natural resources, or areas with topographical conditions that make development difficult, such as steep slopes or other conditions. The County's General Plan policies, zoning regulations, subdivision regulations, building code, and other regulations also address environmental constraints, and incorporate prohibitions on development in certain areas, limitations on density, and mitigation measures to ensure that proposed development is safe, and will not negatively impact sensitive areas. In general, the County's regulations prohibit or discourage development on sites with severe environmental constraints, but may allow development on sites with more moderate constraints, with appropriate mitigation measures. While these regulations may be seen as a constraint on potential housing development, they are necessary to ensure public safety and meet County, State and Federal environmental and safety regulations and goals.

This section provides a general description of the County's environmental constraints. These constraints are mapped in the County's General Plan, and/or in the multijurisdictional Local Hazard Mitigation Plan, as well as on State and Federal maps of various resource and hazard areas.

### **Sensitive Habitats**

The County has multiple locally designated sensitive habitat areas, as well as areas designated by State and Federal authorities. These may include wetlands, riparian corridors, coastal areas, areas that are home to native and threatened species, and other areas. In particular, the rural areas of the County have numerous sensitive habitat areas. Any proposed development is reviewed for the presence of and impact on sensitive habitats, and development may not be permitted, or mitigation measures may be required, in these areas. Development must also meet the requirements of the California Environmental Quality Act (CEQA), and proposed projects are reviewed to ensure that these requirements are met, and an Initial Study, Environmental Impact Report, and other measures may be required. The County's regulations reflect and incorporate the requirements of CEQA.

### **Geographical Constraints to Development**

The County has a number of areas with steep hillsides, cliffs, bluffs, and other geographic or topographic constraints that may limit the feasibility of residential development in these areas. In many cases, existing zoning already takes these constraints into account, as in the County's largely rural RM-zoned areas, which require a slope and density analysis prior to any new

development, and typically allow only very-low densities of development. RH (Residential Hillside) zoning and other zoning districts also include provisions that address geographic constraints particular to specific County areas. County regulations also require appropriate geotechnical analysis of proposed developments to ensure that development is feasible and safe.

### **Scenic Areas**

The County has numerous local, state and federally designated scenic areas, in which development is limited or requires significant mitigation to minimize scenic impacts. The County General Plan and zoning regulations incorporate specific regulations addressing permitted development and required mitigation measures in scenic areas. Proposed development is reviewed for compliance with these regulations, and may be restricted, or mitigation measures may be required prior to approval.

### **Natural Hazards**

The County General Plan and the multijurisdictional Local Hazard Mitigation Plan describe the natural hazards affecting the County in detail. Many of the County's adopted natural hazard maps are based on ABAG mapping, and maps available at ABAG's website at [www.abag.ca.gov](http://www.abag.ca.gov) may also provide more detailed information.

The Local Hazard Mitigation Plan includes an assessment of natural hazard risks in the unincorporated County. As described in detail in the Plan, the County has areas subject to dam failure, drought, earthquake, flood, landslide, sea level rise, severe weather, tsunami, wildfire, and the broad impacts of climate change. As described in the Plan, development continues to be feasible in these various risk areas, with appropriate mitigation.

Proposed development in the County is reviewed to assess the impact of these natural hazard risks, and development may be prohibited, or mitigation measures required to address these impacts. In addition, as noted above, appropriate geotechnical analysis is required for sites significantly affected by natural hazard risk, geographic features, and other factors.

Again, in general, County regulations require that all new development be assessed for the potential impact of the project on environmentally sensitive areas, and impacts on the project from natural hazards and other risks. Policies and regulations generally limit or discourage development on sites with severe environmental constraints, but may allow development, at lower intensities and/or with mitigation measures, on sites that are moderately impacted. These regulations attempt to appropriately balance the requirements of Federal, State and local environmental regulations and safety regulations, and environmental and safety goals, while still permitting sufficient needed development in appropriate areas.

The County implements the provision of the California Building Code related to design and development requirements to address wildfire risk, earthquake, liquefaction, subsidence, and related hazards. The County also relies on FEMA mapping of to appropriately manage flood risk.

Policies in Section 1 address climate resiliency efforts intended to promote development appropriately designed for a variety of climate impacts. The policies in Section 1 related to

development location and type are also broadly intended to promote development that directly mitigates greenhouse gas emission and contributions to climate change, consistent with the County's Climate Action Plan.

The policies in Section 1 of the Housing Element emphasize and encourage housing production in already urbanized areas, which are primarily parts of the County less at risk from many identified hazards. In other areas, projects are required to individually assess and mitigate these risks, as required by State law. The developability assumptions for all parcels identified in the Sites Inventory is Section X incorporate assessment of all identified hazards,

DRAFT

# **APPENDIX C: HOUSING RESOURCES**

## APPENDIX C. HOUSING RESOURCES

This section describes the resources available to the County to help increase the availability and affordability of housing, including federal resources, state and regional resources, local programs, public, private, and nonprofit sector resources and partnerships, and others. Many of the County programs and resources that address housing needs are detailed in other sections, including the inventory of land suitable for housing production and the description of new and continued goals, policies and programs, both contained in the Housing Plan in Section 1. While some resources described below are discussed in other sections, this appendix provides additional detail on resources provided directly by the County, and describes resources provided by the County in collaboration with other partners, and resources from other sources. Some of these resources directly address housing needs in the unincorporated County, while others are targeted to both the unincorporated County and incorporated cities within the County, and still others, including some programs administered directly by the County, are targeted primarily to incorporated areas. Because housing markets, housing needs, and housing challenges are regional and interjurisdictional in nature, all of these resources help address housing needs throughout the County.

The County's Department of Housing (DOH) is the lead in managing the various resources available to increase the availability and affordability of housing in the County. DOH is made up of two formerly separate divisions, Housing & Community Development (HCD) and the Housing Authority of the County of San Mateo (HACSM). The Board of Supervisors brought these two units together and created the Department of Housing (DOH) to increase focus on housing issues in 2005.

HCD team members collaborate with diverse stakeholders to facilitate the development and preservation of affordable housing through the provision of local, state, and federal funding, along with the sharing of best practices and innovative policies. They also support public service agencies, microenterprises, homeless and transitional shelters, core services, and fair housing organizations through grant funding and technical assistance.

HACSM serves over 4,000 low-income households by providing rental subsidies so that they may rent in privately-owned properties in San Mateo County's expensive housing market. Currently, approximately 1,700 property owners participate in the HACSM's programs. By leveraging its Moving-To-Work (MTW) status and collaborating with HCD, the Housing Authority also provides funding and support in preserving existing and developing new, affordable housing units.

The resources described in this section are grouped into the following main areas: Federal Programs; Local, State, and Regional Resources; Private Resources; and Regional Collaborations and Partnerships.

## Federal Resources

DOH manages and disburses federal resources such as the Community Development Block Grant Program (CDBG), HOME Investment Partnership (HOME) Program, Emergency Solutions Grants (ESG) Program, and the U.S. Department of Housing and Urban Development's (HUD) Section 8 Rental Voucher Programs. CDBG and HOME funds are invested in a wide spectrum of housing and community development activities, including the creation of affordable housing units. ESG funds are used solely to support the operations of homeless facilities, rapid rehousing services, and ancillary services.

On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, Public Law 116-136, was signed into law and provided supplemental funding to states and local governments through Community Development Block Grants Coronavirus (CDBG-CV), Emergency Solutions Grants Coronavirus (ESG-CV), and other funding programs. In 2021, the Federal American Rescue Plan (ARP) appropriated \$5 billion to help communities provide housing, shelter, and services for people experiencing homelessness and other qualifying populations. HUD's HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP) funding gave jurisdictions like San Mateo County significant new resources to address homeless assistance needs by creating affordable housing or non-congregate shelter units and providing tenant-based rental assistance or supportive services.

While the County is a pass-through agency that administers the above listed resources, some federal funds are accessed directly by developers for specific projects such as the HUD 202, HUD 811, the Federal Home Loan Bank Affordable Housing Program, and the Federal Low-Income Tax Credit program.

### **A. CDBG and HOME Investment Partnership Program**

The County has been an active participant in the CDBG program for over 35 years. HUD awards CDBG grants to jurisdictions through a statutory formula based on estimated need. CDBG funds can be used to assist extremely low- to moderate-income persons through housing acquisition, rehabilitation of housing, provision of housing and public services, improvement of community facilities, economic development, neighborhood revitalization, and similar activities. The County's CDBG funding has slightly decreased or plateaued over the last five years and it is anticipated that the CDBG grant will remain at the current level or decrease further. Given the limited amount of CDBG and other HUD funding received by the County, the County currently targets these funds primarily to very low- and extremely low-income and special needs households.

The HOME Program is a federal grant to participating jurisdictions from which funds are directed to housing programs assisting persons earning 60% of median income or less. HOME Program funds can be used for housing rehabilitation, new construction, and acquisition and rehabilitation of both single family and multifamily housing projects.

**B. Community Development Block Grants Coronavirus (CDBG-CV), Emergency Solutions Grants Coronavirus (ESG-CV)**

CDBG-CV funds must be used to prevent, prepare for, and respond to coronavirus among individuals and families who are low and moderate income. ESG-CV funds must be used to prevent, prepare for, and respond to coronavirus among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impact created by COVID-19.

The County received two direct allocations of CDBG-CV funds in the total amount of \$4,476,413 and received two direct allocations of ESG-CV funds in the total amount of \$5,944,187. DOH also received pass-through ESG-CV funds from the State of California in the total amount of \$13,206,564.

DOH, in collaboration with the Human Services Agency (HSA) Center on Homelessness, County leadership, and local community-based partners, has allocated and planned CDBG-CV and ESG-CV funding to various activities including legal services, new non-congregate shelters, rapid re-housing activities, and street outreach. County Departments continue to collaborate to determine the ongoing needs during the pandemic and continue to allocate funds for critical services and programs.

**C. HUD's HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP)**

The HOME-ARP provides funds to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing affordable housing, tenant-based rental assistance, supportive services, and acquisition development of non-congregate shelters. These grant funds are administered through HUD's HOME Investment Partnerships Program (HOME).

HUD announced in 2021 that State and local participating jurisdictions that qualified for an annual HOME Program allocation for FY 2021 were eligible to receive HOME-ARP grants. The County of San Mateo received a direct allocation of \$5,180,249 in HOME-ARP funds. DOH is currently engaging in a public participation process to determine the activities that will be funded through the HOME-ARP allocation.

The State of California also plans to release \$131 million in Home-ARP funding to distribute their share of HOME-ARP funds across the state. The State is currently working on receiving stakeholder input on how funds should be distributed through surveys and focus groups.

**D. Federal American Rescue Plan Act (ARPA) funds**

San Mateo County was allocated a total of \$148,050,000 in Federal American Rescue Plan Act (ARPA) funds. The first tranche of these ARPA funds, \$74,025,000 was received in May of 2021. Approximately \$22.4M in ARPA tranche 1 funding was allocated to housing and housing-related services. The second tranche is yet to be released to the County.

Through a community collaborative process, priorities for the first tranche of funding included assisting communities most impacted by the COVID-19 pandemic with housing and food, supporting our local economy including childcare, after-school care providers and small businesses, assisting people through workforce development programs, and addressing the digital divide and mental health needs. Of the \$74 million, \$20 million was budgeted to address homelessness by uses such as the creation of the Navigation Center and purchase of additional hotels for housing homeless residents.

Community planning for the remaining ARPA Funds (second tranche) will happen during the next Housing Element cycle. Housing remains a top priority in the utilization of the remaining ARPA funds.

**E. Section 8 Rental Assistance, Moving-To-Work, and Public Housing Programs**

The Section 8 Rental Assistance Program, also known as the Housing Choice Voucher Program (HCV) is administered by HACSM and is targeted to very low-income individuals and families, including seniors, formerly homeless, and persons with disabilities. Funded by HUD, the HCV Program is the major program for assisting eligible low-income families to rent decent, safe, and sanitary privately-owned housing. Under the HCV program, eligible families may rent private market units from willing owners whose units meet Housing Quality Standards (HQS) set by HUD. After a contract is executed between the owner and the Housing Authority, the family pays its portion of the rent to the owner. The tenant rent is based on the family's income, generally 30 to 40 percent of its monthly adjusted income. The balance of the rent is paid to the owner by HACSM. The HCV program delivers many benefits to the County of San Mateo. First and foremost, it enhances the quality of life for families who may otherwise find it difficult to live in one of the highest rent areas in the nation. It plays a critical role in expanding the supply of affordable housing in all San Mateo County neighborhoods.

HACSM is also pleased to be one of 78 agencies out of 3,400 public housing authorities nationwide to be granted permission to be a Moving-to-Work (MTW) agency from HUD. This HUD demonstration project allows housing authorities to design and test innovative program initiatives that more closely address the needs of families in San Mateo County. In May 2000, HACSM started participation as a small MTW demonstration program. In July 2008, the MTW demonstration program was expanded to all HCV programs. Since that time, HACSM has developed many activities to increase housing choice for low-income families, streamlined administrative processes resulting in increased efficiencies and cost savings, and created a program that is more transparent, easy to understand, and more equitable for all assisted families.

Following is a brief list of some of the other activities that HACSM has implemented since July 2000:

- Triennial Recertification Schedule for Elderly/Disabled households
- Tiered Subsidy Schedule

- Support for the County's Affordable Housing Fund through the provision of funds for the creation and rehabilitation of affordable housing
- Standard pro-ration for Mixed Families
- Biennial HQS Inspections
- Housing Readiness Program

The Housing Choice Voucher and Moving-to-Work programs together include the following sub-programs: Family Unification Program (FUP), Housing Choice Voucher, Homeownership, Project-Based Rental Assistance, Moving-to-Work Family Self-Sufficiency, Moving-to-Work Housing Readiness, Provider-Based Assistance, Permanent Supportive Housing; Shelter Plus Care, HUD-Veterans Administration Supportive Housing (HUD-VASH); and HUD's Emergency Housing Voucher Program. The variety of these programs serve the different needs of the community including those listed below:

- Helping families with existing Section 8 vouchers transition from public assistance or underemployment to employment at a wage or salary that provides economic independence.
- Allowing rental assistance to be used for homeownership expenses (i.e. mortgage) instead of rent payments.
- Providing rental assistance to families whose lack of adequate housing is the primary cause of the separation or possible separation of a child or children from the rest of the family.
- Pairing HUD's Housing Choice Voucher (HCV) rental assistance with the Veterans Administration's case management and supportive services for homeless Veterans.
- Providing rental assistance that is combined with supportive services, for homeless individuals with disabilities and their households.
- Attaching rental assistance vouchers to private housing units.
- Providing time-limited rental assistance to community-based organizations to own, lease, or master lease units for use by their service clients.

HACSM continues to maximize valuable rental subsidy resources by maintaining a high voucher utilization rate of approximately 98%. For vouchers that have already been committed for project-basing (vouchers attached to a specific housing unit), the utilization rate has in effect reached 100%. To expand its ability to assist more low-income individuals and families, HACSM has been proactively applying to new voucher funding streams as they become available. Under the most recent U.S. Department of Housing & Urban Development's (HUD) Continuum of Care (CoC) Program competition which closed in November 2021, HACSM received a renewal award of 410 rental assistance vouchers. The total annual value of the vouchers is \$11,158,986, which will provide much needed access to rental homes for homeless/disabled households in the County. In early 2022, HACSM received a total of thirty-five (35) new HUD-VASH vouchers with the support of the Palo Alto Veterans Administration. These vouchers will be used to provide rental assistance and supportive services for homeless veterans in the County.

HUD also issued HACSM an allocation of 222 Emergency Housing Vouchers (EHV) in July 2021. This program is funded through the American Rescue Plan Act (ARPA) and provides rental assistance to individuals and families who are homeless, at-risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability. San Mateo County's Continuum of Care (CoC) refers individuals or families to HACSM for the vouchers by way of the Coordinated Entry System (CES). New voucher holders are also linked to a housing location specialist to assist tenants in their search for housing. HACSM is actively working towards housing 222 households with Emergency Housing Vouchers by HUD's deadline of June 2022.

**F. HUD Section 202 and HUD Section 811**

Two noteworthy programs are the HUD Section 202 and the HUD Section 811 program. HUD's Section 202 program provides affordable housing to older adults 62+ with income below 50% of the area median ("very low income"); the average annual income for a Section 202 household is about \$14,000. Section 202 residents pay 30% of their household income for rent, after income adjustments and exclusions. Only nonprofits are eligible to participate in the Section 202 program, which emphasizes connection to services, supports, and aging in community. HUD's Section 811 program provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.

**G. Federal Low-Income Housing (LIHTC) Tax Credit Program**

An important and impactful federal program is the Low-Income Housing Tax Credit Program, which is the largest source of affordable housing subsidy in the United States. Low-Income Housing Tax Credits are private equity funds provided by private entities in exchange for tax benefits enabled by federal tax laws. Affordable housing project sponsors apply directly to the California Tax Credit Allocation Committee for funding.

**H. Federal Home Loan Bank Affordable Housing Program (AHP)**

The AHP Program provides grants and subsidized loans to support affordable rental housing and homeownership. AHP funds can be used for replacement (new construction) and preservation through acquisition and rehabilitation.

## **Local, State, and Regional Resources**

In addition to the federal sources of funding listed above, local, state, and regional resources are additional resources available sometimes for the creation and preservation of affordable housing. In seasons where federal funding is not available, these more local resources become critical in continuing to meet the needs of affordable housing in the County. The following programs, which the County accesses directly or indirectly, are some of the primary state and regional affordable housing development funding programs currently available.

**A. Local Resources**

i. San Mateo County Measure K

In 2013, the San Mateo County Board of Supervisors approved the allocation of approximately \$13,400,000 of unrestricted general funds for affordable housing purposes. These funds, which initiated the County's Affordable Housing Fund ("AHF"), were derived from a one-time distribution of Housing Trust Funds held by former redevelopment agencies in San Mateo County. Beginning in 2016, and each year thereafter, the San Mateo County Board of Supervisors has dedicated Measure K funds, which are derived from a countywide half-cent sales tax extension passed by local voters in November of 2016, to the AHF in amounts ranging from \$15,000,000 to \$25,000,000 annually. As of spring 2022, there have been nine AHF competitive funding rounds, using a combination of County general funds, Measure K funds, HACSM Moving to Work ("Moving to Work") Housing Assistance Program ("HAP") Reserves, and other sources. Additionally, \$15,000,000 in Measure K funds have been allocated to priority preservation opportunities, resulting in the acquisition and preservation of naturally affordable apartment complexes throughout the County.

In March 2022, the Board of Supervisors approved a recommendation to begin designing a local rental subsidy program (LRSP) funded by Measure K funds. This pilot program will provide a rental subsidy and supportive services for approximately 100 homeless households. The LRSP is meant to be a flexible tool, acting as a supplemental source of funding to HUD's project-based voucher program. The creation of this program will allow the County to continue to move forward the important work of permanently housing homeless households.

ii. Inclusionary Zoning and In-Lieu/Affordable Housing Impact Fees

The County's Inclusionary Housing Ordinance currently requires all new multiple-family rental or ownership developments creating five or more residential units to set aside a minimum of 20% of the total units for extremely low to moderate income households. In the alternative, the County may, at the County's sole discretion, allow a developer to pay a fee in-lieu of constructing the affordable units, transfer the obligation to an alternative development site, or dedicate land suitable for affordable housing development. Any fees collected are used to finance affordable housing development through the Affordable Housing Fund.

In 2016, the San Mateo County Board of Supervisors adopted an Affordable Housing Impact Fee that is applicable to residential and non-residential development of certain types and sizes, if such development is not subject to the County's Inclusionary Housing Ordinance. The purpose of the fee is to offset the impact of new development on the need for affordable housing in San Mateo County. The fees are collected in the Affordable Housing Fund and used to finance affordable housing in the County.

### iii. County-Owned Land

HACSM currently owns and manages two affordable housing communities: El Camino Village, a 30-unit family complex located in Colma, CA; and, Midway Village, a 150-unit family complex located in Daly City, CA.

Outside of these two communities, the County seeks to partner with non-profit developers to develop County-owned land. One of the key challenges for developers in building new affordable homes is acquiring land suitable for housing. The cost of land makes up a large percentage of total development costs. Donated public land can be a critical tool in the County's toolkit of financing options to help bring down overall costs and increase affordability for low-income households.

There are several County-owned properties that are planned for affordable housing development and redevelopment during the next Housing Element Cycle:

- *The Midway Village Redevelopment* is a four phase, 555-unit, 100% affordable housing development of a HACSM-owned site being undertaken in partnership with MidPen Housing. The project includes the preparation of a new city-owned park and redevelopment of the existing 150- unit Midway Village property mentioned above, located in the Bayshore neighborhood of Daly City. Phase 1 of Midway Village began construction in 2021 and includes the building of 147 new affordable units, multipurpose room, youth learning center, outdoor play area and gated parking garage. Phase 2 of the development is underway and will include 126 new affordable units and a new permanent childcare center. No existing residents at the Midway Village property will be displaced during the redevelopment process.
- Middlefield Junction is a 179-unit, 100% affordable development being developed in partnership with Mercy Housing. The development is located in the North Fair Oaks community of unincorporated San Mateo County. The Middlefield Junction project consists of one, two and three bedrooms and will be restricted to households between thirty percent (30%) and eighty percent (80%) of the Area Median Income (AMI). Fifteen to twenty percent of the units will be set aside for persons experiencing homelessness or needing services to be successfully housed.
- *The "F" Street* property is a 0.183 acre surplus parcel in the City of San Carlos purchased by the County from the Mid-Peninsula Water District. Though the project is in an early stage, the County intends to partner with an affordable housing developer and County of San Mateo service providers to create a multi-family rental property serving extremely low income households with disabilities.
- Beech Street is a 1.85-acre County-owned parcel located in the City of East Palo Alto, adjacent to the city's Martin Luther King Jr. Park. County and the City of East Palo Alto are undertaking due diligence in consideration of a potential property exchange which would allow for the city to expand its park and County to build affordable housing on a site currently owned by the city and more suited for housing than the Beech Street property.

iv. HEART Housing Trust Fund

The County has a local housing trust, the Housing Endowment and Regional Trust of San Mateo County (HEART of San Mateo County). HEART is a regional housing trust fund that supports construction, rehabilitation, and purchase of affordable housing for low and middle-income workers and residents on fixed incomes. HEART raises funds from public and private sources to meet critical housing needs in San Mateo County. The Housing Department provides staffing and accounting assistance to HEART.

HEART has provided both short-term bridge loans as well as long-term permanent financing for acquisition and rehabilitation, and for new construction projects throughout the County.

v. Center on Homelessness and Continuum of Care

The County Human Services Agency's (HSA) Center on Homelessness is responsible for coordination of homeless services within County agencies, and also works with non-profits, other local governments, business and other parts of the community. HSA and DOH work in partnership to support housing and social services that address the needs of homeless and at-risk individuals and families. These activities include:

- Prevention and Safety Net Services. The County is the main funder of the seven regional nonprofit Core Service Agencies, which provide information and referral, emergency services (food, clothing, motel vouchers, and other services), and other assistance for the homeless. The County also uses CDBG funds to support various legal assistance programs, including the Legal Aid Society, which provides advocacy and other assistance for families and individuals facing eviction, and Bay Area Legal Aid, which operates a domestic violence restraining order clinic.
- Emergency & Transitional Shelter. The Housing Department uses CDBG, ESG and other funds to support a number of specialty (domestic violence, mentally ill, youth) and non-specialty shelter and transitional housing facilities operated by a range of providers, including LifeMoves (First Step, Maple Street, Haven Family House, Redwood House, Family Crossroad), Service League, the Mental Health Association, and Community Overcoming Relationships Abuse (CORA) and StarVista (Daybreak). The County also supports HIP Housing, which provides shared housing services for low-income individuals or small families. In addition, the County supports the Health Care for the Homeless program, which provides mobile health and dental services to residents of emergency shelter and transitional housing.

COH also leads the San Mateo County Continuum of Care (CoC), the County's comprehensive strategy to address homelessness. The CoC implements both the County's strategic plan to end homelessness, and the network of homeless assistance programs, activities, and service delivery throughout the County. The CoC is overseen on an ongoing basis by a Steering Committee made up of various members representing a variety of constituencies, including service providers, city and County governments, core service agencies, non-profits, housing developers, foundations, homeless and formerly homeless persons, seniors, veterans, and youth. The CoC Steering Committee engages in continuous planning around homeless

assistance, oversees implementation efforts, makes policy recommendations, and oversees application for HUD Continuum of Care funding. The County Continuum of Care is involved in every effort on homelessness in the County, from the creation of policy to service delivery and the development of new homeless housing.

**B. State Resources Awarded to the County**

i. Local Housing Trust Fund Program (LHTF)

The National Housing Trust Fund, created by Congress in 2008 as part of the Housing and Economic Recovery Act, provides grants to states to produce and preserve affordable housing for extremely low- and very low-income households. Funding for this program is administered through the California Department of Housing and Community Development (HCD). This program provides matching funds to local housing trust funds dedicated to the creation, rehabilitation, or preservation of affordable housing and shelters. County received an award of \$5,000,000 in LHTF funds in 2021 to support two new construction affordable housing developments located in the County.

ii. Housing for a Healthy California Program (HHC)

This State HCD program provides funds to local government agencies to create supportive housing for individuals who are recipients of or eligible for health care provided through the California Department of Health Care Services, Medi-Cal program. The goal of the HHC program is to reduce the financial burden on local and state resources due to the overutilization of emergency departments, inpatient care, nursing home stays and use of corrections systems and law enforcement resources as the point of health care provision for people who are chronically homeless or homeless and a high-cost health user. County received an award of nearly \$20,000,000 in 2019 to support projects in the County that serve HHC-eligible households.

iii. Mental Health Services Act (MHSA) Housing Program

The Mental Health Services Act (MHSA) Housing Program is a collaborative program administered by the California Housing Finance Agency and the State Department of Mental Health. The program provides funding for permanent housing for adults, transition-age youth, and children and families who are eligible for MHSA services and are homeless or at risk of becoming homeless. DOH collaborates with the County Human Services Agency and Behavioral Health & Recovery Services Division of the Health System to implement the MHSA Housing Program. Six affordable housing projects have received County MHSA Housing funds to date.

iv. No Place Like Home (NPLH)

This State Program provides funds to jurisdictions for the development of permanent supportive housing for persons who are in need of mental health services and are experiencing

homelessness, chronic homelessness, or who are at risk of chronic homelessness. In November 2018 voters approved Proposition 2, authorizing the sale of up to \$2 billion of revenue bonds and the use of a portion of Proposition 63 taxes for the NPLH program. Funds can be used to new construction, rehabilitation, and preservation of permanent supportive housing. In 2018, County received an award of just under \$2,000,000 in NPLH funds, which was allocated to an affordable housing development undergoing rehabilitation and resyndication and located in the County.

v. Permanent Local Housing Allocation (PHLA)

This State program is a permanent source of funding to local governments to help cities and counties increase the affordable housing stock. This was established in 2017 through SB 2, which established revenues from a recording fee on real estate documents to go towards affordable housing. As an entitlement jurisdiction, the County continues to receive a formula allocation for the state each year. Funds are then made available from the County to eligible affordable and homeless housing activities.

vi. Homekey Program

The State made available approximately \$1.45 billion available in the 2021-2022 fiscal year to rapidly house people experiencing homelessness or at risk of homelessness and who are, thereby, inherently impacted by or at increased risk for medical diseases or conditions due to the COVID-19 pandemic or other communicable diseases. It was an opportunity for public entities to build permanent or interim housing through a broad range of housing types including the conversion of hotels/motels into homeless housing opportunities. The County continues to apply for funds as acquisition opportunities arise and collaborate with local non-profit partners. To date, the County has been awarded over \$117MM for the construction, acquisition and rehabilitation of three interim housing sites and two permanent housing sites. The award will allow the County to serve approximately 360 homeless households in interim housing and approximately 150 homeless households in permanent housing. This funding source has been critical in reaching functional zero homelessness in San Mateo County.

C. Summary of Local and State Housing Resources Administered by County in Fiscal Year 2020-2021

<b>FY 2021-2022 County Housing Funding Allocations by Source and Use*</b>		
<i>Program</i>	<i>Allocation</i>	<i>Use</i>
CDBG	\$850,000.00	New Construction Housing Development
	\$950,000.00	Rehabilitation of Existing Housing
	\$413,000.00	Minor Home Repair
	\$66,519.00	Public Facilities
	\$278,687.00	Public Services
	\$130,000.00	Shelter Operations

	\$35,000.00	Fair Housing
<b>Total</b>		<b>\$2,723,206</b>
HOME	\$2,254,630.00	Rehabilitation of Existing Housing
<b>Total</b>		<b>\$2,254,630</b>
Federal ESG	\$214,478.00	Shelter Operations
State ESG	\$197,238.00	Shelter Operations and Rapid Re-Housing
<b>Total</b>		<b>\$411,716</b>
CDBG-CV	\$1,000,000.00	Legal Services for Tenants
<b>Total</b>		<b>\$1,000,000</b>
Federal ESG-CV	5,944,187.00	Shelter Operations
State ESG-CV	\$12,169,145.00	Shelter Operations and Rapid Re-Housing
<b>Total</b>		<b>\$18,113,332</b>
HOME-ARP	\$5,180,000.00	HOME-ARP Eligible activities, to be determined with local HOME cohort
<b>Total</b>		<b>\$5,180,000</b>
Measure K	\$29,390,304.00	New Construction Housing Development
	\$609,696.00	Rehabilitation of Existing Housing
	\$132,613.00	Regional Planning Collaborative
	\$260,000.00	Fair Housing
	\$759,770.00	Public Services
<b>Total</b>		<b>\$31,152,383</b>
LHTF	\$5,000,000.00	New Construction Housing Development
<b>Total</b>		<b>\$5,000,000</b>
HHC	\$15,943,095.00	New Construction Housing Development
<b>Total</b>		<b>\$15,943,095</b>
MHSA	\$5,000,000.00	New Construction Housing Development
<b>Total</b>		<b>\$5,000,000</b>
NPLH	\$-	Rehabilitation of Existing Housing
<b>Total</b>		<b>\$0</b>
PLHA	\$250,000.00	Interim Housing
	\$595,000.00	Shelter Operations
	\$643,636.00	Emergency Relocation Assistance
<b>Total</b>		<b>\$1,488,636</b>
ARP	\$2,400,000.00	Public Services
	\$20,000,000.00	Homelessness
		<b>\$22,400,000</b>

HomeKey	\$68,000,000.00	Shelter Acquisition, Construction, and Operation
<b>Total</b>		<b>\$68,000,000</b>
<b>Grand Total</b>		<b>\$178,666,998</b>
* A number of funding sources listed in this table include rollover allocations from the previous fiscal year.		

**D. State Resources Available to Developers and Non-Profit Organizations in the County**

i. Multifamily Housing Program (MHP)

This State HCD program assists the new construction, rehabilitation and preservation of affordable rental housing for lower income households. These funds represent fund authorized from the Veterans and Affordable Housing Bond Act of 2018 (Proposition 1), the funds will most likely be fully exhausted with this next round of NOFA funds.

ii. Infill Infrastructure Grant Program (IIG)

This State HCD program provides funds for capital improvement projects that are an integral part of, or necessary to facilitate the development of an affordable residential/mixed-use infill development. Infill projects can include new construction, acquisition, and substantial rehabilitation of an affordable resident development.

iii. Veterans Housing and Homelessness Preventions Program (VHHP)

This State program assists the acquisition, construction, rehabilitation and preservation of affordable multifamily housing for veterans and their families to allow veterans to access and maintain housing stability.

iv. Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program

This State program finances the new construction, rehabilitation, and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower-income households.

v. Affordable Housing and Sustainable Communities Program (AHSC)

This State program makes grants and affordable housing loans available for projects that reduce greenhouse gas emissions through ongoing cap and trade revenues. AHSC encourages compact, infill development with active transportation and transit use. Affordable housing developments that qualify may be new construction or acquisition/substantial rehabilitation projects, including preservation of affordable housing at-risk of conversion.

vi. State Low Income Housing Tax Credits (State LIHTC)

State tax credits allow federal 4% tax credits to stretch further, resulting in more homes affordable to lower-income households, including people experiencing homelessness. At this time, affordable housing projects are eligible for state tax credits if they are in designated areas (Qualified Census Tract or Difficult Development Areas) and qualify for a Special Needs housing type.

vii. Tax-Exempt Bond Financing

Many affordable developments also use tax-exempt bond financing provided by the state (CalHFA), as well as other public agencies such as cities and counties. These entities originate loans with fairly attractive interest rates, compared to conventional financing. Federal law allows state and local governments to issue a defined amount of tax-exempt “private activity” bonds each year in order to facilitate private development, including the development of affordable housing. The California Debt Limit Allocation Committee (CDLAC) within the State Treasurer’s Office allocates this private activity bond authority in California. The primary beneficiary is affordable rental housing. Tax-exempt bonds lower the interest rate that developers pay on their mortgages. Projects that receive tax-exempt bond funds also automatically receive federal 4% low-income housing tax credits. Due to the oversubscription of tax-exempt bond financing, the bonds are now administered by CDLAC via a competitive application process.

viii. California Housing Accelerator Program (CHAP)

In 2021, a \$1.75 billion investment was made to provide bridge funding to shovel-ready projects that were otherwise unable to begin construction because of a shortage of federal tax credits and bonds. The State awarded half of the funding through its first round and released a second round of funds in March 2022.

**E. Regional Resources**

i. Bay Area Housing Financing Authority (BAHFA)

BAHFA was established by California State Legislature AB 1487 (2019, Chiu) to support the production and preservation of affordable housing by placing new revenue options on the ballot. Any new revenue source to be placed on the ballot would require voter approval by a two-thirds vote. BAHFA has the potential to raise hundreds of millions of new dollars to help address affordable housing in the Bay Area.

**Private Resources**

Public-private partnerships are critical in addressing the need for affordable housing in the bay area. In particular, Community Development Financial Institutions (CDFIs) provide flexible financing for affordable housing developments for use for predevelopment, acquisition, construction rehabilitation, and as bridge funding. These private sector financial institutions have community development as their primary mission and can receive funding from other private

sector sources such as individuals, corporations, religious institutions and provide lending services. Locally, groups such as the Housing Trust Silicon Valley, Enterprise, and the Local Initiatives Support Corporation (LISC) provide lending products designed to help developers get projects financed.

Private companies in the bay area have also begun to provide financing for affordable housing developments. Recent investments include The Catalyst Fund, a partnership among Facebook, the City of East Palo Alto, and Envision Transform Build (ETB). The fund was created to provide financing for affordable housing developments within a 15-mile radius of Facebook’s Menlo Park campus. This fund is managed by LISC. To date, four affordable housing projects in San Mateo County have received funding awards through The Catalyst Fund. In 2019, Apple announced the Affordable Housing Fund that can be used to accelerate construction of new affordable housing projects. The funds are used to provide flexible capital to “shovel ready”, transit-oriented, sustainable projects. This fund is managed by Housing Trust Silicon Valley.

Philanthropy also continues to be an important resource for addressing affordable housing and homelessness in the bay area. Most recently, John Sobrato, a local philanthropist made a private donation of \$5 million to San Mateo’s new homeless navigation center in Redwood City. This generous donation alongside local and state Homekey dollars allowed the County to secure enough funding to begin building a non-congregate shelter and navigation center serving approximately 240 individuals and families experiencing homelessness.

In the region, there are groups that bring together public, private, and philanthropic financing to provide flexible funding to affordable housing initiatives. One entity is the Housing Accelerator Fund, which originated in San Francisco and has made significant impact moving forward affordable communities for formerly homeless households. Though most of their impact to date has been in San Francisco, they are beginning to consider expansion of their work outside of the San Francisco city/county boundaries.

## **Regional Collaborations and Partnerships**

San Mateo County has a long history of working collaboratively on regional housing issues and developing robust partnerships to address housing issues. These efforts involve diverse partners in the public and private sectors, including government agencies and departments, the business community, nonprofit and market-rate developers, community services providers, faith-based organizations, housing advocates, and others. In addition to providing funds for housing-related activities, the Department of Housing works closely with nonprofit affordable housing developers, community services providers, and other local organizations to share ideas, develop best practices, determine priorities for funding programs, and jointly search for new funding opportunities. Some of the these collaborations and partnerships are described below.

### **A. Ending Homelessness in San Mateo County**

Building on the implementation of the HOPE Plan (2006), the Ending Homelessness in San Mateo County Plan articulates a plan to create a Housing Crisis Resolution System, organized around the goal of helping all people who are unsheltered quickly return to housing. This plan

draws on best practices that point the way to reducing homelessness given the existing supply of housing, ensuring that available short- and long-term housing assistance is prioritized for people who are unsheltered or most vulnerable to becoming unsheltered. Expansion of the affordable housing supply remains a key priority for the community, with this work being spearheaded by the Department of Housing along with other stakeholders and workgroups.

**B. Home for All SMC**

Home for All SMC is a collaborative initiative comprised of the County of San Mateo, various cities/towns, school districts, community-based organizations, advocacy groups and businesses. The mission of Home for All is to establish a climate in San Mateo County where a diversity of housing is produced and preserved so that San Mateo County will be a culturally, generationally, and economically diverse community with housing for all. In particular, Home for All works on a variety of strategies that contribute to housing solutions. These include community conversations and public engagement around housing topics, sharing best practices for housing policy and funding solutions, supporting innovative housing solutions like second units, and educating community members about permanent supportive housing. It is administratively supported and funded by the County of San Mateo.

One effort to highlight is the Housing and Climate Readiness toolkit created by the Home for All initiative. This toolkit identifies best practices in site design and land use for decision-makers and practitioners to balance the tension between meeting our housing goals and planning for sea level rise, flooding, wildfires, and extreme heat. The recommended strategies from this toolkit will be an important tool as we move forward in our housing production goals.

**C. Countywide Housing Element Update Project: “21 Elements”**

All 21 political jurisdictions in San Mateo County (20 cities and the County) are required to update their housing elements on the same cycle. To assist the local jurisdictions in the update process, the County Department of Housing partnered with the City/Council Association of Governments (C/CAG) to sponsor a Countywide Housing Element Update project known as “21 Elements”. Beginning with the 2007-2014 Housing Element cycle, and continuing in the current cycle, the purpose of the 21 Elements collaborative is to help jurisdictions share information and resources, increase efficiency by sharing work and eliminating redundancies in data and information, share best practices, and provide other assistance and increase collaboration between jurisdictions. C/CAG and the Housing Department engaged a consultant to manage the process, and to provide targeted assistance to the jurisdictions on particularly problematic issues. 21 Elements explicitly recognizes that many housing needs and housing issues are larger than any one jurisdiction, and that collaboration between jurisdictions can not only assist the individual jurisdictions in completing their respective housing elements, but strengthen the analysis, policies and programs that result from the Housing Element updates and increase interjurisdictional collaboration. The State Department of Housing and Community Development provided advice and assistance to the 21 Elements collaborative throughout the process. After the Housing Element updates are complete, 21 Elements will remain in place to assist the various jurisdictions with program and policy implementation issues.

#### **D. All Home**

All Home, a local non-profit organization, was formed to bring together cities and counties in the Bay Area in order to advance regional solutions to disrupt the cycles of poverty and homelessness and create more economic mobility opportunities for extremely low-income (ELI) people. In April 2021, All Home's Regional Impact Council (a roundtable of policymakers, housing and homelessness service providers, business and philanthropic partners, and key affordable housing, social equity and economic mobility stakeholders from all nine Bay Area counties) launched the Regional Action Plan (RAP) which pushes for a joint-effort, broad-based coalition to advocate for policies, programs and funding guided by eight strategic priorities and a new investment framework to reduce unsheltered homelessness by 75% by 2024. Among various strategies, the RAP introduces a framework and funding formula that focuses on residents experiencing unsheltered homelessness and those with ELI.

On October 5, 2021, the County of San Mateo's Board of Supervisors adopted a formal resolution accepting All Home's RAP. With this action, the County of San Mateo joined All Home's RAP goals of providing investments and policy interventions for homeless and extremely low-income households.

#### **E. Efforts to Support Transit-Oriented Development**

The County recognizes the importance of developing land more efficiently and intensively, especially along major transportation arteries, to reduce the negative impacts of development while providing opportunities for needed growth. The County has worked proactively on multiple levels to encourage, support, and incentivize higher density development, especially near transportation nodes and corridors. Through the Housing Department's funding programs, the County has prioritized creating more housing within close proximity to transit, particularly where doing so leverages the State's Affordable Housing and Sustainable Communities funding.

#### **F. Transportation Working Group**

The County Office of Sustainability has played a leadership role in and facilitating the Transportation Working Group (TWG), a collaboration formed in 2019 among San Mateo County departments to promote improvements to the County's transportation network by increasing collaboration and effectiveness in project delivery. Through TWG grant subcommittee member efforts, the County was awarded over \$5,300,000 in funds between 2020 and 2022 to support active transportation and transit-oriented developments. In addition, the Housing Department, Office of Sustainability, and the Planning and Building Departments have continued to participate in the Grand Boulevard Initiative, a collaboration formed in 2006 between 19 cities, San Mateo and Santa Clara counties, local and regional agencies and other stakeholders to promote improvements to the entire El Camino Real corridor, including transit-

oriented development, pedestrian improvements, quality of life improvements for residents on the corridor, and other efforts.

## **G. ONE Bay Area Grants**

A third round of One Bay Area Grant funding (OBAG 3) established program commitments and policies for investing roughly \$750 million in federal funding for projects from Fiscal Year 2022-2023 to 2025-2026. The OBAG 3 program is divided into a Regional Program, managed by the Metropolitan Transportation Commission (MTC), and a County & Local Program, managed by MTC in partnership with the nine Bay Area County Transportation Agencies (CTAs).

The OneBayArea Grant Program is an attempt to integrate the region's federal transportation program with California's climate law (Senate Bill 375, Steinberg, 2008) and the Sustainable Communities Strategy. Through the OBAG 3 County & Local Program, funding will be available for local and county projects prioritized through a call for projects process selected by MTC with assistance from the County Transportation Agencies. The goals for the OBAG 3 County & Local Program include the following:

- A focus on investments in Priority Development Areas (PDAs) and other select geographies
- Allow for broad range of project types to address Plan Bay Area 2050 goals
- A broad range of project types allowed, but with an emphasis on:
  - Bicycle/pedestrian, Safe Route to School, and other safety efforts.
  - Projects within Equity Priority Areas or that otherwise benefit equity.
  - Transit access or other improvements to accelerate transit-oriented development.
- Rewarding jurisdictions that accept housing allocations through the Regional Housing Need Allocation (RHNA) process and produce housing using transportation dollars as incentives.
- Support of the Sustainable Communities Strategy for the Bay Area by promoting transportation investments in PDAs and by initiating a pilot program that will support open space preservation in Priority Conservation Areas (PCA).
- Provision of a higher proportion of funding to local agencies and additional investment flexibility by eliminating required program investment targets. The OBAG program allows flexibility to invest in transportation categories such as Transportation for Livable Communities, bicycle and pedestrian improvements, local streets and roads preservation, and planning activities, while also providing specific funding opportunities for Safe Routes to School (SR2S) and Priority Conservation Areas.

# **APPENDIX D: REVIEW OF 2014-2022 HOUSING ELEMENT**

# APPENDIX D. REVIEW OF 5<sup>TH</sup> CYCLE HOUSING ELEMENT

This section provides a review of the policies and programs included in the 2014-2022 Housing Element. Each policy and program from that Housing Element is listed below, with a description of the goals of the policy or program, an evaluation of its effectiveness and any barriers to successful implementation, and recommendations to either continue the policy or program in its current form, continue with modifications, or discontinue. The new Goals, Policies and Programs included in Section 1 of this Housing Element integrate the findings of this review.

The goals, policies, and programs and the review and recommendations are listed in the order shown in the prior Housing Element. As in that Element, programs are organized by goal, policy, and program, in that sequence. The goal, policy and program descriptions included here have been abbreviated; the analysis and recommendation follow each policy and program.

*Note: Throughout this chapter, the Department of Housing is sometimes referred to as DOH or the Housing Department. The Housing Authority of the County of San Mateo is often referred to as HACSM or the Housing Authority.*

## **GOAL 1: Protect Existing Affordable Housing**

Protect, conserve, and improve the existing affordable housing stock in order to minimize displacement of current residents and to keep such housing part of the overall housing stock in the County.

### **Conserve and Improve Existing Affordable Housing Stock**

**Policy HE 1 Support Housing Rehabilitation.** Support the conservation and rehabilitation of viable deteriorating housing to preserve existing housing stock and neighborhood character, and to retain low- and moderate-income units.

**HE 1.1** Continue funding, with CDBG and/or other funds as available, housing rehabilitation of low- and very low-income units, and continue to require long-term affordability agreements for multi-family rental housing rehabilitation projects that use public resources.

**Lead:** Housing Department

**Implementation Targets:** Support the Low-Interest Housing Rehabilitation Loan Program by allocating funding in the range of \$500,000-\$1,000,000 annually, depending on available resources. Continue to provide rehabilitation grants/loans with extended use restrictions keeping the low-income units affordable to low-income tenants.

**Timeframe:** Ongoing

**Assessment:** From 2014 to 2021, DOH contributed approximately \$7,700,000 towards funding the rehabilitation of 369 units located within multifamily rental housing developments throughout the County of San Mateo.

- HE 1.2** Continue to use CDBG and/or HOME Housing Development Program funds to support major repairs and modifications in existing subsidized affordable housing developments, in order to preserve and enhance the function of these projects.  
**Lead:** Housing Department  
**Implementation Target:** Target funding for urgent repairs and modifications as a high priority for CDBG and/or HOME program funds.  
**Timeframe:** Ongoing  
**Assessment:** From 2014 to 2021, DOH contributed approximately \$7,700,000 towards funding the rehabilitation of 369 units located within multifamily rental housing developments throughout the County of San Mateo.
- HE 1.3** Encourage energy and water efficiency retrofits in existing affordable housing stock as part of the existing Low Interest Rehabilitation Loan Program and/or with other incentives.  
**Lead:** Housing Department and Building Department  
**Implementation Target:** 50% of units funded through the Low Interest Rehabilitation Loan Program will include energy or water efficiency retrofits or repairs in their rehab plans. All new or rehabilitated units in the unincorporated County will include energy efficiency measures, consistent with the County's adopted Green Building Ordinance.  
**Assessment:** DOH has continued to fund energy and water efficiency retrofits through our loan programs.  
**Timeframe:** Ongoing
- HE 1.4** Coordinate with, and support with CDBG and/or other funds as available, community programs providing housing or public facilities rehabilitation and repair in order to increase rehabilitation of existing affordable housing stock.  
**Assessment:** DOH has been providing CDBG and/or other funds to these programs on an annual basis. CDBG funds continue to be used for minor home repair projects via grantees such as El Concilio, Center for Independence for Persons with Disabilities, and Sr. Coastsiders.  
**Lead:** Housing Department  
**Timeframe:** Ongoing

**Policy HE 2 Enforce and Improve Codes and Regulations that Address Housing Cost and Safety.** Ensure that housing is constructed and maintained in a manner that protects the safety of residents, preserves and improves neighborhood character, and complies with housing affordability requirements. Consider establishing new code enforcement programs to maintain and enhance the health and safety of rental housing.

- HE 2.1** Continue to enforce development policies, building code requirements, permit conditions, and health and safety standards before, during, and after the construction of residential projects.  
**Lead:** Planning and Building Department  
**Timeframe:** Ongoing

**Assessment:** The County continues to enforce all applicable policies and standards to ensure that residential development is built and maintained in a safe and habitable manner.

- HE 2.2** Continue to offer rehabilitation loans and housing repair assistance to low-income households as listed in **HE 1.1**.  
**Lead:** Housing Department  
**Timeframe:** Ongoing  
**Assessment:** From 2014-2021, DOH has contributed nearly \$1,000,000 to community-based organizations that provide the rehabilitation of single-family homes. The funding contribution has supported the rehabilitation of 333 single-family homes, the residents of which are low-income.
- HE 2.3** Continue residential health and safety code enforcement efforts in unincorporated areas.  
**Lead:** Environmental Health Division/Planning and Building Department  
**Timeframe:** Ongoing  
**Assessment:** The County has expanded its residential health and safety code enforcement efforts, which cover multifamily residential structures in the unincorporated County, to cover more buildings with more frequency. In addition, the Environmental Health Department has pursued proactive enforcement for projects with significant identifiable safety and habitability issues, outside of routine program inspections.
- HE 2.4** Continue to offer voluntary code inspection services on request, in order to maintain the quality of existing housing and prevent displacement related to code enforcement action.  
**Lead:** Planning and Building Department  
**Timeframe:** Ongoing  
**Assessment:** The Planning and Building Department has generally continued to offer voluntary code inspection on request, but staff constraints make continuation of a formal policy difficult.
- HE 2.5** In order to maintain the viability of rental housing stock and ensure safe and sanitary conditions for tenants, study the most feasible and effective methods for identifying and correcting code violations in multi-family rental properties that impact the health and safety of tenants, including codes addressing the interior condition of units. Potential methods include a program of periodic inspections of all multi-family rental properties, a complaint-based inspection system, landlord self-certification with periodic audits, or some combination of these methods. Any of these methods may include multi-family rental landlord/owner registration with the County and collection of fees to cover the costs of an inspection program. The proposed program might also draw on resources from the Planning and Building Department's Building Inspection Section and Code Enforcement Section, the Housing Department, and Environmental Health. Any program would also include incentives and opportunities for multi-family rental landlords and/or owners to use

the Housing Department's rehabilitation assistance programs. Based on the results of study and analysis, draft an ordinance for Board of Supervisors approval.

**Lead:** Planning and Building Department/Housing Department

**Implementation Target:** Undertake a study, with a technical advisory committee, in 2016-2017, including analysis of methods used in other jurisdictions and input from stakeholders, and report back to the Board on the most feasible and effective methods for unincorporated San Mateo County. Identify sources of funding by the end of 2015. Complete study and recommendations in August/September 2017, and present to Board of Supervisors in late January 2018. At Board direction, draft an ordinance for adoption in 2018.

**Timeframe:** 2015-2018

**Assessment:** The advisory committee and study were explored, and deemed unnecessary. This policy was superseded by expansion of the Environmental Health Department's existing multifamily rental inspection program, as well as the County's emergency red tag code compliance inspection and assistance program.

## HE 2.6

Establish new monitoring, inspection, and regulation programs to ensure the health and safety of farm labor housing, as described in Policy HE 27.3, based on the outcomes of the County's Farm Labor Housing Needs Study.

**Lead:** Planning and Building Department/Housing Department/Environmental Health

**Timeframe:** 2015-2017

**Assessment:** The Agricultural Workforce Housing Needs Assessment was completed in October 2016. County Departments continue to work on establishing new monitoring, inspection, and regulations for farm labor housing programs.

**Policy HE 3      Preserve and Enhance Neighborhood Character.** Preserve and enhance the desirable characteristics of residential areas by establishing and implementing appropriate land use designations and development standards that promote compatible development and minimize displacement of existing residents, particularly during consideration of area plans, land use studies and rezonings.

## HE 3.1

Evaluate existing neighborhood conditions and consider the needs and desires of existing residents when amending the General Plan and Zoning Regulations.

**Lead:** Planning and Building Department

**Implementation Target:** All plan amendments and zoning revisions will include an existing conditions analysis and provide adequate opportunity for interested parties to have input.

**Timeframe:** Ongoing

**Assessment:** The only comprehensive rezonings completed since adoption of the 2014 Housing Element were in North Fair Oaks, implementing the North Fair Oaks Community Plan, and the phased rezonings included existing conditions analysis and robust community outreach and input. The County continues to assess conditions, incorporate desires and needs of existing residents, and implement appropriate land use designations and development standards in all rezonings, general plan amendments, and major projects.

## ***Protect Existing Affordable Housing from Conversion or Demolition***

**Policy HE 4 Discourage Condominium Conversions.** Continue to prohibit conversions of rental housing to condominium ownership unless vacancy rates indicate an easing of the rental housing shortage.

**HE 4.1** Continue the County's prohibition on condominium conversions unless vacancy rates exceed the limit established in the Condominium Conversion Ordinance.  
**Lead:** Planning and Building Department  
**Timeframe:** Ongoing  
**Assessment:** The County's condominium conversion prohibition remains in effect.

**Policy HE 5 Retention of Existing Lower-Income Units.** Seek to retain existing extremely low-, very low-, low- and moderate-income housing units, especially those that may be at risk of conversion to market rate housing. Retention of existing affordable housing should have high priority for available resources.

**HE 5.1** Inventory and monitor the unincorporated County's entire stock of units with long-term or permanent affordability restrictions (including those resulting from financial subsidies, deed restrictions, inclusionary requirements, density bonuses, and all other types of long-term restrictions). The County, potentially in collaboration with other jurisdictions, will make a complete inventory of the current countywide stock of all restricted below-market-rate (BMR) housing, including for-sale and rental units. The list will be updated as units are added to or removed from affordability restrictions, and all units will be monitored on a periodic basis to ensure that they are not being converted to market rates prior to the expiration of their affordability term. This process may be part of the ongoing implementation of the 21 Elements Collaborative workplan, managed by C/CAG and the County Housing Department, which will coordinate ongoing housing efforts between County jurisdictions.  
**Lead:** Housing Department  
**Timeframe:** 2016-2017, and ongoing. The County will explore potential collaboration with other jurisdictions, explore the potential to work with and through the 21 Elements collaborative, and solicit potential consultants by the end of 2012. If feasible, the inventory and updating and monitoring procedures will be established by the end of 2017.  
**Implementation Target:** Collaborate with the cities and C/CAG to develop and maintain an inventory of the current stock of all restricted below-market-rate (BMR) units, and to establish and implement a program to monitor and enforce all recorded terms of affordability.  
**Assessment:** DOH continues to prioritize this work and has made funding available in 2021 through the local Equity and Innovation Fund (EIF) for a consultant to assist the County with the inventory work.

**HE 5.2** Respond to any Federal and/or State notices including Notice of Intent to Pre-Pay, Owner Plans of Action, or Opt-Out Notices filed on assisted projects. Encourage

local qualified entities to consider acquiring the at-risk project should the property owner indicate a desire to sell or transfer the property.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Assessment:** DOH continues to review notices filed on assisted projects and investigate any possible opportunities to acquire at-risk properties.

**HE 5.3**

Give high priority to retaining existing FHA and HUD subsidized low-income units through use of CDBG funds, local Housing Trust funds, and other solutions. While most at-risk units are located in incorporated areas, the Department of Housing will collaborate with jurisdictions to forecast capital requirements needed to address affordable housing retention countywide, and will identify potential sources of financing.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Assessment:** DOH continues to prioritize supporting existing deed-restricted units in need of additional capital dollars through our local and federal CDBG/HOME funding opportunities.

**HE 5.4**

Monitor Federal actions and appropriations regarding extension of Section 8 contracts, and actively support additional appropriations.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Assessment:** The Housing Authority of the County of San Mateo (HACSM) continues to maximize valuable rental subsidy resources by maintaining a high voucher utilization rate of 98%. For vouchers that have already been committed for project-basing (vouchers attached to a specific housing unit), the utilization rate has in effect reached 100%. To expand its ability to assist more low-income individuals and families, HACSM has been proactively applying to new voucher funding streams as they become available.

**HE 5.5**

Continue to actively work to retain existing landlords offering units to households with Section 8 vouchers, and seek new potential landlords willing to join the program.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Assessment:** The Housing Authority continues to work to retain landlords in the Section 8 program, although the challenge of retaining existing and attracting new landlords has become significantly more difficult in the current high-rent rental housing market. The Section 8 program is discussed in detail in the County's CAPER, Consolidated Plan, and Action Plan, available at <https://housing.smcgov.org/con-plan-capers>

**Policy HE 6 Address the Impact of Projects that Convert or Eliminate Housing Units.** Evaluate the effect of any proposed demolitions and rezonings on the County's housing

stock and the County's ability to accommodate its share of Regional Housing Need, and prohibit, condition, or mitigate projects as necessary to maintain the County's housing stock.

**HE 6.1** Study, and consider enacting an ordinance that would: require the County to assess the potential impacts of any demolitions and/or conversions of multi-family residential property to non-residential uses, (including demolition for purposes of conversion, and demolition due to rehabilitation, health and safety, and code compliance issues, including those demolitions initiated by County enforcement action) on the housing need described in the County Housing Element; require some mitigation measures on the part of the property owner to offset the loss of housing stock and increased housing need due to demolition and/or conversion, potentially including in-lieu fees and/or other mitigation, and; require the County to work with property owners, including offering rehabilitation, relocation, and other assistance when feasible, to ensure that any demolition and conversion that would adversely impact the County's housing need is avoided or mitigated to the maximum possible extent.  
**Lead:** Planning and Building Department  
**Timeframe:** Study in 2016-2017; return to the Board with program options, if feasible and desirable, in late 2017. Adopt as appropriate.  
**Assessment:** This policy has not yet been pursued, but will be reassessed during the 2023-2031 Housing Element cycle.

**HE 6.2** Work to ensure that housing units are maintained in adequate condition to reduce the need for demolition due to health and safety concerns, potentially through implementation of inspection and enforcement programs described in **HE 2**.  
**Lead:** Planning and Building Department  
**Timeframe:** Ongoing  
**Assessment:** The County has expanded its multifamily rental inspection program, implemented an emergency red tag inspection and assistance program (County Ordinance Code Chapter 3.108), and created a new accessory dwelling unit health and safety amnesty program to limit displacement due to unit quality and code enforcement.

### ***Protect Tenants of Affordable Housing from Overpayment and Displacement***

**Policy HE 7** **Provide Rent Subsidies.** Provide rent subsidies to Extremely Low, Very Low, and Low Income households, through the following actions:

**HE 7.1** Continue administering Section 8 and other rental assistance programs, which are targeted to very low- and extremely low-income individuals and families, including seniors and persons with disabilities. Currently these programs include the Housing Choice Voucher; Project-Based Rental Assistance; Family Unification; Family Self-Sufficiency; Homeownership; Moving To Work Self-Sufficiency; Moving To Work Housing Readiness; Shelter-Plus-Care; Supportive Housing; and Public and County-owned Housing.

**Lead:** Housing Department /Housing Authority

**Timeframe:** Ongoing

**Assessment:** The Housing Authority continues to maximize valuable rental subsidy resources by maintaining a high voucher utilization rate of 98%. For vouchers that have already been committed for project-basing (vouchers attached to a specific housing unit), the utilization rate has in effect reached 100%.

## HE 7.2

Seek out new public and private sources of funding to address additional housing needs in the County. For example, the Housing Authority applied for and was awarded new HUD Family Unification Vouchers in 2009. The Housing Department and Housing Authority will continue to identify and obtain similar new funding sources as they become available.

**Lead:** Housing Department /Housing Authority

**Timeframe:** Ongoing

**Assessment:** The Housing Authority has been proactively applying to new voucher funding streams as they become available. Under the most recent U.S. Department of Housing & Urban Development's (HUD) Continuum of Care (CoC) Program competition which closed in November 2021, HACSM submitted for the renewal of 410 rental assistance vouchers and 20 new rental assistance vouchers. If fully funded, the total annual value of the vouchers is \$12,766,557, which will provide much needed access to rental homes for homeless/disabled households in the County. In addition, the Housing Authority was awarded a funding request for thirty-five (35) new HUD-VASH vouchers with the support of the Palo Alto Veterans Administration.

The Housing Authority also received an allocation of 222 Emergency Housing Vouchers (EHV) from HUD in July 2021. These vouchers are being used to provide rental assistance to individuals and families who are homeless, at-risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability.

**Policy HE 8      Protect Mobile Home Park Tenants.** Continue to regulate and monitor mobile home park operation, rents, and closures and to provide financial assistance, as appropriate and within available resources, to preserve mobile home parks and stabilize affordability.

## HE 8.1

Regulate the closure of mobile home parks in accordance with Government Code Section 65863.7 or its successor ordinance, by mitigating the impacts of the closure on tenants through provision of relocation assistance and other resources.

**Lead:** Planning and Building Department

**Implementation Target:** All residents displaced by a mobile home closure or conversion will be able to find equivalent or better housing at similar cost.

**Timeframe:** Ongoing

**Assessment:** There have been no closures of mobile home parks since adoption of the 2014-2022 Housing Element. However, the County has strengthened its regulation of mobile home closures, mitigation of impacts on residents, and implementation of Government Code Section 65863.7 through Ordinance Code Chapter 5.156, "Mobile Home Park Change of Use," adopted in 2017.

**HE 8.2** Regulate any proposed mobile home rent increases in accordance with County's Mobilehome Park Ordinance

**Lead:** Planning and Building Department

**Implementation Target:** No rental increase will take place that exceed the limits established by County ordinance.

**Timeframe:** Ongoing

**Assessment:** To date, no rent increases that exceed the limits established by the County's ordinance have been proposed or reported. However, the County has implemented stricter reporting requirements, more robust monitoring of rents, and stronger enforcement methods for all County parks, through amendments to Ordinance Code 1.30, "Mobile Home Rent Control" adopted in 2017.

**HE 8.3** Continue to monitor mobile home park operation, rents, and closures to ensure compliance with local and state ordinances and with the County's Mobilehome Park Ordinance. In addition, if there are any potential mobile home park closures affecting mobile home parks using County CDBG/HOME funds, monitor these closures to ensure that both State and federal relocation requirements are met.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Assessment:** DOH's mission is to collaborate with partners as a catalyst to increase the supply of affordable housing and create opportunities for people at all income levels and abilities to prosper by supporting livable and thriving communities. Prior to 2017, the County had no specific zoning designation applicable to mobilehome parks. Therefore, the County updated existing regulations and adopted new ordinances for mobilehome parks located within the unincorporated areas of the County. The County's ordinances ensure that each park is subject to appropriate standards and regulations for permitting, development, and maintenance of mobilehome parks.

The mobilehome ordinances are Mobilehome Park Rent Control (Ordinance Code 1.30), Mobilehome Park Zoning District (Zoning Regulations Chapter 26, Section 6535) and Mobilehome Park Change of Use (Ordinance Code Chapter 5.156).

Pursuant to San Mateo County Ordinance Code §1.30.030.1, owners of mobilehome parks located within the unincorporated area of the County have been completing Annual Reporting Forms to report monthly rental rates and any conversion of use for Mobilehome spaces.

In 2016, through a collaborative effort between DOH, the North Fair Oaks Forward Outreach Team, Irving Torres from Supervisor Slocum's office, County Counsel,

and Legal Aid Society of San Mateo County, the County completed six public community meetings to educate mobilehome park residents about updates to the Rent Control Ordinance and the Temporary Moratorium on Mobilehome Park Closures or Conversions. DOH staff facilitated three meetings in English and NFO Forward staff facilitated three meetings in Spanish. In total, nearly 150 residents attended these meetings and raised important questions, issues, and concerns.

**HE 8.4** Continue to offer financial assistance to stabilize mobile home affordability and to support new or renewed tenant interest in purchases of mobile home parks should these situations arise.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Assessment:** DOH preserved affordable housing for over 200 residents, including approximately 100 minors, in a mobilehome park in unincorporated San Mateo County. The County invested \$5M in financial assistance which included \$3.1M in low-interest loans to residents to purchase new model mobile homes (46 units) and \$2M in site improvements including demolition and site clean-up.

**HE 8.5** Continue to use CDBG and/or HOME funds when appropriate to assist with stabilization and preservation of mobile home housing stock.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Assessment:** To date, DOH has not received any applications for CDBG and/or HOME funds regarding stabilization and preservation of mobile home housing stock.

**Policy HE 9 Consider and Analyze the Potentially Displacing Effects of Development and Redevelopment Programs.** Resources devoted to intensified development and redevelopment of County areas may result in increased displacement pressure for existing residents, which should be assessed in determining the costs and benefits of such programs.

**HE 9.1** Analyze and monitor the potential and actual displacing impacts of programs such as Plan Bay Area/One Bay Area Grants and other funding programs intended to promote development and redevelopment in specifically targeted areas.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** Ongoing

**Assessment:** DOH continues to track impacts of funding program priorities and advocates to bring in more funding and resources to San Mateo County.

**Policy HE 10 Support Community Resources for Landlords and Tenants.** Support community-based agencies and organizations working to educate landlords and tenants about their rights and responsibilities and providing referral, mediation and other assistance.

**HE 10.1** Provide support, including financial assistance when appropriate from sources such as CDBG and/or private foundations, for community-based agencies and

organizations working to educate landlords and tenants about their rights and responsibilities and providing referral, mediation and other assistance.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Assessment:** DOH continues to fund organizations like Project Sentinel and Legal Aid Society of San Mateo County to do the work of tenant landlord mediation.

**Policy HE 11 Minimize Displacements Due to Code Enforcement.** Minimize and avoid if possible displacement of households as a result of code enforcement actions, and assist residents when displacement is unavoidable.

**HE 11.1** Consider enacting an ordinance addressing demolition and or conversion of multi-family residential property to other uses (e.g., office or commercial), as listed in **HE 6.1**.

**Assessment:** This policy will be reassessed in the current Housing Element cycle, as indicated in HE 6.1.

**HE 11.2** Study and consider adopting a program to ensure and enforce compliance in multi-family rental properties with all codes impacting the health and safety of tenants, as listed in **HE 2.5**.

**Assessment:** The County has expanded its existing multifamily rental health and safety inspection program, as indicated in HE 2.5.

**HE 11.3** Coordinate all code enforcement actions that have the potential to result in displacement with the Housing Department.

**Lead:** Planning and Building Department/Housing Department.

**Timeframe:** Ongoing.

**Assessment:** As potential displacement situations arise, the Planning and Building Department has continued to collaborate with DOH on an ad hoc basis.

**HE 11.4** Consider establishing an “amnesty” program to legalize un-permitted residential units constructed in unincorporated urban bayside areas prior to January 1, 2018, provided that the units are confirmed or upgraded to be in conformance with building and safety codes and that the rent or resale value of the unit is restricted to be affordable to low or very-low income households. If possible, coordinate the amnesty program with resources identified by the Housing Department through **HE 2.7**.

**Lead:** Planning and Building Department/Housing Department

**Implementation Target:** If amnesty program is adopted, at least 50% of the open code compliance cases filed prior to January 1, 2018 that involve un-permitted residential units in the unincorporated bayside areas resolved through the program.

**Timeframe:** 2016-2018

**Assessment:** The County created a pathway for bringing ADUs up to health and safety code standards. DOH also created a program to fund the rehab and upgrade of ADUs for low- to moderate-income homeowner households.

**GOAL 2: Support New Housing for Low and Moderate Income Households**

Support the production of new housing of diverse size and type that is affordable to moderate, low, very-low, and extremely low-income households, in order to meet the housing needs of all persons who reside, work, or who can be expected to work or reside in the County.

***Ensure Availability of Land and Infrastructure for a Range of Housing Types***

**Policy HE 12 Amend Zoning and General Plan Land Use Designations to Meet Future Housing Needs.** Modify general plan land use designations and zoning regulations to accommodate the construction of needed new housing units.

**HE 12.1** Implement the zoning updates required to implement the updated Community Plan.

**Lead:** Planning and Building Department/Housing Department

**Implementation Targets:** Completion of the North Fair Oaks Community Plan zoning updates in three phases: Middlefield Road, completed by early 2016; Redwood Junction and El Camino Real by mid-2017; and the industrial areas in 2018.

**Timeframe:** 2015-2018

**Assessment:** All phases of rezoning to implement the North Fair Oaks Community Plan have been completed, allowing significantly greater residential densities, and a further phase not initially incorporated in the Plan is underway.

**HE 12.2** Consider creation and adoption of affordable housing overlay zones, which provide a set of incentives for affordable housing production in specifically zoned areas. Overlay zones would be in addition to the County's existing density bonus ordinance, and would be intended to incentivize creation of additional affordable housing beyond that required by the density bonus provisions. Consider, at minimum, affordable housing overlay zones in North Fair Oaks and Unincorporated Colma, with additional County areas to be considered as appropriate.

**Lead:** Planning and Building Department

**Implementation Targets:** Research and identification of feasible areas for adoption of affordable housing overlay zones. Submittal of proposed changes to Board of Supervisors.

**Timeframe:** Research on best practices and experiences in similar communities in 2016. Identification of appropriate sites in 2016/2017. Changes proposed for adoption by Board of Supervisors by October 2017

**Assessment:** The Planning and Building Department assessed the potential for affordable housing overlay zoning, and determined that based on changes to State density bonus law and other new State housing laws, and the completed rezoning of North Fair Oaks, there are no areas of the unincorporated County where this program would offer significant benefit.

**Policy HE 13 Monitor Progress in Achieving Sufficient New Housing Units to Match the Need Identified in the County's Fair Share Housing Allocation.** Monitor the County's progress in supporting the creation of the number of new housing units identified in the ABAG Sub-Regional Housing Needs Allocation (RHNA), both for total housing needs and for low- and moderate-income needs.

**HE 13.1** Monitor housing production against the RHNA, providing annual updates for the Planning Commission and Board of Supervisors, or to selected Board subcommittees. Adjust implementation strategies and policies and programs as needed, based on the results of periodic monitoring.

**Lead:** Planning and Building Department

**Target:** Begin RHNA-related monitoring and reporting in the first half of 2015; report to Planning Commission and Board of Supervisors beginning mid-year.

**Timeframe:** Ongoing (Annual)

**Assessment:** The Planning and Building Department has continued to monitor RHNA progress annually, and to assess progress against Housing Element policies and programs.

**Policy HE 15 Require Development Densities Consistent with General Plan.** Continue to require development densities that are consistent with the General Plan.

**HE 15.1** As part of staff reports to the Planning Commission and the Board on residential developments, continue to include a section outlining mitigation measures to reduce community concerns and environmental impacts other than lowering densities, and recommend reductions in density only after other mitigation measures have been determined to be infeasible.

**Lead:** Planning and Building Department

**Timeframe:** Ongoing

**Assessment:** The Planning Department continues to propose and/or agree to reduction in development densities only when no other measures are available to mitigate project impacts.

**Policy HE 16 Encourage Residential Uses in Commercial Zones.** Allow and encourage residential uses in appropriate commercially zoned areas. The County has single-use zoning in certain areas where mixed-use development may be appropriate. Currently, residential uses are allowed in commercially zoned areas with an approved use permit; however, the use permit process can add time, cost and uncertainty to the approval process, discouraging applications for residential permits in commercial areas. Many potential applicants may also be unaware that residential uses are permitted with a use permit in commercial areas.

**HE 16.1** As part of the zoning amendments related to the North Fair Oaks Community Plan update, add residential uses as ministerially permitted uses, not requiring use permits, in specific commercial areas and zoning districts.

**Lead:** Planning and Building Department

**Implementation Targets:**

Completion of the North Fair Oaks Community Plan zoning updates in three phases: Middlefield Road, completed by early 2016; Redwood Junction and El Camino Real by mid-2017; and the industrial areas in 2018.

**Timeframe:** 2015-2018

**Update:** All phases of North Fair Oaks rezoning have been complete, and residential mixed-use projects are ministerially allowed in all new zoning districts, including portions of existing industrial zoning districts. The Planning Department is currently assessing further changes to expand the range of ministerial permitting for residential projects.

DOH facilitated the community meetings regarding updated zoning classifications in conjunction with the North Fair Oaks Community Plan.

## **HE 16.2**

Explore other County non-residential areas for rezoning to permit mixed use and residential development, including Broadmoor and Harbor Industrial areas, at minimum.

**Lead:** Planning and Building Department

**Implementation Targets:** If appropriate, amendments to zoning regulations to allow a mix of residential and commercial uses in at least two areas currently zoned strictly for commercial and industrial uses.

**Timeframe:** Analyze Broadmoor and Harbor Industrial areas beginning in 2016; propose areas for amendments, as appropriate, in late 2016/early 2017.

**Update:** Both areas have been examined, The Harbor Industrial district has insufficient infrastructure capacity to support significantly greater density without annexation in San Carlos. Some specific parcels in Broadmoor are potentially suitable for rezoning to higher density residential development, and should be further analyzed in the 2022-2031 Housing Element cycle, along with similar potential smaller-scale rezonings in the Devonshire area.

**Policy HE 17 Encourage Residential Mixed-Use and Transit Oriented Development (TOD).** Allow and encourage a range of housing and mixed-use development in proximity to transit or within commercial districts. Adopt floor area ratios, setback standards, height allowances and other development regulations that facilitate rather than impede such compact and mixed-use development.

## **HE 17.1**

As part of future General or Specific Plan updates, consider adopting “smart growth” overlay districts or other mixed-use zones within which stand-alone residential developments and/or mixed-use projects including residential would be allowed as ministerially permitted uses, without rezoning or conditional use approvals, as long as these uses conform to specified development regulations. Prioritize locations adjacent to or near transit stations and corridors for high intensity residential and mixed-use development, and provide funding assistance using available funding resources to the extent possible.

**Lead:** Planning and Building Department

**Timeframe:** Ongoing, dependent on resources to accomplish a General Plan update.

**Update:** The County has successfully received Affordable Housing and Sustainable Communities (AHSC) funding for transit-oriented affordable housing projects. DOH prioritized affordable housing development adjacent to or near transit stations through its local notice of funding opportunities, which are released annually.

The North Fair Oaks Community Plan rezonings allow mixed-use residential projects ministerially in all zoning areas, all within a Priority Development Area in proximity to transit corridors. The Planning Department is currently undertaking additional rezoning and updates to the existing North Fair Oaks zoning regulations to expand higher-density residential areas and potentially further streamline residential permitting.

No General or Specific Plan updates have been completed since adoption of the 2014 Housing Element.

**HE 17.2** Encourage infill development on vacant or redevelopable lots in already developed areas, near existing infrastructure, and prioritize funding assistance for infill development where possible.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** Ongoing

**Update:** The County continues to actively develop properties on County-owned land in already developed areas and near existing infrastructure. This includes the Middlefield Junction project located at 2700 Middlefield Road, Redwood City, the Maple Street project located at 1580 Maple Street, Redwood City, and the “F” Street property located on the corner of “F” Street and El Camino Real Boulevard in San Carlos. DOH has supported several affordable infill housing projects applying for the Infill Infrastructure Grant (IIG) program from the State.

**HE 17.3** Include policies and regulations encouraging appropriate transit-oriented development in all revisions to area plans, including the update to the North Fair Oaks Community Plan.

**Lead:** Planning and Building Department

**Timeframe:** Ongoing

**Update:** The North Fair Oaks Community Plan and associated rezonings allow and incentivize transit oriented development. No other area plan updates have been completed since adoption of the Housing Element.

**HE 17.4** Explore ways to allow and encourage conversion and reuse of existing underutilized office and commercial space for residential uses, in appropriate and feasible areas. Analyze areas in which such repurposing of commercial and office space is desirable, and work with developers, real estate professionals, and others to assess the feasibility and requirements for such conversion, and the policies

necessary to encourage it. Explore ways in which other communities have pursued similar policies.

**Lead:** Planning and Building Department

**Timeframe:** Revisit and analyze in 2017, with a target completion of November 2017.

**Update:** This analysis and assessment of best practices has not been formally pursued, but the success of other jurisdictions in implementing similar policies has demonstrated that this type of conversion is generally infeasible.

#### **HE 17.5**

Continue to participate in and support the Grand Boulevard Initiative, launched in 2006 as a collaboration of 19 cities, San Mateo and Santa Clara counties, local and regional agencies and other stakeholders. The Initiative's vision is that the El Camino Real corridor will achieve its full potential as a place for residents to work, live, shop and play, and will create links between communities that promote walking and transit and improve the quality of life.

**Lead:** Housing Department/Planning and Building Department

**Timeframe:** Ongoing

**Update:** Representatives from DOH, the Planning and Building Department, and the Office of Sustainability have been participating in the Grand Boulevard Initiative.

**Policy HE 18 Promote Development of Small or Irregular Lots, and Promote the Creation of Smaller Homes.** In order to utilize the large number of smaller and/or irregular lots in unincorporated San Mateo County and encourage greater diversity of housing choices and increase affordability, allow and promote development of small and/or irregular lots in appropriate areas, promote the creation of homes smaller than the typical single-family home size, and encourage the consolidation and development of contiguous small lots in common ownership. Currently, minimum lot size regulations may discourage the development of smaller, more affordable dwelling units, County definitions and standards for dwelling units may prohibit very small single family units, and current County regulations and policies do not incentivize lot consolidation.

#### **HE 18.1**

Consider strategically reducing minimum lot size and modifying non-conforming lot regulations in targeted areas of the unincorporated County.

**Implementation Target:** As part of any future General Plan, Specific Plan, or broad zoning regulations updates, assess potential changes in lot size restrictions in unincorporated areas

**Lead:** Planning and Building Department

**Timeframe:** Ongoing, as feasible.

**Update:** Minimum lot sizes for various development types have been reduced in North Fair Oaks, through the North Fair Oaks Community Plan update and associated rezonings,

The Planning Department assessed the potential for lot consolidation and minimum lot size changes in various coastal districts, but these changes were

determined to be infeasible and ineffective, given other Coastal Zone-related constraints.

In addition, changes in State accessory dwelling unit regulations and adoption of SB 9 have superseded the necessity of this program in many areas.

#### **HE 18.2**

Consider creating a set of preapproved design standards that would be allowed for construction on substandard lots. Currently, such lots are typically unsuitable for building; preapproved designs would address site concerns and allow exceptions to building prohibitions on these lots for design meeting very narrowly tailored specifications.

**Implementation Target:** Creation reapproved design templates for substandard lots; ordinance allowing construction of such units on these lots.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** 2016-2018. Create a workgroup of stakeholders, including architects and policymakers, to explore potential templates and appropriate areas for adoption. Completion of design and policy options in December 2017; presentation to the Board of Supervisors for recommendations in early 2018.

**Update:** The County is currently participating in the creation of preapproved design templates for accessory dwelling units, but has not pursued preapproved designs for substandard lots.

#### **HE 18.3**

Explore policies to incentivize and streamline the creation of “tiny houses,” houses typically below 1,000 square feet, and sometimes as small as 80 to 100 square feet. These extraordinarily small home types are much cheaper to build and purchase than conventional homes, and use far fewer resources in their creation and maintenance.

**Implementation Target:** A study of best practices in the permitting and encouragement of tiny houses, with a menu of policy options and recommended actions.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** 2016-2018. Completion of study and policy options in December 2017; presentation to the Board of Supervisors for recommendations in early 2018.

**Update:** The Planning and Building Department assessed the feasibility of tiny homes in the unincorporated county, and determined that there are no current regulations prohibiting the placement of permanently affixed tiny homes connected to infrastructure. However, the County’s current determination is that it has no legal authority to allow tiny homes on wheels outside of formally-designated mobile home parks. However, the County is currently revisiting this assessment to determine if the determination remains applicable.

In addition, the County’s Home for All initiative has launched and manages its Second Unit Center which provides information and tools to make it easier for homeowners to build second units, to help increase the housing supply in the County.

- HE 18.4** Explore policies to remove regulatory barriers and incentivize and streamline the creation of micro-apartments, which are multifamily residential rental units typically smaller than 300 square feet per unit. These extraordinarily small apartments can provide for more residential density in a smaller area, at lower rents than more conventional apartments.  
**Implementation Target:** An analysis of the County’s current regulations as they relate to micro-apartments, and a study of best practices in the permitting and encouragement of these units, with a menu of policy options and recommended actions.  
**Lead:** Planning and Building Department/Housing Department  
**Timeframe:** 2016-2018. Completion of study and policy options in December 2017; presentation to the Board of Supervisors for recommendations in early 2018.  
**Update:** The Planning Department and DOH assessed and determined that there are no significant regulatory barriers to the creation of micro-apartments in the unincorporated County.
- HE 18.5** Study and map areas of significantly fragmented lots in common ownership, to provide information for County staff, and potentially for developers, on areas with opportunities for significant consolidation of small lots, and to inform policies intended to promote lot consolidation.  
**Lead:** Planning and Building Department/Housing Department  
**Timeframe:** 2016-2017. Completion of study and mapping in early 2017.  
**Update:** This analysis and mapping has not been completed.
- HE 18.6** Explore and adopt policies to encourage the consolidation of adjacent small lots in common ownership for residential development, including various incentives, such as greater allowed density and height, reduced setbacks, reduced parking requirements, streamlined review, and reduced permitting fees for projects that consolidate multiple smaller parcels into a single development. These incentives would be in addition to and would not conflict with the County’s current density bonus provisions. Ideally, the incentives would be tiered based on the size of the parcel resulting from consolidation, and the size of the resulting development (for instance, consolidation of lots into a parcel of 1 acre in size would allow one tier of incentives, while consolidation into two acres might allow another tier). In addition, explore the possibility of prioritizing housing financing for such projects with extremely low, very low, and low income housing components.  
**Lead:** Planning and Building Department/Housing Department  
**Timeframe:** 2017-2018. Completion of study and policy options in September 2018; presentation to the Board of Supervisors for recommendations in early 2018; adopt if feasible.  
**Update:** This analysis has not been completed Countywide, although the County did analyze small and fragmented lots and lot consolidation on the County’s coastside, where the bulk of such lots are located, and determined that pursuing a consolidation policy was infeasible.

**HE 18.7** Study policies to directly incentivize development of small lots, through financial assistance, permit and regulatory streamlining, or other means. As part of the broader study to explore policies to encourage lot consolidation, also analyze ways to directly encourage development of small lots that are not in common ownership, and cannot be consolidated.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** 2017-2018. Completion of study and policy options in September 2018; presentation to the Board of Supervisors for recommendations in early 2018; adopt if feasible.

**Update:** This analysis has not been completed Countywide, although the County did analyze small and fragmented lots and lot consolidation on the County's coastside, where the bulk of such lots are located, and determined that pursuing a consolidation policy was infeasible. In addition, the adoption of SB 9 at the State level has superseded the need for this policy in most or all County areas where development of smaller lots would be appropriate.

**Policy HE 19 Promote Attached/Multifamily Ownership Housing.** The County's zoning regulations and subdivision regulations mandate minimum 5,000 square foot lots in many areas where residential units are allowed. Multifamily attached ownership units (townhomes) often require much smaller lots, because the units connect with one another, with no side setbacks. 5,000 minimum square foot lot size requirements necessitate a PUD for multifamily attached ownership development, and the PUD process adds time, complexity, and cost to the permitting process, potentially discouraging housing development.

**HE 19.1** Explore ways to exempt some types of multifamily and higher density residential development from minimum lot size restrictions, in appropriate areas, through amending the Subdivision Regulations and Zoning Code.

**Lead:** Planning and Building Department

**Implementation Target:** Address, at minimum, potential lot size exemptions for multifamily and higher density housing in North Fair Oaks through the ongoing updates to North Fair Oaks zoning; also assess potential changes in other unincorporated areas through amendments to the subdivision regulations.

**Timeframe:** North Fair Oaks rezoning in three stages, as described in HE 13, between 2015 and 2018; subdivision updates beginning in 2015, to be completed in 2017.

**Update:** The North Fair Oaks rezoning eliminated minimum lot size provisions for attached multifamily ownership projects. Comprehensive changes to lot size restrictions through amendments to the subdivision regulations were deemed infeasible.

**Encourage the Development of Affordable Housing Including Housing for Special Needs Populations**

**Policy HE 20 Support Development of Affordable and Special Needs Housing on Available Sites.** Continue to support development of appropriate sites including but not limited to those identified in the Housing Element.

**HE 20.1** Undertake General Plan amendments and/or rezoning of undeveloped and underutilized land for higher density residential and mixed-use development, as necessary, to meet the County’s current and future Regional Housing Needs Allocation and to facilitate housing production countywide, as described in Section 9.

**Lead:** Planning and Building Department

**Timeframe:** Ongoing

**Update:** To date, no amendments and/or rezonings have been required to meet the County’s RHNA, although the County has undertaken multiple rezonings to facilitate housing production generally.

**HE 20.2** Inform developers of identified housing sites through the preparation of GIS-based mapping applications available through the Planning and Building Department website

**Lead:** Planning and Building Department/Housing Department

**Implementation Targets:** Preparation of mapping materials based on the adopted Housing Element Sites Inventory.

**Timeframe:** Completion of mapping application by February 2016.

**Update:** The County’s adequate sites inventory was added to the Planning Department’s public-facing GIS mapping tool and is available to developers and all other members of the public.

**HE 20.3** Continue to expedite permit review and waive planning, building and license fees for projects providing housing that is primarily affordable to extremely low-, very low-, and low-income households, including seniors and persons with disabilities.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** Ongoing

**Update:** The Planning and Building Department continues to waive fees for all these housing types. However, while the waiver of fees for affordable housing is a formal policy, waiver of fees for special needs housing is a policy implemented discretionarily by the Department; the Planning Department intends to pursue formal adoption of these waivers in the 2023 Housing Element cycle.

**Policy HE 21 Support Infrastructure Adequate to Support Housing Development.** Continue to support infrastructure expansion and identify opportunities for County assistance with infrastructure improvement in specific areas.

**HE 21.1** Continue to support infrastructure expansion and to identify opportunities for County assistance with infrastructure improvements in specific areas, such as North Fair Oaks, including identification of needs and of external funding sources and other available resources. Continue to identify capital improvements to County-maintained roads necessary to support residential and other types of development.

**Lead:** Planning and Building Department/Public Works Department

**Timeframe:** Ongoing

**Update:** The County continues to pursue necessary road improvements to support residential and other development. However, further assessment and additional funding for other infrastructure, particularly wastewater systems in North Fair Oaks and other urbanized unincorporated communities remains necessary.

**HE 21.2** Continue to analyze appropriate policy and programmatic responses to the findings of the completed Groundwater Study for the Midcoast area, including the impacts on development of all types of housing in the Midcoast area.

**Lead:** Planning and Building Department

**Timeframe:** Policy and programmatic responses as needed by December 2015.

**Update:** The completed groundwater study, and various policy and program assessments, are available through the Office of Sustainability, here: <https://www.smcsustainability.org/energy-water/groundwater/>

**HE 21.3** Continue to support annexations to sewer and water providers to support new residential development.

**Lead:** Planning and Building Department

**Timeframe:** Ongoing

**Update:** The Planning and Building Department and the County generally continue to support and encourage annexation to sewer and water providers to support new development.

**Policy HE 22 Encourage Use of Surplus and Underutilized Public Lands for Affordable Housing.** Continue, as required by state law, to investigate and refine the inventory of County-owned lands that have the potential to be used for affordable housing. This inventory may include parcels that have been declared surplus property by the County as well as underutilized County properties, including air-rights parcels, which might be determined to be appropriate for affordable housing development.

**HE 22.1** Continue to investigate and refine the existing list of County-owned parcels, including properties declared surplus as well as others that are currently underutilized but not declared surplus, that have potential to be used for affordable housing.

**Lead:** Housing Department/County Real Property

**Implementation Target:** A complete list of County-owned properties with potential for residential use, monitored and updated on an ongoing basis.

**Timeframe:** December 2015/Ongoing

**Update:** The County's Real Property Services Department manages a list of County-owned parcels and notifies DOH when opportunities become available. However, a comprehensive inventory of County-owned parcels and their feasibility for residential uses has not been completed. This will be undertaken in the 2023-2031 Housing Element cycle.

**HE 22.2** For parcels with potential to be used for below-moderate income housing, investigate with the County agency or department controlling such parcels the feasibility of selling, granting, or otherwise transferring the land to a qualified nonprofit for affordable housing. In cases where transfers are infeasible or undesirable, consider the possibility of ground leasing of County properties for affordable housing use.

**Lead:** Housing Department

**Timeframe:** Ongoing, following completion of HE 22.1

**Update:** The County continues to investigate parcels with potential to be used for below-moderate income housing. The County acquired the 2700 Middlefield Road in 2010 for the purposes of building below-moderate income housing. The County recently acquired a property on the corner of F Street and El Camino Real in San Carlos for the purposes of building below-moderate income housing.

**Policy HE 23** **Support Site Acquisition for Affordable Housing.** Continue to provide support and assistance for developers in the acquisition of sites for affordable housing development.

**HE 23.1** Continue, within funding and programmatic constraints, to use available local, state and federal funds to support developers in acquiring sites for extremely low, very low, and low-income housing.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Update:** Site acquisition continues to be an eligible use under DOH's local and federal Notice of Funding Availability (NOFAs) funding opportunities for affordable housing uses.

**Policy HE 24** **Grant Density Bonuses for Development of Affordable Housing.** Continue to grant density bonuses for the development of below-moderate income housing as allowed in the County's density bonus ordinance, and revise the ordinance as needed to streamline and update implementation procedures.

**HE 24.1** Establish a new method of determining rent limits for affordable rental units created under density bonus provisions. Currently, rent limits applicable to affordable rental units that comply with the density bonus ordinance are established and updated by Board of Supervisor resolution. Because market conditions change frequently, this method can be inefficient, and rent levels are not updated regularly. The new method should tie rent levels to published HUD rent limits, Housing Authority rent standards, or another appropriate, periodically updated source.

**Lead:** Housing Department/Planning and Building Department

**Implementation Target:** New method of establishing rent limits for affordable density bonus units, and required ordinance and/or resolution for Board of Supervisors review and approval.

**Timeframe:** Establish methodology and obtain Board approval by May 2016.

**Update:** The County has fully implemented recent changes to State Density Bonus law, including changes to density bonus amounts, types, and income level calculations, which have superseded the need for these amendments.

**Policy HE 25 Encourage Development of Smaller Units Including Single Room Occupancy.** To encourage housing more affordable to lower-income seniors, persons with disabilities, and workers, provide for the development of single room occupancy (SRO) units and efficiency (studio) units and offer incentives that facilitate development of high-density housing containing smaller units.

**HE 25.1** Encourage and approve density bonuses for senior housing projects and/or projects where at least 15% of the units are efficiency (studio) or single room occupancy (SRO) units. These density would be in addition to, and would not replace, any requirements and benefits provided by the County's existing density bonus program.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** Ongoing

**Update:** The County has determined that SROs are no longer an affordable housing best practice, and this policy will not be pursued.

**Policy HE 26 Use Available Financing Programs to Support Affordable Housing Development.** Continue to support the development of affordable housing for a range of incomes and household needs, including new construction, acquisition/rehabilitation, and adaptive re-use.

**HE 26.1** Continue to use available local, state and federal funds to increase the supply of extremely low, very low, low- and moderate-income affordable housing through support for site acquisition, new construction, acquisition/rehab, and adaptive re-use.

**Lead:** Housing Department

**Implementation Target:** While the number of affordable housing units that will be created during the implementation period cannot be precisely estimated, the range of financial resources available to the County for affordable housing development, based on FY 2012-13, is summarized in Table 8-1 in Section 8. Although specific allocation amounts vary from year to year based on current needs, public input, and pipeline considerations, the 2012-13 summary is reasonably representative of the types of programs and projects that are likely to be funded throughout the Housing Element implementation period (2014-2022).

**Timeframe:** Ongoing

**Update:** DOH releases two annual Notice of Funding opportunities for the purposes of supporting affordable housing development. Since 2014, DOH has funded over 3,000 units of affordable housing with over \$200 million in local,

federal, and state funding allocated through DOH's annual Notice of Funding Opportunities.

**Policy HE 27 Provide Affordable Housing Opportunities and Supportive Services for Special Needs Populations, and Facilitate New and Remodeled Housing Appropriate for Special Needs Populations.** Continue to use available funding to support affordable housing and supportive services for special needs populations, and investigate potential new resources for these activities. Adopt new building design standards and permitting procedures to require and encourage units appropriate for special needs groups.

**HE 27.1** Provide affordable housing and supportive services for elderly and/or disabled persons and households, including persons with developmental disabilities and persons with permanent supportive housing needs:

- A. Use available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), and similar programs, and continue to prioritize use of CDBG and HOME funds for supportive and extremely low-income housing. To the greatest degree possible, use the available pool of MHSA Housing Program funds, which help create supportive housing for seriously mentally ill persons who are homeless or at-risk.

**Lead:** Housing Department

**Implementation Target:** Provide 40 MHSA supportive housing units during the Housing Element planning period.

**Timeframe:** 2014-2022/Ongoing

**Update:** Since 2015, DOH has used available state, federal, and local funds to support over 600 units of supportive housing for the following populations: MHSA-eligible, veterans, seniors, frail elderly, homeless or at risk of homelessness, individuals with developmental and/or intellectual disabilities, and former foster youth. In addition, DOH has provided nearly \$5 million in local funds to support 14 group homes for sober living that serve 133 individuals. Finally, the DOH participates in the multi-agency County collaborative - Housing our County Clients – that facilitates the provision of housing for clients of County services.

- B. Continue to collaborate with County agencies (HSA, Behavioral Health, Health Plan, and others) and community service providers to ensure that appropriate support services are linked with housing.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Update:** DOH participates in regular Housing our County Clients meetings, the Homelessness Interagency Committee, and the Housing and Community Development Committee (HCDC), of which members include the Commission on Disability and Commission on Aging. The County also participates in All Home, the regional collaborative addressing issues of homelessness. Lastly, the County leads an intercounty collaborative on housing, called Home for All.

- C. Adopt an inventory of “Universal Design” components (building features, fixtures, and other elements), based on the San Mateo County Joint Housing Taskforce “Universal Housing Design Recommendations for Accessibility” and “Residential Visitability” standards, that ensure that housing is accessible and usable for all residents, regardless of level of ability or disability. Encourage or require developers to use these Universal Design elements for new construction projects. Explore adoption of Universal Design standards as mandatory elements of appropriate projects.

**Lead:** Housing Department/Planning and Building Department (in consultation with the County’s Commission on Aging and Commission on Disability)

**Timeframe:** Create and adopt “Universal Design” standards and checklist by May 2016, and implement as voluntary, encouraged elements of new construction through the Planning and Building Department in 2016. Explore adoption of mandatory standards by April 2017.

**Update:** The County has not yet adopted a universal design ordinance, but will pursue this in the 2023-2031 Housing Element cycle.

- D. Exempt building features intended to increase residential accessibility and visitability in new and remodeled buildings (such as ramps, stairless entries, and other features) from setback requirements, lot coverage restrictions, FAR restrictions, and other appropriate lot development standards, unless these exemptions lead to other safety concerns.

**Lead:** Planning and Building Department

**Timeframe:** Immediately begin using the Planning and Building Department’s discretionary authority to grant exemptions related to appropriate permit applications. Formalize these exemptions as part of the project permitting process, subject to the discretion of the Community Development Director or designee, by submitting the exemptions and procedures to the Board of Supervisors for approval by May 2016.

**Update:** The Planning and Building Department exempts features required for accessibility and visitability, in compliance with the ADA, on a project-by-project basis. The exemptions have not yet been formalized, but formal adoption will be pursued in the 2023 Housing Element cycle.

- E. Adopt a formal reasonable accommodation procedure that allows applicants to pursue exemptions beyond those offered by the standard zoning and land use exception processes, in order to accommodate exceptions necessary for the purposes of creating and maintaining housing for persons with disabilities.

**Lead:** Planning and Building Department

**Timeframe:** Explore and adopt a formal reasonable accommodation request and approval procedure by March 2016

**Update:** The Planning and Building Department exempts features required for accessibility and visitability, in compliance with the ADA, on a project-by-project basis. The exemptions have not yet been formalized, but formal adoption will be pursued in the 2022 Housing Element cycle.

- HE 27.2** Incentivize and support affordable housing opportunities for Large Family and Single-Parent Households:
- A. Use available funding programs (HOME, CDBG, and others) to support affordable family housing for families with extremely low, very low, and low incomes
  - B. Encourage affordable housing developments assisted by the Housing Department to include larger units when feasible.
  - C. Encourage affordable housing development linked to childcare services.
- Lead:** Housing Department  
**Timeframe:** Ongoing  
**Update:** Large-family affordable housing projects continue to be a priority in DOH's Notice of Funding Opportunities.

- HE 27.3** Provide additional affordable housing opportunities for farm laborers, streamline existing farm labor permitting procedures, and ensure quality and safety of farm labor housing:
- A. Use available funding programs to support affordable housing targeted to farm laborers.  
**Lead:** Housing Department  
**Timeframe:** Ongoing  
**Update:** A funding program designated for farmworker housing was established as a pilot program in 2015. The pilot program is currently being evaluated and is expected to be updated to increase participation and made permanent in 2022. To date, the farmworker housing program has distributed approximately \$900,000 which has contributed to the creation of six new farmworker housing units and the renovation of one farmworker housing unit.
  - B. Work with community partners, such as Puente De La Costa Sur and other organizations that represent and assist farmworkers, to identify potential new farm labor housing sites or opportunities for expansion of existing sites, identify funding opportunities to support new and expanded farm labor housing, and to provide information to farmworkers on new and existing affordable housing opportunities, in conjunction with the County's Farmworker Housing Needs Study.  
**Lead:** Planning and Building Department/Housing Department  
**Timeframe:** 2015-2016, and ongoing.  
**Update:** A funding program designated for farmworker housing was established as a pilot program in 2015. The pilot program is currently being evaluated and is expected to be updated to increase participation and made permanent in 2022. In addition, The County made available funds through its Equity and Innovation Fund Request for Proposals to assist in farmworker tenant and landlord relations.

- C. Work with the County's Environmental Health, Housing, and Planning Departments, and with community partners, such as Puente De La Costa Sur and other organizations, that represent and assist farmworkers, and with farm owners, to create a comprehensive monitoring, inspection, and regulation program to ensure adequate health and safety of existing farm labor housing, in conjunction with the County's Farmworker Housing Needs Study.

**Lead:** Planning and Building Department/Housing Department/Environmental Health

**Timeframe:** 2015-2016, and ongoing.

**Update:** As with the other policies noted above, this will be revisited after completion of the farm labor housing needs analysis, and in light of the findings and recommendations of that analysis.

- D. Work with farm owners and operators, community partners, and other organizations to assess opportunities to expand existing farm labor housing sites, and encourage and incentivize farm owners and operators, with County assistance, collaboration from appropriate developers, and other assistance, to expand existing sites, consistent with the findings of the County's Farmworker Housing Needs Study, once the study has been completed.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** 2015-2017, and ongoing.

**Update:** A funding program designated for farmworker housing was established as a pilot program in 2015. The pilot program is currently being evaluated and is expected to be updated to increase participation and made permanent in 2022. To date, the farmworker housing program has distributed approximately \$900,000 which has contributed to the creation of six new farmworker housing units and the renovation of one farmworker housing unit.

- HE 27.4** Undertake a comprehensive assessment of the County's farm labor population, existing farm labor housing stock, farm labor housing conditions and farm labor housing needs.

- A. Select a consultant to complete the study.

**Lead:** Housing Department/Planning and Building Department

**Timeframe:** October 2014

**Update:** A consultant was selected and the Agricultural Workforce Housing Needs Assessment was completed in October 2016.

- B. Working with the selected consultant and all relevant stakeholders, complete a comprehensive Farmworker Housing Needs Study, including recommendations and best practices to address the results of the study.

**Lead:** Housing Department/Planning and Building Department

**Timeframe:** 2014-2016

**Update:** The Agricultural Workforce Housing Needs Assessment was completed in October 2016.

**HE 27.5** Provide affordable housing opportunities and supportive services to homeless individuals and families:

- Continue to support HOPE Plan implementation efforts, as listed in **HE 28.3**. Continue to use available local, state, and federal funding programs to support emergency, transitional, and permanent housing opportunities.

**Lead:** Housing Department/Human Services Agency

**Timeframe:** Ongoing

**Update:** The Coronavirus Aid, Relief, and Economic Security (CARES) Act, Public Law 116-136, was signed into law on March 27, 2020, to prevent, prepare for, and respond to the coronavirus pandemic (COVID-19). DOH received two direct allocations of CDBG-CV funds in the total amount of \$4,476,413 and received two direct allocations of ESG-CV funds in the total amount of \$5,944,187. DOH also received pass-through ESG-CV funds from the State of California in the total amount of \$13,206,564. DOH, in collaboration with the Human Services Agency (HSA) Center on Homelessness, County leadership, and local community-based partners, has allocated and planned CDBG-CV and ESG-CV funding to various activities including legal services, new non-congregate shelters, rapid re-housing activities, and street outreach.

The State of California's Homekey Program provides grant funding for local public agencies to acquire hotels, motels, apartments, and other buildings to provide homes for people experiencing or at risk of homelessness. In the first Homekey round, the State awarded funds to the following San Mateo County projects:

- Pacific Inn, 2610 El Camino Real, Redwood City, 74 rooms, Homekey award: \$15,000,000, Serves individuals experiencing homelessness;
- Shores Landing, 1000 Twin Dolphin Drive, Redwood City, 95 rooms, Homekey award: \$18,048,000, Serves extremely low-income seniors.

In the second Homekey round, the State awarded funds to the following San Mateo County projects:

- Navigation Center, 1450 Maple St, Redwood City, Up to 240 units, Homekey Award: \$55,322,259 for construction and operating costs, serves as a Non-congregate shelter and navigation center for individuals and families experiencing homelessness;
- Stone Villa , 2175 S. El Camino Real, San Mateo, 43 rooms, Homekey Award: \$13,511,125 for construction and operating costs, serves as a non-congregate shelter for individuals experiencing homelessness; and
- Comfort Inn, 1818 El Camino Real, San Mateo, 52 rooms, Homekey Award: \$15,978,323 for construction and operating costs, serves as Permanent affordable housing for low-income residents.

- Continue to provide rental assistance through various programs to serve homeless persons.

**Lead:** Housing Department/Housing Authority

**Timeframe:** Ongoing

**Update:** As of 2022 and under HUD's Continuum of Care (CoC) Program, the Housing Authority received a renewal of 410 rental assistance vouchers and 20 new rental assistance vouchers. The total annual value of the vouchers is \$12,766,557, which will provide much needed access to rental homes for homeless/disabled households in the County. In addition, as of 2022 The Housing Authority received thirty-five (35) new HUD-VASH vouchers with the support of the Palo Alto Veterans Administration. HUD also issued the Housing Authority an allocation of 222 Emergency Housing Vouchers (EHV) from HUD in 2021. This program is funded through the American Rescue Plan Act (ARPA) and provides rental assistance to individuals and families who are homeless, at-risk of homelessness.

## HE 27.6

Assist and support the development of housing for Extremely Low Income households of all types:

- Promote inclusion of rental and ownership housing suitably priced for extremely low income households in all possible housing developments, including transit-oriented and mixed-use housing created as part of program HE 17, and other new housing created, assisted, or incentivized by County policies. Explore specific policies offering additional development exemptions and/or bonuses in exchange for inclusion of extremely low income housing in new housing projects.
- Provide specifically targeted financial and other assistance for creation extremely low income households as part of programs HE 25, HE 26 and all other applicable assistance programs provided by the County.

**Lead:** Housing Department/Planning and Building Department

**Timeframe:** Analysis of potential development exemptions, exceptions and incentives by January 2017; analysis of available opportunities for specifically targeted financial and other assistance by March 2017.

**Update:** DOH has been prioritizing projects that serve Extremely Low-Income (ELI) households through our Notice of Funding Availability (NOFA). DOH has increased the percentage of ELI units required in an affordable housing development to 15% over the last few NOFA cycles.

**Policy HE 28 Support Public-Private Partnerships for Affordable Housing Development.** Support the San Mateo County Housing Endowment and Regional Trust (HEART) and other important public-private partnerships working to increase affordable housing options.

- HE 28.1** Continue the County’s membership and active participation in HEART, including providing operating funds, policy and program support, and fiscal and legal services.  
**Lead:** Housing Department/County Counsel  
**Timeframe:** Ongoing  
**Update:** The County is represented on HEART’s Board and DOH serves as a liaison to HEART’s Board. The County provides due diligence and other professional expertise to HEART.
- HE 28.2** Continue the County’s participation in and support for the Grand Boulevard Initiative, including active participation in the Working Group and Task Force.  
**Lead:** Housing Department /Planning and Building Department  
**Timeframe:** Ongoing  
**Update:** Representatives from DOH, Planning and Building Department, and the Office of Sustainability have been participating in the Grand Boulevard Initiative.
- HE 28.3** Continue to provide support for the HOPE 10-Year Plan to Address Homelessness through the following means: active participation in the HOPE Interagency Council and various HOPE sub-committees, support for community outreach and education efforts, and support for a variety of housing opportunities for homeless individuals and families.  
**Lead:** Housing Department  
**Timeframe:** Ongoing  
**Update:** While the plan was active, DOH actively participated in the HOPE 10-Year Plan.
- HE 28.4** Partner with C/CAG to support the current work and proposed continuation of the “21 Elements” countywide collaborative of local jurisdictions (all 20 cities within the County, in addition to the County). Continue to (a) provide research and technical support for jurisdictions in the process of completing their Housing Elements and (b) help jurisdictions with ongoing implementation issues related to completed Housing Elements.  
**Lead:** Housing Department  
**Timeframe:** Ongoing  
**Update:** DOH and C/CAG have continued to fund and participate in the 21 Elements countywide collaborative from 2014 to 2022.

**Policy HE 29 Explore Establishment of a Countywide Housing Land Trust.** Explore the feasibility of establishing a countywide land stewardship utility organization, also known as a housing land trust, as a means to receive and hold land (and/or affordability restrictions on land) in perpetuity in the public interest, primarily for affordable housing purposes.

- HE 29.1** Explore the financial feasibility and possible structure for a housing land trust.  
**Lead:** Housing Department

**Implementation Target:** Revisit the feasibility of a study in 2015. If feasible, completion of an initial study of feasibility and methods of land trust creation in 2016/2017; presentation of study and options to the Board of Supervisors in 2018.

**Timeframe:** Completion of study and presentation to Board of Supervisors by December 2018.

**Update:** Since the Housing Element was published, housing land trusts have moved off of the County's housing priorities.

**HE 29.2** If a housing land trust is determined by the Board of Supervisors to be both feasible and desirable, establish the entity and begin operations of the land trust.

**Lead:** Housing Department

**Implementation Target:** Establishment of land trust.

**Timeframe:** 2018-2020, based on feasibility of study, findings of study, and Board of Supervisors' direction.

**Update:** Since the Housing Element was published, the housing land trusts have moved off of the County's housing priorities.

**Policy HE 30 Strengthen and Clarify County Inclusionary Housing Requirements.**

Potentially broaden and strengthen the County's Inclusionary Housing Ordinance to include larger-scale single-family residential developments, which are currently exempted. Also, adopt Inclusionary Housing administrative guidelines to provide greater clarity and consistency in implementation of the regulations, and to allow greater flexibility as market conditions or housing regulations change over time.

**HE 30.1** Consider amending the County's Inclusionary Housing ordinance to add an inclusionary requirement for larger-scale single-family residential developments.

**Lead:** Planning and Building Department/Housing Department

**Implementation Target:** Depending on changes to inclusionary housing law at the state level, study of options and recommendation for ordinance changes to Planning Commission and Board of Supervisors.

**Timeframe:** 2015-2017; presentation for Board of Supervisors' recommendation by July 2017.

**Update:** These updates have not been completed, but will be implemented in the 2023 Housing Element cycle.

**HE 30.2** Adopt administrative guidelines for the Inclusionary Housing ordinance, which can be modified periodically, as a tool to guide implementation of the ordinance and provide clarity and flexibility within the ordinance requirements for situations not addressed in detail. Tie required inclusionary unit housing price and rent levels in the administrative guidelines to HUD's published rents and prices, or other regularly adjusted levels, rather than levels established and updated by the Board of Supervisors.

**Lead:** Planning and Building Department/Housing Department

**Implementation Target:** Completion of administrative guidelines and adoption by Board of Supervisors.

**Timeframe:** 2015-2017; presentation to Board of Supervisors by

July 2017.

**Update:** These updates have not been completed, but will be implemented in the 2023 Housing Element cycle.

**HE 30.3** Explore revisions to in-lieu fee, off-site, and land dedication options included in the Inclusionary Ordinance, to ensure that these options are consistent with the Ordinance's intent to promote sufficient affordable housing, and to increase the flexibility of use of these options.

**Lead:** Planning and Building Department/Housing Department

**Implementation Target:** Analysis completed concurrent with creation of administrative guidelines. If new regulations are feasible and appropriate, submittal to Board of Supervisors for approval in 2017

**Timeframe:** 2015-2017. Presentation to Board of Supervisors by July 2017.

**Update:** These updates have not been completed, but will be implemented in the 2023 Housing Element cycle.

**Policy HE 31 Consider Establishing a Housing Impact Fee on Employment-Generating Development.** Build on existing preliminary research regarding the possibility and requirements for implementing a housing impact ("linkage") fee on employment-generating development.

**HE 31.1** Complete a nexus study of a linkage fee for the unincorporated County, building on the existing nexus study of a potential countywide linkage fee, which focuses on the entire County, including incorporated areas.

**Lead:** Housing Department

**Implementation Target:** Completed nexus study focused on the unincorporated County.

**Timeframe:** The study is ongoing, and targeted for completion in 2015.

**Update:** The Countywide multijurisdictional nexus study, including the nexus study specific to the unincorporated County, was completed in 2015, and is available here: <http://www.21elements.com/documents-mainmenu-3/impact-fees-and-inclusionary-housing/799-grand-nexus-study-summary-and-final-report-march-2016/file>

**HE 31.2** Continue to work with C/CAG and the 21 Elements collaborative to encourage other cities to explore and potentially adopt linkage fees.

**Lead:** Housing Department

**Timeframe:** 2015-2017, after completion of the nexus study.

**Update:** The County facilitated workshops and provided guidance and materials for cities regarding options best practices for implementing linkage fees pursuant to the completed nexus study, including working directly with some cities to draft ordinances. Multiple cities adopted linkage fees, as shown here: <http://www.21elements.com/inclusionary-housing>

**HE 31.3** Research policy alternatives for establishing a linkage fee, and, if a nexus is established in the nexus study, present alternatives to the Board of Supervisors for consideration. If directed by the Board, create an implementing ordinance for a linkage fee, for adoption by the Board.  
**Lead:** Housing Department  
**Implementation Target:** Alternatives analysis, presentation to Board of Supervisors, and implementing ordinance if necessary.  
**Timeframe:** 2015-2017  
**Update:** The County Board of Supervisors adopted both commercial and residential affordable housing impact fees in 2016, with fee levels established pursuant to the countywide nexus study:  
<https://planning.smcgov.org/documents/affordable-housing-impact-fee>

**Policy HE 32 Encourage Accessory Dwelling Units (Second Units).** Encourage and facilitate accessory dwelling unit (“ADU”) development in single-family residential areas and adopt measures to make existing ADUs both safe and legal under County regulations.

**HE 32.1** Revise the County’s existing Second Unit Ordinance, and ensure that accessory dwelling unit regulations and procedures comply with existing State law. Pursue way to streamline the ordinance including “pre-approved” ADU design templates (described in **HE 32.4**), standardization of regulations countywide, and other methods.  
**Lead:** Planning and Building Department  
**Implementation Target:** Revisions to existing Second Unit Ordinance.  
**Timeframe:** Revisions to the second unit ordinance are underway, and targeted for completion in June 2016. Adoption of ordinance and ADU templates should be pursued in early 2017.  
**Update:** The County amended its accessory dwelling unit (second unit ordinance) on multiple occasions since 2014, in order to comply with changes to state law, and to adopt policies that are less restrictive and more encouraging of ADUs than state law in some areas.

The Planning and Building Department is currently participating in a multijurisdictional effort to adopt preapproved ADU design templates.

**HE 32.2** Consider establishing an ADU “amnesty” program, to allow existing unpermitted units to come up to code standards without penalty, helping to preserve accessory units.  
**Lead:** Planning and Building Department/Housing Department  
**Implementation Target:** Feasibility analysis of ADU amnesty program, implementing ordinance for new program.  
**Timeframe:** Implementing ordinance by September 2017; presentation to Board of Supervisors by March 2018.  
**Update:** The County adopted an ADU amnesty program, offering relief from code enforcement, technical assistance, fee waivers, and low cost inspection for unpermitted ADUs. In addition, DOH established an ADU amnesty loan program

in 2017 to help fund improvements required for unpermitted units in the Amnesty Program to achieve safety and habitability standards.

**HE 32.3** Identify potential sources of financial assistance for applicants attempting to bring accessory dwelling units up to code, including funding from HEART and other entities, to assist applicants in making necessary repairs and upgrades.  
**Lead:** Housing Department/Planning and Building Department  
**Implementation Target:** Identification of funding sources.  
**Timeframe:** 2016-2018, contemporaneous with creation of the ordinance noted in 31.2.  
**Update:** DOH identified local funding sources to support the ADU amnesty loan program for low- to moderate-income homeowners to bring unpermitted units up to code standards. In addition, the ADU Amnesty Program provides low-cost unit inspection, fee waivers, and technical assistance in identifying and completing improvements, funded through the County's Measure K Fund.

**HE 32.4** Explore creation and adoption of "pre-approved" ADU design templates, available at no charge to applicants, tailored to meet the specific zoning and building standards for various areas of the County. Use of these free design templates by a potential developer would ensure that the proposed ADU meets most, if not all, required standards at the outset of the development process, minimizing and streamlining the review process and reducing time and cost.  
**Lead:** Planning and Building Department  
**Implementation Target:** Study of feasibility of pre-approved templates and report to Planning Commission and Board of Supervisors. If feasible, creation and adoption of design templates for at least two areas of the County.  
**Timeframe:** 2016-2018; templates created by March 2017, incorporated in ordinance by September 2017, for Board review by June 2018.  
**Update:** The County has not independently pursued preapproved design templates, but is participating in a multijurisdictional effort led by HEART to create and implement templates.

**Policy HE 33 Encourage Self-Help Housing Developments.** Continue to encourage and support self-help housing.

**HE 33.1** Continue to support self-help groups such as Habitat for Humanity that use "sweat equity" to make housing more affordable to lower income residents.  
**Lead:** Housing Department  
**Timeframe:** Ongoing  
**Update:** Through its local and federal funding opportunities, DOH supports groups like Habitat for Humanity that use "sweat equity".

**Policy HE 34 Promote Shared Housing.** Encourage shared housing as a way to use existing housing stock to fit diverse housing needs and help both existing homeowners and residents needing affordable housing.

- HE 34.1** Continue to Support HIP Housing’s Home Sharing Program  
**Lead:** Planning and Building Department  
**Implementation Target:** Continue to provide financial support to HIP Housing at levels comparable to current support  
**Timeframe:** Ongoing  
**Update:** DOH has continued to support HIP Housing’s Home Sharing program since 2014.

***Reduce Constraints to New Housing Development***

**Policy HE 35 Promote Community Awareness and Involvement in Meeting Housing Needs.** Continue to increase public awareness of housing needs and reduce opposition to affordable housing development by promoting civic engagement and other community education and involvement efforts.

- HE 35.1** Engage in and support public awareness and education, civic engagement activities, and other community education and involvement efforts. Also continue to promote coordination and cooperation between developers, residents, property owners, and other stakeholders through the use of the Planning Department’s Pre-Application Workshop process.

**Lead:** Housing Department/Planning and Building Department

**Timeframe:** Ongoing

**Update:** Home for All developed training and workshop materials for city staff to use in order to engage the public and support public awareness around local housing needs. The Planning and Building Department continues to implement pre-application workshops for discretionary projects, allowing developers to present projects to communities and receive and respond to feedback and modify projects prior to application.

- HE 35.2** Continue to provide support, including funding if feasible, to community nonprofits engaged in civic engagement and community education activities, such as Threshold 2009 and the Housing Leadership Council of San Mateo County.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Update:** DOH has continued to provide support to community nonprofits engaged in civic engagement and community education activities.

**Policy HE 36 Amend Zoning Codes, Building Codes and Permitting Procedures to Facilitate Higher-Density and Special Needs Housing.** In order to support the programs in the Housing Element aimed at encouraging development of higher density and special needs housing, amend the County’s zoning and building codes, and permitting procedures as necessary to facilitate such housing.

- HE 36.1** In addition to constraints identified in Section 4 of the Housing Element, monitor feedback from developers, community members, and other stakeholders on whether existing County zoning regulations, building codes, and permitting

procedures have the unintended effect of constituting barriers to the development of higher density and special needs housing, including SROs, efficiency units for seniors or disabled persons, housing combined with supportive facilities, group homes, single-family housing intended for residents with special needs, and other types. If ongoing monitoring during the Housing Element period indicates that additional barriers exist, amend codes and regulations accordingly.

**Lead:** Housing Department/Planning and Building Department (in consultation with the County's Coalition on Aging and Coalition on Disability)

**Implementation Target:** Obtain regular feedback from residents, applicants, developers, representative organizations such as the Coalition on Aging and Coalition on Disability, and other groups on barriers encountered in the planning and permitting process for these types of development. If changes are necessary, address them in the General Plan update and related zoning code amendments.

**Timeframe:** Ongoing, as needed

**Update:** At 21 Elements working groups (collaboration of planning departments from 21 jurisdictions in San Mateo County), planners have met monthly where such barriers are often discussed and escalated.

**HE 36.2** Explore expanding the areas in which larger group homes are allowed by right, rather than as a conditionally permitted or non-permitted use.

**Lead:** Planning and Building Department

**Implementation Target:** Completed analysis of areas in which by-right development of group homes is appropriate, and completion of relevant General Plan and zoning code modifications for appropriate areas, if any.

**Timeframe:** 2012-2014 (as part of General Plan updates)

**Update:** No General Plan updates have been completed, but the County's regulations have not presented barriers to the creation of group homes in any district where such projects have been proposed.

**Policy HE 37 Minimize Permit Processing Fees.** Continue to offer fee reductions, waivers or deferrals for affordable housing developments. Review the existing policy for clarity, and potentially revise the policy and attendant procedures to clarify and streamline the fee reduction, waiver, and deferral process.

**HE 37.1** Continue to offer fee reductions, waivers or deferrals for affordable housing developments and review policy for clarity and ease and effectiveness of implementation.

**Lead:** Planning and Building Department

**Implementation Target:** If needed, minor modifications to existing policies for greater clarity and effectiveness, and approval of policy changes by the Director of Community Development, County Manager, and/or Board of Supervisors.

**Timeframe:** Ongoing; review policy and determine any required revisions by 2017.

**Update:** The Planning and Building Department continues to offer full fee waivers to affordable housing developments. No updates are required.

**Policy HE 38 Update Parking Standards to Facilitate Affordable and Transit Oriented Development.** Revise the zoning regulations to include parking standards and policies that reflect the actual parking needs of different types of affordable housing and transit-oriented-development.

**HE 38.1** As area plan updates and/or rezonings occur, assess and revise the parking requirements in the County's Zoning Regulations to reflect the parking needs of different types of multifamily, special needs, and affordable housing and transit-oriented-development (including mixed uses with commercial/retail development), which are often lower than those of single-family residential uses, and may be significantly lower than the County's existing standards. Use the findings of the North Fair Oaks Community Plan update as well as other available parking data and best practices to help establish parking standards for these types of projects.

**Lead:** Planning and Building Department

**Timeframe:** Ongoing, in conjunction with changes to area plans and area-specific zoning regulations

**Update:** Other than the North Fair Oaks Community Plan and related zoning updates, no area plan updates have been completed. However, the North Fair Oaks rezonings have included significant reductions in parking standards for various types of development, and the ongoing expanded rezoning and zoning regulation revisions for North Fair Oaks will incorporate and refine best practices, and further revise parking standards.

**Policy HE 39 Explore Permitting Use of Plastic/PVC Piping in New Residential Construction.** The County's Building Standards are largely based on the California Building Code. County regulations differ from the California Code, however, in that plastic or PVC piping is not allowed in new residential construction. Use of plastic/PVC piping can offer a significant cost savings over use of other materials.

**HE 39.1** Assess the appropriateness of permitting plastic/PVC piping in new residential construction, and potentially amend County regulations to permit such materials.

**Lead:** Planning and Building Department/ Building Department

**Timeframe:** 2016-2018; feasibility assessment by February 2018.

**Update:** The County Board of Supervisors adopted regulations allowing plastic/PVC piping for residential construction in 2018.

**Policy HE 40 Educate County Staff on Housing Policies and Housing Law.** Often, staff at County agencies and departments are unaware of the County's housing policies, and the requirements of local, state, and federal housing law, and how those laws and policies impact the types of analyses and approvals required for specific projects. This lack of knowledge can create additional barriers to project approval, as well as require additional time and cost in the approval process.

**HE 40.1** Create an ongoing series of educational sessions with key County staff in Planning and Building, Public Works, Health, Environmental Health, the County Manager's Office, and other departments, as needed.

**Lead:** Housing Department/Planning and Building Department

**Timeframe:** Create a basic curriculum for education by August 2015. Begin trainings by December 2015/January 2016, and continue on an ongoing basis.

**Update:** This policy has not been pursued. In the next Housing Element Cycle, the work of educating County Staff on Housing Policies and Law will be integrated into existing interdepartmental collaborations.

**GOAL 3: Promote Sustainable Communities through Regional Coordination and by Locating Housing near Employment, Transportation, and Services**

Promote coordination efforts among jurisdictions and encourage new housing to be located in pedestrian-friendly areas that provide access to employment opportunities, diverse transportation choices, and community services.

**Policy HE 41 Coordination of Housing Activities with Cities of San Mateo County.** In conjunction with the City/County Association of Governments of San Mateo County (C/CAG), coordinate inter-jurisdictional efforts during future housing element cycles. Continue collaborative work on housing element implementation and monitoring issues.

**HE 41.1** Coordinate, in conjunction with C/CAG, inter-jurisdictional efforts during future housing element cycles. Continue collaborative work on housing element implementation and monitoring issues.

**Lead:** Housing Department / Planning and Building Department

**Timeframe:** Ongoing

**Update:** Through continuation of the County-coordinated 21 Elements collaborative, the County has continued collaborative inter-jurisdictional work on housing policies and programs both during housing element updates, and in program and policy updates, implementation, and best practices between updates. This effort continues to be ongoing. DOH continues to coordinate with C/CAG in the current housing element cycle.

**Policy HE 42 Support Regional and Countywide Planning Efforts.** Continue County participation in inter-jurisdictional collaborations. Provide support and assistance for regional planning efforts affecting San Mateo County.

**HE 42.1** Continue the County's participation in inter-jurisdictional collaborations such as C/CAG and ABAG.

**Lead:** Housing Department / Planning and Building Department

**Timeframe:** Ongoing

**Update:** The County is an active member of C/CAG and ABAG. DOH continues to coordinate with C/CAG and ABAG through the 21 Elements collaboration with ABAG providing technical assistance to cities and the county. The County also coordinates the Home for All collaborative, which provides a broad interjurisdictional and cross-sectoral forum for education, resource sharing, and technical assistance around housing issues.

**HE 42.2** Provide support and assistance for regional planning efforts affecting San Mateo County such as the North Fair Oaks Community Plan update and current regional planning activities in the county supported by funding awards from the Silicon Valley Community Foundation.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Update:** The North Fair Oaks Community Plan is complete. There are not additional ongoing efforts funding by the Silicon Valley Community Foundation.

**Policy HE 43** **Promote Community Participation in Housing Plans.** Promote broad community participation in the development, implementation, and monitoring of housing plans.

**HE 43.1** Provide community education materials and outreach regarding housing needs, and support efforts by nonprofits and jurisdictions to promote diverse community participation in the development, implementation, and monitoring of housing plans.

**Lead:** Housing Department

**Timeframe:** Ongoing

**Update:** Through Home for All's efforts, the County has contributed to the development of community education materials and outreach materials and plans for cities and the county to engage with diverse resident groups, nonprofits, and other stakeholders.

**Policy HE 44** **Encourage Transit Oriented Development, Compact Housing, and Mixed-Use Development in Appropriate Locations.** Encourage transit-oriented development, compact housing, and a mix of uses in appropriate locations throughout the county, such as along transit corridors and in commercial areas.

**HE 44.1** Encourage transit-oriented development, compact housing, and a mix of uses in appropriate locations countywide such as along transit corridors and in commercial areas, and provide support for such development including the use of available funding as allowable, as listed in **HE 16** and **HE 38**.

**Lead:** Housing Department, Planning and Building Department

**Timeframe:** Ongoing

**Update:** The County has rezoned areas for higher density near transit locations. The County has successfully received state Affordable Housing and Sustainable Communities (AHSC) funding for transit-oriented affordable housing projects. DOH prioritizes affordable housing development adjacent to or near transit stations through its local funding opportunities, which are released annually.

**HE 44.2** Provide support and assistance for transit oriented development, compact housing, and mixed-use development through participation in countywide collaborations including “21 Elements”, the HOPE Initiative, and the Grand Boulevard Initiative, as described in **HE 16, HE 26, HE 40, and HE 41**.

**Lead:** Housing Department, Planning and Building Department

**Timeframe:** Ongoing

**Update:** DOH, Planning and Building Department, and Office of Sustainability continue to participate in countywide collaborations.

**GOAL 4: Promote Equal Housing Opportunities**

Ensure that housing is equally available to all persons regardless of age, race, sex, sexual orientation, marital status, ethnic background, income, disability, or other arbitrary factors.

**Policy HE 45 Enforce Fair Housing Laws.** Promote equal access measures and continue to support nonprofit groups that advocate for and enforce fair housing in the County. Ensure that fair housing information is publicly available throughout the County. Continue to refer fair housing complaints to appropriate organizations and agencies for resolution, and formalize and publicize the referral process.

**HE 45.1** Continue to use CDBG funds to fund fair housing enforcement, education, and technical assistance in the County. Adhere to the implementation plan included in County’s Fair Housing Strategy, which is part of the County’s Consolidated Plan for FY2012/13 (available through the County Housing Department website).

**Lead:** Housing Department

**Timeframe:** Ongoing

**Update:** DOH continues to use CDBG funds to fund fair housing enforcement, education, and technical assistance. HUD approved the County’s Affirmatively Furthering Fair Housing plan in 2017.

**HE 45.2** Ensure that fair housing information is disseminated and readily available at public locations throughout the County, including County offices and other public County locations, libraries, community meeting facilities, and other appropriate locations.

**Lead:** Housing Department

**Timeframe:** Ongoing.

**Update:** Project Sentinel disseminates fair housing information in public locations throughout the County. DOH posts fair housing information on its public-facing website and requires its development partners to post fair housing information in County-funded affordable housing projects.

**HE 45.3** Formalize the County’s program for referring fair housing complaints to appropriate organizations and agencies for resolution through mediation, legal action, or other appropriate means, and ensure that information on the fair housing complaint referral and resolution process is publicly available both through materials distributed at public locations throughout the County, and on the County’s various websites.

**Lead:** Housing Department

**Timeframe:** Formalize and publicize program by August 2017.

**Update:** In October of 2014, the County Board of Supervisors requested that a group of County staff from various departments, including DOH, research ways the County could address the affordable housing crisis. A White Paper titled "Affordable Housing: Preventing Displacement and Promoting Affordable Housing in San Mateo County" was prepared in response to that request. One of the measures that came out of that White Paper was titled "Landlord and Tenant's Rights Education". The follow-up action on that measure was to put out an RFP to select a vendor to provide Landlord and Tenant Information and Referral Services. DOH selected Project Sentinel through the RFP process and has continued to fund this work.

**HE 45.4** Explore creation and adoption of a “source of income” ordinance that makes it illegal for landlords to reject tenants based on the source of their income, including disallowing rejection of tenants reliant on Section 8 vouchers and other sources of public assistance.

**Lead:** Housing Department

**Timeframe:** Research ordinance in 2016; creation and presentation for Board of Supervisors review by March 2017.

**Update:** Fair Employment and Housing Act (FEHA) law now includes language regarding source of income protections, which supersedes any county ordinance that would have been in place.

**Policy HE 46**      **Ensure**      **New**      **Multifamily**      **Development**      **Meets**      **Accessibility**  
**Requirements.**

**HE 46.1** Ensure that all new, multifamily construction meets the accessibility requirements of the federal and State fair housing acts through local permitting and approval processes.

**Lead:** Planning and Building Department

**Timeframe:** Ongoing

**Update:** The Planning and Building Department ensures that projects meet accessibility requirements through application of relevant standards in the permitting and inspection process.

**Policy HE 47      Revise Zoning and Land-Use Policies Negatively Impacting Housing Choice.**

**HE 47.1**      As part of the General Plan update, assess any negative impacts of zoning and land use policies on the ability of families with children, low-income families, and renters with disabilities to have maximum choice of housing options, and explore amendments to eliminate these impacts.  
**Lead:** Planning and Building Department  
**Timeframe:** Ongoing, as General Plan and specific area plan updates occur.  
**Update:** No General Plan updates have been completed since adoption of the 2014 Housing Element. Recent zoning updates have broadened the range of housing choice available to County residents, but more analysis is needed.

**GOAL 5:              Encourage Energy Efficiency and Resource Conservation in New and Existing Housing**

Encourage energy efficiency measures and green building practices in the production of new housing, in existing homes, and when remodeling or retrofitting housing.

**Policy HE 48      Promote Energy Conservation in Existing Housing.** Promote energy conservation in existing housing through a variety of activities:

**HE 48.1**      Provide educational outreach support for the newly launched Countywide Residential Energy Efficiency program, intended to improve energy efficiency in existing homes.  
**Lead:** Housing Department  
**Timeframe:** Ongoing  
**Update:** San Mateo County is one of the nine counties that participates in the Bay Area Regional Energy Network (BayREN), which among other resources provides rebates, financing and technical assistance. Through BayREN, the County has worked to provide outreach to improve energy efficiency.

**HE 48.2**      Promote energy audits and resident participation in utility rebate programs through private and public utility companies.  
**Lead:** Planning and Building Department/Housing Department  
**Timeframe:** Ongoing  
**Update:** San Mateo County is one of the nine counties that participates in the Bay Area Regional Energy Network (BayREN), which among other resources provides rebates, financing and technical assistance. Through BayREN, the County promotes energy audits and participation in utility rebate programs.

**HE 48.3**      Encourage low-income homeowners or renters to apply for free energy audits and home weatherization through the federal Department of Energy's Weatherization Assistance Program, in partnership with state and local programs operated by local nonprofits.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** Ongoing

**Update:** San Mateo County is one of the nine counties that participates in the Bay Area Regional Energy Network (BayREN), which among other resources provides rebates, financing and technical assistance. Through BayREN, the County promotes energy audits and participation in utility rebate programs.

**HE 48.4** Promote the use of solar roof systems and other passive solar devices to reduce the use of electricity and natural gas.

**Lead:** Planning and Building Department / Housing Department

**Timeframe:** Ongoing

**Update:** The Electrification Ordinance was passed in 2020, which included specified requirements for all-electric new construction housing developments.

**Policy HE 49 Promote Higher Density and Compact Developments.** Promote higher density, compact development, including mixed-use development, to reduce vehicle miles traveled and reduce use of water, land and other resources.

**HE 49.1** Promote higher density compact development, including residential mixed-use, as listed in the various Housing Programs under **Goals 2 and 3**.

**Lead:** Planning and Building Department/Housing Department

**Timeframe:** Ongoing

**Update:** DOH continues to promote and prioritize funding for higher density compact development, including cross-agency education.

## **ADDITIONAL PROGRAMS**

**Policy HE 50 Maintain Consistency Between Housing Element, General Plan, and Implementation Measures.** The General Plan is required to be internally consistent, including consistency between discrete sections, such as the Housing Element, and the remainder of the General Plan. Maintain consistency by amending the General Plan as necessary, through the General Plan update, to be consistent with the goals, policies, and objectives of the updated Housing Element.

**HE 50.1** Update the County's General Plan and zoning regulations to ensure internal consistency between the Housing Element, the other elements of the General Plan, and the County's implementing ordinances including, but not limited to, the Zoning Regulations. Also, strive for consistency with countywide plans including, but not limited to, the Shared Vision 2025 and the Countywide Transportation Plan.

**Lead:** Planning and Building Department

**Timeframe:** Should resources for a General Plan update become available, undertake revisions at that time.

**Update:** No General Plan updates have been completed, but updates to several General Plan updates are underway, and will be assessed to ensure consistency between General Plan elements and other relevant plans and policies. Zoning

regulation updates completed to date have been assessed and are consistent with all relevant plans and policies.

- HE 50.2** To the greatest extent possible, resolve any conflicts and ensure ongoing consistency between the Housing Element and the County’s adopted plans and ordinances, including the airport/land use plans and statutes.  
**Lead:** Planning and Building Department  
**Timeframe:** Ongoing  
**Update:** The adopted 2014 Housing Element is consistent as described in Chapter 1 of the Housing Element, and the updated 2023 Housing Element will be assessed for consistency.

**Policy HE 51 Be Accountable and Transparent in Monitoring and Reporting Progress in Implementing Housing Element Policies and Programs.**

- HE 51.1** Submit annual reports to the Planning Commission, Board of Supervisors, and State HCD.  
**Lead:** Planning and Building Department/Housing Department  
**Timeframe:** Ongoing/Annual  
**Update:** The Planning and Building Department continues to provide annual reporting on housing element progress.

- HE 51.2** As described in **HE 11.1**, monitor housing production against the ABAG sub-RHNA Allocation, provide annual updates for the Planning Commission and Board of Supervisors, and adjust implementation strategies and policies and programs as needed.  
**Lead:** Housing Department/Planning and Building Department  
**Timeframe:** Ongoing/Annual  
**Update:** As described in the assessment of HE 11.1, the County continues to provide annual updates on Housing Element progress.

- HE 51.3** Participate in any countywide efforts to collaboratively update and report on Housing Element implementation activities that are countywide in scope (such as the Grand Boulevard Initiative, 21 Element activities, HOPE Initiative efforts, and others).  
**Lead:** Housing Department/Planning and Building Department  
**Timeframe:** Ongoing  
**Update:** DOH continues to participate in countywide and interjurisdictional efforts including the Grand Boulevard Initiative, 21 Elements, Home for All, and other activities.

# **APPENDIX E: ADEQUATE SITES INVENTORY**

# APPENDIX E: ADEQUATE HOUSING SITES INVENTORY

## INTRODUCTION

California law (Government Code Sections 65583 (a)(3)) requires that the Housing Element contain an inventory of land suitable for residential development, including vacant sites that can be developed for housing within the planning period, and nonvacant sites with potential for redevelopment. State law also requires an analysis of the realistic capacity of sites included in the inventory, taking into account zoning and other development standards, infrastructure availability, and other resources and constraints. This inventory is the “Adequate Sites Inventory,” and must demonstrate sufficient capacity to meet the Regional Housing Needs Allocation (RHNA), described below.

This appendix includes the full Adequate Sites Inventory (Sites Inventory) of the 2023-2031 Housing Element. The Sites Inventory includes all properties (sites) in the unincorporated County that have the potential to be developed or redeveloped for residential uses during the 2023-20031 Housing Element planning period. *Inclusion of a property in the Sites Inventory does not indicate that the County will develop any property, and does not indicate that the County will require development or redevelopment of any property.* Rather, the Sites Inventory constitutes the County’s assessment of the feasible capacity for residential development on vacant and non-vacant sites in the unincorporated County.

In addition, this appendix includes an inventory of residential units that will be provided by projects already approved, entitled, or otherwise significantly advanced in the permitting process, but which have not yet been constructed; a projection of accessory dwelling units that will be produced over the 8-year planning period; and a projection of units that will be produced pursuant to SB 9, a new state law that allows subdivision and multifamily development on both vacant and developed properties that would otherwise be limited to single-family development.

## REGIONAL HOUSING NEEDS ALLOCATION

The Regional Housing Needs Allocation, or RHNA, is the State-required process intended to ensure that all jurisdictions plan for sufficient housing to accommodate the needs of all economic segments of the community. The RHNA process consists of multiple steps:

**Regional Housing Needs Determination:** The California Department of Housing and Community Development (HCD) estimates the housing need, in total and by income category, for each region in the state, for each region’s relevant planning period. HCD then transmits this determination to each region’s Council of Governments (COG) to allocate among the individual jurisdictions in the region. For the San Francisco Bay Area, HCD transmitted the regional determination to the Association of Bay Area Governments (ABAG) on June 9, 2020. The region’s total housing need for the 2023-2031 period is 441,176 units.

**RHNA Methodology:** Each COG must develop a methodology to allocate shares of the regional determination to the various jurisdictions in the region; this allocation is the Regional Housing Needs Allocation, or RHNA. ABAG developed the RHNA methodology for the Bay Area between September of 2019 and September 2020, and adopted the methodology in October of 2020.

**RHNA:** ABAG adopted its final RHNA plan in December of 2021, and HCD approved the plan in January of 2022. The final RHNA plan establishes each jurisdiction’s specific housing needs allocation, in total and by income level. Unincorporated San Mateo County’s RHNA is shown below.

**Table E-1: Unincorporated San Mateo County RHNA**

Income Category	% of County Area Median Income (AMI)	Units	% of Units
Very Low	0-50%	811	29%
Low	51-80%	468	17%
Moderate	81-120%	433	15%
Above Moderate	120% +	1,121	40%
<b>Total</b>		<b>2,833</b>	<b>100%</b>

The RHNA represents the amount of housing needed in the unincorporated County over the 8 years of the Housing Element period. The RHNA is divided into income categories, indicating the number of housing units affordable to each category estimated to be needed during the period. By law, the County must demonstrate sufficient, suitable feasibly developable or redevelopable sites to accommodate this need, for each income level.

## DEMONSTRATION OF CAPACITY

The County’s ability to meet its RHNA consists of units from the following categories:

**The Adequate Sites Inventory.** The Sites Inventory is a list of all developable and redevelopable sites, identified by location, with a description of their characteristics, including current zoning, General Plan land use designation, current use, maximum allowed density of development, realistic development capacity, and other factors relevant to determining developability. This appendix also describes the methodology for determining the feasible development or redevelopment capacity of the sites. For each parcel in the Sites Inventory, the number of units realistically developable on the parcel is shown, in total and by income category.

**Pipeline Projects.** This is an inventory of units that will be produced by projects already underway, including projects approved, entitled, or substantially advanced in the permitting and approval process, but which have not yet been constructed. The units attributable to each project, in total and by income category, are based on specific project documents, and are not an estimate, assumption, or projection.

**ADU Production.** This is a projection of the number of accessory dwelling units (ADU) that will be produced over the next 8 years, based on recent ADU development trends.

**SB 9 Development.** This is a projection of future development of existing single-family residentially zoned sites with multiple units pursuant to Senate Bill 9 (SB 9), which allows subdivision and small-scale multi-unit development of parcels that would otherwise be restricted to one single-family residential unit. SB 9 projections are based on trends since SB 9 became effective in January 2022.

Note: Unlike the Sites Inventory and the inventory of Pipeline Projects, ADU and SB 9 projections are not based on an assessment of the feasibility of ADU and SB 9 development on any individual sites. There are far more sites eligible for ADU and SB 9 development in the unincorporated County than are included in these projections. Rather, the projections conservatively extrapolate aggregate future development from recent trends.

## **RHNA VERSUS DEVELOPMENT CAPACITY - SUMMARY**

Table E-2 below summarizes the County's capacity to meet its Regional Housing Needs Allocation, in total and by income level. The Adequate Sites Inventory demonstrates capacity for:

- 493 units on vacant single-family zoned sites, all in the above moderate-income category.
- 280 units on vacant multifamily zoned sites, with 141 units in the above moderate-income category, and the remainder in the moderate and lower-income categories.
- 1,384 units on non-vacant, redevelopable multifamily zoned sites, most of which have been rezoned for residential development since the last Housing Element, with roughly half the units in the above moderate-income category, and the remainder distributed across the moderate, low, and very low-income categories.
- 726 units produced by projects already approved, entitled, or significantly progressed in the approval process, with the bulk of the units in the lower-income categories.
- 355 projected ADUs, divided across income categories according to the UC Berkeley/ABAG methodology described on page E-7.
- 176 SB 9 units, all in the moderate and above moderate-income categories.

**Table E-2: RHNA Vs Development Capacity**

Income Category	RHNA	Vacant SFR	Vacant MFR	Non-Vacant MFR	Pipeline (RHNA Credits)	ADUs	SB 9 Units	Total Units	Surplus/ (Deficit)
Very Low	811	0	23	265	296	107	0	690	(121)
Low	468	0	22	260	239	107	0	627	159
Moderate	433	0	55	214	44	107	88	508	75
Above Moderate	1,121	493	181	645	147	36	88	1,589	468
<b>Total</b>	<b>2,833</b>	<b>493</b>	<b>280</b>	<b>1,384</b>	<b>726</b>	<b>355</b>	<b>176</b>	<b>3,414</b>	<b>581</b>

As the table indicates, the County has sufficient sites to meet and exceed its total RHNA. However, there are insufficient sites to meet the very low-income category, and little surplus in the moderate-income category. This unmet need is addressed by the sites included in the rezoning program included in HE 11.3. Total units including those proposed for rezoning are shown below.

**Table E-3: RHNA vs Development Capacity (with rezoning)**

Income Category	RHNA	Total Units	Original Surplus/ (Deficit)	Units from Rezoning	Total Units w/ Rezoning	Surplus/ (Deficit) w/ Rezoning
Very Low	811	690	(121)	522	1,212	401
Low	468	627	159	504	1,131	663
Moderate	433	508	75	504	1,012	579
Above Moderate	1,121	1,589	468	404	1,993	872
<b>Total</b>	<b>2,833</b>	<b>3,414</b>	<b>581</b>	<b>1,934</b>	<b>5,348</b>	<b>2,515</b>

With the inclusion of sites identified in the rezoning program, the County exceeds its RHNA by between roughly 150% and 240% for each individual income category, and approximately 180% in total, providing a significant buffer for every income category.

The County's low-income and very-low income RHNA is met in part by one site that was also included in the Sites Inventory during the two prior Housing Element cycles (Cycle 4 and Cycle 5). Per State law, the County must rezone this site to allow residential development by right, if the proposed development includes at least 20% affordable housing. This rezoning is described in Policy HE 11.3 of the Housing Plan.

Developable and redevelopable sites and pipeline projects can be viewed through the online interactive [Adequate Sites Inventory Explorer](#).

## ADEQUATE SITES INVENTORY METHODOLOGY

The assessment of residential development capacity in the Sites Inventory includes parcels in the following categories:

**VACANT SINGLE-FAMILY RESIDENTIAL SITES.** The Sites Inventory lists all developable sites zoned for single-family residential development, including sites in the R-1, RE, RH and RM zoning districts. All of these sites are zoned to allow development of at least one single-family unit, and all are feasibly developable with a single-family residence, taking into account all applicable development standards and infrastructure, environmental, geographic, and other locational and site constraints.

Many of the single-family zoned parcels listed are also large enough to be legally subdivided under the County's subdivision regulations, and many of the sites that cannot be subdivided per the County's adopted subdivision regulations and minimum lot size standards are newly eligible for subdivision and/or development with multiple units pursuant to the State's SB 9 subdivision and two-unit development standards. In addition, many could also be developed with a primary residence and one or more accessory dwelling units. However, with the exception of subdivisions already in process and included in the development projects shown in the inventory of proposed, approved, and/or pipeline projects in Table E-4, this analysis assumes development potential of no more than one unit per parcel for any single-family zoned site. As described above, projected SB 9 and ADU development is estimated separately and presented in Tables E-6 and E-7.

All single-family zoned sites included in the inventory are vacant, and all are assumed to be developable with housing affordable only to above-moderate income levels.

**VACANT MULTIFAMILY RESIDENTIAL SITES.** Vacant multifamily residential and residential mixed use zoned sites include sites in the County's longstanding multifamily residential R-2, R-3, PC and PUD districts, sites in the newly adopted NMU, CMU-1, CMU-2, CMU-3, and NMU-ECR districts, and sites in the recently amended M-1/Edison and M-1/NFO districts. All parcels in the newly adopted or amended zoning districts were previously zoned for commercial, industrial, parking, or other non-residential uses, and all are now zoned to allow multifamily residential development at densities from 40 to 120 units per acre. All vacant multifamily sites included in the Sites Inventory have sufficient infrastructure to be developed at the density shown, and are not impacted by known environmental or other constraints that would preclude development.

**NON-VACANT, REDEVELOPABLE MULTIFAMILY RESIDENTIAL SITES.** These sites include already-developed properties that are zoned for significantly higher-intensity multifamily residential

These include a number of sites zoned NMU, NMU-ECR, CMU-1, -2, and -3, and M-1/Edison and M-1/NFO parcels that are developed primarily with low-intensity non-residential development, and which until the adoption of these new zoning districts were not permitted to be developed with multifamily residential uses. The recent and ongoing development shown in

Tables E-3 and E-4 shows that a significant number of sites of very similar size and other characteristics have already been developed or are in the development process since adoption or amendment of these zoning districts, indicating the likelihood that these development trends will continue, given the new availability and suitability of these parcels. This portion of the Sites Inventory also includes a small number of PC-zoned sites in unincorporated Colma, which are also developable at significantly higher residential densities than their current use.

Assessment of the potential of both vacant and non-vacant multifamily sites zoned NMU, NMU-ECR, CMU-1, CMU-2, CMU-3, M-1/Edison, and M-1/NFO include the increased development capacity resulting from the adoption of a new community plan for North Fair Oaks, the area in which these zoning districts are applicable, and the subsequent adoption and/or amendment of these implementing zoning districts, which allow between 40 and 120 units/acre in every district. The Plan adoption and zoning amendments increased the residential development potential of the area significantly, and have subsequently resulted in a number of recently completed projects, shown in Table E-3, as well as projects currently underway, shown in Table E-4. The developability and redevelopability assumptions for parcels in these zoning districts is based on recent and current development trends and comparable projects, market factors, indications of developability and interest from owners, realtors and developers, and other factors.

In the case of non-vacant redevelopable properties, the ratio of the value of the improvements on the property to the value of the underlying land is often used as an indicator of whether a property is likely to redevelop. Typically, an improvement value less than the value of the land itself is assumed to be an indicator that the land has significant redevelopment potential, as the value of the improvements is far less than the potential value if redeveloped. In the case of the non-vacant redevelopable parcels identified in the Sites Inventory, the improvement to land value ratio ranges from below 5% to a maximum of 80%, and the non-vacant sites identified as appropriate for affordable housing based on site density (described below) all have an improvement to land value ratio of less than 0.5. In no case is the improvement to land value alone taken as a dispositive indicator of future redevelopment for purposes of the Sites Inventory, but it is a significant factor in combination with the other indicators described above.

**REZONING PROGRAM.** The rezoning program identifies up to 89 parcels, comprising 30 acres, which are all zoned either for commercial or industrial uses and developed at low intensities and/or in some cases vacant, or are zoned for very low intensity residential uses, in the Unincorporated Colma, Broadmoor, and Harbor Industrial Areas. All of these areas are transit-rich, served by infrastructure, and adjacent to existing higher-density residential development. All parcels are proposed to be rezoned to allow up to 87 units per acre, the County's High Density Residential General Plan Land Use designation, and all are proposed to be rezoned for residential uses by right.

**DEVELOPABILITY ASSUMPTIONS.** For each parcel in the inventory, the analysis considers the impact of zoning and general plan land use designations, including required setbacks, floor area ratios, lot coverage restrictions, minimum lots sizes, density restrictions, and all other regulatory requirements under the County's General Plan land use designations, base zoning, any zoning overlays (as shown in Chapter 4), and other applicable regulations, for each parcel.

The analysis also considers existing site improvements, and/or the potential for feasible improvements, including all necessary infrastructure. Sites were not included in the inventory if they cannot be feasibly served by infrastructure. In the case of rural single-family sites that do not have access to established water and sewer systems, but can rely on well water and septic systems for lower density development, these sites are included if otherwise developable. Such rural sites are only assumed to be developable if similar, nearby parcels have been developed using the same type of infrastructure. For each parcel, physical constraints are also considered, including environmentally sensitive areas, steep slopes, and other constraints that could make development difficult or infeasible. Sites subject to significant constraints are not included in the inventory. Sites with restrictions such as conservations easements, prime agriculture/farmland, and other restrictions on development, regardless of zoning, are also excluded. All sites owned by public entities, including State, Federal, and local agencies and districts, are excluded, with a very few specific exceptions noted in the Inventory.

There are no rural multifamily sites included in the Sites Inventory. Although there are many sites in the County's Planned Agricultural Development (PAD) zoning district on which both single-family and multifamily farm labor housing are permitted as a principle agricultural use, and on which other single-family residential development is also conditionally permitted, these parcels are excluded from the Sites Inventory. However, the capacity of PAD sites to support farm labor housing is generally discussed in Appendix B, in relation to farm labor housing needs.

It should be noted that due to utilization of exemptions and bonuses pursuant to the County's Density Bonus Ordinance and various state laws, almost every recently completed multifamily residential project in the unincorporated County, and almost every multifamily residential project currently in the development pipeline, has residential densities significantly beyond the maximum allowed density and the theoretical zoned capacity for the project site. However, the developability calculations in this section do not assume that any sites identified in the Sites Inventory will be similarly developed at densities higher than the maximum density allowed, and the realistic capacity identified for every site is well below the theoretical maximum.

Similarly, there are a number vacant and non-vacant parcels included in the Sites Inventory which are identified as suitable for multifamily residential development, but are not of a size or allowed density which is assumed to be suitable for lower-income housing development. While the County's Inclusionary Housing Ordinance would require 20 percent of the units developed on these sites to be affordable, the Sites Inventory does not assume that any affordable units will necessarily be developed on these sites.

## **AFFORDABILITY ASSUMPTIONS.**

**Pipeline Projects.** The affordability of units included in the Pipeline Projects inventory is based on actual project proposals. This inventory includes fully affordable multifamily projects, in which case the unit affordability mix is a required condition of funding sources for the project, and multifamily projects subject to the County's Inclusionary Housing Ordinance, in which case the described affordability is a requirement of the project.

**ADU Projections.** Projections of ADU affordability are based on the Association of Bay Area Governments' (ABAG) assessment of ADU affordability, completed in September 2021. This assessment relies on the UC Berkeley Center for Community Innovation's 2020 statewide survey of ADUs, with additional data analysis by ABAG to determine affordability of ADUs specifically in the Bay Area.

**SB 9 Projections.** Projected SB 9 units are projected to be affordable only to moderate- and above-moderate income categories, based on the current prices and rents of units with characteristics comparable to the SB 9 developments proposed in the unincorporated County since adoption of SB 9.

**Default Density Sites.** State law considers sites zoned to allow a minimum density of development (the "default density") as appropriate for housing affordable to lower-income categories, including extremely low, low- and very low-income housing. The law establishes this default density for every jurisdiction. Unincorporated San Mateo County's default density is 30 units per acre, and sites that allow at least this density of development are considered appropriate for lower-income housing. The Sites Inventory considers sites that are zoned at 30 units per acre *and are larger than 0.4 acres in size* as appropriate for lower-income housing. This size assumption is based on the sizes and densities of recent projects, and projects currently underway.

**Other Multifamily Sites.** Multifamily zoned sites that do not meet the density and/or size criteria of the default density sites described above are assumed to be appropriate for above moderate and moderate-income housing. Parcels that would only yield small numbers of units are assumed to be appropriate for above-moderate income housing only; parcels that would yield five units or more are assumed to be appropriate for primarily above-moderate income housing, with a smaller proportion of moderate-income housing, consistent with recent projects. This amount of projected moderate-income units is less than the affordability that would be required by the County's Inclusionary Housing Ordinance, but for the purpose of this analysis, these sites are assumed to be developed as market-rate housing.

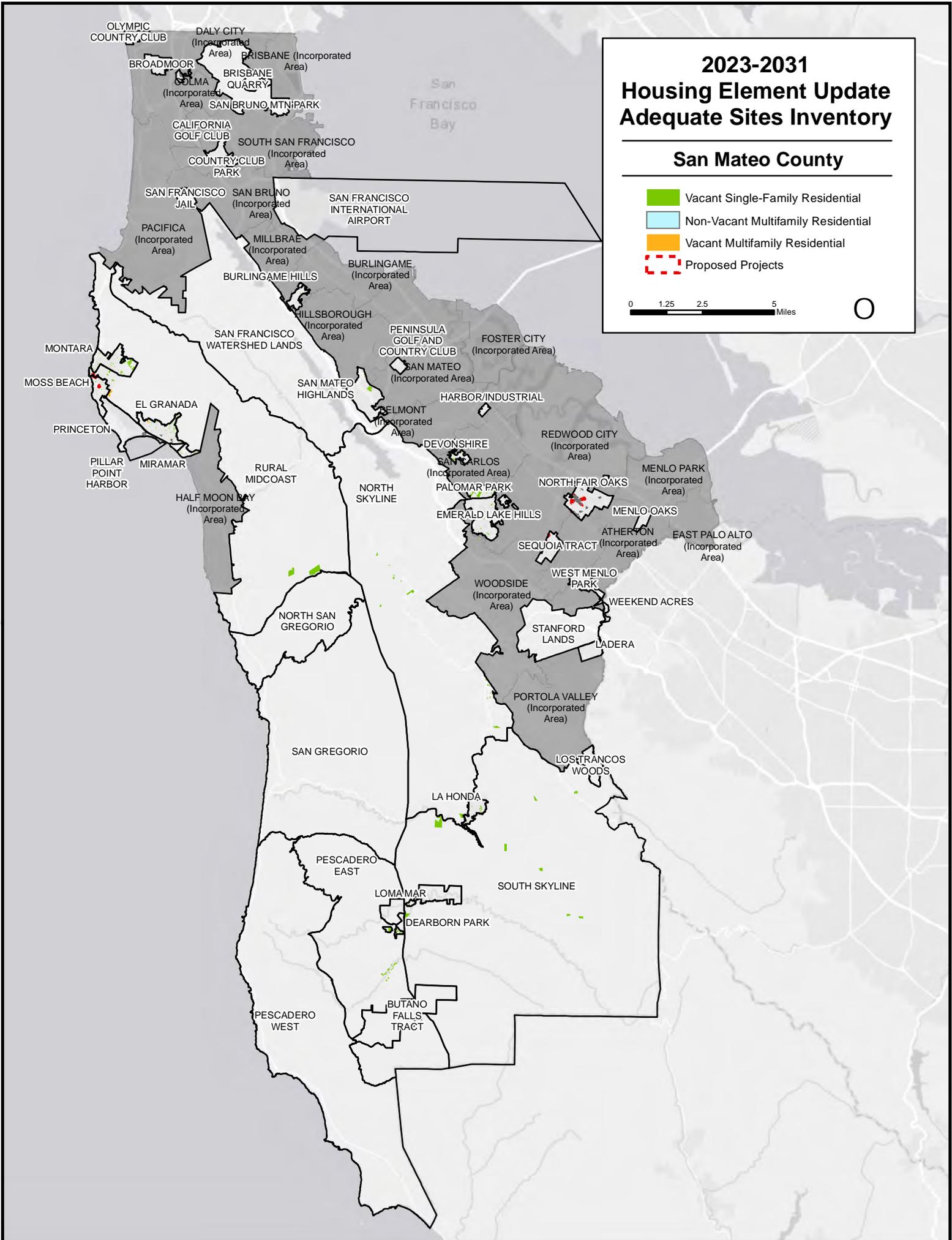
**Rezoning Program.** While the proposed rezoning includes the entirety of the areas mapped in the Sites Inventory, and the parcels listed, only those with capacity for 16 units or more are assumed to be appropriate for lower-income development. All parcels are proposed to be rezoned to allow up to 87 units per acre, the County's High Density Residential General Plan Land Use designation, and all are proposed to be rezoned for residential uses by right.

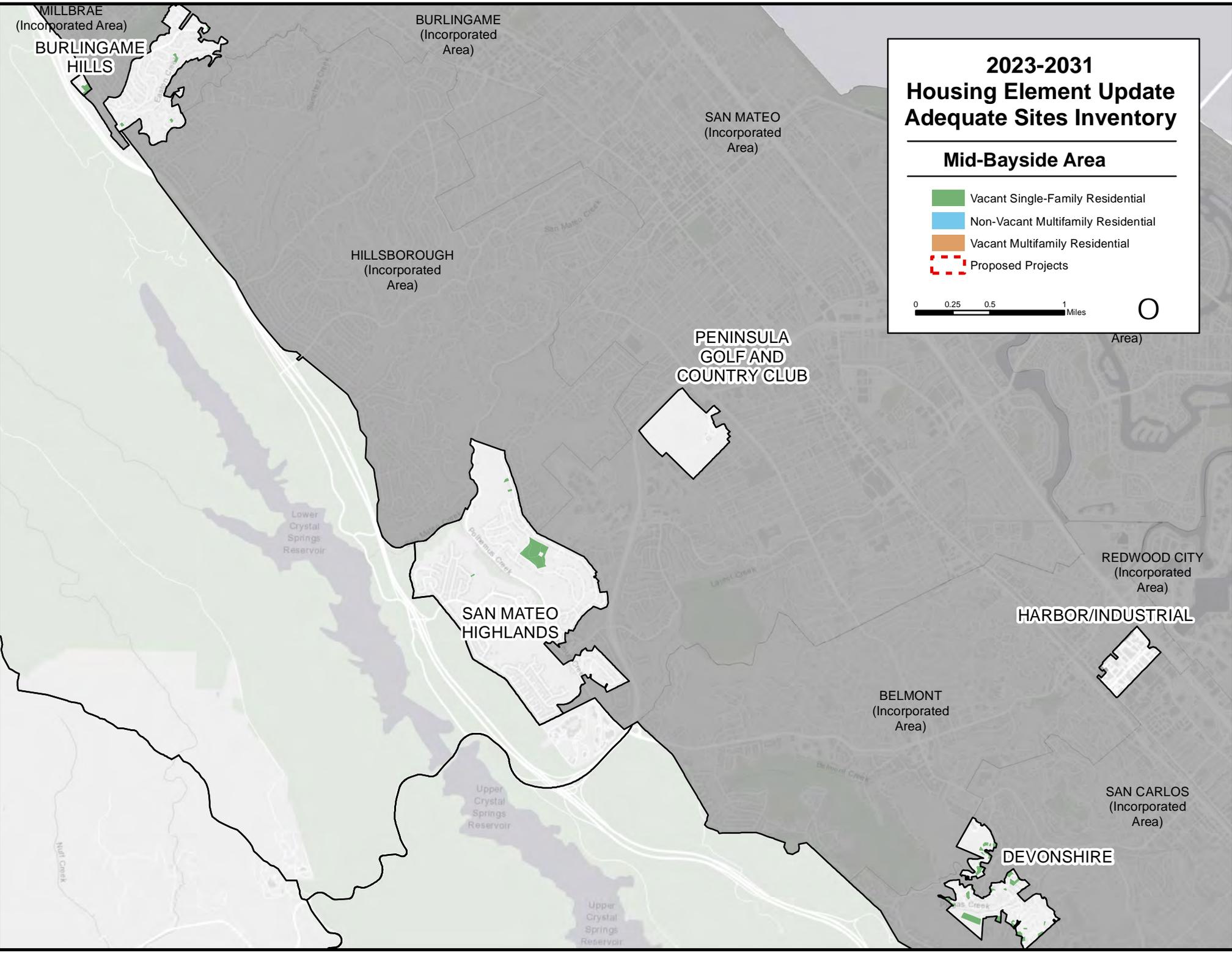
# 2023-2031 Housing Element Update Adequate Sites Inventory

## San Mateo County

-  Vacant Single-Family Residential
-  Non-Vacant Multifamily Residential
-  Vacant Multifamily Residential
-  Proposed Projects

0 1.25 2.5 5 Miles





**2023-2031  
Housing Element Update  
Adequate Sites Inventory**

---

**Mid-Bayside Area**

- Vacant Single-Family Residential
- Non-Vacant Multifamily Residential
- Vacant Multifamily Residential
- Proposed Projects

0 0.25 0.5 1 Miles ○

MILLBRAE  
(Incorporated Area)  
**BURLINGAME  
HILLS**

**BURLINGAME**  
(Incorporated  
Area)

SAN MATEO  
(Incorporated  
Area)

HILLSBOROUGH  
(Incorporated  
Area)

**PENINSULA  
GOLF AND  
COUNTRY CLUB**

**SAN MATEO  
HIGHLANDS**

REDWOOD CITY  
(Incorporated  
Area)

**HARBOR/INDUSTRIAL**

BELMONT  
(Incorporated  
Area)

SAN CARLOS  
(Incorporated  
Area)

**DEVONSHIRE**

Lower  
Crystal  
Springs  
Reservoir

Upper  
Crystal  
Springs  
Reservoir

Upper  
Crystal  
Springs  
Reservoir

Nutt Creek

Polhemus Creek

San Mateo Creek

Lamer Creek

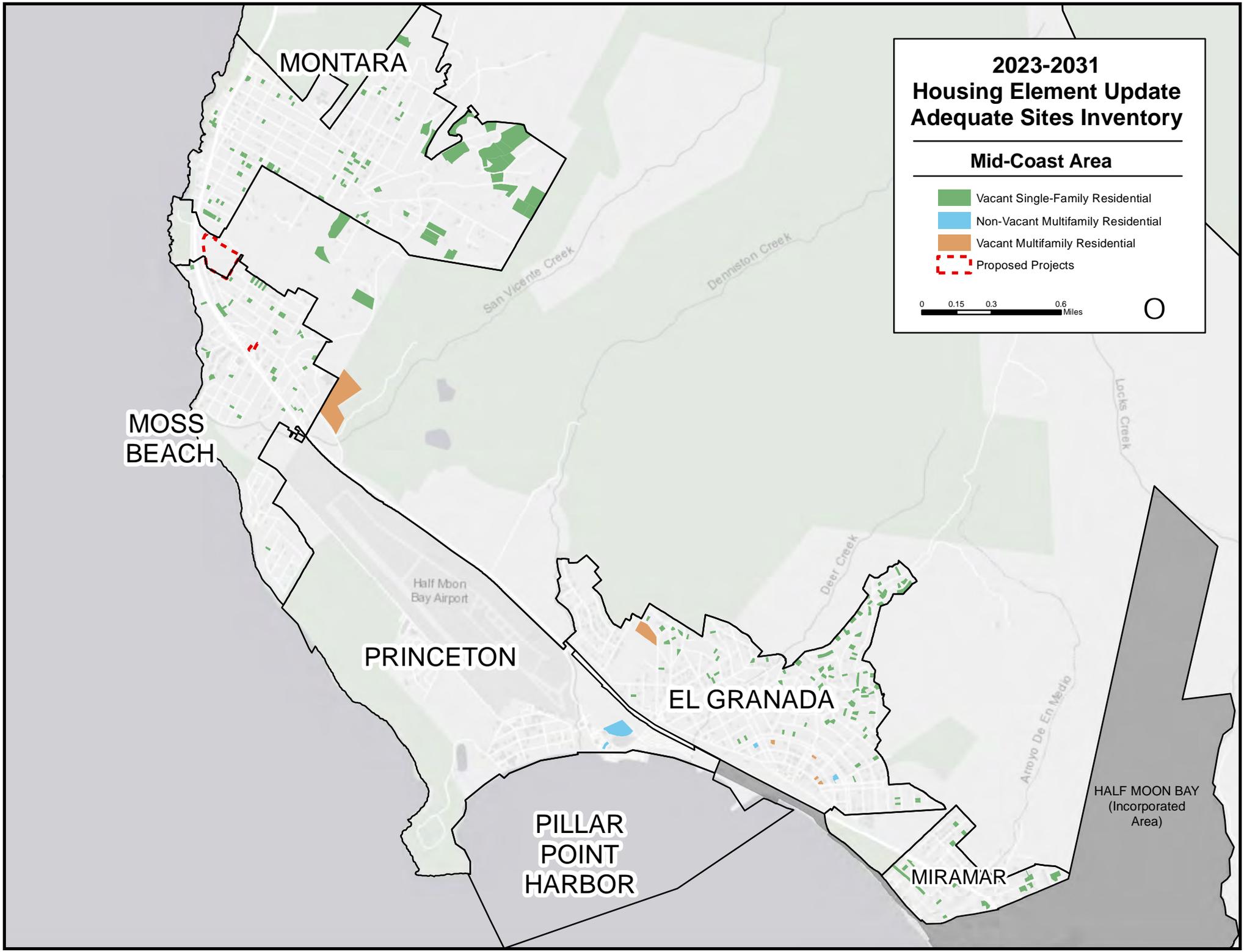
Belmont Creek

Devonshire Creek

# 2023-2031 Housing Element Update Adequate Sites Inventory

## Mid-Coast Area

-  Vacant Single-Family Residential
-  Non-Vacant Multifamily Residential
-  Vacant Multifamily Residential
-  Proposed Projects



OLYMPIC  
COUNTRY  
CLUB

BROADMOOR

UNINCORPORATED  
COLMA

SAN BRUNO  
MTN PARK

BRISBANE  
QUARRY

DALY CITY  
(Incorporated  
Area)

COLMA  
(Incorporated  
Area)

# 2023-2031 Housing Element Update Adequate Sites Inventory

## North County Area

-  Vacant Single-Family Residential
-  Non-Vacant Multifamily Residential
-  Vacant Multifamily Residential
-  Proposed Projects

0 0.25 0.5 1 Miles



SOUTH SAN FRANCISCO  
(Incorporated Area)

CALIFORNIA  
GOLF CLUB

COUNTRY CLUB PARK

PACIFICA  
(Incorporated  
Area)

SAN BRUNO  
(Incorporated  
Area)

SAN FRANCISCO  
JAIL

SAN FRANCISCO  
INTERNATIONAL  
AIRPORT

San Francisco  
Intl Airport

# 2023-2031 Housing Element Update Adequate Sites Inventory

---

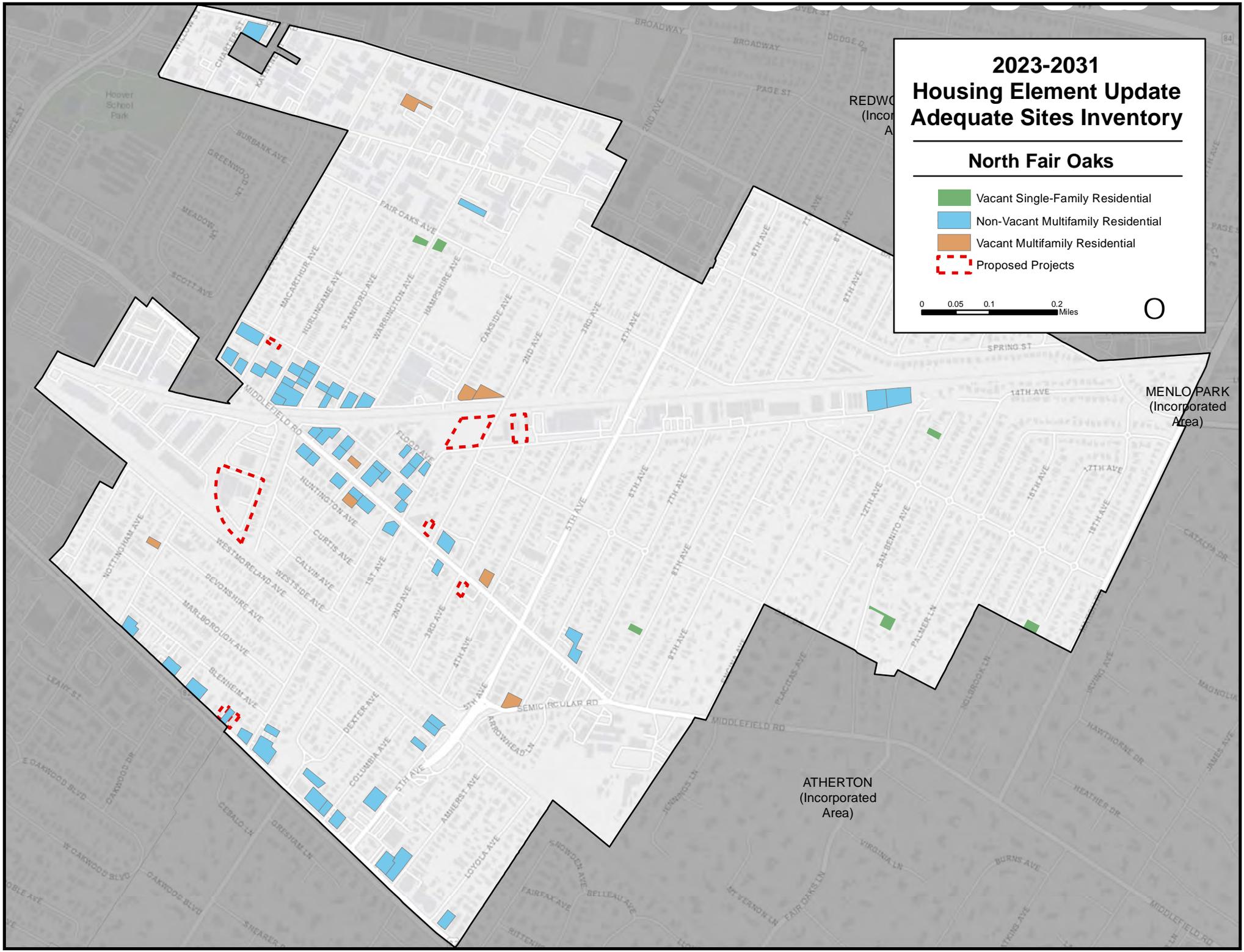
## North Fair Oaks

---

- Vacant Single-Family Residential
- Non-Vacant Multifamily Residential
- Vacant Multifamily Residential
- Proposed Projects

0 0.05 0.1 0.2 Miles

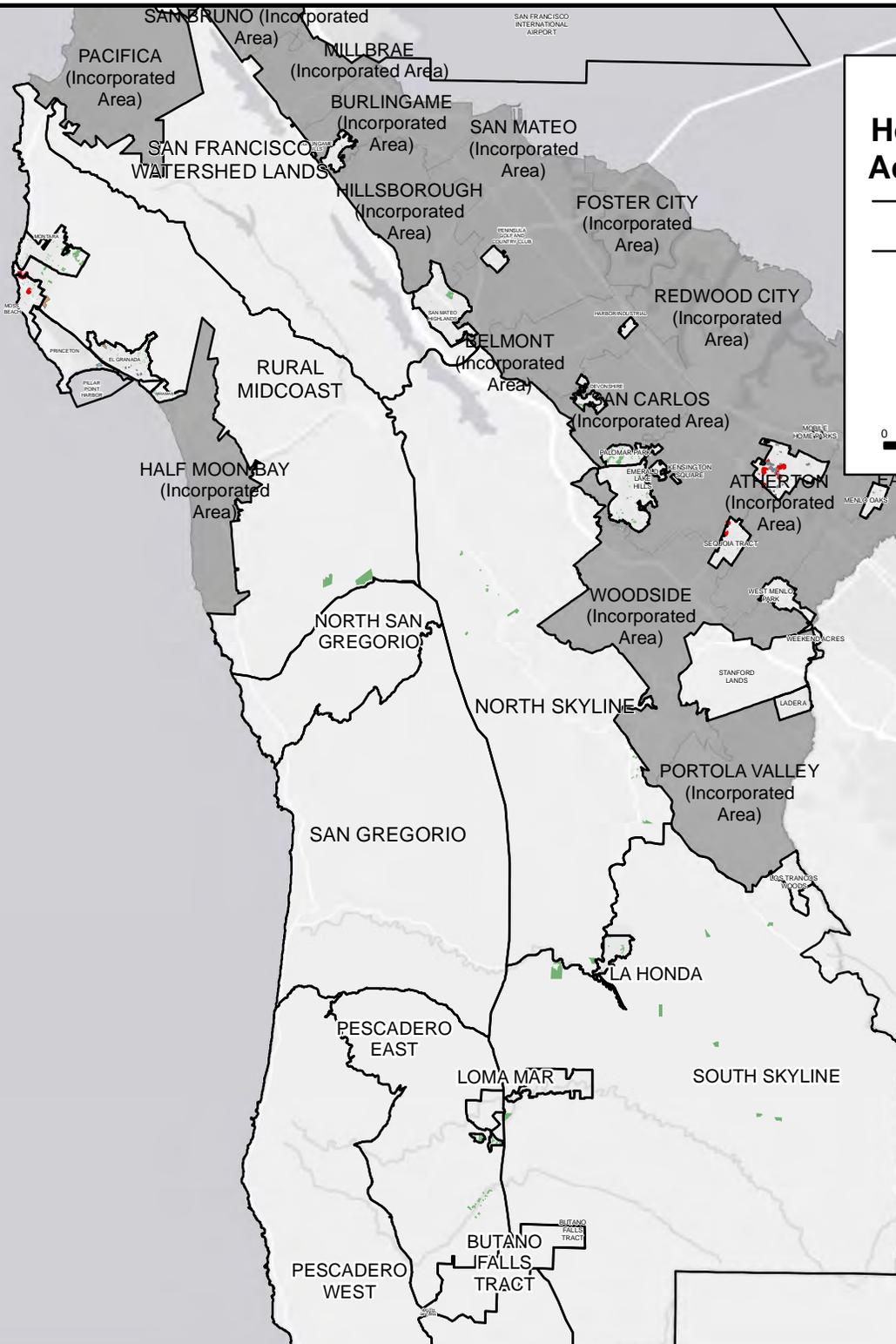
○



# 2023-2031 Housing Element Update Adequate Sites Inventory

## Rural Area

-  Vacant Single-Family Residential
-  Non-Vacant Multifamily Residential
-  Vacant Multifamily Residential
-  Proposed Projects



# 2023-2031 Housing Element Update Adequate Sites Inventory

## Rural Service Centers

-  Vacant Single-Family Residential
-  Non-Vacant Multifamily Residential
-  Vacant Multifamily Residential
-  Proposed Projects

0 0.75 1.5 3 Miles



HALF MOON BAY  
(Incorporated  
Area)

NORTH SAN  
GREGORIO

WOODSIDE  
(Incorporated  
Area)

MENLO PARK  
(Incorporated  
Area)

WEEKEND ACRES

NORTH SKYLINE

PORTOLA VALLEY  
(Incorporated  
Area)

SAN GREGORIO

LA HONDA

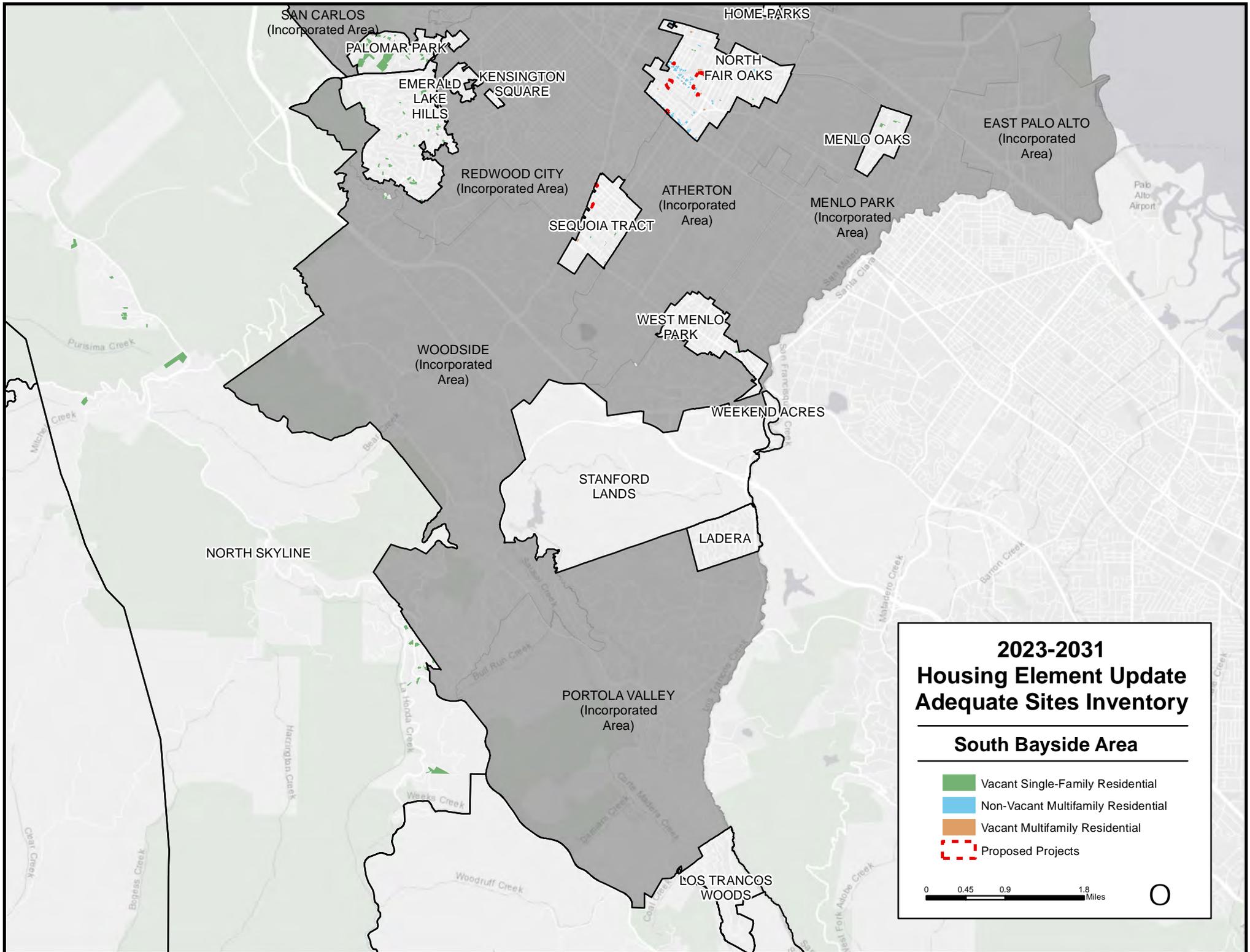
PESCADERO  
EAST

LOMA MAR

SOUTH SKYLINE

PESCADERO  
WEST

BUTANO  
FALLS  
TRACT



**2023-2031  
Housing Element Update  
Adequate Sites Inventory**

---

**South Bayside Area**

---

- Vacant Single-Family Residential
- Non-Vacant Multifamily Residential
- Vacant Multifamily Residential
- Proposed Projects

0    0.45    0.9    1.8 Miles ○

## RECENT PROJECTS

Table E-3 shows a number of projects completed in the unincorporated County in the past several years. These projects are not included in the calculation of capacity to meet the County's RHNA, but provide examples of the types of projects, densities of development, and range of affordability of recent development, providing the basis for estimating future development of similar projects on similarly sized and zoned sites.

DRAFT

**Table E-3: Recently Completed Multifamily Projects, Unincorporated San Mateo County**

Project Name	Project Location		APN	General Plan Land Use	Zoning	Parcel Size (Acres)	Density (unit/acre)	Project Description	Total Units	Affordable Units
Sunrise Center	1 Selby Lane (2915 El Camino Real)	North Fair Oaks	060271120	Commercial Mixed-Use	NMU-ECR	1.40	64.46	90 unit 2- and 3-story residential care facility, 63 parking spaces	90	0
St Leo's	97 Nottingham	North Fair Oaks	054263150	Medium High Density Residential	R-3/S-5	0.29	52.00	15 units, 3-story, 100% affordable	15	9
Fair Oaks Commons	2821 El Camino Real	North Fair Oaks	054284360	Commercial Mixed-Use	CMU-1	0.60	110.85	67 unit 100% affordable, 4 stories, 52 parking spaces	67	67
Waverly Place	105 5th Avenue	North Fair Oaks	060265150	Commercial Mixed-Use	PUD-137	0.41	38.77	16 unit formerly homeless/mental health assisted living facility	16	16
F Street	300 F Street	Colma	081411100	High Density Residential	PC	0.98	32.80	4 separate condo buildings, 32 units total	32	0
Mavericks Apartments	101 Avenue Portola	El Granada	047206230	High Density Residential	R-3/S-3	0.39	30.64	12 unit rental multifamily, 4 ADA units, 1 inclusionary low-income unit	12	1
N/A	1811 Woodside Road	Redwood City	069261440	High Density Residential	R-3/S-3	0.33	33.48	11-unit multifamily rental, 1 ADA unit, 1 inclusionary low-income unit	11	1
N/A	195 Avenue Cabrillo	El Granada	047271200	High Density Residential	R-3/S-3	0.25	36.61	3-story, 9-unit condominium multifamily, 1 inclusionary low-income unit	9	1

## **PIPELINE PROJECTS: APPROVED, ENTITLED, IN PROCESS**

Projects currently underway are shown in Table E-4. Each of these projects is either approved and/or entitled, or has advanced significantly and expended significant resources in the approval process, and faces no remaining notable roadblocks or uncertainties in the permitting process.

DRAFT

**TABLE E-5: PIPELINE PROJECTS**

Address	APN	Community	Proposed Units by Income Level					Total	Project Description	Project Status
			Very Low Income	Low Income	Moderate Income	Above Moderate Income				
2700 Middlefield Road	054113140	North Fair Oaks	103	76	-	-	<b>179</b>	Two buildings, one 5-story, one 6-story, 179 - unit affordable units w/ childcare and community facilities; SB 35 project w/ State funding and dedication of County-owned land	Entitled	
2385 Carlos Street	037097200	Moss Beach	-	1	-	7	<b>8</b>	Three building, 8-unit multifamily w/ one affordable unit, 16 parking spaces	PUD project consistent with approved PUD site-specific standards; Planning approvals complete	
3051 Edison Way	060041080	North Fair Oaks	58	20	1	-	<b>79</b>	5-story, 79-unit 100% affordable housing, 28 parking spaces; SB 35 project	Entitled	
2857 El Camino Real	054284220	North Fair Oaks	-	1	-	8	<b>9</b>	9 unit all residential, 1 affordable inclusionary unit	In agency review	
396 3rd Avenue	060083360	North Fair Oaks	-	-	1	6	<b>7</b>	11,865 sq/ft, 4-story mixed-use building with 7 residential units (1 inclusionary affordable), 900 sq/ft of retail space & 10 parking spaces	Entitled	

Address	APN	Community	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total	Project Description	Project Status
2875 El Camino Real	054284200	North Fair Oaks	0	0	0	4	4	Residential mixed-use with 4 residential units, no affordable units	Planning approvals, geotechnical approvals, public works approvals, and building department approvals complete; awaiting building permit issuance
1993 Carlos Street	037022070	Moss Beach	35	35	0	1	71	100% affordable project on site of previously-approved 100% affordable project, revised to lower densities	Rezoning, GP amendment, and LCP amendment complete and approved by PC, BOS, and Coastal Commission to allow lower density than prior approval; Coastal Development Permit in process
2949 Edison Way	060041110	North Fair Oaks	16	17	41	95	169	7-story, 169-unit multifamily residential, Density Bonus project	Building, geotechnical, and public works approvals, now in building permit review; pursuant to new zoning and Density Bonus criteria, remaining approvals are ministerial except grading permit issuance
3017 Middlefield Road	060053100	North Fair Oaks	42	43	0	0	85	85 unit 5-story 100% senior affordable over 1 story of parking and retail; SB 35 and Density Bonus project; LIHTC funded	Awarded tax credit allocation; planning approvals complete

Address	APN	Community	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total	Project Description	Project Status
434 Macarthur Ave	054233090	North Fair Oaks	42	42	1	1	<b>86</b>	86 units, 100% dedicated affordable	Entitled
206 Sequoia	069341050	Redwood City	0	3	0	20	<b>23</b>	23-unit Density Bonus project with 3 affordable units	Rezoning and General Plan amendment approved; in plan and subdivision review; Density Bonus project, affordable units are 20% of 15 allowed prior to density bonus, per inclusionary ordinance
1301 Woodside Road	069311250	Redwood City	0	1	0	5	<b>6</b>	Six three-story townhomes, one low-income unit	Major subdivision, General Plan amendment, Zoning amendment, and lot merger complete; Planning approvals complete, grading permit issued
<b>Totals:</b>			<b>296</b>	<b>239</b>	<b>44</b>	<b>147</b>	<b>726</b>		

## ADU PROJECTIONS

The County has amended its ADU regulations multiple times since 2018, to achieve consistency with State law, and in some cases to provide more flexible regulations than State law requires. Multiple ADUs are now allowed as a ministerial use on every parcel that allows single-family or multifamily residential uses, conditionally or by right, outside the County’s coastal zone, regardless of the majority of otherwise applicable standards including lot size, floor area ratio, normal setbacks, design standards, and other standards. Multiple ADUs are also allowed as a ministerial use in the same manner on all sites zoned for single-family or multifamily development in the County’s Coastal Zone. Due to the flexibility now allowed by the regulations, the County’s extensive efforts to publicize and popularize the potential of ADUs, and the increased public awareness and popularity of ADUs overall, there has been a significant increase in ADU production in the past several years, far exceeding prior years. The projections below are based on ADU production subsequent to the amended regulations, but do not assume that similar exponential increases will continue; rather, the estimate projects a modest, smoothed growth, resulting in an average of 44 units per year throughout the Housing Element period. While this is likely an underestimate, it accounts for reasonable uncertainty in development trends.

As noted above, projections of ADU affordability are based on UC Berkeley Center for Community Innovation and ABAG’s analysis of affordability of ADUs in California, and in the Bay Area.

**Table E-6: ADU Production by Year**

Year	ADUs
2012	8
2013	6
2014	13
2015	6
2016	10
2017	14
2018	31
2019	34
2020	31
2021	43
Total	196

*Source: San Mateo County Permitting Database*

**Table E-7: Projected ADUs, Housing Element Period**

Year	Projected ADUs
2023	35
2024	35
2025	40
2026	40
2027	45
2028	50
2029	55
2030	55
Total	355

### **SB-9 Development**

SB 9, adopted in September 2021, is a state law that allows subdivision and/or development of multiple residential units by right on eligible parcels zoned for single-family development. In some cases, SB 9 can result in four units on parcels where only one primary unit is allowed by zoning. Between January 2022 and June 2022, the County received twelve applications for SB 9 subdivisions and/or development projects, which in aggregate would result in eighteen new units. Annualized, this is thirty-six net new units per year.

Despite the annualized projection of thirty-six units, the SB 9 projections for the Housing Element period in this appendix assume only ten applications and twelve new units for the first year of the period, with subsequent modest annual increases as property owners become aware of the potential of SB 9. No major increase is assumed at any point.

The County's analysis of parcels eligible for SB 9 subdivision and/or development indicates that the number of eligible parcels significantly exceeds this projection. See: <https://smcmaps.maps.arcgis.com/apps/webappviewer/index.html?id=55d03b795c264025aa5b2bf51601cdcb>

**Table E-8: Projected Units Developed Through SB 9, Housing Element Period**

<b>Year</b>	<b>Applications</b>	<b>Net New Units</b>
2023	10	12
2024	12	14
2025	14	21
2026	16	24
2027	16	24
2028	16	24
2029	18	27
2030	20	30
Total	122	176

### **Vacant Developable and Non-Vacant Redevelopable Sites**

The tables on the following pages show the developable and redevelopable parcels included in the Sites Inventory, including vacant multifamily zoned sites, non-vacant redevelopable residentially zoned sites, and vacant single-family zoned sites.

**Table E-9: Vacant Multifamily Zoned Sites**

Address	Community	APN	General Plan Land Use Designation	Zoning	Min Density	Max Density	Acreage	Use	Realistic Capacity	Capacity by Income Level				Notes
										Very Low	Low	Mod	Above Mod	
Adjacent to 7420 Mission	Colma	006391050	High Density Residential	PC/DR	17.5	87	0.04	Vacant Land	3	0	0	0	3	
DUMBARTON	North Fair Oaks	054221110	Commercial Mixed Use	CMU-3	60	120	0.11	Vacant Land	8	0	0	2	6	
151 BUCKINGHAM AVE	North Fair Oaks	054265100	Medium High Density Residential	R-3/S-5	8.8	17.4	0.12	Vacant Land	2	0	0	0	2	
110 ISABELLA AVE	El Granada	047271170	High Density Residential	R-3/S-3	17.5	87	0.12	Vacant Land	4	0	0	0	4	
170 AVENUE PORTOLA	El Granada	047233340	High Density Residential	R-3/S-3	17.5	87	0.13	Vacant Land	4	0	0	0	4	
Adjacent to 55 Reiner	Colma	006373140	Medium High Density Residential	PC/DR	8.8	17.4	0.15	Vacant Land	2	0	0	0	2	
Adjacent to 195 Avenue Cabrillo	El Granada	047271190	High Density Residential	R-3/S-3	17.5	87	0.16	Vacant Land	5	0	0	0	5	
Adjacent to 332 Dumbarton	North Fair Oaks	054217030	Medium High Density Residential	R-3/S-5	8.8	17.4	0.17	Vacant Land	2	0	0	0	2	
Adjacent to 162 Avenue Balboa	El Granada	047207080	High Density Residential	R-3/S-3	17.5	87	0.21	Vacant Land	7	0	0	2	5	
3121 MIDDLEFIELD RD	North Fair Oaks	060059380	Neighborhood Mixed Use	NMU/DR	24	60	0.22	Vacant Land	10	0	0	2	8	
Adjacent to 315 B Street	Colma	008121110	High Density Residential	PC/DR	17.5	87	0.23	Vacant Land	15	0	0	4	11	
301 6TH AVE	North Fair Oaks	060091370	Medium High Density Residential	R-3/S-3	8.8	17.4	0.27	Vacant Land	4	0	0	0	4	
NORTHSIDE AVE	North Fair Oaks	054251350	Industrial Mixed Use	M-1/EDISON/NFO	60	120	0.28	Vacant Land	10	0	0	2	8	

Address	Community	APN	General Plan Land Use Designation	Zoning	Min Density	Max Density	Acreage	Use	Realistic Capacity	Very Low	Low	Mod	Above Mod	Notes
NORTHSIDE AVE	North Fair Oaks	060031470	Industrial Mixed Use	M-1/EDISON/NFO	60	120	0.31	Vacant Land	10	0	0	2	8	
Adjacent to 863 Hurlingame	North Fair Oaks	054161380	Industrial Mixed Use	M-1/NFO	60	120	0.32	Vacant Land	10	0	0	2	8	
Adjacent to 2139 Alameda De Las Pulgas	Sequoia Tract	069291460	Medium High Density Residential	R-3/S-1	8.8	17.4	0.34	Vacant Land	4	0	0	0	4	
7800 EL CAMINO REAL	Colma	008122160	High Density Residential	PC/DR	17.5	87	0.47	Vacant Land	35	18	17	0	0	Default Density Site
Adjacent to 466 Sevilla	El Granada	047054100	Medium High Density Residential	R-3-A/S-5	8.8	17.4	2.93	Vacant Land	45	5	5	9	27	Dedicated affordable housing site
Adjacent to 600 Marine	Midcoast	037320270	Medium High Density Residential	R-3-A/S-5/DR/CD	8.8	17.4	12.50	Vacant Land	100	0	0	30	70	This site assumed not to be developable to full realistic capacity due to size and partial coverage by airport noise layer
<b>Totals:</b>										<b>23</b>	<b>22</b>	<b>55</b>	<b>181</b>	

**Table E-10: Non-vacant Redevelopable Residentially Zoned Sites**

Address	Community	APN	General Plan Land Use Designation	Zoning	Min Density	Max Density	Acreage	Current Use	Realistic Capacity	Capacity by Income Level				Notes
										Very Low	Low	Moderate	Above Moderate	
424 DUMBARTON AVE	NORTH FAIR OAKS	054222300	Commercial Mixed Use	CMU-3	60	80	0.11	Auto/Sales Repair	8	0	0	2	6	
2906 CROCKER AVE	NORTH FAIR OAKS	054222070	Commercial Mixed Use	CMU-3	60	120	0.11	Light Mfg.	10	0	0	3	8	
428 STANFORD AVE	NORTH FAIR OAKS	054242030	Commercial Mixed Use	CMU-3	60	120	0.11	Light Mfg.	10	0	0	3	8	
420 HURLINGAME AVE	NORTH FAIR OAKS	054241030	Commercial Mixed Use	CMU-3	60	120	0.11	Service Shop	10	0	0	3	8	
2908 FLOOD AVE	NORTH FAIR OAKS	054223040	Commercial Mixed Use	CMU-3	60	120	0.11	Light Mfg.	10	0	0	3	8	
425 STANFORD AVE	NORTH FAIR OAKS	054241130	Commercial Mixed Use	CMU-3	60	120	0.11	Light Mfg.	10	0	0	3	8	
451 1ST AVE	NORTH FAIR OAKS	054223080	Commercial Mixed Use	CMU-3	60	80	0.12	Warehouse	5	0	0	1	4	
2951 MIDDLEFIELD RD	NORTH FAIR OAKS	054222290	Commercial Mixed Use	CMU-3	60	80	0.13	Auto/Sales Repair	8	0	0	2	6	
2737 NORTHSIDE AVE	NORTH FAIR OAKS	054242120	Commercial Mixed Use	CMU-3	60	120	0.13	Light Mfg.	10	0	0	3	8	
2809 MIDDLEFIELD RD	NORTH FAIR OAKS	054221280	Commercial Mixed Use	CMU-3	60	120	0.13	Light Mfg.	14	0	0	4	11	
N/A	NORTH FAIR OAKS	054284210	Commercial Mixed Use	CMU-1	60	80	0.13	Parking Lot	10	0	0	3	8	
171 5TH AVE	NORTH FAIR OAKS	060265020	Commercial Mixed Use	NMU-ECR	60	80	0.14	Store	8	0	0	2	6	

Address	Community	APN	General Plan Land Use Designation	Zoning	Min Density	Max Density	Acres	Current Use	Realistic Capacity	Very Low	Low	Moderate	Above Moderate	Notes
2900 MIDDLEFIELD RD	NORTH FAIR OAKS	054217120	Commercial Mixed Use	CMU-3	60	120	0.14	Auto/Sales Repair	15	0	0	4	11	
3070 MIDDLEFIELD RD	NORTH FAIR OAKS	060082340	Neighborhood Mixed Use	NMU/DR	24	60	0.14	Service Shop	5	0	0	1	4	
N/A	NORTH FAIR OAKS	054285210	Commercial Mixed Use	CMU-2	60	80	0.14	Parking Lot	10	0	0	3	8	
2824 MIDDLEFIELD RD	NORTH FAIR OAKS	054215230	Commercial Mixed Use	CMU-3	60	120	0.15	Service Shop	15	0	0	4	11	
2847 MIDDLEFIELD RD	NORTH FAIR OAKS	054221260	Commercial Mixed Use	CMU-3	60	120	0.15	Auto/Sales Repair	15	0	0	4	11	
3093 EL CAMINO REAL	NORTH FAIR OAKS	060273090	Commercial Mixed Use	NMU-ECR	60	80	0.16	Light Mfg.	10	0	0	3	8	
2701 MIDDLEFIELD RD	NORTH FAIR OAKS	054241220	Commercial Mixed Use	CMU-3	60	120	0.16	Auto/Sales Repair	15	0	0	4	11	
197 5TH AVE	NORTH FAIR OAKS	060261200	Commercial Mixed Use	NMU-ECR	60	80	0.17	Multi-use Imps, < 5 Acres	10	0	0	3	8	
197 5TH AVE	NORTH FAIR OAKS	060261260	Commercial Mixed Use	NMU-ECR	60	80	0.17	Multi-use, < 5 Acres	10	0	0	3	8	
435 STANFORD AVE	NORTH FAIR OAKS	054241100	Commercial Mixed Use	CMU-3	60	120	0.17	Light Mfg.	18	0	0	5	14	
2824 CROCKER AVE	NORTH FAIR OAKS	054221350	Commercial Mixed Use	CMU-3	60	120	0.17	Warehouse	15	0	0	4	11	
2930 FLOOD AVE	NORTH FAIR OAKS	054223060	Commercial Mixed Use	CMU-3	60	80	0.17	Warehouse	10	0	0	3	8	
412 MACARTHUR AVE	NORTH FAIR OAKS	054233340	Commercial Mixed Use	CMU-3	60	120	0.17	Warehouse	15	0	0	4	11	

Address	Community	APN	General Plan Land Use Designation	Zoning	Min Density	Max Density	Acres	Current Use	Realistic Capacity	Very Low	Low	Moderate	Above Moderate	Notes
429 STANFORD AVE	NORTH FAIR OAKS	054241230	Commercial Mixed Use	CMU-3	60	120	0.17	Warehouse	15	0	0	4	11	
430 HURLINGAME AVE	NORTH FAIR OAKS	054241250	Commercial Mixed Use	CMU-3	60	120	0.17	Warehouse	15	0	0	4	11	
2927 CROCKER AVE	NORTH FAIR OAKS	054223110	Commercial Mixed Use	CMU-3	60	80	0.17	Warehouse	10	0	0	3	8	
2623 MIDDLEFIELD RD	NORTH FAIR OAKS	054232210	Commercial Mixed Use	CMU-3	60	120	0.18	Auto/Sales Repair	20	0	0	5	15	
2893 EL CAMINO REAL	NORTH FAIR OAKS	054284370	Commercial Mixed Use	CMU-1	60	80	0.19	Light Mfg.	10	0	0	3	8	
2816 MIDDLEFIELD RD	NORTH FAIR OAKS	054215320	Commercial Mixed Use	CMU-3	60	120	0.20	Restaurant	15	0	0	4	11	
339 DUMBARTON AVE	NORTH FAIR OAKS	054215330	Commercial Mixed Use	CMU-3	60	120	0.20	Auto/Sales Repair	20	0	0	5	15	
2950 MIDDLEFIELD RD	NORTH FAIR OAKS	054206200	Commercial Mixed Use	CMU-3	60	120	0.21	Store	20	0	0	5	15	
400 WARRINGTON AVE	NORTH FAIR OAKS	054243010	Commercial Mixed Use	CMU-3	60	120	0.21	Warehouse	20	0	0	5	15	
2938 CROCKER AVE	NORTH FAIR OAKS	054222310	Commercial Mixed Use	CMU-3	60	120	0.22	Auto/Sales Repair	24	0	0	6	18	
163 BALBOA AVE	EL GRANADA	047202150	High Density Residential	R-3/S-3	17.5	87	0.23	Single Family Residence	15	0	0	4	11	
415 WARRINGTON AVE	NORTH FAIR OAKS	054242150	Commercial Mixed Use	CMU-3	60	120	0.23	Service Shop	22	0	0	6	17	
421 HURLINGAME AVE	NORTH FAIR OAKS	054233320	Commercial Mixed Use	CMU-3	60	120	0.23	Warehouse	22	0	0	6	17	

Address	Community	APN	General Plan Land Use Designation	Zoning	Min Density	Max Density	Acres	Current Use	Realistic Capacity	Very Low	Low	Moderate	Above Moderate	Notes
3101 EL CAMINO REAL	NORTH FAIR OAKS	060274100	Commercial Mixed Use	NMU-ECR	60	80	0.23	Misc. Farm Improvements	15	0	0	4	11	
10 E SELBY LN	NORTH FAIR OAKS	060273130	Commercial Mixed Use	NMU-ECR	60	80	0.24	Warehouse	15	0	0	4	11	
2605 MIDDLEFIELD RD	NORTH FAIR OAKS	054232220	Commercial Mixed Use	CMU-3	60	120	0.24	Store	25	0	0	6	19	
3401 EL CAMINO REAL	NORTH FAIR OAKS	060291200	Commercial Mixed Use	CMU-1	60	80	0.25	Store	15	0	0	4	11	
2850 SAN MATEO AVE	NORTH FAIR OAKS	054243030	Commercial Mixed Use	CMU-3	60	120	0.25	Light Mfg.	20	0	0	6	14	
2920 MIDDLEFIELD RD	NORTH FAIR OAKS	054217160	Commercial Mixed Use	CMU-3	60	120	0.25	Auto/Sales Repair	25	0	0	6	19	
2775 EL CAMINO REAL	NORTH FAIR OAKS	054276200	Commercial Mixed Use	CMU-1	60	80	0.25	Auto/Sales Repair	15	0	0	4	11	
732 WARRINGTON AVE	NORTH FAIR OAKS	054191120	Industrial Mixed Use	M-1/NFO	60	120	0.26	Open Storage	10	0	0	2	8	
2701 EL CAMINO REAL	NORTH FAIR OAKS	054276350	Commercial Mixed Use	CMU-1	60	80	0.27	Professional Bldg.	15	0	0	4	11	
390 CAPISTRANO RD	PRINCETON	047081440	Coastside Commercial Recreation	CCR	N/A	N/A	0.27	Parking Lot	3	0	0	0	3	
3033 MIDDLEFIELD RD	NORTH FAIR OAKS	060056210	Neighborhood Mixed Use	NMU/DR	24	60	0.31	Service Shop	15	0	0	4	11	
2901 MIDDLEFIELD RD	NORTH FAIR OAKS	054222280	Commercial Mixed Use	CMU-3	60	120	0.31	Auto/Sales Repair	30	0	0	8	23	
2819 MIDDLEFIELD RD	NORTH FAIR OAKS	054221300	Commercial Mixed Use	CMU-3	60	120	0.31	Warehouse	32	0	0	8	24	

Address	Community	APN	General Plan Land Use Designation	Zoning	Min Density	Max Density	Acres	Current Use	Realistic Capacity	Very Low	Low	Moderate	Above Moderate	Notes
766 THE ALAMEDA	EL GRANADA	047272300	High Density Residential	R-3/S-3	17.5	87	0.33	Single Family Residence	25	0	0	6	19	
2809 EL CAMINO REAL	NORTH FAIR OAKS	054284330	Commercial Mixed Use	CMU-1	60	80	0.33	Auto/Sales Repair	20	0	0	5	15	
3275 EL CAMINO REAL	NORTH FAIR OAKS	060281520	Commercial Mixed Use	CMU-1	60	80	0.35	Store	25	0	0	6	19	
7434 EL CAMINO REAL	UNINCORP COLMA	006391030	High Density Residential	PC/DR	17.5	87	0.35	Store	25	0	0	6	19	
3033 EL CAMINO REAL	NORTH FAIR OAKS	060273100	Commercial Mixed Use	NMU-ECR	60	80	0.39	Store	25	0	0	6	19	
7422 EL CAMINO REAL	UNINCORP COLMA	006391040	High Density Residential	PC/DR	17.5	87	0.40	Auto/Sales Repair	30	15	15	0	0	Default Density Site
55 5TH AVE	NORTH FAIR OAKS	060274200	Commercial Mixed Use	CMU-2	60	80	0.41	Store	25	13	12	0	0	Default Density Site
860 CHARTER ST	NORTH FAIR OAKS	054081010	Industrial Mixed Use	M-1/NFO	60	120	0.42	Parking Lot	15	8	7	0	0	Default Density Site
3247 MIDDLEFIELD RD	NORTH FAIR OAKS	060073510	Neighborhood Mixed Use	NMU/DR	24	60	0.43	Store	20	10	10	0	0	Default Density Site
429 MACARTHUR AVE	NORTH FAIR OAKS	054232240	Commercial Mixed Use	CMU-3	60	120	0.46	No Data	45	23	22	0	0	Default Density Site
2907 EL CAMINO REAL	NORTH FAIR OAKS	054285260	Commercial Mixed Use	CMU-2	60	80	0.51	Restaurant	35	18	17	0	0	Default Density Site
3295 EL CAMINO REAL	NORTH FAIR OAKS	060281760	Commercial Mixed Use	CMU-1	60	80	0.52	Store & Office	35	18	17	0	0	Default Density Site
412 HURLINGAME AVE	NORTH FAIR OAKS	054241210	Commercial Mixed Use	CMU-3	60	120	0.52	Light Mfg.	50	25	25	0	0	Default Density Site

Address	Community	APN	General Plan Land Use Designation	Zoning	Min Density	Max Density	Acres	Current Use	Realistic Capacity	Very Low	Low	Moderate	Above Moderate	Notes
3519 EDISON WAY	NORTH FAIR OAKS	060042190	Industrial Mixed Use	M-1/EDISON/NFO	60	120	0.54	Open Storage	20	10	10	0	0	Default Density Site
3522 EDISON WAY	NORTH FAIR OAKS	060042200	Industrial Mixed Use	M-1/EDISON/NFO	60	120	0.59	Open Storage	20	10	10	0	0	Default Density Site
7620 EL CAMINO REAL	UNINCORP COLMA	008121190	High Density Residential	PC/DR	17.5	87	0.65	Light Mfg.	50	25	25	0	0	Default Density Site
7480 EL CAMINO REAL	UNINCORP COLMA	006391060	High Density Residential	PC/DR	17.5	87	2.10	C/I Msc.	160	80	80	0	0	Default Density Site
240 CAPISTRANO RD	PRINCETON	047081380	Coastside Commercial Recreation	CCR/DR/CD	N/A	N/A	3.54	Parking Lot	20	10	10	0	0	Default Density Site
<b>Total:</b>										<b>265</b>	<b>260</b>	<b>214</b>	<b>645</b>	

**Table E-11: Vacant Single-family Residential Zoned Sites**

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	DEVONSHIRE	049092130	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047163170	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047284070	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047164230	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	MOSS BEACH	037084240	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047074180	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	DEVONSHIRE	049063010	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.12	Vacant Land	1	1
N/A	DEVONSHIRE	049142390	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.12	Vacant Land	1	1
N/A	MOSS BEACH	037257030	#N/A	Medium Density Residential	R-1/S-17/DR/GH/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	MOSS BEACH	037118110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
VERMONT AVE	MOSS BEACH	37143130	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
VERMONT AVE	MOSS BEACH	037143150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
VERMONT AVE	MOSS BEACH	037143140	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047075090	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
1900 SUNSHINE VALLEY RD	MOSS BEACH	037157070	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047181510	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
CYPRESS AVE	MOSS BEACH	037174440	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047151120	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	WEEKEND ACRES	074311540	#N/A	Medium Density Residential	R-1/S-75	6.1	8.7	0.12	Vacant Land	1	1
N/A	MOSS BEACH	37159050	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047223030	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
JORDAN ST	MONTARA	036113520	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047163580	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047215340	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
425 8TH AVE	NORTH FAIR OAKS	060181120	#N/A	Medium Density Residential	R-1/S-73	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047163500	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
757 SAN BENITO AVE	NORTH FAIR OAKS	060123300	#N/A	Medium Density Residential	R-1/S-73	6.1	8.7	0.12	Vacant Land	1	1
N/A	MOSS BEACH	037086180	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	MONTARA	036046430	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047077020	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047105190	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	EL GRANADA	047136460	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047212150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	MOSS BEACH	037062110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	EL GRANADA	047094160	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	EL GRANADA	047095070	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
3RD ST	MONTARA	036013010	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	MONTARA	036055240	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	DEVONSHIRE	049093050	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.13	Vacant Land	1	1
N/A	WEST MENLO PARK	074105500	#N/A	Medium Density Residential	R-1/S-72	6.1	8.7	0.13	Vacant Land	1	1
N/A	MOSS BEACH	037171850	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	DEVONSHIRE	049063090	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.13	Vacant Land	1	1
N/A	DEVONSHIRE	049142410	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.13	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047075250	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
SIERRA ST	MOSS BEACH	037147160	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	DEVONSHIRE	049093040	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.13	Vacant Land	1	1
N/A	EL GRANADA	47182570	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	EL GRANADA	047182560	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	SEQUOIA TRACT	069353680	#N/A	Medium Density Residential	R-1/S-74	6.1	8.7	0.13	Vacant Land	1	1
N/A	EL GRANADA	047243150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	DEVONSHIRE	049063070	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.13	Vacant Land	1	1
N/A	EL GRANADA	047163570	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	EL GRANADA	047213380	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047217010	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
121 LEWIS AV	EL GRANADA	047152230	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	DEVONSHIRE	049142260	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047172150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047163590	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047162540	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
ISABELLA AVE	EL GRANADA	047172110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036128170	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047127430	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047216310	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047217110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047292050	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047294140	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036013110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036013240	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
5TH ST	MONTARA	036021480	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036024050	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
JORDAN ST	MONTARA	036113250	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047135110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
MALAGA ST	EL GRANADA	047292320	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047294310	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036025190	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036025270	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
NINTH ST	MONTARA	036025330	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036031100	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
10TH ST	MONTARA	036031280	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036033370	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036057100	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	037014250	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
13TH ST	MONTARA	037014400	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
13TH ST	MONTARA	037014420	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	WEST MENLO PARK	074036280	#N/A	Medium Density Residential	R-1/S-72	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047127520	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036057070	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	MONTARA	037015140	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	037015190	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047152220	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MIRAMAR	048052270	#N/A	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.14	Vacant Land	1	1
N/A	EL GRANADA	047191390	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MOSS BEACH	037183240	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
837 OCEAN BLVD	MOSS BEACH	037258100	#N/A	Medium Density Residential	R-1/S-17/DR/GH/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	DEVONSHIRE	049063050	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047074290	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	DEVONSHIRE	49062280	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.14	Vacant Land	1	1
N/A	DEVONSHIRE	049110720	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
770 HART ST	MONTARA	036104520	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047055210	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047224140	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MOSS BEACH	037257100	#N/A	Medium Density Residential	R-1/S-17/DR/GH/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	NORTH FAIR OAKS	054185140	#N/A	Medium Density Residential	R-1/S-73	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047164220	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047181790	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047105100	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
BALBOA AVE	EL GRANADA	047105150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
1213 AUDUBON AVE	MONTARA	036101250	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
680 HARTE ST	MONTARA	036102470	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
BIRCH ST	MONTARA	036103490	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036103620	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036104510	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036105350	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
CEDAR ST	MONTARA	036105380	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036151140	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
825 EDISON ST	MONTARA	036161270	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036103140	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036103610	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036105020	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MONTARA	036105370	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	MONTARA	036151120	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047071280	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
CARMEL AVE	EL GRANADA	047091030	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047043030	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	EL GRANADA	047103010	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	MOSS BEACH	037131060	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	SEQUOIA TRACT	069262420	#N/A	Medium Density Residential	R-1/S-74	6.1	8.7	0.14	Vacant Land	1	1
N/A	MOSS BEACH	037183110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	DEVONSHIRE	049141140	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.15	Vacant Land	1	1
N/A	MONTARA	036085210	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	EL GRANADA	047144280	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	MOSS BEACH	037157060	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	DEVONSHIRE	049142340	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.15	Vacant Land	1	1
COLUMBUS AVE	EL GRANADA	047191440	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	EL GRANADA	047077150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
REEF POINT RD	MOSS BEACH	037123790	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	EL GRANADA	047111180	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	EL GRANADA	047163560	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	MIRAMAR	048034130	#N/A	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.15	Vacant Land	1	1
N/A	EL GRANADA	047102080	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	MOSS BEACH	037086140	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	MOSS BEACH	037084150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047102210	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	DEVONSHIRE	049142400	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.16	Vacant Land	1	1
N/A	EL GRANADA	047151110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	MONTARA	036128050	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	MONTARA	036024170	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	EL GRANADA	047181610	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	EL GRANADA	047105020	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	NORTH FAIR OAKS	054192010	#N/A	Medium Density Residential	R-1/S-73	6.1	8.7	0.16	Vacant Land	1	1
N/A	MONTARA	037012110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	EL GRANADA	047172140	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	SEQUOIA TRACT	069293620	#N/A	Medium Density Residential	R-1/S-74	6.1	8.7	0.17	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047181670	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	WEEKEND ACRES	074290320	#N/A	Medium Density Residential	R-1/S-75	6.1	8.7	0.17	Vacant Land	1	1
N/A	DEVONSHIRE	049093060	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.17	Vacant Land	1	1
N/A	EL GRANADA	047105180	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	MOSS BEACH	037067220	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	DEVONSHIRE	049020030	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.17	Vacant Land	1	1
WAVE AVE	MOSS BEACH	037154060	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	EL GRANADA	047102130	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	MONTARA	036095040	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
2ND ST	MONTARA	036014230	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
TERRY LN	SEQUOIA TRACT	069280470	#N/A	Medium Density Residential	R-1/S-74	6.1	8.7	0.17	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047175100	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	DEVONSHIRE	049142350	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.18	Vacant Land	1	1
N/A	EL GRANADA	047136010	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	SAN MATEO HIGHLANDS	041090150	#N/A	Medium Low Density Residential	R-1/S-8	2.4	6	0.18	Vacant Land	1	1
N/A	EL GRANADA	047222310	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	EL GRANADA	047171120	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	MOSS BEACH	037115060	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
ISABELLA RD	EL GRANADA	047192060	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
2050 SANTA CRUZ AVE	WEST MENLO PARK	074091690	#N/A	Medium Density Residential	R-1/S-72	6.1	8.7	0.18	Vacant Land	1	1
N/A	MOSS BEACH	037257080	#N/A	Medium Density Residential	R-1/S-17/DR/GH/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	MOSS BEACH	037257110	#N/A	Medium Density Residential	R-1/S-17/DR/GH/CD	6.1	8.7	0.18	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047181810	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
2050 SANTA CRUZ AVE	WEST MENLO PARK	074091680	#N/A	Medium Density Residential	R-1/S-72	6.1	8.7	0.18	Vacant Land	1	1
N/A	EL GRANADA	047181850	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	EL GRANADA	047192230	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	WEST MENLO PARK	074091670	#N/A	Medium Density Residential	R-1/S-72	6.1	8.7	0.18	Vacant Land	1	1
N/A	MOSS BEACH	037255270	#N/A	Medium Density Residential	R-1/S-17/DR/GH/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	EL GRANADA	047222260	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	EL GRANADA	047221180	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	NORTH FAIR OAKS	060142080	#N/A	Medium Density Residential	R-1/S-73	6.1	8.7	0.19	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068262090	#N/A	Medium Density Residential	R-1/S-7	6.1	8.7	0.19	Vacant Land	1	1
ALMERIA AVE	EL GRANADA	047075320	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047171310	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	EL GRANADA	047115080	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068262110	#N/A	Medium Density Residential	R-1/S-7	6.1	8.7	0.19	Vacant Land	1	1
N/A	MOSS BEACH	037083130	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	EL GRANADA	047171300	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	SAN MATEO HIGHLANDS	041111160	#N/A	Low Density Residential	R-1/S-8	0.3	2.3	0.19	Brush, Barren	1	1
N/A	EL GRANADA	047144240	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
SAN PEDRO RD	EL GRANADA	047181750	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068262080	#N/A	Medium Density Residential	R-1/S-7	6.1	8.7	0.19	Vacant Land	1	1
N/A	DEVONSHIRE	049063060	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.19	Vacant Land	1	1
2046 STOCKBRIDGE AVE	SEQUOIA TRACT	069301920	#N/A	Medium Density Residential	R-1/S-74	6.1	8.7	0.19	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	MOSS BEACH	037155090	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	EL GRANADA	047244280	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	PESCADERO WEST	086043030	#N/A	Medium Density Residential	R-1/S-7/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	MOSS BEACH	037064190	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	MOSS BEACH	037064110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	MOSS BEACH	037064160	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	MOSS BEACH	037085030	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	DEVONSHIRE	049093030	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.20	Vacant Land	1	1
N/A	EL GRANADA	047076220	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	DEVONSHIRE	049062090	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.20	Vacant Land	1	1
37 CAMBORNE AVE	DEVONSHIRE	049062110	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.20	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	DEVONSHIRE	049061060	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.20	Vacant Land	1	1
N/A	MONTARA	036024060	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
N/A	EL GRANADA	047181330	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
N/A	EL GRANADA	047175090	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
N/A	EL GRANADA	047056320	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
N/A	EL GRANADA	047242040	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
0	MIRAMAR	048042310	#N/A	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.21	Vacant Land	1	1
N/A	EL GRANADA	047173150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
N/A	MONTARA	036103220	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.22	Vacant Land	1	1
N/A	EL GRANADA	047274370	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.22	Vacant Land	1	1
N/A	LOS TRANCOS WOODS	080085120	#N/A	Low Density Residential	R-1/S-83	0.3	2.3	0.22	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	MIRAMAR	048093020	#N/A	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.22	Vacant Land	1	1
N/A	EL GRANADA	047192440	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.22	Vacant Land	1	1
774 DEARBORN PARK RD	DEARBORN PARK	088030070	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.22	Vacant Land	1	1
N/A	DEVONSHIRE	049063110	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.23	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068262120	#N/A	Medium Density Residential	R-1/S-7	6.1	8.7	0.23	Vacant Land	1	1
N/A	DEVONSHIRE	049062100	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.23	Vacant Land	1	1
N/A	DEVONSHIRE	049142330	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.23	Vacant Land	1	1
N/A	MONTARA	036095190	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant Land	1	1
N/A	MOSS BEACH	037066090	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant Land	1	1
N/A	MOSS BEACH	037145020	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant Land	1	1
N/A	EL GRANADA	047242280	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
461 CORTEZ AVE	MIRAMAR	048025510	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.23	Vacant Land	1	1
N/A	MIRAMAR	048065180	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.23	Vacant Land	1	1
2805 ADELINE DR	BURLINGAME HILLS	027101010	#N/A	Medium Low Density Residential	R-1/S-9	2.4	6	0.23	Vacant Land	1	1
N/A	MIRAMAR	048031110	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.23	Vacant Land	1	1
LANCASTER BLVD	MOSS BEACH	037172120	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant Land	1	1
N/A	MIRAMAR	048072230	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.23	Vacant Land	1	1
N/A	EL GRANADA	047275150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant Land	1	1
N/A	EL GRANADA	047164180	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.24	Vacant Land	1	1
ALAMEDA AVE	MIRAMAR	048031170	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.24	Vacant Land	1	1
N/A	MONTARA	036085200	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.24	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068262290	#N/A	Medium Density Residential	R-1/S-7	6.1	8.7	0.24	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
AVENUE PORTOLA	EL GRANADA	047142180	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
N/A	EL GRANADA	047163120	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
N/A	MOSS BEACH	037147140	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
N/A	MIRAMAR	048024420	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.25	Vacant Land	1	1
CEDAR ST	MONTARA	036103690	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
N/A	EL GRANADA	047162330	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
N/A	DEVONSHIRE	049063120	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.25	Vacant Land	1	1
N/A	DEVONSHIRE	049142360	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.26	Vacant Land	1	1
N/A	MONTARA	036102530	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.26	Vacant Land	1	1
N/A	PALOMAR PARK	051053130	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.26	Vacant Land	1	1
N/A	DEARBORN PARK	088050230	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.26	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	PALOMAR PARK	051022160	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.26	Vacant Land	1	1
N/A	EL GRANADA	047141150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.27	Vacant Land	1	1
N/A	MOSS BEACH	037123560	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.27	Vacant Land	1	1
N/A	EL GRANADA	047055090	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.27	Vacant Land	1	1
N/A	SAN MATEO HIGHLANDS	038141210	#N/A	Medium Low Density Residential	R-1/S-8	2.4	6	0.27	Vacant Land	1	1
N/A	DEARBORN PARK	088030060	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.27	Vacant Land	1	1
N/A	MOSS BEACH	037064300	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.27	Vacant Land	1	1
N/A	DEARBORN PARK	088040250	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	0.27	Vacant Land	1	1
N/A	PALOMAR PARK	051032030	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.27	Vacant Land	1	1
N/A	DEARBORN PARK	088050240	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.27	Vacant Land	1	1
N/A	EL GRANADA	047151220	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.28	Vacant Land	1	1
STAGE RD	PESCADERO WEST	086031200	#N/A	Medium Density Residential	R-1/S-7/DR/CD	6.1	8.7	0.28	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047144050	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.28	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068161240	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.28	Vacant Land	1	1
518 SAN BENITO AVE	NORTH FAIR OAKS	060162370	#N/A	Medium Density Residential	R-1/S-93	6.1	8.7	0.28	Vacant Land	1	1
N/A	MONTARA	036047110	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.28	Vacant Land	1	1
N/A	BURLINGAME HILLS	027251230	#N/A	Medium Low Density Residential	R-1/S-9	2.4	6	0.28	Vacant Land	1	1
N/A	DEARBORN PARK	088030200	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.28	Vacant Land	1	1
N/A	EL GRANADA	047152020	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.28	Vacant Land	1	1
NORTH VIEW WAY	EMERALD LAKE HILLS	057131420	#N/A	Medium Low Density Residential	RH/DR	2.4	6	0.28	Vacant Land	1	1
N/A	DEARBORN PARK	088050060	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.28	Vacant Land	1	1
N/A	MONTARA	036121100	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.29	Vacant Land	1	1
N/A	PALOMAR PARK	051022070	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.29	Vacant Land	1	1
N/A	MIRAMAR	048093030	#N/A	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.29	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	DEVONSHIRE	049063440	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.29	Vacant Land	1	1
N/A	MIRAMAR	048072280	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.30	Vacant Land	1	1
N/A	PALOMAR PARK	051053260	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.30	Vacant Land	1	1
507 SANTA CLARA AVE	SEQUOIA TRACT	069353850	#N/A	Medium Density Residential	R-1/S-74	6.1	8.7	0.30	Vacant Land	1	1
N/A	EL GRANADA	047182360	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.30	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068062230	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.30	Vacant Land	1	1
6 LA STRADA CT	BURLINGAME HILLS	027202240	#N/A	Medium Low Density Residential	R-1/S-9	2.4	6	0.30	Vacant Land	1	1
N/A	DEVONSHIRE	049103300	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.30	Vacant Land	1	1
N/A	MIRAMAR	048025240	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.30	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	057153570	#N/A	Medium Low Density Residential	RH/DR	2.4	6	0.31	Vacant Land	1	1
N/A	PALOMAR PARK	051022310	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.31	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	EL GRANADA	047151190	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.31	Vacant Land	1	1
920 IRVING ST	MONTARA	036113480	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.31	Vacant Land	1	1
N/A	MONTARA	036282330	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.31	Vacant Land	1	1
N/A	PALOMAR PARK	051051280	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.31	Vacant Land	1	1
N/A	DEARBORN PARK	088050210	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.32	Vacant Land	1	1
N/A	EL GRANADA	047142030	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.32	Vacant Land	1	1
N/A	MOSS BEACH	037123430	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.33	Vacant Land	1	1
N/A	DEARBORN PARK	088010070	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	0.33	Vacant Land	1	1
1508 DEER CREEK LN	PALOMAR PARK	051151260	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.33	Vacant Land	1	1
N/A	DEVONSHIRE	049110070	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.34	Vacant Land	1	1
N/A	DEARBORN PARK	088020160	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	0.34	Vacant Land	1	1
N/A	EL GRANADA	047164050	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.34	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	MONTARA	036095400	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.34	Vacant Land	1	1
N/A	DEVONSHIRE	049020570	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.35	Vacant Land	1	1
751 CALIFORNIA WAY	EMERALD LAKE HILLS	068162520	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.35	Vacant Land	1	1
641 LOMBARDY WAY	EMERALD LAKE HILLS	068082120	#N/A	Medium Low Density Residential	RH/DR	2.4	6	0.35	Vacant Land	1	1
N/A	DEVONSHIRE	049103330	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.35	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068222270	#N/A	Medium Low Density Residential	RH/DR	2.4	6	0.36	Vacant Land	1	1
N/A	DEARBORN PARK	088020150	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	0.36	Vacant Land	1	1
N/A	DEVONSHIRE	049103170	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.36	Vacant Land	1	1
N/A	SAN MATEO HIGHLANDS	038141010	#N/A	Medium Low Density Residential	R-1/S-8	2.4	6	0.36	Vacant Land	1	1
N/A	MONTARA	036057120	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.36	Vacant Land	1	1
108 WIKA RANCH CT	EMERALD LAKE HILLS	068211380	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.36	Vacant Land	1	1
N/A	EL GRANADA	047141060	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.37	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	PALOMAR PARK	051031160	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.37	Vacant Land	1	1
N/A	EL GRANADA	047111350	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.38	Vacant Land	1	1
N/A	PALOMAR PARK	051032080	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.38	Vacant Land	1	1
N/A	DEVONSHIRE	049110080	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.38	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068052180	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.39	Vacant Land	1	1
N/A	DEVONSHIRE	049142550	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.39	Vacant Land	1	1
4049 JEFFERSON AVE	EMERALD LAKE HILLS	068211360	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.39	Vacant Land	1	1
N/A	DEVONSHIRE	049110100	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.40	Vacant Land	1	1
4055 JEFFERSON AVE	EMERALD LAKE HILLS	068211350	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.40	Vacant Land	1	1
N/A	EL GRANADA	047164150	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.40	Vacant Land	1	1
N/A	SAN MATEO HIGHLANDS	041111130	#N/A	Low Density Residential	R-1/S-8	0.3	2.3	0.41	Brush, Barren	1	1
N/A	PALOMAR PARK	051031590	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.41	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	PALOMAR PARK	051022380	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.42	Vacant Land	1	1
N/A	PALOMAR PARK	051022240	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.42	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	057231040	#N/A	Medium Low Density Residential	RH/DR	2.4	6	0.42	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	057122280	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.42	Vacant Land	1	1
N/A	DEARBORN PARK	088050140	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.43	Vacant Land	1	1
N/A	PALOMAR PARK	051022250	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.44	Vacant Land	1	1
ALAMEDA AVE	MIRAMAR	048013910	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.44	Vacant Land	1	1
115 WIKA RANCH CT	EMERALD LAKE HILLS	068211420	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.44	Vacant Land	1	1
119 WIKA RANCH CT	EMERALD LAKE HILLS	068211410	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.45	Vacant Land	1	1
N/A	DEARBORN PARK	088030170	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.45	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068161250	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.45	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	057081020	#N/A	Medium Low Density Residential	RH/DR	2.4	6	0.45	Vacant Land	1	1
N/A	DEARBORN PARK	088020170	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	0.46	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	PALOMAR PARK	051053320	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.46	Vacant Land	1	1
N/A	NORTH SKYLINE	067185130	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.46	Vacant Land	1	1
HERMOSA AVE	MIRAMAR	048065190	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.46	Vacant Land	1	1
216 SCENIC DR	LA HONDA	083140030	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.46	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	068153310	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.47	Vacant Land	1	1
N/A	NORTH SKYLINE	075173120	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.47	Vacant Land	1	1
N/A	PESCDERO EAST	089022050	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.48	Vacant Land	1	1
N/A	SOUTH SKYLINE	082020330	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.48	Vacant Land	1	1
81 SYLVAN WAY	SOUTH SKYLINE	082030110	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.48	Vacant Land	1	1
KNOLL VISTA	LA HONDA	083133210	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.49	Vacant Land	1	1
N/A	LA HONDA	083052220	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.49	Vacant Land	1	1
107 WIKA RANCH CT	EMERALD LAKE HILLS	068211430	#N/A	Low Density Residential	RH/DR	0.3	2.3	0.49	Vacant Land	1	1
N/A	PALOMAR PARK	051417090	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.49	Vacant Land	1	1
N/A	LA HONDA	083140040	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.50	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
1509 ACORN PL	PALOMAR PARK	051040480	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.50	Vacant Land	1	1
DEARBORN PARK RD	DEARBORN PARK	088050120	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.50	Vacant Land	1	1
N/A	NORTH SKYLINE	075200230	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.51	Vacant Land	1	1
N/A	NORTH SKYLINE	075192050	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.51	Vacant Land	1	1
SCENIC DR	LA HONDA	083133080	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.52	Vacant Land	1	1
45 PALOMAR OAKS LN	PALOMAR PARK	051040450	#N/A	Medium Low Density Residential	R-1/S-101/DR	2.4	6	0.52	Vacant Land	1	1
N/A	NORTH SKYLINE	075200150	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.52	Vacant Land	1	1
N/A	DEARBORN PARK	088010080	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	0.52	Vacant Land	1	1
N/A	DEARBORN PARK	088010010	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	0.53	Vacant Land	1	1
N/A	NORTH SKYLINE	075161360	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.53	Vacant Land	1	1
N/A	NORTH SKYLINE	075200160	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.53	Vacant Land	1	1
N/A	MENLO OAKS	062160510	#N/A	Low Density Residential	R-1/S-100	0.3	2.3	0.53	Vacant Land	1	1
N/A	LA HONDA	083120230	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.54	Vacant Land	1	1
235 REDWOOD DR	LA HONDA	083162470	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.54	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	DEVONSHIRE	049080220	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.54	Vacant Land	1	1
N/A	DEARBORN PARK	088030090	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	0.55	Vacant Land	1	1
331 SCENIC DR	LA HONDA	083133320	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.55	Vacant Land	1	1
N/A	PALOMAR PARK	051417120	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.56	Vacant Land	1	1
N/A	MOSS BEACH	037084160	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.57	Vacant Land	1	1
SAN LUCAS AVE	MOSS BEACH	037271040	#N/A	Low Density Residential	R-1/S-105/DR/GH/CD	0.3	2.3	0.58	Vacant Land	1	1
N/A	PESCDERO EAST	089022030	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.58	Vacant Land	1	1
N/A	LOMA MAR	084011300	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.59	Vacant Land	1	1
N/A	PALOMAR PARK	051472060	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.59	Vacant Land	1	1
DEARBORN PARK RD	DEARBORN PARK	088050130	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.59	Vacant Land	1	1
N/A	LOMA MAR	084012110	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.59	Vacant Land	1	1
N/A	MONTARA	037015280	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.60	Vacant Land	1	1
N/A	PALOMAR PARK	051053230	#N/A	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.61	Vacant Land	1	1
N/A	LA HONDA	083140350	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.61	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	DEARBORN PARK	088030140	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.61	Vacant Land	1	1
N/A	PESCDERO EAST	089072040	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.62	Vacant Land	1	1
N/A	PESCDERO EAST	089013140	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.62	Vacant Land	1	1
N/A	PESCDERO EAST	089013130	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.63	Vacant Land	1	1
N/A	PALOMAR PARK	051471040	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.63	Vacant Land	1	1
N/A	PESCDERO EAST	089013100	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.64	Vacant Land	1	1
N/A	NORTH SKYLINE	075161350	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.64	Vacant Land	1	1
N/A	EL GRANADA	047143370	#N/A	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.64	Vacant Land	1	1
227 OLD RANCH RD	NORTH SKYLINE	067060440	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.65	Vacant Land	1	1
N/A	BURLINGAME HILLS	027120090	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.66	Vacant Land	1	1
N/A	PESCDERO EAST	089054020	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.66	Vacant Land	1	1
N/A	DEVONSHIRE	049141580	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.66	Vacant Land	1	1
N/A	NORTH SKYLINE	067161060	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.67	Vacant Land	1	1
N/A	PESCDERO EAST	089041030	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.68	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	NORTH SKYLINE	075173110	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.69	Vacant Land	1	1
65 PALOMAR OAKS LN	PALOMAR PARK	051040430	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.70	Vacant Land	1	1
KNOLL VISTA	LA HONDA	083133350	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.70	Vacant Land	1	1
N/A	DEARBORN PARK	088050220	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	0.71	Vacant Land	1	1
N/A	NORTH SKYLINE	075191300	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.78	Vacant Land	1	1
MADRONE AVE	PESCDERO EAST	089051090	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.78	Vacant Land	1	1
N/A	PESCDERO EAST	089051080	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.79	Vacant Land	1	1
N/A	PESCDERO EAST	089060140	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.79	Vacant Land	1	1
N/A	PESCDERO EAST	089071090	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.79	Vacant Land	1	1
N/A	PESCDERO EAST	089060130	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.79	Vacant Land	1	1
N/A	PESCDERO EAST	089071100	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.79	Vacant Land	1	1
N/A	MIRAMAR	048076120	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.80	Vacant Land	1	1
N/A	PESCDERO EAST	089011040	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.81	Vacant Land	1	1
N/A	PESCDERO EAST	089051050	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.82	Vacant Land	1	1
N/A	DEARBORN PARK	088020190	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	0.82	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	DEVONSHIRE	049020270	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.82	Vacant Land	1	1
N/A	PESCDERO EAST	089051030	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.82	Vacant Land	1	1
N/A	PESCDERO EAST	089051070	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.82	Vacant Land	1	1
N/A	PALOMAR PARK	051471050	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.83	Vacant Land	1	1
715 VERNAL WAY	EMERALD LAKE HILLS	068053240	#N/A	Medium Low Density Residential	RH/DR	2.4	6	0.84	Vacant Land	1	1
N/A	NORTH SKYLINE	076014030	#N/A	Low Density Residential	R-E/S-10	0.3	2.3	0.90	Vacant Land	1	1
N/A	PALOMAR PARK	051417080	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.90	Vacant Land	1	1
ALAMEDA AVE	MIRAMAR	048013900	#N/A	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.90	Vacant Land	1	1
N/A	SAN MATEO HIGHLANDS	041111280	#N/A	Low Density Residential	R-1/S-8	0.3	2.3	0.94	Brush, Barren	1	1
N/A	NORTH SKYLINE	067014130	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.95	Vacant Land	1	1
759 MENLO OAKS DR	MENLO OAKS	062150250	#N/A	Low Density Residential	R-1/S-100	0.3	2.3	0.96	Vacant Land	1	1
N/A	PESCDERO EAST	089041060	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	0.96	Vacant Land	1	1
N/A	NORTH SKYLINE	067014110	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	0.98	Vacant Land	1	1
N/A	DEVONSHIRE	049061160	#N/A	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.98	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	PALOMAR PARK	051040310	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	1.02	Vacant Land	1	1
N/A	PALOMAR PARK	051461020	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	1.03	Vacant Land	1	1
N/A	NORTH SKYLINE	067014100	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	1.06	Vacant Land	1	1
N/A	DEARBORN PARK	088020180	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	1.07	Vacant Land	1	1
N/A	DEARBORN PARK	088010030	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	1.09	Vacant Land	1	1
N/A	NORTH SKYLINE	067164190	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	1.17	Vacant Land	1	1
FREMONT WAY	NORTH SKYLINE	075174300	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	1.18	Vacant Land	1	1
N/A	DEARBORN PARK	088040060	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	1.18	Vacant Land	1	1
N/A	DEARBORN PARK	088030050	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	1.19	Vacant Land	1	1
651 VISTA DR	EMERALD LAKE HILLS	057222390	#N/A	Low Density Residential	RH/DR	0.3	2.3	1.20	Vacant Land	1	1
N/A	DEARBORN PARK	088050270	#N/A	Low Density Residential	R-1/S-8/CD	0.3	2.3	1.24	Vacant Land	1	1
N/A	PESCDERO EAST	089013220	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	1.25	Vacant Land	1	1
N/A	NORTH SKYLINE	067163100	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	1.35	Vacant Land	1	1
N/A	LA HONDA	083133330	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	1.36	Vacant Land	1	1
N/A	PESCDERO EAST	089022040	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	1.37	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	SAN MATEO HIGHLANDS	041111320	#N/A	Low Density Residential	R-1/S-8	0.3	2.3	1.42	Brush, Barren	1	1
N/A	PESCDERO EAST	089041100	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	1.45	Vacant Land	1	1
N/A	LOMA MAR	084011140	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	1.48	Vacant Land	1	1
N/A	EMERALD LAKE HILLS	057070350	#N/A	Low Density Residential	RH/DR	0.3	2.3	1.64	Vacant Land	1	1
N/A	DEARBORN PARK	088030110	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	1.64	Vacant Land	1	1
35 LOMA VISTA LN	BURLINGAME HILLS	027011180	#N/A	Medium Low Density Residential	R-1/S-9	2.4	6	1.76	Vacant Land	1	1
N/A	PESCDERO EAST	089041020	#N/A	Low Density Residential	R-1/S-10/CD	0.3	2.3	2.03	Vacant Land	1	1
110 DEARBORN PARK RD	DEARBORN PARK	088040070	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	2.38	Vacant Land	1	1
N/A	LA HONDA	083031010	#N/A	Low Density Residential	R-1/S-10	0.3	2.3	2.55	Vacant Land	1	1
N/A	NORTH SKYLINE	067211190	#N/A	Low Density Residential	R-1/S-11	0.3	2.3	2.61	Vacant Land	1	1
N/A	DEARBORN PARK	088040260	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	2.62	Vacant Land	1	1
N/A	PALOMAR PARK	051417160	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	2.67	Vacant Land	1	1
N/A	DEVONSHIRE	049020080	#N/A	Medium Low Density Residential	R-E/S-102/DR	2.4	6	3.38	Brush, Barren	1	1
5 EL VANDA RD	PALOMAR PARK	051440060	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	4.07	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	SAN MATEO HIGHLANDS	041111270	#N/A	Low Density Residential	R-1/S-8	0.3	2.3	5.07	Brush, Barren	1	1
N/A	SAN MATEO HIGHLANDS	041111360	#N/A	Low Density Residential	R-1/S-8	0.3	2.3	5.25	Brush, Barren	1	1
N/A	PALOMAR PARK	051450380	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	6.02	Vacant Land	1	1
N/A	PALOMAR PARK	051450370	#N/A	Low Density Residential	R-1/S-101/DR	0.3	2.3	7.18	Vacant Land	1	1
N/A	DEARBORN PARK	88020130	#N/A	Low Density Residential	R-1/S-9/CD	0.3	2.3	7.77	Vacant Land	1	1
N/A	LOS TRANCOS WOODS	080190390	#N/A	Low Density Residential	RM	0.3	2.3	13.54	Vacant Land	1	1
N/A	SF WATERSHED	23384020	#N/A	Open Space	RM	N/A	N/A	3.19	Vacant Land	1	1
SKYLINE BLVD	NORTH SKYLINE	067191160	#N/A	Open Space	RM	N/A	N/A	5.07	Vacant Land	1	1
SKYLINE BLVD	NORTH SKYLINE	067191150	#N/A	Open Space	RM	N/A	N/A	5.43	Vacant Land	1	1
N/A	SOUTH SKYLINE	085051070	#N/A	Open Space	RM	N/A	N/A	5.45	Vacant Land	1	1
20365 SKYLINE BLVD	SOUTH SKYLINE	080120080	#N/A	Open Space	RM	N/A	N/A	5.89	Vacant Land	1	1
N/A	SOUTH SKYLINE	085024010	#N/A	Open Space	RM	N/A	N/A	6.76	Vacant Land	1	1
N/A	SOUTH SKYLINE	080320040	#N/A	Open Space	RM	N/A	N/A	6.97	Vacant Land	1	1
N/A	NORTH SKYLINE	078120030	#N/A	Open Space	RM	N/A	N/A	7.02	Vacant Land	1	1
N/A	SOUTH SKYLINE	080350360	#N/A	Open Space	RM	N/A	N/A	8.22	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
N/A	NORTH SKYLINE	083180030	#N/A	Open Space	RM	N/A	N/A	9.73	Vacant Land	1	1
N/A	SOUTH SKYLINE	083290040	#N/A	Open Space	RM	N/A	N/A	10.00	Vacant Land	1	1
N/A	SOUTH SKYLINE	084140010	#N/A	Open Space	RM	N/A	N/A	12.75	Vacant Land	1	1
HIGGINS CANYON	RURAL MIDCOAST	066121010	#N/A	Open Space	RM-CZ/CD	N/A	N/A	27.31	Vacant Land	1	1
3200 BARRANCA KNOLLS DR	PESCADERO	89180090	#N/A	Open Space	RM-CZ/CD	N/A	N/A	39.50	Wooded, Timber	1	1
N/A	SOUTH SKYLINE	082010010	#N/A	Open Space	RM	N/A	N/A	46.54	Wooded, Timber	1	1
N/A	RURAL MIDCOAST	066210190	#N/A	Open Space	RM-CZ/CD	N/A	N/A	48.03	Vacant Land	1	1
N/A	MONTARA	036261070	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.00	Vacant Land	1	1
N/A	MONTARA	036210110	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.01	Vacant Land	1	1
N/A	MONTARA	036263060	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.04	Vacant Land	1	1
N/A	MONTARA	036153120	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.11	Vacant Land	1	1
N/A	MONTARA	036261060	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.14	Vacant Land	1	1
N/A	MONTARA	036225120	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.23	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
HERMOSA RD	MONTARA	036243170	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.25	Vacant Land	1	1
700 CEDAR ST	MONTARA	036134070	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.26	Vacant Land	1	1
N/A	MONTARA	036202050	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.33	Vacant Land	1	1
N/A	RURAL MIDCOAST	037031030	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.46	Vacant Land	1	1
N/A	MONTARA	036261080	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.46	Vacant Land	1	1
N/A	MONTARA	36154010	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.50	Vacant Land	1	1
N/A	MONTARA	036202070	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.53	Vacant Land	1	1
HERMOSA RD	MONTARA	036243160	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.99	Vacant Land	1	1
N/A	MONTARA	036231010	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.99	Vacant Land	1	1
N/A	RURAL MIDCOAST	036191010	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	2.10	Vacant Land	1	1
N/A	RURAL MIDCOAST	037052240	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	2.85	Vacant Land	1	1

Address	Community	APN	Match vs MROSD	General Plan Land Use Designation	Zoning	Minimum Density	Maximum Density	Acreage	Current Use	Realistic Capacity	Above Moderate Income Units
BUENA VISTA RD	MONTARA	036223050	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	2.93	Vacant Land	1	1
N/A	MONTARA	036243010	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	3.17	Vacant Land	1	1
N/A	RURAL MIDCOAST	037043010	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	3.45	Vacant Land	1	1
N/A	MONTARA	036223070	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	3.46	Vacant Land	1	1
BUENAVISTA RD	MONTARA	036194100	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	3.59	Vacant Land	1	1
N/A	MONTARA	036202110	#N/A	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	5.59	Vacant Land	1	1
<b>Totals:</b>											<b>493</b>

**Table E-12: Rezoning Program**

**Potential Units by Income Level**

Address	Community	APN	General Plan Land Use Designation	Zoning	Current Use	Current Max Density (units/acre)	Size (acres)	New Density (units/acre)	New Capacity (units/parcel)	Very Low	Low	Mod	Above Mod
414 A St	Uninc Colma	008125020	Medium Density Residential	C-2/S-1	SFR	8.7	0.23	87	16	6	5	5	0
420 A St	Uninc Colma	008125030	Medium Density Residential	R-1/S-7	SFR	8.7	0.11	87	6	0	0	0	6
424 A St	Uninc Colma	008125040	Medium Density Residential	R-1/S-7	SFR	8.7	0.06	87	3	0	0	0	3
428 A ST	Uninc Colma	008125050	Medium Density Residential	R-1/S-7	SFR	8.7	0.11	87	6	0	0	0	6
436 A St	Uninc Colma	008125060	Medium Density Residential	R-1/S-7	SFR	8.7	0.17	87	12	0	0	0	12
440 A St	Uninc Colma	008125070	Medium Density Residential	R-1/S-7	SFR	8.7	0.11	87	7	0	0	0	7
442 A St	Uninc Colma	008125080	Medium Density Residential	R-1/S-7	SFR	8.7	0.06	87	3	0	0	0	3
444 A St	Uninc Colma	008125090	Medium Density Residential	R-1/S-7	SFR	8.7	0.09	87	6	0	0	0	6
448 A St	Uninc Colma	008125100	Medium Density Residential	R-1/S-7	SFR	8.7	0.10	87	6	0	0	0	6
452 A St	Uninc Colma	008125110	Medium Density Residential	R-1/S-7	SFR	8.7	0.09	87	5	0	0	0	5
456 A St	Uninc Colma	008125120	Medium Density Residential	R-1/S-7	SFR	8.7	0.13	87	9	0	0	0	9
460 A St	Uninc Colma	008125130	Medium Density Residential	R-1/S-7	SFR	8.7	0.08	87	5	0	0	0	5

Address	Community	APN	General Plan Land Use Designation	Zoning	Current Use	Current Max Density (units/acre)	Size (acres)	New Density (units/acre)	New Capacity (units/parcel)	Very Low	Low	Mod	Above Mod
464 A St	Uninc Colma	008125140	Medium Density Residential	R-1/S-7	SFR	8.7	0.08	87	5	0	0	0	5
466 A St	Uninc Colma	008125150	Medium Density Residential	R-1/S-7	SFR	8.7	0.08	87	5	0	0	0	5
468 A St	Uninc Colma	008125270	Medium Density Residential	R-1/S-7	SFR	8.7	0.13	87	8	0	0	0	8
472 A St	Uninc Colma	006413020	Medium Density Residential	R-1/S-7	SFR	8.7	0.08	87	5	0	0	0	5
476 A St	Uninc Colma	006413030	Medium Density Residential	R-1/S-7	SFR	8.7	0.08	87	5	0	0	0	5
480 A St	Uninc Colma	006413040	Medium Density Residential	R-1/S-7	SFR	8.7	0.08	87	5	0	0	0	5
484 A St	Uninc Colma	006413050	Medium Density Residential	R-1/S-7	SFR	8.7	0.08	87	5	0	0	0	5
346 Clark Ave	Uninc Colma	006413060	Medium Density Residential	R-1/S-7	SFR	8.7	0.11	87	7	0	0	0	7
504 A St	Uninc Colma	006414010	Medium Density Residential	R-1/S-7	SFR	8.7	0.07	87	4	0	0	0	4
508 A St	Uninc Colma	006414020	Medium Density Residential	R-1/S-7	SFR	8.7	0.07	87	4	0	0	0	4
512 A St	Uninc Colma	006414030	Medium Density Residential	R-1/S-7	SFR	8.7	0.07	87	4	0	0	0	4
516 AA St	Uninc Colma	006414040	Medium Density Residential	R-1/S-7	SFR	8.7	0.07	87	3	0	0	0	3
520 A St	Uninc Colma	006414050	Medium Density Residential	R-1/S-7	SFR	8.7	0.06	87	3	0	0	0	3

Address	Community	APN	General Plan Land Use Designation	Zoning	Current Use	Current Max Density (units/acre)	Size (acres)	New Density (units/acre)	New Capacity (units/parcel)	Very Low	Low	Mod	Above Mod
524 A St	Uninc Colma	006414060	Medium Density Residential	R-1/S-7	SFR	8.7	0.07	87	3	0	0	0	3
360 2nd Ave	Uninc Colma	006392040	Medium Density Residential	R-1/S-7	SFR	8.7	0.14	87	8	0	0	0	8
374 2nd Ave	Uninc Colma	006392030	Medium Density Residential	R-1/S-7	SFR	8.7	0.15	87	9	0	0	0	9
380 2nd Ave	Uninc Colma	006392020	Medium Density Residential	R-1/S-7	SFR	8.7	0.12	87	8	0	0	0	8
423 A Ste	Uninc Colma	006392010	Medium Density Residential	R-1/S-7	SFR	8.7	0.28	87	20	7	6	6	1
353 2nd Ave	Uninc Colma	006393070	Medium Density Residential	R-1/S-7	SFR	8.7	0.14	87	8	0	0	0	8
361 2nd Ave	Uninc Colma	006393060	Medium Density Residential	R-1/S-7	SFR	8.7	0.31	87	22	8	7	7	0
N/A	Uninc Colma	006393050	Medium Density Residential	R-1/S-7	Vacant	8.7	0.08	87	4	0	0	0	4
379 2nd Ave	Uninc Colma	006393040	Medium Density Residential	R-1/S-7	SFR	8.7	0.14	87	8	0	0	0	8
389 2nd Ave	Uninc Colma	006393030	Medium Density Residential	R-1/S-7	SFR	8.7	0.06	87	3	0	0	0	3
393 2nd Ave	Uninc Colma	006393020	Medium Density Residential	R-1/S-7	SFR	8.7	0.06	87	3	0	0	0	3
395 2nd Ave	Uninc Colma	006393010	Medium Density Residential	R-1/S-7	SFR	8.7	0.07	87	4	0	0	0	4
445 A St	Uninc Colma	006393270	Medium Density Residential	R-1/S-7	SFR	8.7	0.07	87	4	0	0	0	4

Address	Community	APN	General Plan Land Use Designation	Zoning	Current Use	Current Max Density (units/acre)	Size (acres)	New Density (units/acre)	New Capacity (units/parcel)	Very Low	Low	Mod	Above Mod
368 3rd Ave	Uninc Colma	006393300	Medium Density Residential	R-1/S-7	SFR	8.7	0.08	87	5	0	0	0	5
372 3rd Ave	Uninc Colma	006393310	Medium Density Residential	R-1/S-7	SFR	8.7	0.11	87	6	0	0	0	6
380 3rd Ave	Uninc Colma	006393220	Medium Density Residential	R-1/S-7	SFR	8.7	0.14	87	9	0	0	0	9
388 3rd Ave	Uninc Colma	006393230	Medium Density Residential	R-1/S-7	SFR	8.7	0.06	87	3	0	0	0	3
392 3rd Ave	Uninc Colma	006393240	Medium Density Residential	R-1/S-7	SFR	8.7	0.06	87	3	0	0	0	3
396 3rd Ave	Uninc Colma	006393250	Medium Density Residential	R-1/S-7	SFR	8.7	0.07	87	4	0	0	0	4
447 A St	Uninc Colma	006393260	Medium Density Residential	R-1/S-7	SFR	8.7	0.07	87	4	0	0	0	4
1102 Hillside Blvd	Uninc Colma	006484100	Commercial/Residential	C-1/S-1	SFR	0	0.09	87	5	0	0	0	5
1110 Hillside Blvd	Uninc Colma	006484110	Commercial/Residential	C-1/S-1	Auto Sales/Repair	0	0.12	87	8	0	0	0	8
11118 Hillside Blvd	Uninc Colma	006484140	Commercial/Residential	C-2/S-7	Warehouse	0	0.22	87	16	6	5	5	0
1132 Hillside Blvd	Uninc Colma	006484150	Commercial/Residential	C-2/S-7	Warehouse	0	0.22	87	16	6	5	5	0
1156 Hillside Blvd	Uninc Colma	006484160	Commercial/Residential	C-2/S-7	Parking Lot	0	0.21	87	15	5	5	5	0

Address	Community	APN	General Plan Land Use Designation	Zoning	Current Use	Current Max Density (units/acre)	Size (acres)	New Density (units/acre)	New Capacity (units/parcel)	Very Low	Low	Mod	Above Mod
1166 Hillside Blvd	Uninc Colma	006484170	Medium Density Residential	C-2/S-7	Auto Sales/Repair	8.7	0.28	87	20	7	6	6	1
1165 Hillside Blvd	Uninc Colma	006483080	Medium Density Residential	C-2/S-7	SFR	8.7	0.08	87	4	0	0	0	4
1185 Hillside Blvd	Uninc Colma	006483050	Medium Density Residential	C-2/S-7	SFR	8.7	0.12	87	8	0	0	0	8
1195 Hillside Blvd	Uninc Colma	006483060	Medium Density Residential	C-2/S-7	Light MFG	8.7	0.17	87	10	0	0	0	10
1195 Hillside Blvd	Uninc Colma	006483070	Medium Density Residential	C-2/S-7	SFR	8.7	0.20	87	16	6	5	5	0
1111 Hillside Blvd	Uninc Colma	006482040	Commercial/Residential	C-2/S-1	Warehouse	0	0.41	87	30	10	10	10	0
1135 Hillside Blvd	Uninc Colma	006482030	Commercial/Residential	C-2/S-1	SFR	0	0.15	87	10	0	0	0	10
570 Sylvan St	Uninc Colma	006482050	Commercial/Residential	C-2/S-1	Warehouse	0	0.55	87	40	14	13	13	0
1216 Hillside Blvd	Uninc Colma	006488170	General Commercial	C-2/S-7	Service Station	0	0.29	87	20	7	6	6	1
1232 Hillside Blvd	Uninc Colma	006488120	Medium High Density Residential	C-2/S-7	SFR	17.4	0.10	87	6	0	0	0	6
1240 Hillside Blvd	Uninc Colma	006488150	Medium High Density Residential	C-2/S-7	Store	17.4	0.09	87	5	0	0	0	5
1248 Hillside Blvd	Uninc Colma	006488100	Medium High Density Residential	C-2/S-7	SFR	17.4	0.10	87	6	0	0	0	6
1256 Hillside Blvd	Uninc Colma	006488160	Medium High Density Residential	C-2/S-7	SFR	17.4	0.09	87	5	0	0	0	5

Address	Community	APN	General Plan Land Use Designation	Zoning	Current Use	Current Max Density (units/acre)	Size (acres)	New Density (units/acre)	New Capacity (units/parcel)	Very Low	Low	Mod	Above Mod
1264 Hillside Blvd	Uninc Colma	006488140	Medium High Density Residential	C-2/S-7	SFR	17.4	0.09	87	5	0	0	0	5
1272 Hillside Blvd	Uninc Colma	006488110	Medium High Density Residential	C-2/S-7	SFR	17.4	0.09	87	5	0	0	0	5
1280 Hillside Blvd	Uninc Colma	006488130	General Commercial	C-2/S-7	Store	0	0.34	87	22	8	7	7	0
1055 Hillside Blvd	Uninc Colma	006473010	High Density Residential	C-1/S-1	Auto Sales/Repair	87	0.16	87	10	0	0	0	10
514 Lisbon St	Uninc Colma	006473020	High Density Residential	C-1/S-1	SFR	87	0.16	87	10	0	0	0	10
534 Lisbon St	Uninc Colma	006473030	High Density Residential	C-1/S-1	SFR	87	0.10	87	6	0	0	0	6
1093 Hillside Blvd	Uninc Colma	006473100	High Density Residential	C-1/S-1	SFR	87	0.17	87	10	0	0	0	10
536 Lisbon St	Uninc Colma	006473140	High Density Residential	C-1/S-1	Auto Sales/Repair	87	0.14	87	10	0	0	0	10
525 Sylvan St	Uninc Colma	006473130	High Density Residential	C-1/S-1	Auto Sales/Repair	87	0.10	87	6	0	0	0	6
545 Sylvan St	Uninc Colma	006473120	High Density Residential	C-1/S-1	2 units	87	0.1000	87	6	0	0	0	6
293 87th St	Broadmoor	006196430	General Commercial	C-1/S-7	Store	0	0.22	87	16	6	5	5	0
275 87th St	Broadmoor	006196040	General Commercial	C-1/S-7	Service Station	0	0.12	87	8	0	0	0	8

Address	Community	APN	General Plan Land Use Designation	Zoning	Current Use	Current Max Density (units/acre)	Size (acres)	New Density (units/acre)	New Capacity (units/parcel)	Very Low	Low	Mod	Above Mod
247 87th St	Broadmoor	006196460	General Commercial	C-1/S-7	Service Station/Car Wash	0	0.70	87	50	17	16	16	1
223 87th St	Broadmoor	006196160	General Commercial	C-1/S-7	Single Story Office	0	0.12	87	8	0	0	0	8
350 Harbor Blvd	Harbor Industrial	046010270	General Industrial	M-1	Office, Light Mfg	0	12.41	87	800	267	266	266	1
500 Harbor Blvd	Harbor Industrial	046030560	General Industrial	M-1	Warehouse	0	0.79	87	60	20	20	20	0
500 Harbor Blvd	Harbor Industrial	046030570	General Industrial	M-1	Warehouse	0	0.50	87	40	14	13	13	0
333 Oneill Ave	Harbor Industrial	046010100	General Industrial	M-1	Mini Warehouse	0	1.02	87	80	27	26	26	1
215 Oneill	Harbor Industrial	046010100	General Industrial	M-1	Food Processing	0	2.03	87	150	50	50	50	0
248 Harbor Blvd	Harbor Industrial	046010070	General Industrial	M-1	Light MFG	0	0.51	87	35	12	11	11	1
240 Harbor Blvd	Harbor Industrial	046010220	General Industrial	M-1	Light MFG	0	0.51	87	35	12	11	11	1
120 Harbor Blvd	Harbor Industrial	046010020	General Industrial	C-2	Store	0	0.30	87	20	7	6	6	1
232 Harbor Blvd	Harbor Industrial	046010030	General Industrial	M-1	Restaurant	0	0.13	87	8	0	0	0	8
256 Harbor Blvd	Harbor Industrial	046010040	General Industrial	M-1	Auto Sales/Repair	0	0.16	87	9	0	0	0	9
										<b>522</b>	<b>504</b>	<b>504</b>	<b>404</b>

DRAFT

# **APPENDIX F: PUBLIC PARTICIPATION AND INPUT**

# Appendix F: Public Participation and Input

## Overview

Robust public engagement and participation is essential to the Housing Element update Process. Public participation and input help to identify the housing issues faced by community and the policies and programs best-suited to address those issues, as well as helping frame the County's overall approach to housing issues.

Community members themselves are not only often best positioned identify their needs, their housing challenges, and housing resources that may be unrecognized and unidentified by other means, but they may help identify and explicate key nuances to the particularities of housing issues that may be generally identified, helping inform and refine the specific solutions that may be most effective in addressing housing challenges and needs. Public participation and input also inform the appropriate housing policies, programs and implementation measures to fully address the entire range of housing needs in the unincorporated County.

This section a basic overview of the various components of public outreach, and a summary of input received. Materials available [here](#) provide additional information on the design and characteristics of, and participation in, the outreach efforts, with notes and responses from various forums and workshops, the Housing Element Issues Survey, and other input received directly from the stakeholders and community members through other channels.

Unlike prior Housing Element cycles, due to the COVID-19 pandemic that was at its height throughout most of the outreach process, and which continues to present challenges to traditional in-person meetings, almost all public outreach and input at meetings, workshops, and hearings on the 2023-2031 Housing Element update was virtual, via zoom meetings. While this format presents obvious new challenges and required rapid technological transition, it allowed the County to participate in multiple collective workshops with other County jurisdictions, collecting direct feedback from residents of the unincorporated County but also allowing residents of various County areas to communicate and share experiences, needs, and ideas across jurisdictions, helping to more easily identify distinctions between jurisdictions, and common themes across all jurisdictions. However, it should also be noted that achieving high levels of participation proved more difficult in this Housing Element cycle than in past cycles, and achieving diversity in public input across different communities was also a distinct challenge. While this may be partly attributable to the virtual nature of the outreach and input process, it is also the case that communities are fatigued, are dealing with new challenges due to and exacerbated by the pandemic, and may have more limited resources for participation than might otherwise be the case. As comment on and refinement of the updated Housing Element Draft proceeds, the County will continue to make additional efforts to achieve greater participation through as many avenues as possible.

After release of this Public Draft Updated Housing Element, additional outreach will solicit response to the findings and policies in this draft, including additional meetings at the North Fair Oaks Community Council, Midcoast Community Council, and Planning Commission,

and online comment and response through the Housing Element Update website at <https://www.smcgov.org/planning/san-mateo-county-housing-element-update-2023-2031>. The County will also conduct additional targeted outreach to stakeholders to directly solicit comment on the draft. Comments can be submitted through the website, or directly to William Gibson at [wgibson@smcgov.org](mailto:wgibson@smcgov.org).

Outreach, public participation and input opportunities consisted of:

**Community Conversations with 21 Elements/Let’s Talk Housing.** The County participated in a variety of multijurisdictional outreach meetings and forums through the Let’s Talk Housing collaborative update process:

- Housing Element Update Countywide Forum and Workshop

With Let’s Talk Housing and multiple other jurisdictions, the County held an introductory session and community conversation on the Housing Element Update and housing issues generally, with breakout sessions specific to individual jurisdictions.

- Housing Element Stakeholder Listening Sessions

The County also participated in four forums to gather input and engage in discussion with various stakeholders involved in housing issues. More than 30 groups participated in the forums, divided in the following sessions:

- Fair Housing
- Housing Advocates
- Builders and Developers
- Service Providers

- Creating an Affordable Future Webinar Series

The County participated in four information sessions intended to educate the public on housing issues informing the housing update process, on the following topic areas:

- Why Affordability Matters
- Housing and Racial Equity
- Housing in a Climate of Change
- Putting it All Together for a Better Future

All About RHNA. Let's Talk Housing also held an "All About RHNA" webinar, to help educate community members on the regional housing needs allocation process, the sites inventory requirement, and related issues.

### **Informational Videos on the Housing Element Update**

21 Elements/Let's Talk Housing helped produce two informational videos, to ensure information was available and accessible in a short, comprehensible format:

[What is a Housing Element and How it Works](#)

[Countywide Trends and Why Housing Elements Matter](#)

### **Equity Advisory Group**

The County, in collaboration with other jurisdictions, relied on guidance and input from an Equity Advisory Group (EAG), composed of various stakeholders, organizations and experts working on equity issues. The EAG helped facilitate community meetings, collected community input, promoted outreach and participation opportunities to the EAG members' constituents, and provide direct input and advice to the County, and other jurisdictions, to inform the Housing Element Update and ensure that equity issues were foregrounded throughout the process.

### **Targeted unincorporated County-specific hearings:**

Presentations and discussions of the Housing Element update were held at the following venues:

- North Fair Oaks Community Council, July 15, 2021
- North Fair Oaks Community Council, September 15, 2021
- North Fair Oaks Community Council, December 16, 2021
- Sustainable Pescadero, March 2, 2022
- Sustainable Pescadero, April 6, 2022
- Midcoast Community Council, May 25, 2022
- San Mateo County Planning Commission, March 23, 2022
- San Mateo County Board of Supervisors, May 17, 2022

### **Housing Element Update Websites**

The County maintained a Housing Element Update website, with links to surveys in English and Spanish, information on the update process, and sign-up for the update mailing list.

Let's Talk Housing also maintained a multijurisdictional website highlighting regional and jurisdictional Housing Element update issues and housing issues generally, as well as individual jurisdiction-specific Let's Talk Housing websites, with links to information on the Housing Element Update process, housing issues and needs data, and outreach and participation information and links to the various public workshops and forums. The County's website and the Let's Talk Housing website were cross-linked to maximize opportunities for public information and participation.

## **Housing Issues and Needs Survey**

The County published a survey on Housing Issues, publicized through the Housing Element mailing list, on the Housing Element update website, at various meetings and forums on the Housing Element update, and promoted through the County's social media. Survey responses are included in the summary below, and detailed responses are available [here](#).

## **Affirmatively Furthering Fair Housing Survey**

The consultants engaged to assess fair housing issues throughout the County, through the 21 Elements Process, also conducted a resident survey focused on housing issues. While the survey results are not specific to the unincorporated County, they identify important conditions, issues and needs that impact residents throughout the County. The survey findings are not summarized here, but are included as part of Appendix G, Affirmatively Furthering Fair Housing

## **Summary and Key Themes of Input Received**

While input was varied, a number of key themes consistently emerged across the comments received from all sources. Themes expressed in comments from community members, stakeholders, workshop and forum participants, survey respondents, and others included the following.

Housing Costs. The overarching, most consistently shared input was that housing of all kinds is unaffordable and unavailable. While the ways in which this concern was expressed differed, and the types of solutions deemed suitable varied greatly, housing affordability is an almost universally shared concern across all commenters. In some cases, commenters expressed a desire for more direct production of dedicated affordable housing, while others felt that increased supply alone was the most effective strategy to address affordability.

*Response: Many of the Policies and Programs incorporated in the Housing Plan are intended to facilitate additional production of both market-rate and affordable housing, and to directly subsidize housing costs.*

Housing Supply. Increased housing supply is broadly identified as key to addressing housing affordability. However, there are disparate opinions on solutions that include densification of existing lower-density areas, versus building housing in undeveloped areas, or limiting new development and redevelopment to certain limited areas, and various other solutions. While support for additional housing supply is broad, there is varied opinion on how best to achieve increased supply, and where.

*Response: Many of the Policies and Programs incorporated in the Housing Plan are intended to facilitate additional production of housing of all types, as well as identifying which areas are most appropriately suited to additional housing production.*

Housing Diversity. There is a desire for more multifamily housing, particularly apartment buildings, more housing for special needs populations, supportive housing, and more diversity of housing in general, appropriate to different household types, in contrast to typical single-family development that characterizes much of the unincorporated County.

*Response: Many policies and programs in the Housing Element are intended to directly address the need for more variety in housing types, including incentivizing multifamily and rental housing, and incentivizing various kinds of special needs housing.*

Housing for Workers and Families. Comments expressed recognition that due to housing affordability challenges, workers of various kinds are unable to live in and be connected to the communities in which they work, as well as concerns that families and residents are consistently being displaced by housing costs and forced to leave their communities.

*Response: Various policies and programs in the Housing Element are intended to both preserve existing affordable housing, both naturally occurring and formally restricted, and to create new affordable housing, as well as providing subsidies for housing costs to lower income households.*

Gentrification and Displacement. In addition to concerns about housing costs resulting in displacement of residents, there was concern that development of higher density housing is directly displacing residents, as well as driving gentrification of neighborhoods.

*Response: While the County has rezoned a number of districts for higher-density multifamily uses, to date there have been no significant trends in redevelopment of residential areas, and/or displacement directly driven by replacing existing housing. However, the County will continue to monitor these factors, and various policies and programs require monitoring, assessment, and mitigation of such displacement.*

Impacts of Development. There are concerns about new development, additional density, and attendant issues such as traffic and parking impacts in particular, as well as potential loss of open space, and burdens on parks and other recreational spaces, and concern for impacts on tree canopy.

*Response: The Housing Element, and the County's land use and infrastructure policies more generally, attempt to holistically address these interrelated impacts and needs.*

Concerns About SB 9. Some concerns were expressed specifically about the potential densifying impacts of SB 9 on single-family areas.

*Response: SB 9 is likely to densify some areas of the County to an extent previously precluded by existing zoning regulations. However, based on trends in SB 9 applications to date, the likely development does not present any evident significant challenges to infrastructure, transportation, parking, or other factors. The County will continue to monitor SB 9 development to determine any impacts that may arise.*

Subdivision Regulations. Some commenters expressed concern that current County regulations (distinct from SB 9) are too prohibitive of residential subdivisions, keeping County residents from dividing their existing property in order to create housing.

*Response: The County has modified and streamlined its subdivision standards in specific areas, such as North Fair Oaks, to facilitate subdivisions, as well as updating its Subdivision Regulations overall to further simplify and streamline the process. In addition, the County is fully implementing Senate Bill SB 9, a new state law that has changed the subdivision process for most single-family zoned parcels in the County, making it far easier to subdivide and develop multifamily projects on formerly single-family parcels.*

Development Process and County Permitting Process. There is generalized concern that the development process is too complicated, too slow, and too costly, as well as specific comments that the County’s permitting process is opaque, inefficient and ineffective.

*Response: While the County has taken significant steps to streamline, clarify, and accelerate permitting processes, as described in Appendix B, there remain significant improvements that can still be made, as recognized by the policies and programs intended to further streamline and accelerate the permitting review and approval processes described in the Housing Plan in Section 1.*

State Mandates. There is concern that through the Housing Element update process, the State is imposing changes on local jurisdictions that may be inappropriate in the local context, and may overburden infrastructure and impact quality of life. This general concern was also expressed about other state laws, including the Density Bonus Law, and SB 9. However, commenters were broadly supportive of recent changes in accessory dwelling unit law.

*Response: The County does not have the discretion to forego implementation of state law, and also recognizes the importance of incentivizing and facilitating new housing, which various state laws attempt to do. However, the Housing Element recognizes and emphasizes the need to plan for services and infrastructure to effectively address the impacts of new development, whatever the drivers of that development.*

Comprehensive Planning. Related to concern about changes mandated by the State, some comments emphasized the urgency of comprehensive planning for infrastructure and services necessary to support greater density in neighborhoods that may have been originally planned to support significantly lower levels of development.

*Response: The Housing Element emphasizes the need for comprehensive planning, and the County’s land use, transportation, infrastructure, and other policies more broadly also emphasize and implement comprehensive planning to meet demand.*

Not Just Housing – Issues are Connected: There is a recognition that transportation, climate change, access to jobs and educational opportunities are issues that relate to housing, and that these issues should be addressed together, with a recognition of their interconnection.

*Response: The policies and programs in the Housing Element explicitly express these connections, and various policies and programs attempt to comprehensively address these*

*interconnected issues, as well as working in combination with broader County policies, as described in the Housing Element.*

Changing Conditions. Commenters queried whether the Housing Element has the flexibility to adapt to changing conditions during the Housing Element cycle, should demand for housing change, due to changing employment patterns and locations or other factors that may impact the types or amounts of housing needed prior to 2031.

*Response: While the policies and programs incorporated in the Housing Element express the County's commitments to addressing existing and foreseen housing issues and needs, the County's actions are not limited to those included in the Housing Element, nor is the County barred from modifying the implementation of those policies and programs as needed, depending on changing conditions. In addition, many policies and programs expressly incorporate monitoring and modification in response to changing conditions.*

Equity And Fair Housing Considerations: Commenters expressed concern about inequitable provision of housing and the disparate impacts of housing issues across different communities, and recommended that the County's Housing Element should explicitly and holistically consider these impacts, together with related issues of access to jobs and services.

*Response: the County's Housing Element explicitly considers and addresses the impacts of inequity in housing and multiple policies, implemented in combination, attempt to holistically address these issues.*

Farm Labor Housing. There is a desire for the County to supply greater resources to provide or assist in the provision of farm labor housing. Some commenters indicated that County's intent to further study the farm labor population to determine housing needs may be a misuse of resources that could be devoted directly to housing provision.

*Response: the proposed farm labor housing study is only one of a number of policies intended to address farm labor housing needs; other policies are intended to direct additional resources to the production of farm labor housing, and to provide assistance to farm laborers.*

Coastal Zone Concerns. Concerns were expressed regarding the lack of coastal infrastructure to support housing in the County's Coastal Zone, and potential negative impacts of new housing production on coastal resources, as well as coastside traffic.

*Response: The Housing Element does not alter any policies related to coastal development, and the County's Local Coastal Program anticipates infrastructure needs in relation to future development. In addition, the Housing Element's Sites Inventory identifies only a modest portion of developable sites in coastal areas. However, the Housing Plan does have programs and policies intended to identify and address infrastructure needs and constraints that might impact housing development in all areas of the County.*

Better Information Resources: Residents expressed interest in better information on housing availability, how to find affordable housing in their communities, and how to navigate the process of applying for it. Some commenters also expressed a desire for more information on developable properties and the specific potential developability of those properties, for developers and property owners alike.

*Response: Several policies and programs in the Housing Element are intended to provide better sources of information on housing issues and needs generally, and on affordable housing resources specifically, as well as information on developable properties.*

## **Comment Letters**

Two comment letters have been received during the Housing Element update process, both expressing general policy recommendations for the update. The letters were received from:

### YIMBY Law

This letter makes the following recommendations:

- Rezone for additional housing in high resource, historically exclusionary neighborhoods. *The County continues to examine options for rezoning various unincorporated areas. At present, implementation of ADU regulations and SB 9 are considered to allow sufficient additional density in higher resource single-family zoned areas in the short term.*
- Establish a strong tenant protection ordinance. *The County has examined various kinds of tenant protections in the past, and has adopted tenant protections for specific types of housing, such as mobile homes, but has no immediate plans to adopt additional tenant protections.*
- Support homeownership opportunities for historically excluded groups. *Several policies in the updated Housing Element are intended to promote homeownership for historically excluded groups; these are also addressed in the Fair Housing Plan in Appendix G-5.*
- Adequately plan for density, to ensure that the projected number of units on a site are actually feasible. *The Sites Inventory takes into account the feasible development of every parcel in the Inventory, based on all regulatory and other site conditions.*
- Provide sufficient zoned capacity to accommodate all income levels, including a minimum No Net Loss buffer of 30%. *The Sites Inventory identifies sufficient development capacity for all income levels, and has an overall buffer of approximately 25%.*
- Use data from the 5<sup>th</sup> Cycle to calculate the likelihood of development for the 6<sup>th</sup> Cycle sites inventory. *The development assumptions in the Sites Inventory and the various development projections in the Housing Element take Cycle 5 activity into account.*
- Commit to an automatic mid-cycle adjustment if ADU permitting activity is lower than estimated in the housing element. *Projected ADU development in the Housing Element is conservatively set at a level significantly below the probable actual pace of ADU development, and is unlikely to far below that projected level.*
- Incentivize new ADUs, including those that are rent-restricted for moderate- or lower-income households or that are prioritized for households with housing choice

vouchers. *The updated Housing Element incorporates a number of policies specifically intended to incentives new ADUs, including for lower-income groups.*

- Allow residential to be built in areas that are zoned for commercial use. *The County has rezoned almost every commercial area to allow multifamily residential development, and only a few scattered, smaller discrete sites of commercial zoning remain.*
- Allow flexibility in inclusionary zoning, including different percentages for different AMIs, and land dedication options. *The County's inclusionary ordinance allows various mixes of AMI, and has land dedication, off-site development, and in-lieu fee options.*
- Ensure that [the city] has a ministerial process for housing permitting, especially multi-family housing, and remove impact fees for deed-restricted housing. *The County has ministerial processes for a number of types of residential development.*
- Reduce parking standards and eliminate parking minimums. *The County has and continues to reduce parking standards for multifamily development, as well as for ADUs and SB 9 development consistent with state law.*
- Cap fees on all new housing. *The County's fees are comparable to or lower than most County jurisdictions, but the County continues to explore ways to reduce the cost of housing development.*
- Provide local funding for housing. *The County provides significant amounts of funding for housing of all types, as described in Appendix C.*

#### San Mateo County Childcare Partnership Council

This letter broadly recommends facilitating the production of childcare space, reducing barriers to the development of childcare facilities, streamlining processing of childcare facilities and lowering fees, and various other policies intended to incentivize and facilitate the production of childcare facilities, as well as incentivizing production of housing affordable and appropriate for families with children.

*Response: The County's newly adopted childcare regulations directly address most of the issues identified in this letter, and have significantly streamlined and incentivized production of childcare facilities in all zoning districts, as well as fully complying with the requirements of state law. In addition, the policies and programs in the Housing Element attempt to facilitate production of housing affordable and appropriate for families with children.*

#### **COMMENTS RECEIVED ON THE PLANNING COMMISSION DRAFT HOUSING ELEMENT**

Prior to the Planning Commission hearing on the draft updated Housing Element on October 26, 2022, the County released a public draft for Planning Commission and public review. A number of comments on that draft were received.

AFFH: Multiple commenters at the Planning Commission hearing stated that identified housing sites should be better distributed across County areas with better resources. The rezoning program in Policy HE 11.3 addresses these comments.

Rural, RM, and environmental hazards and constraints: Midpeninsula Regional Open Space District (MROSD) submitted a comment letter and engaged in multiple substantive discussions with Planning and Building Department staff to identify sites that in their view were either undevelopable, or should not be included in the inventory because the repercussions of development would be negative. In total, MROSD identified a significant number of sites, all consisting of single-family, above-moderate income sites, that in MROSD's view should be excluded from the inventory based on various hazards, environmentally sensitive conditions, geographic conditions, and other factors impacting development. The County ultimately removed 183 sites based on MROSD's recommendation. A number of additional coastal sites were removed based on commentary from Planning Commissioner Lisa Ketcham, due to potential impacts of coastal erosion and riparian corridors on these sites, and the affordability and developability assumptions for two R-3-A designated sites in the Coastal Zone were also reassessed and modified.

Green Foothills submitted a letter supporting MROSD's request for exclusion of RM, RM/CZ and RM/CZ/CD sites.

All comments received informed the drafting of the policies and programs in the Housing Plan in Section 1, and the majority of the themes expressed in the comments are directly addressed in the Housing Element. During review of the Draft Housing Element, the County will continue to solicit additional comment on the Draft, as well as more broadly on housing issues, housing needs, and housing strategies and solutions. Comments received during circulation of the Draft will be added to this section, with appropriate responses, and any changes made in response to comments will also be described in this section.

# **APPENDIX G: AFFIRMATIVELY FURTHERING FAIR HOUSING**

# APPENDIX G: UNINCORPORATED SAN MATEO COUNTY FAIR HOUSING ASSESSMENT

This assessment of Affirmatively Furthering Fair Housing, including the appendices, was produced for the County by Root Policy Research.

## INTRODUCTION AND OVERVIEW

### What is AFFH?

The State of California’s 2018 Assembly Bill (AB 686) requires that all public agencies in the state affirmatively further fair housing (AFFH) beginning January 1, 2019. Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. The federal obligation stems from the fair housing component of the federal Civil Rights Act mandating federal fund recipients to take “meaningful actions” to address segregation and related barriers to fair housing choice.

AB 686 requires all public agencies to “administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing, and take no action inconsistent with this obligation”<sup>11</sup>

AB 686 also makes changes to Housing Element Law to incorporate requirements to AFFH as part of the housing element and general plan to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

**Affirmatively Furthering Fair Housing**

“**Affirmatively furthering fair housing**” means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency’s activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)”

<sup>11</sup> California Department of Housing and Community Development Guidance, 2021, page 9.

■ Source: California Department of Housing and Community Development Guidance, 2021, page 14.

**History of segregation in the region.** The United States’ oldest cities have a history of mandating segregated living patterns—and Northern California cities are no exception. ABAG, in its recent Fair Housing Equity Assessment, attributes segregation in the Bay Area to historically discriminatory practices—highlighting redlining and discriminatory mortgage approvals—as well as “structural inequities” in society, and “self segregation” (i.e., preferences to live near similar people).

Researcher Richard Rothstein’s 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America* chronicles how the public sector contributed to the segregation that exists today. Rothstein highlights several significant developments in the Bay Area region that played a large role in where the region’s non-White residents settled.

Pre-civil rights San Mateo County faced resistance to racial integration, yet it was reportedly less direct than in some Northern California communities, taking the form of “blockbusting” and “steering” or intervention by public officials. These local discriminatory practices were exacerbated by actions of the Federal Housing Administration which excluded low income neighborhoods, where the majority of people of color lived, from its mortgage loan program.

According to the San Mateo County Historical Association. San Mateo County’s early African Americans worked in a variety of industries, from logging, to agriculture, to restaurants and entertainment. Expansion of jobs, particularly related to shipbuilding during and after World War II attracted many new residents into the Peninsula, including the first sizable migration of African Americans. Enforcement of racial covenants after the war forced the migration of the county’s African Americans into neighborhoods where they were allowed to occupy housing—housing segregated into less desirable areas, next to highways, and concentrated in public housing and urban renewal developments.

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. In the City of San Mateo, builders of the Hillsdale neighborhood in the mid-1900s recorded deeds that specified that only “members of the Caucasian or White race shall be permitted” to occupy sold homes—the exception being “domestics in the employ[ment] on the premises.”<sup>12</sup> This developer went on to develop many race-restricted neighborhoods in the Bay Area, became president of the National Association of Home Builders (NAHB),

**This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.**

---

<sup>12</sup> <https://www.nytimes.com/2020/08/14/opinion/sunday/blm-residential-segregation.html>

became national president of the Urban Land Institute (ULI), and was inducted into California's Homebuilding Foundation Hall of Fame.

The segregatory effect of blockbusting activities is well-documented in East Palo Alto. In 1954, after a White family in East Palo Alto sold their home to an African American family, the then-president of the California Real Estate Association set up an office in East Palo Alto to scare White families into selling their homes ("for fear of declining property values") to agents and speculators. These agents then sold these homes at over-inflated prices to African American buyers, some of whom had trouble making their payments. Within six years, East Palo Alto—initially established with "whites only" neighborhoods—became 82% African American. The FHA prevented re-integration by refusing to insure mortgages held by White buyers residing in East Palo Alto.

Throughout the county, neighborhood associations and city leaders attempted to thwart integration of communities. Although some neighborhood residents supported integration, most did not, and it was not unusual for neighborhood associations to require acceptance of all new buyers. Builders with intentions to develop for all types of buyers (regardless of race) found that their development sites were rezoned by planning councils, required very large minimum lot sizes, and/or were denied public infrastructure to support their developments or charged prohibitively high amounts for infrastructure.

In addition to historical discriminatory practices that embedded segregation into living patterns throughout the Bay Area, it's also necessary to recognize the historical impacts of colonization and genocide on Indigenous populations and how the effects of those atrocities are still being felt today. The original inhabitants of present-day San Mateo County are the Ramaytush Ohlone, who have "...lived on the San Francisco Peninsula for thousands of years and continue to live here as respectful stewards of the land."<sup>13</sup> However, "[d]ue to the devastating policies and practices of a succession of explorers, missionaries, settlers, and various levels of government over the centuries since European expansion, the Ramaytush Ohlone lost the vast majority of their population as well as their land."<sup>14</sup> The lasting influence of these policies and practices have contributed directly to the disparate housing and economic outcomes collectively experienced by Native populations today.<sup>15</sup>

The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appears on the following page. As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory, and allowed those that would be considered today to have a "disparate impact" on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Amber Realty Co.* (272 U.S. 365) supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as "mere parasite(s)" with the potential to "utterly destroy" the character and desirability of neighborhoods.

---

<sup>13</sup> <https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html>

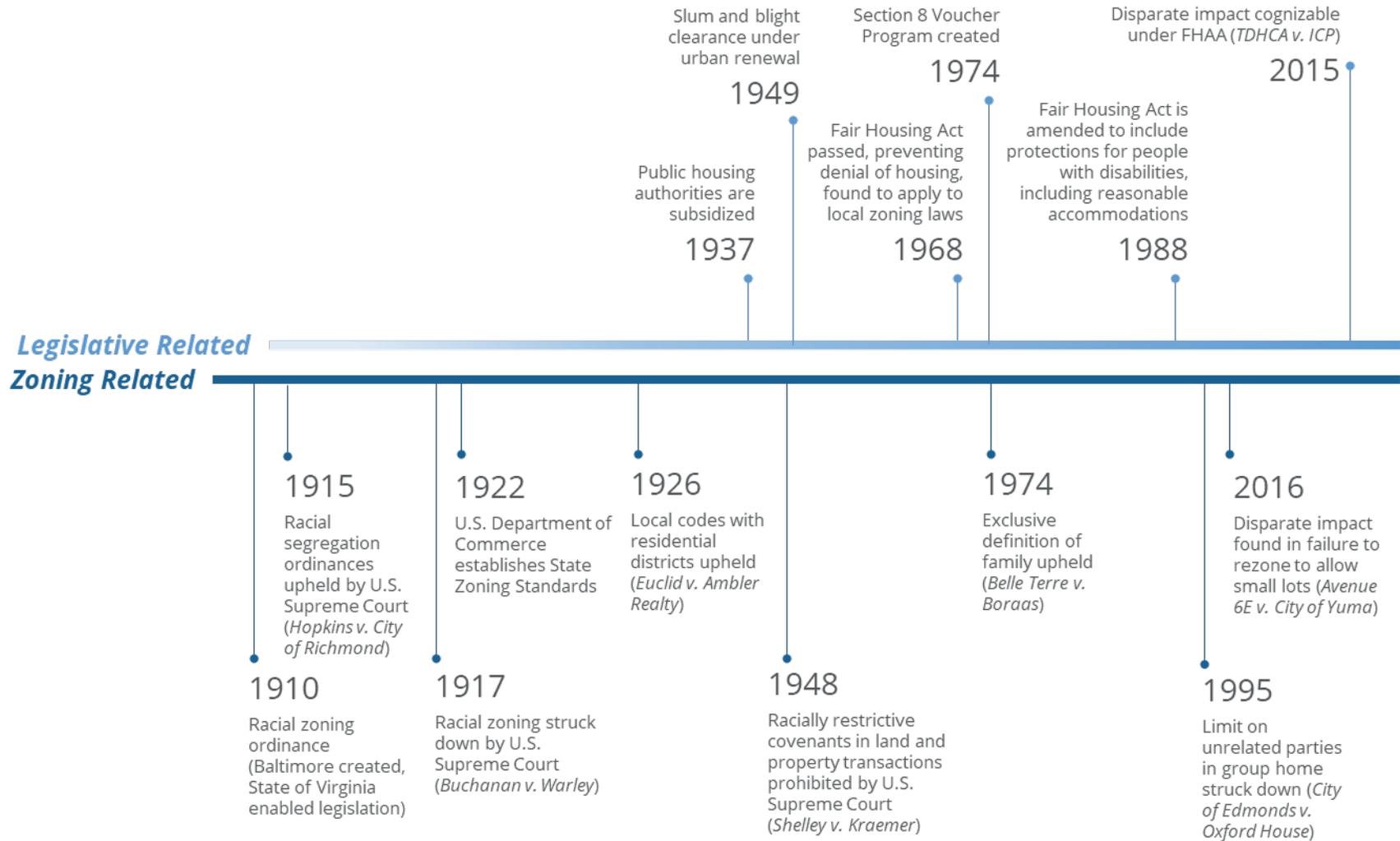
<sup>14</sup> <https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html>

<sup>15</sup> <https://www.americanprogress.org/article/systemic-inequality-displacement-exclusion-segregation/>

At that time, multifamily apartments were the only housing options for people of color, including immigrants.

The Federal Fair Housing Act was not enacted until nearly 60 years after the first racial zoning ordinances appeared in U.S. cities. This coincided with a shift away from federal control over low income housing toward locally-tailored approaches (block grants) and market-oriented choice (Section 8 subsidies)—the latter of which is only effective when adequate affordable rental units are available.

# 1. Major Public and Legal Actions that Influence Fair Access to Housing



**Maps and data referenced in this section.** Throughout this section, there are references to maps created by HCD to support the AFFH and data tables created by HCD, the Association of Bay Area Governments (ABAG), and the consultant team. Those maps and tables appear in Appendix G-1 and follow the organization of this section and the state guidance. The maps, in particular, are useful in demonstrating how the unincorporated areas of San Mateo County compare with surrounding jurisdictions and the county overall in offering housing choices and access to opportunity.

**Report content and organization.** This Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the 21 Elements process, which facilitates the completion of Housing Elements for all San Mateo County jurisdictions.

**Summary of Findings, Contributing Factors, and Fair Housing Action Plan** identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity.

**Section I. Fair Housing Enforcement and Outreach Capacity** reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education.

**Section II. Integration and Segregation** identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation

**Section III. Access to Opportunity** examines differences in access to education, transportation, economic development, and healthy environments.

**Section IV. Disparate Housing Needs** identifies which groups have disproportionate housing needs including displacement risk.

#### **Appendices.**

- Appendix G-1: AFFH maps and tables
- Appendix G-2: Resident survey results—findings from a survey of San Mateo County residents on their experience finding and remaining in housing
- Appendix G-3: Disparate Access to Educational Opportunities—findings from a countywide analysis of access to education and educational outcomes by protected class.
- Appendix G-4: State Fair Housing Laws and Regulations—summary of key state laws and regulations related to mitigating housing discrimination and expanding housing choice

## Primary Findings

**This section summarizes the primary findings from the Fair Housing Assessment for unincorporated San Mateo County including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors and the city's fair housing action plan.**

**No fair housing complaints were filed** in unincorporated San Mateo County from 2017 to 2021.

Racial and ethnic minority populations are **disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness** compared to the non-Hispanic White population in unincorporated San Mateo County. Additionally, racial and ethnic minorities are more likely **to live in low resources areas and be denied for a home mortgage loan.**

Racial and ethnic minority populations generally have higher rates of poverty (Figure II-5) and lower household incomes (Figure II-4) compared to the non-Hispanic White population in unincorporated San Mateo County.

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17). Low income households are also more likely to be overcrowded (Figure IV-18).

People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population (Figure IV-22).

Eighty percent of Hispanic residents live in low resource areas compared to just 9% in high resource areas. Conversely, just 12% of non-Hispanic White live in low resource areas compared to nearly 70% in high resource areas (Figure III-12).

**American Indian or Alaska Native and Hispanic households have the highest denial rates for mortgage loan applications in 2018 and 2019 (Figure IV-33).**

Geospatially, **North Fair Oaks** is disproportionately impacted by high poverty, low education opportunity, low economic opportunity, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and low resource scores. This area is south and east of Redwood City and west of Atherton. This area has:

Higher poverty rates than other parts of the city, ranging between 10% and 20% (Figure II-28).

Education opportunity scores between zero and 0.25, which are relatively low when compared to the rest of the county (Figure III-1). Census tracts that fall within El Granada and Pescadero also have these scores.

Low economic opportunity scores (Figure III-7). The southern portion of the county, including San Gregorio and Pescadero, and Pillar Point area also have low economic opportunity scores.

Low resource areas according to the composite opportunity score for unincorporated areas in the county. This occurs in the southern portion of the county and the Pillar Point area, as well as in North Fair Oaks. (Figure III-14).

The Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks census tracts based on their ability to respond to a disaster and includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. North Fair Oaks, as well as the census tract northwest of Colma, are designated as highly vulnerable (Figure III-15). A census tract within North Fair Oaks is also considered a disadvantaged community (Figure III-16).

**Households with very high levels of cost burden (60% to 80% of households) and concentrations of cost burdened households (Figure IV-13). The census tract north of Half Moon Bay (El Granada area) has a similar proportion of renters facing cost burden.**

Overcrowded households, concentrated in North Fair Oaks and northwest of Colma (Figure IV-19).

Households with vulnerability to displacement (Figure IV-28). North Fair Oaks, along with census tracts primarily located in the northern portion of the county, show the most vulnerability.

Areas with the highest cost burden and overcrowding—along the waterfront—are included in the Special Flood Hazard Areas (Figure IV-31).

- Many areas in the county have low environmental scores—which account for PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites (Figure III-9). Census tracts east and south of Half Moon Bay, Pescadero, and the Harbor/Industrial area have the lowest environmental scores of unincorporated areas of the county (less than 0.25).

**Unincorporated San Mateo County has the same proportion of residents with a disability (8%) as the entire county (Figure III-17). Residents living with a disability in unincorporated areas are concentrated throughout the county—namely in Menlo Oaks, as well as areas south and east of Half Moon Bay and south of Pacifica. Finally, the aging population is putting a strain on paratransit access countywide.**

**Unemployment is disproportionately high among residents living with a disability at 12% compared to 4% for residents without a disability** in unincorporated San Mateo County—particularly when compared to the county as a whole (Figure III-20).

Racial and ethnic minority students in unincorporated San Mateo County—served by the Cabrillo Unified and La Honda-Pescadero Unified School Districts —**experience lower educational outcomes**

**compared to other students.** Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. However, Cabrillo Unified had one of the lowest rates of graduates who met such admission standards at 41%. **Hispanic students in the Cabrillo Unified School District were less likely to meet the admission standards,** with a rate of 28%.

Cabrillo Unified has relatively moderate dropout rates—6% of students—compared to other districts in the county. **Hispanic (8%) and Black (6%) students had the highest dropout rates in the district.** (Disparate Access to Educational Opportunities Appendix).

**Over half of all renter households in unincorporated San Mateo County are cost burdened—**spending more than 30% of their gross income on housing costs—and nearly one in three are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). **There are disparities in housing cost burden in unincorporated San Mateo County by race and ethnicity and family size (Figure IV-11 and Figure IV-12).**

**Resident needs collected through local survey.** A survey administered to capture residents' needs and support the AFFH found the following housing challenges. Nearly 40 residents completed the survey:

About 17% of residents said their house or apartment is too small for their family;

14% of residents said they live too far from family/friends/my community and 14% said they need help taking care of themselves or their home, but cannot afford to hire someone;

15% of owners cannot keep up with their property taxes;

6% of renters are often late on rent and 3% can't keep up with utilities; and

21% of respondents to the resident survey conducted for this AFFH said that schools in their neighborhood were of poor quality.

**Contributing factors and Fair Housing Action Plan.** The disparities in housing choice and access to opportunity discussed above stem from historical actions, the inability of the broader region to respond to housing demand, regional barriers to open housing choice, and, until recently, very limited resources to respond to needs. Specifically,

**Fair housing issue: Disproportionate housing needs among Hispanic and American Indian or Alaskan Native households living in unincorporated San Mateo County.<sup>16</sup> Both minority populations experience high mortgage denial rates, housing cost burden, overcrowding, and are overrepresented in the homeless population.**

**Contributing factors:**

---

<sup>16</sup> American Indian or Alaskan Native people make up less than 1% of unincorporated San Mateo County's population. However, disparate outcomes are large enough to warrant including as a fair housing issue.

- Higher rates of mortgage denial rates among Hispanic households stems from decades of discrimination in housing markets and challenges building wealth through economic mobility and homeownership.
- American Indian or Alaska Native households have been subject to the negative impacts of colonialism since the settlement of the area and continue to experience disparate socioeconomic outcomes due in part to past government policies.
- Although voucher holders and affordable housing (as captured in the HCD Location Affordability Index) are not as highly concentrated in the unincorporated areas of San Mateo County as in many other jurisdictions, the North Fair Oaks area offers the most affordable homes. As such, residents living in these areas have lower incomes and higher rates of poverty. Preference may be at play as well: A recent article in *Cityscape* found that Hispanic homebuyers—when controlled for demographics, loan characteristics, and finances—are more likely to purchase homes in neighborhoods with fewer non-Hispanic White homeowners and lower economic opportunity.<sup>17</sup>
- Hispanic and American Indian or Native Alaskan residents are more likely than others to work low wage jobs that do not support the region’s housing prices, resulting in higher rates of cost burden and overcrowding. Although, it is customary for Hispanic households to live in multigenerational settings, which may account for higher rates of perceived overcrowding, overcrowding is also an indicator of lack of access to affordable and right-sized housing.

**Fair housing issue: Hispanic households are most likely to live in low resource areas and experience poor educational outcomes.**

***Contributing factors:***

- Hispanic residents living in the unincorporated area of San Mateo County are primarily concentrated in the North Fair Oaks unincorporated area. According to TCAC’s opportunity maps, this area has low resources and educational outcomes as well as high poverty and cost burden.
- The prevalence of naturally occurring affordable housing and relative density of the area contributes to the concentration of poverty and low opportunity.
- Location of industrial and light industrial uses adjacent to residential properties and the division of the area by multiple railyards contribute to the bifurcation of the urban form and low opportunity scores.

**Fair housing issue: Persons with disabilities have disproportionately high unemployment rates compared to residents without a disability.**

***Contributing factors:***

---

<sup>17</sup> Sanchez-Moyano, R. (2021). Achieving spatial equity through suburban homeownership? Neighborhood attributes of Hispanic homebuyers. *Cityscape: A Journal of Policy Development and Research*. Volume 23(3).

- The unemployment rate for the County's residents with a disability is three times that of persons without a disability. The exact reasons for this disparity are unclear and are likely related to limited job opportunities, access to employment, and market discrimination.

**Fair housing issue: Persons with disabilities are concentrated in areas with low access to employment opportunities and that score poorly on environmental indicators.**

***Contributing factors:***

- There are concentrations of the population living with a disability in the census tract just south of Half Moon Bay. This area of the county has poor TCAC opportunity scores for employment, environment, and other resources.
- Availability of affordable housing and rental units that accept vouchers contribute to this concentration. This census tract is the location of a 160 unit affordable apartment complex constructed in 2001 called Moonridge. The apartment complex is located outside of Half Moon Bay just east of the city's heavy industrial area. The remainder of this census tract is home to several ranches and recreational areas.
- Lack of affordable housing opportunities in higher resourced areas of the unincorporated county also contribute to these concentrations. Much of the unincorporated area of the county is predominantly single family detached homes which do not offer affordable housing opportunities.

The Fair Housing Action Plan (FHAP) below details how San Mateo County proposes to respond to the factors contributing to the fair housing challenges identified in this analysis.

## **SECTION I. Fair Housing Enforcement and Outreach Capacity**

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, and outreach capacity.

Fair housing legal cases and inquiries. California fair housing law extends beyond the protections in the Federal Fair Housing Act (FHA). In addition to the FHA protected classes—race, color, ancestry/national origin, religion, disability, sex, and familial status—**California law offers protections for age, sexual orientation, gender identity or expression, genetic information, marital status, military or veteran status, and source of income** (including federal housing assistance vouchers).

The California Department of Fair Employment in Housing (DFEH) was established in 1980 and is now the **largest civil rights agency in the United States**. According to their website, the DFEH's mission is, "to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair

Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act”.<sup>18</sup>

DFEH receives, evaluates, and investigates fair housing complaints. DFEH plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. DFEH’s website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.<sup>19</sup> Fair housing complaints can also be submitted to HUD for investigation.

Additionally, San Mateo County has a number of **local enforcement organizations** including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County (Figure I-1).

From 2017 to 2021, **57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD)** (Figure I-2)—no complaints were filed in unincorporated San Mateo County (Figure I-3). Most complaints submitted to HUD cited disability status as the bias (56%) followed by race (19%), and familial status (14%).

Countywide, no cause determination was found in 27 complaints followed by successful conciliation or settlement with 22 complaints. Fair housing inquiries in 2020 were primarily submitted to HCD from the City of San Mateo, Redwood City, Daly City, and Menlo Park (Figure I-3, Figure I-4, and Figure I-5).

Of the 39 unincorporated San Mateo County respondents to the resident survey, 23 residents have looked for housing seriously, of those, 4 (17%) indicated that a “*Landlord did not return calls and/or emails asking about a unit*”, and 5 (21%) indicated they have been denied housing to rent or buy in the past 5 years. The main reason for denial (80%) was “*income too low.*”

Two voucher holders responded to the survey, and they both indicated that finding an affordable unit is somewhat or very difficult.

Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and had reached 6 by mid-2021.

Nationally, the National Fair Housing Alliance (NFHA) reported a “negligible” decrease in the number of complaints filed between 2019 and 2020. The primary bases for complaints nationally were nearly identical to San Mateo County’s: disability (55%) and race (17%). Familial status represented 8% of complaints nationally, whereas this basis comprised 14% of cases in the county.

NFHA identifies three significant trends in 2020 that are relevant for San Mateo County:

---

<sup>18</sup> <https://www.dfeh.ca.gov/aboutdfeh/>

<sup>19</sup> <https://www.dfeh.ca.gov/complaintprocess/>

First, fair lending cases referred to the Department of Justice from federal banking regulators have been declining, indicating that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.

Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.

Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.<sup>20</sup>

---

<sup>20</sup> <https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/>

## Fair Housing Complaints and Inquiries

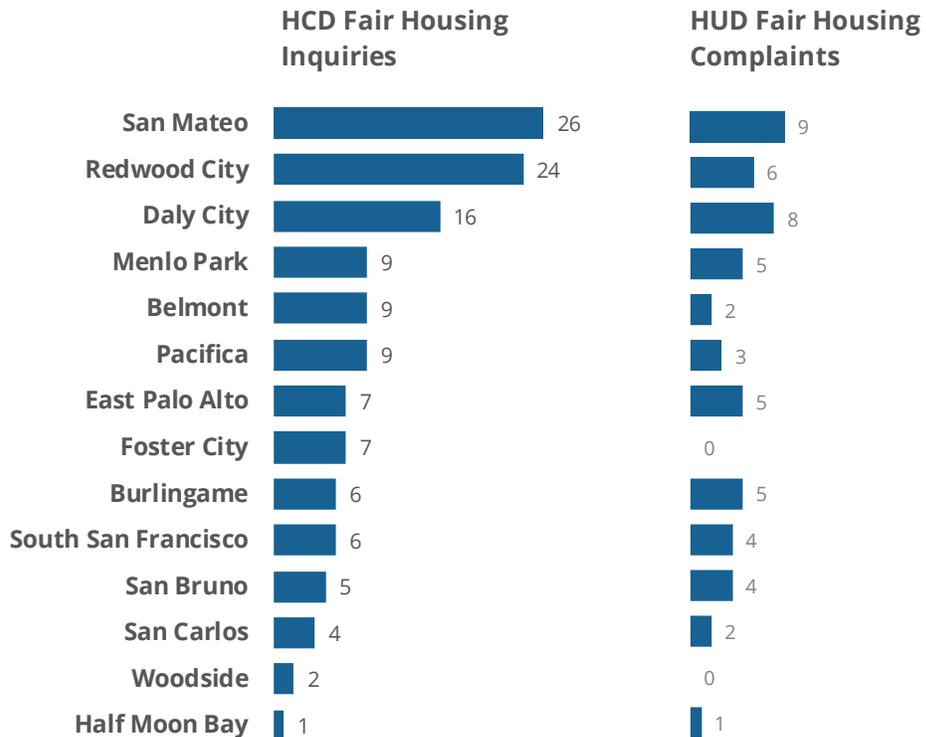
### HUD Fair Housing Complaints, by Basis, San Mateo County, 2017-2021



	Number	Percent
Disability	32	56%
Race	11	19%
Familial Status	8	14%
National Origin	3	5%
Religion	2	4%
Sex	1	2%

**Total cases 57 100%**

### HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)



**Outreach and capacity.** San Mateo County provides relatively accessible fair housing information on their website and resources for residents experiencing housing discrimination. In addition to providing general information about the Fair Housing Act from HUD and resources on housing discrimination, the county’s website provides a link to the Regional Assessment of Fair Housing—approved by HUD in November 2017.<sup>21</sup> One suggestion for improvement is to consolidate all fair housing resources on one webpage to improve accessibility for residents.

<sup>21</sup> <https://www.cityofsanmateo.org/2506/Other-Resources>

**Compliance with state law.** San Mateo County is compliant with the following state laws that promote fair and affordable housing. The city has not been alleged or found in violation of the following:

- Housing Accountability Act (Gov Code Section 65589.5) requiring adoption of a Housing Element and compliance with RHNA allocations;
- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels;
- Least Cost Zoning Law (Gov Code Section 65913.1);
- Excessive Subdivision Standards Law (Gov Code Section 65913.2);
- Limits on Growth Controls Law (Gov Code Section 65589.5).

**Housing specific policies enacted locally.** San Mateo County identified the following local policies that contribute to the regulatory environment for affordable housing development in the city.

*Local policies in place to encourage housing development.*

- Acquisition/Rehabilitation/Conversion program
- General Fund Allocation Incl. former RDA “Boomerang” Funds
- Locally Funded Homebuyer Assistance Programs
- Density Bonus Ordinance

*Local barriers to affordable housing development.*

- Lack of zoning for a variety of housing types beyond single family detached homes
- Lack of land zoned for multifamily development
- Excessive parking requirements

*Local policies that are NOT in place, but have potential Council interest for further exploration.*

- Eviction protection ordinances
- Fair housing legal services
- Housing counseling
- Acquisition of affordable units with expiring subsidies
- Acquisition of unsubsidized properties with affordable rents
- Dedicating surplus land for affordable housing

*Local policies in place to mitigate or prevent displacement of low income households.*

- Mobile home rent control/relocation and displacement prevention
- Condominium conversion regulations
- Affordable housing impact/linkage fee on new residential and commercial development
- Inclusionary zoning
- Promoting streamlined processing of ADUs

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), San Mateo County does not have any public housing buildings (Figure I-6). Most of the census tracts in unincorporated San Mateo County do not have data related to housing choice voucher utilization. However, in the northern part of the county, unincorporated areas within the boundaries of South San Francisco have a moderate share of housing voucher utilization (5% to 15%). Broadmoor has some housing voucher utilization (5% or less). In the southern portion of the county, Menlo Oaks has a moderate share of housing choice voucher utilization (5% to 15%) and North Fair Oaks has some housing choice voucher utilization (5% or less) (Figure I-7).

The presence of housing voucher users can indicate available rental supply to house these residents and a lack of exclusionary behavior from landlords. The absence of voucher holders may indicate a lack of supply and inclusion.

## SECTION II. Integration and Segregation

This section discusses integration and segregation of the population by protected classes including race and ethnicity, disability status, familial status, and income status. The section concludes with an analysis of racially and ethnically concentrated areas of poverty and affluence.

### Integration and Segregation

“**Integration** generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

**Segregation** generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.”

■ Source: California Department of Housing and Community Development Guidance, 2021, page 31.

**Race and ethnicity.** The demographic characteristics of unincorporated San Mateo County are less diverse when compared with the overall demographics of San Mateo County. While the non-Hispanic White represents the largest proportion of the population for both incorporated and unincorporated parts of the county, the non-Hispanic White population is 16 percentage points higher in the unincorporated areas (55% compared to 39%). Unincorporated San Mateo County has a greater proportion of Hispanic residents compared to the incorporated areas (28% compared to 24%) but smaller proportions of Asian (13% compared to 30%) and Black residents (1% compared to 2%) (Figure II-1).<sup>22</sup>

Since 2000, the share of the population that identifies as Asian or some other race has increased while the share of non-Hispanic White and Black or African American population has decreased (Figure II-2).

**Older residents are less diverse** with 79% of the population older than 65 years identifying as White compared to only 61% of the population for children less than 18 years old (Figure II-3).

**Racial and ethnic minority populations generally have higher rates of poverty and lower household incomes compared to the non-Hispanic White population in unincorporated** (Figure II-4 and Figure II-5).

Geospatially, almost all of unincorporated San Mateo County are White majority census tracts—ranging from slim majorities (less than 10%) to predominant majorities (greater than 50%). However, slim Asian majority census tracts are found in Broadmoor, a tract west of San Bruno and east of Pacifica, as well as

<sup>22</sup> The share of the population that identifies as American Indian or Alaska Native is less than 1%.

northwest of Millbrae. Two census tracts in North Fair Oaks, just west of Atherton, are predominantly Hispanic (Figures II-6, II-7, II-8, II-9, and II-10).<sup>23 24</sup>

**Dissimilarity and isolation indices.** The Dissimilarity Index, or DI, is a common tool that measures segregation in a community. The DI is an index that measures the degree to which two distinct groups are evenly distributed across a geographic area. The DI represents the percentage of a group’s population that would have to move for each area in the county to have the same percentage of that group as the county overall.

DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

The isolation index is interpreted as the probability that a randomly drawn minority resident shares an area with a member of the same minority, it ranges from 0 to 100 and higher values of isolation tend to indicate higher levels of segregation.

The Association of Bay Area Governments assessed dissimilarity and isolation within unincorporated San Mateo County, across County jurisdictions, and for the Bay Area as a whole. The full report is available at [WEBSITE]. The findings are summarized below.<sup>25</sup>

■ **Segregation in Unincorporated San Mateo County**

- • The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil’s H-Index can be used to measure segregation between all racial or income groups across the city at once.
- • As of 2020, white residents are the most segregated compared to other racial groups in Unincorporated San Mateo County, as measured by the isolation index. White residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- • Among all racial groups, the white population’s isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- • According to the dissimilarity index, within Unincorporated San Mateo County the highest level of racial segregation is between Latinx and white residents.<sup>16</sup>

---

<sup>23</sup> Majority census tracts show the predominant racial or ethnic group by tract compared to the next most populous.

<sup>24</sup> Redlining maps, otherwise known as Home Owners’ Loan Corporation (HOLC) maps, are not available for San Mateo County.

<sup>25</sup> Excerpted directly from Affh Segregation Report: Unincorporated San Mateo, UC Merced Urban Policy Lab and ABAG/MTC staff - version of record: March 06, 15:56:14.

- • According to the Theil's H-Index, neighborhood racial segregation in Unincorporated San Mateo County declined between 2010 and 2020. Neighborhood income segregation declined between 2010 and 2015.
- • Above Moderate-income residents are the most segregated compared to other income groups in Unincorporated San Mateo County. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- • Among all income groups, the Above Moderate-income population's segregation measure has changed the most over time, becoming less segregated from other income groups between 2010 and 2015.
- • According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income has decreased between 2010 and 2015. In 2015, the income segregation in Unincorporated San Mateo County between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions.

■ **Segregation Between Unincorporated San Mateo County and Other jurisdictions in the Bay Area Region**

- • Unincorporated San Mateo County has a higher share of white residents than other jurisdictions in the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.
- • Regarding income groups, Unincorporated San Mateo County has a similar share of very low-income residents than other jurisdictions in the Bay Area as a whole, a higher share of low-income residents, a similar share of moderate-income residents, and a similar share of above moderate-income residents.

**Racial Isolation Index Values for Segregation within Unincorporated San Mateo County**

Race	Unincorporated County			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander vs. White	0.513	0.465	0.43	0.185
Black/African American vs. White	0.494*	0.446*	0.372*	0.244
Latinx vs. White	0.61	0.594	0.54	0.207
People of Color vs. White	0.527	0.503	0.412	0.168

Universe: Population.  
 Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census

Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.  
 Note: If a number is marked with an asterisk (\*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

### Racial Isolation Index Values for Segregation within Unincorporated San Mateo County

Race	Unincorporated County			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	0.206	0.215	0.283	0.245
Black/African American	0.017	0.013	0.013	0.053
Latinx	0.569	0.578	0.52	0.251
White	0.708	0.667	0.599	0.491

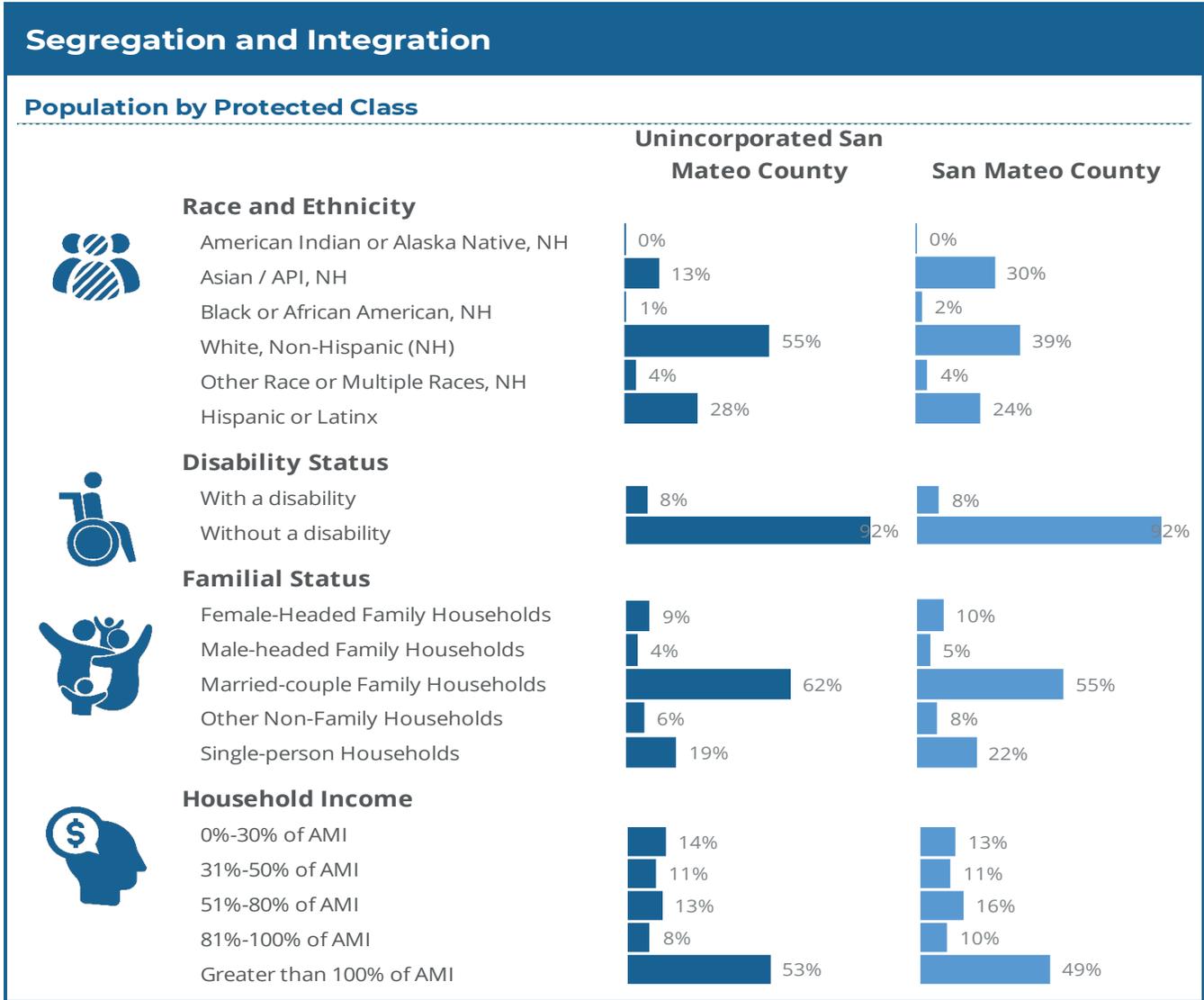
Universe: Population.  
 Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4

**Disability status.** The share of the population living with at least one disability is 8% in unincorporated San Mateo County compared to 8% countywide (Figure II-13).. There are a handful of census tracts in the unincorporated areas of the county that have a 10% to 20% share of the population living with a disability (Figure II-14). Geographic concentrations of people living with a disability may indicate the area has ample access to services, amenities, and transportation that support this population.

**Familial Status.** Unincorporated San Mateo County is home to less single-person households than the county, with 19% of households compared to only 22% in the County (Figure II-16). However, there are a greater number of married-couple families and families with children in the unincorporated county (Figure II-17 and Figure II-18).

Familial status can indicate specific housing needs and preferences. A larger number of married families and larger households indicates a need for three to four bedroom units, both for the rental and for sale market.

Eighty percent of married couple households and 70% of residents living alone live in owner occupied housing (Figure II-19). The number of housing units available by number of bedrooms and tenure is generally consistent with the familial status of the households that live in unincorporated San Mateo County (Figure II-16 and Figure II-20). Compared to the county at-large, unincorporated San Mateo County has a greater proportion of family households and smaller proportion of single person households—which is reflected in the number of



bedrooms and tenure of the housing stock in the city (Figure II-19 and Figure II-20). The distribution of households by family type are mapped at the census tract level in Figures 21, 22, 23, and 24. Household income. The household income distribution by percent of area median income (AMI) in unincorporated San Mateo County is similar to the entire county (Figure II-25). There are several block groups in unincorporated San Mateo County that have median incomes below the 2020 state median income of \$87,100 for a family of four, but the majority of block groups have median incomes well above that (Figure II-26 and Figure II-27). **Poverty rates are**

highest in North Fair Oaks—between 10% and 20%—in census tracts south of Redwood City and west of Atherton (Figure II-28).

**Racially or ethnically concentrated areas of poverty and affluence.** Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent predominantly White neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.<sup>26</sup>

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

**R/ECAPs**

HCD and HUD’s definition of a Racially/Ethnically Concentrated Area of Poverty is:

- A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

■ Source: California Department of Housing and Community Development Guidance, 2021.

For this study, the poverty threshold used to qualify a tract as an R/ECAP was three times the average census tract poverty rate countywide—or 19.1%. In addition to R/ECAPs that meet the HUD threshold, this study includes edge or emerging R/ECAPs which hit two thirds of the HUD defined threshold for poverty—emerging R/ECAPs in San Mateo County have two times the average tract poverty rate for the county (12.8%).

In 2010 there were three census tracts that qualify as R/ECAPs (19.4% poverty rate) in the county and 11 that qualify as edge R/ECAPs (13% poverty rate). **Two of the edge R/ECAPs and one R/ECAP are**

<sup>26</sup> Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. *Cityscape: A Journal of Policy Development and Research*, 21(1), 99–124

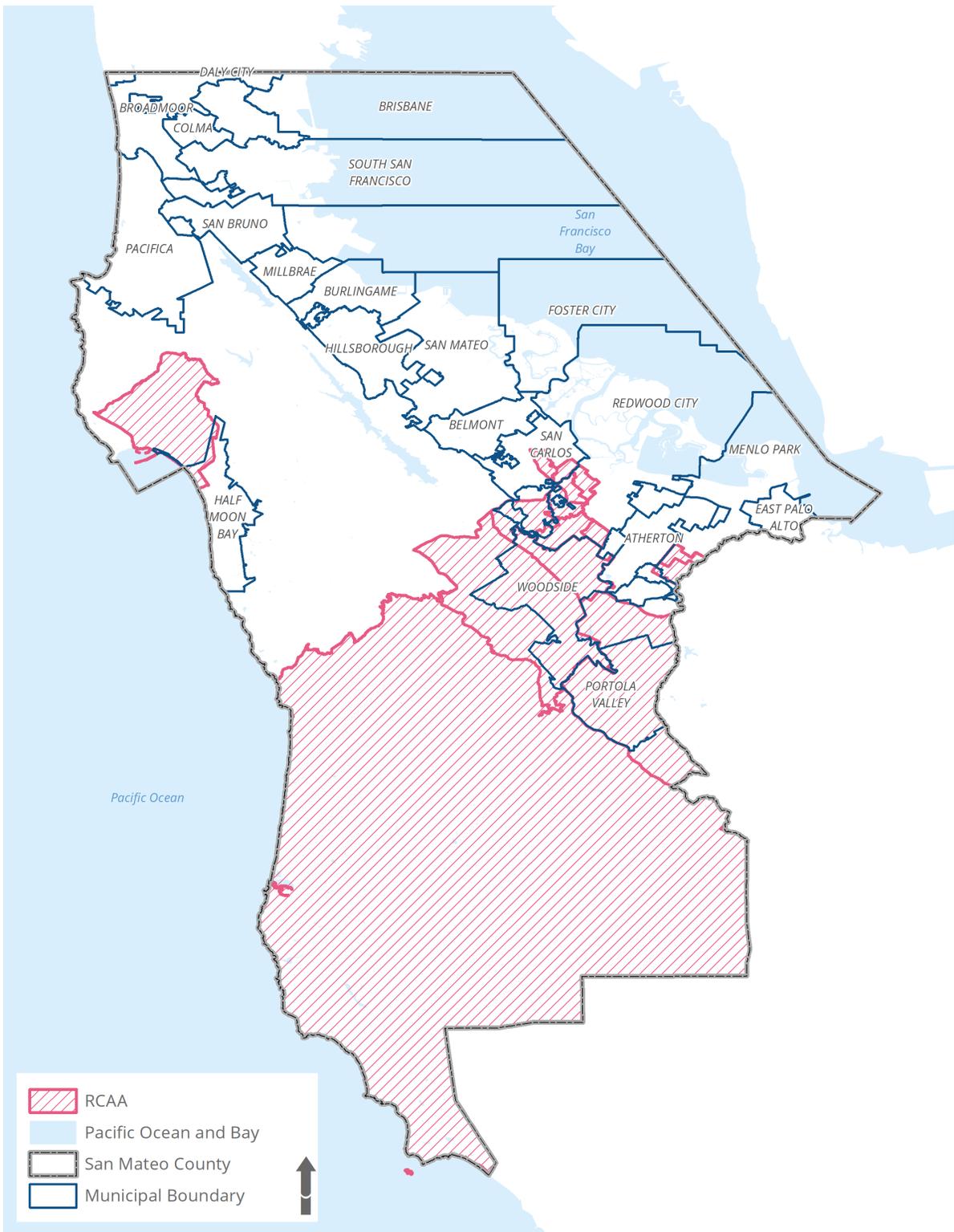
**located in North Fair Oaks in unincorporated San Mateo County in 2010.** North Fair Oaks is situated between the eastern portion of Redwood City and northern area of Atherton (Figure II-29).

In 2019 there were two census tracts that qualified as R/ECAPs (19.1% poverty rate) in the county and 14 that qualified as edge R/ECAPs (12.8% poverty rate). Again, **two of the 2019 edge R/ECAPs are located in North Fair Oaks**—which means they are majority minority and have a poverty rate two times higher than the countywide census tract average. The northern census tract in North Fair Oaks remained an edge R/ECAP while the southern tract shifted from a R/ECAP to an edge R/ECAP (Figure II-30).

**Racially Concentrated Areas of Affluence..** HCD's definition of a Racially Concentrated Area of Affluence (RCAA) is:

- A census tract that has a percentage of total white population that is 1.25 times higher than the average percentage of total white population in the given COG region, and a median income that was 2 times higher than the COG AMI.

The census tracts that qualify as RCAAs in the unincorporated County are shown on the following page. They include parts of the rural southern county, Loma Mar, the urban Midcoast, and Emerald Lake Hills.



## SECTION III. Access to Opportunity

This section discusses disparities in access to opportunity among protected classes including access to quality education, employment, transportation, and environment.

### Access to Opportunity

“**Access to opportunity** is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to ‘high resource’ neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions).”

- Source: California Department of Housing and Community Development Guidance, 2021, page 34.

**Local knowledge: resident survey questions about access to opportunity.** Residents were asked about several resources that would improve their living situation in the survey conducted to support this AFFH. When asked what type of help they need to **improve their housing security**, top answers were:

- Help me with a down payment/purchase (26%);
- Help me get a loan to buy a house (19%); and
- Move to a different city to be closer to jobs and public transit (16%).

When asked what type of help they need to **improve their neighborhood**, top answers were:

- Bike lanes and public transit (34%);
- Better lighting (21%); and
- Improve street crossings (17%).

When asked what type of help they need to **improve their health**, top answers were:

- Make it easier to exercise (17%);
- Better/access to mental health care (17%); and
- More healthy food (17%).

When asked what type of help they need to **improve their job situation**, top answers were:

- Increase wages (29%);
- Find a job near my apartment/house (14%); and
- Access to consistent childcare (14%).

When asked what type of help they need to **improve children’s education**, top answers where:

- Stop bullying/crime/drug use at school (25%);
- Better school facilities (building quality, playgrounds, etc.) (21%); and
- Make school more challenging (18%).

The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations with the goal of improving outcomes for low income residents—particularly children.

The opportunity maps highlight areas of highest resource, high resource, moderate resource, moderate resource (rapidly changing), low resource and high segregation and poverty. TCAC provides opportunity maps for access to opportunity in quality education, employment, transportation, and environment. Opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes.

**Education.** TCAC’s education score is based on math proficiency, reading proficiency, high school graduation rates, and the student poverty rate. According to TCAC’s educational opportunity map, most census tracts in unincorporated San Mateo County score above 0.5—opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes (Figure III-1). However, there are a handful of census tracts— located **in North Fair Oaks, El Granada, and Pescadero** that score below 0.25—meaning they **have lower education scores compared to the rest of the county**.

According to the Disparate Access to Educational Opportunities Appendix, unincorporated San Mateo County is primarily served by the Cabrillo Unified and La Honda-Pescadero Unified school districts.<sup>27</sup> Both Cabrillo Unified and La Honda-Pescadero school districts experienced decreases in enrollment (12% and 19%, respectively) from 2010 to 2020. **Both districts also lost students during the COVID pandemic.**

Enrollment by race and ethnicity for both school district diverges from the countywide distribution. While Cabrillo Unified as a larger proportion of Hispanic (52% compared to 38% countywide) and White students (40% compared to 26% countywide), they also have a smaller proportion of Asian, Black, Filipino, Pacific

---

<sup>27</sup> The preliminary findings in this section focus on the Cabrillo Unified and La Honda-Pescadero Unified school districts, which cover most unincorporated areas in San Mateo County. The other pockets of unincorporated areas in the county are covered by the other unified and high school districts. Findings from a countywide analysis of access to education and educational outcomes by protected class is available in the appendices.

Islander and Other/Multiple race students. Similarly, La Honda-Pescadero has a greater proportion of Hispanic (63% compared to 38% countywide) and White students (35% compared to 26% countywide) and a smaller proportion of all other students.

**Cabrillo Unified has the highest share of migrant students in the county (3%), along with the second highest share of homeless students** (2% of students experiencing homelessness). The district also has a high share of students who qualify for reduced lunch compared to the countywide proportion (37% compared to 29% countywide). La Honda-Pescadero School District has both a large share of students who qualify for reduced lunch (37% compared to 29%) and English learners (38% compared to 20% countywide). The district also has the **highest share of foster children in the county** (2%).

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Of the high school districts in San Mateo County, La Honda-Pescadero had a relatively high rate of graduates who met such admission standards at 60%. Cabrillo Unified had one of the lowest rates of graduates who met such admission standards at 41%. **Hispanic students in the Cabrillo Unified School District were less likely to meet the admission standards**, with a rate of 28%.

Cabrillo Unified has relatively moderate dropout rates—6% of students—compared to other districts in the county. **Hispanic (8%) and Black (6%) students had the highest dropout rates in the district.**

**Employment.** The top three industries by number of jobs in unincorporated San Mateo County include **arts and recreation services, professional and managerial services, and health and educational services** (Figure III-2 and Figure III-3). Unincorporated San Mateo County has a lower job-to-household ratio when compared to the incorporated county areas at 1.00 and 1.59 respectively—which means there are fewer employment opportunities per household in unincorporated San Mateo County (Figure III-4 and Figure III-5). The unincorporated county areas have a higher unemployment rate of 8.2% compared to the county overall at 5.9% (Figure III-6).

TCAC's economic opportunity score is comprised of poverty, adult educational attainment, employment, job proximity, and median home value. Overall, unincorporated San Mateo County scores relatively high for economic opportunity, particularly those areas in the northeastern portion of the county. **The southern portion of the county, including San Gregorio and Pescadero, along with the Pillar Point area and North Fair Oaks, have the lowest economic opportunity scores among unincorporated San Mateo County** (Figure III-7).

Overall, HUD's job proximity index shows **unincorporated San Mateo County has moderate proximity to jobs**. On a scale from zero to 100 where 100 is the closest proximity to jobs the majority of unincorporated areas score between 40-60 (Figure III-8). The unincorporated areas that have further job proximity scores are located in and near Pacifica and Daly City, along with the Emerald Lake Hills area situated between Redwood City and San Bruno.

**Transportation.** Thirty-five percent of survey respondents living in the unincorporated county indicated they cannot get to public transit easily or safely and 32% indicated that bus and rail lines do not go where the need or operate during the times they need.

This section provides a summary of the transportation system that serves the broader region including emerging trends and data relevant to transportation access throughout the county. The San Mateo County Transit District acts as the administrative body for transit and transportation programs in the county including SamTrans and the Caltrain commuter rail. SamTrans provides bus services in San Mateo County, including Redi-Wheels paratransit service.

In 2018, the Metropolitan Transportation Commission (MTC), which covers the entire Bay Area, adopted a coordinated public transit and human services transportation plan. While developing the coordinated plan, the MTC conducted extensive community outreach about transportation within the area. That plan—which was developed by assessing the effectiveness of how well seniors, persons with disabilities, veterans, and people with low incomes are served—was reviewed to determine gaps in services throughout the county. Below is a summary of comments relevant to San Mateo County.

*“San Mateo’s [Paratransit Coordinating Council] PCC and County Health System, as well as the Peninsula Family Service Agency provided feedback. The most common themes expressed had to do with pedestrian and bicycle needs at specific locations throughout the county, though some covered more general comments such as parked cars blocking sidewalk right-of-way and a desire for bike lanes to accommodate motorized scooters and wheelchairs. Transportation information, emerging mobility providers, and transit fares were other common themes.*

*While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other comments called for the increased accessibility and affordability of these services in the meantime.”<sup>28</sup>*

A partnership between the World Institute on Disability and the MTC created the research and community engagement project TRACS (Transportation Resilience, Accessibility & Climate Sustainability). The project’s overall goal is to, “stimulate connection and communication between the community of seniors and people with disabilities together with the transportation system— the agencies in the region local to the San Francisco Bay, served by MTC.”<sup>29</sup>

As part of the TRACS outreach process, respondents were asked to share their compliments or good experiences with MTC transit. One respondent who had used multiple services said, **“it is my sense that SamTrans is the best Bay Area transit provider in terms of overall disability accommodation.”**

The San Mateo County Transit District updated their Mobility Plan for Older Adults and People with Disabilities in 2018. According to the district, the **county’s senior population is expected to grow more than 70% over the next 20 years and the district is experiencing unprecedented increases in paratransit ridership.** The plan is targeted at developing effective mobility programs for residents with

---

<sup>28</sup> [https://mtc.ca.gov/sites/default/files/MTC\\_Coordinated\\_Plan.pdf](https://mtc.ca.gov/sites/default/files/MTC_Coordinated_Plan.pdf)

<sup>29</sup> <https://wid.org/transportation-accessibility/>

disabilities and older adults including viable alternatives to paratransit, partnerships, and leveraging funding sources.<sup>30</sup>

MTC also launched Clipper START—an 18 month pilot project— in 2020 which provides fare discounts on single transit rides for riders whose household income is no more than double the federal poverty level.<sup>31</sup>

**Environment.** TCAC’s opportunity areas environmental scores are based on the CalEnviroScreen 3.0 indicators, which identify areas disproportionately vulnerable to pollution sources such as ozone, PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

Census tracts in unincorporated San Mateo County **score across the spectrum for environmental outcomes.**

Census tracts in and around Half Moon Bay, as well as Pescadero, have the lowest environmental scores in the city—primarily due to traffic on the highways, solid waste issues, and drinking water impacts. The Harbor/Industrial census tract between east Belmont and north San Carlos also has a low environmental score— primarily due to proximity to cleanup sites, groundwater threats, and hazardous waste (Figure III-9 and Figure III-10)..

However, **unincorporated areas of the county score relatively high compared to other areas of San Mateo County on the California Healthy Places Index (HPI)** developed by the Public Health Alliance of Southern California (PHASC). The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.<sup>32</sup> North Fair Oaks, the Harbor/Industrial area, San Gregorio and Pescadero have lower scores on the HPI relative to other unincorporated areas within the county (Figure III-11).

**Disparities in access to opportunity.** Data show that racial and ethnic minorities are more likely to live in moderate and low resource areas compared to non-Hispanic White residents (Figure III-12). Nearly 70% of the population living in high resource areas are non-Hispanic White, compared to just 12% in low resource areas.

Conversely, **Asian residents are more likely to live in moderate resource areas** while **Hispanic and American Indian and Alaska Native residents are more likely to live in low resource areas.** Eighty percent of the population living in low resource areas are Hispanic, compared to only 9% in high resource areas and 24% in moderate resource areas. The share of the population with Limited English Proficiency (LEP) is 6% compared to 7% in the county overall (Figure III-13).TCAC’s composite opportunity score for unincorporated San Mateo County show census tracts in the southern portion of the county, as well as

---

30

[https://www.samtrans.com/Planning/Planning\\_and\\_Research/Mobility Plan for Older Adults and People with Disabilities.html](https://www.samtrans.com/Planning/Planning_and_Research/Mobility_Plan_for_Older_Adults_and_People_with_Disabilities.html)

31 <https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm>

32 <https://healthyplacesindex.org/about/>

North Fair Oaks, Half Moon Bay, and the Pillar Point area, fall within low resource areas while all other unincorporated areas fall within moderate, high or highest resource areas (Figure III-14). The Social Vulnerability Index (SVI) provided by the Center for Disease Control (CDC)—ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. Again, **North Fair Oaks and the census tract northwest of Colma are the most vulnerable according to the SVI** in unincorporated San Mateo County (Figure III-15).

Unincorporated San Mateo County has one disadvantaged community—located in North Fair Oaks—which is defined under SB 535 as, “the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations.”<sup>33</sup> (Figure III-16)

**Disparities specific to the population living with a disability.** Eight percent of the population in unincorporated San Mateo County are living with at least one disability, the same proportion as incorporated areas of the county (Figure III-17). The most common disabilities in the city are ambulatory (3.8%), independent living (2.9%), and cognitive (2.6%) (Figure III-18).

Of residents with a disability responding to the residents survey, 36% said that their home does not meet the needs of their household member.

**Disability**

“**Disability types** include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.”

Source: California Department of Housing and Community Development Guidance, 2021, page 36.

**For the population 65 and over, the share of the population with an ambulatory or independent living difficulty increases** (Figure III-19). As mentioned above under access to transportation, San Mateo County is rapidly aging; therefore, this population with a disability is likely to increase.

**Unemployment is disproportionately high among residents living with a disability with an unemployment rate of 12%, compared with 4% for residents without a disability—particularly when compared to the county as a whole, where the disparity is not as high. Countywide, the unemployment rate for residents with a disability is 4%, compared to 3% for residents without a disability** (Figure III-20). High unemployment rates among this population points to a need for increased services and resources to connect this population with employment opportunities.

Of unincorporated areas in the county, residents living with a disability are scattered throughout the county—pockets of geographic concentrations are located in Menlo Oaks, the southern portion of Half Moon Bay and the area to its east, and areas south of Pacifica (Figure III-21).

<sup>33</sup> <https://oehha.ca.gov/calenviroscreen/sb535>

# Access to Opportunity

## Regional Access



Jobs to Household Ratio  
Unemployment Rate  
LEP Population

### Unincorporated San

#### Mateo County

#### San Mateo County

Jobs to Household Ratio	1.00	1.59
Unemployment Rate	8%	6%
LEP Population	6%	7%

## Share of Population by Race in Resource Areas in the City of San Mateo



High/Highest Resource Area



Moderate Resource Area



- American Indian or Alaska Native, NH
- Asian / API, NH
- Black or African American, NH
- White, Non-Hispanic (NH)
- Other Race or Multiple Races, NH
- Hispanic or Latinx

## Employment by Disability Status



### Unincorporated San Mateo County



### San Mateo County



- Employed
- Unemployed

## SECTION IV. Disproportionate Housing Needs

This section discusses disparate housing needs for protected classes including cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

### Disproportionate Housing Needs

“**Disproportionate housing needs** generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions.”

■ Source: California Department of Housing and Community Development Guidance, 2021, page 39.

**Housing needs.** Population growth in unincorporated San Mateo County has lagged behind the pace of growth countywide over the last twenty years. Since the Great Recession, unincorporated areas of the county experienced measured growth up until 2018; since then, the unincorporated county population has been declining (Figure IV-1).

Since 2015, **the housing that has received permits to accommodate growth has largely been priced for above moderate income households**, with 332 units permitted for above moderate income households compared to 28 permits for moderate income households; 42 permits for low income households; and 1 permit issued for very low income households (Figure IV-2). The Housing Needs Data Report for unincorporated San Mateo County indicates new construction has not kept pace with demand throughout the Bay Area, “resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness.”<sup>34</sup>

The variety of housing types available in unincorporated San Mateo County in 2020 are predominantly single family (85%) and medium to large scale multifamily (9%). From 2010 to 2020, the single family inventory increased more than multifamily, and the unincorporated areas of the county have a greater share of detached single family housing compared to other communities in the region.<sup>35</sup>

The majority of the housing inventory in unincorporated San Mateo County was constructed from 1940 to 1980 (Figure IV-3). As such, these units are older, lack energy efficiency, could be costly to adapt for

<sup>34</sup> Housing Needs Data Report: Unincorporated San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

<sup>35</sup> Housing Needs Data Report: Unincorporated San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

disability accessibility, and may have deferred maintenance if households cannot afford to make improvements.

Compared to San Mateo County as a whole, the owner occupied housing market in the county's unincorporated areas has the same share of units priced between \$1 and \$1.5 million (23%). However, units priced above \$2 million make up a greater proportion of the unincorporated county's housing stock compared to the entire county with 25% and 19% respectively (Figure IV-4). According to the Zillow home value index, home prices have experienced remarkable growth in the county, particularly in unincorporated areas (Figure IV-5).

Rents have increased at a slower pace compared to the for sale market—however, median rents increased more rapidly from 2017 to 2018 before leveling out in 2019 (Figure IV-7). Rent increases have likely been dampened by the COVID-19 pandemic. Compared to the county as a whole, **unincorporated San Mateo County has fewer luxury rental units**—16% of units rent for more than \$3,000 in the city compared to 22% countywide (Figure IV-6).

**Cost burden and severe cost burden. Over half of all renter households in unincorporated San Mateo County are cost burdened**—spending more than 30% of their gross income on housing costs—and nearly one in three are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). Cost burdened households have less money to spend on other essentials like groceries, transportation, education, healthcare, and childcare. Extremely cost burdened households are considered at risk for homelessness.

The same proportion of households in unincorporated San Mateo County and the county as a whole struggle with cost burden (37%) (Figure IV-8). Lower income households are more likely to experience housing cost burden. Nearly two out of every three households earning less than 30% AMI—considered extremely low income households—are severely cost burdened, compared to only 1% of households earning more than 100% of AMI (Figure IV-10).

There are **disparities in housing cost burden in unincorporated San Mateo County by race and ethnicity and family size**. Hispanic households (52%) experience the highest rates of cost burden in the city. Non-Hispanic White (30%) and Asian households (32%) experience the lowest cost burden (Figure IV-11).

Large family households—considered households with five or more persons—experience cost burden at a rate of 43% compared to all other households at 34% (Figure IV-12). Cost burdened households in unincorporated county areas are concentrated in El Granada, Miramar, and North Fair Oaks (Figure IV-13 and Figure IV-14).

**Overcrowding.** The vast majority of households (91%) in unincorporated San Mateo County are not overcrowded—indicated by more than one occupant per room (Figure IV-15). However, renter households are more likely to be overcrowded with 24% of households with more than one occupant per room compared to 3% of owner households (Figure IV-16).

The resident survey shows higher needs: 17% of respondents said that their house or apartment isn't big enough for their family members. **Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding.** Hispanic (32% of households), Other/Multiple race (26%), and American Indian or Alaskan Native households (19%) experience the highest rates of overcrowding (Figure IV-17). Households making less than 30% AMI are also more likely to be overcrowded (Figure IV-18).

Geographically, overcrowded households are concentrated in North Fair Oaks and northwest of Colma (Figure IV-19).

**Substandard housing.** Data on housing condition are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in substandard condition as self-reported in Census surveys. In unincorporated San Mateo County, renter households are also more likely to have substandard kitchen facilities compared to owner households. Generally, a low share of households are lacking kitchen or plumbing. For renters, 4.2% are lacking kitchen facilities while no households reported lacking plumbing facilities. For owners, less than one percent are lacking either kitchen or plumbing facilities (Figure IV-20).

**Homelessness.** In 2019, 1,512 people were experiencing homelessness in the county during the One-Day Count, with 40% of people in emergency or transitional shelter while the remaining 60% were unsheltered. The majority of unsheltered people experiencing homelessness were in households without children. The majority of people in transitional housing were in households with children (Figure IV-21).

**People who identify as American Indian or Alaskan Native (6% of the homeless population compared to less than 1% of the total population), Black (13%, 2%), White (67%, 51%), and Hispanic (38%, 28%) are overrepresented in the homeless population** compared to their share of the general population (Figure IV-22 and Figure IV-23). People struggling with chronic substance abuse (112 people), severe mental illness (305), and domestic violence (127) represented a substantial share of the homeless population in 2019 (Figure IV-24).

**Displacement.** Owner households generally experience a greater amount of housing stability whereas renter households are more mobile (i.e., move more frequently). However, both owner and renter households have moved at relatively the same rate since 2015 (Figure IV-25 and Figure IV-26). Out of 453 total units, unincorporated San Mateo County has **no income assisted rental units that are at high or very high risk for displacement.** In San Mateo County, 417 units are at risk—8% of the total assisted housing units in the county (Figure IV-27).

## Displacement Sensitive Communities

“According to the Urban Displacement Project, communities were designated sensitive if they met the following criteria:

- They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:
  - Share of very low income residents is above 20%, 2017
  - AND
  - The tract meets two of the following criteria:
    - Share of renters is above 40%, 2017
    - Share of people of color is above 50%, 2017
    - Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median, 2017
    - They or areas in close proximity have been experiencing displacement pressures. Displacement pressure is defined as:
      - Percent change in rent above county median for rent increases, 2012-2017

OR

- Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap), 2017”

■ Source: <https://www.sensitivecommunities.org/>.

The resident survey conducted for this study found that 15% of unincorporated county residents have been displaced in the past 5 years. The top reason for displacement was split between “*landlord wanted to move back in or move in family*” and “*rent increased more than I could pay*”.

Six census tracts in the unincorporated areas of the county are vulnerable to displacement—these tracts are primarily located in the northern portion of the county, as well as North Fair Oaks (Figure IV-28). Additionally, **areas of the city with the highest cost burden and overcrowding—along the waterfront—are included in the Special Flood Hazard Areas determined by the Federal Emergency Management Agency (FEMA) as having a 1% chance of flooding annually** (Figure IV-29, IV-30, and IV-31).

**Access to mortgage loans. Disparities by race and ethnicity are also prevalent for home mortgage applications, particularly in denial rates (Figure IV-32). Hispanic**

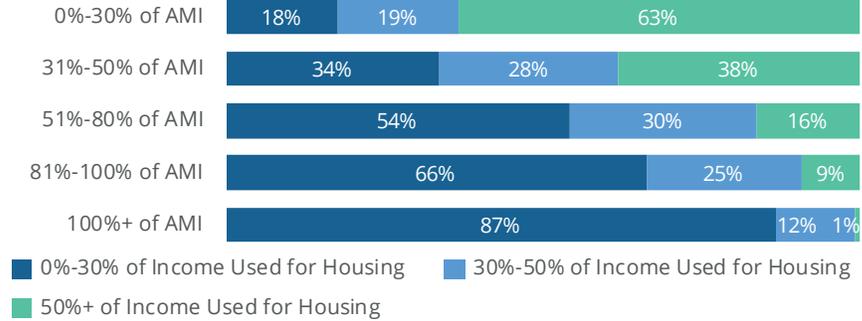
**households (30% denial rate) have one of the higher denial rates for mortgage loan applications in 2018 and 2019. Conversely, non-Hispanic White and Asian households (21%), along with Black households (22%) have the lowest denial rates during the same time (Figure IV-33).**

## Disproportionate Housing Needs

### Cost Burden, Unincorporated San Mateo County, 2019



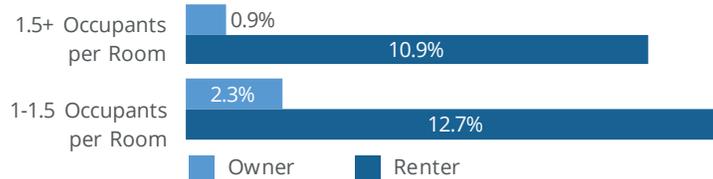
#### Area Median Income (AMI)



### Overcrowding, Unincorporated San Mateo County, 2019



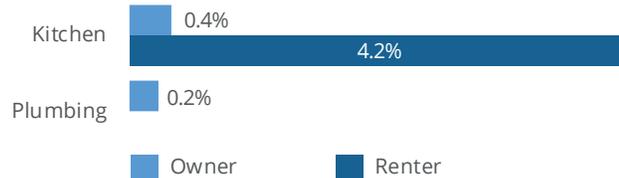
#### Occupants per Room by Tenure



### Substandard Housing, Unincorporated San Mateo County, 2019



#### Incomplete Kitchen and Plumbing Facilities by Tenure



### Homelessness, San Mateo County, 2019



#### Race and Ethnicity

Race and Ethnicity	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	6%	0%
Asian / API	6%	30%
Black or African American	13%	2%
White	67%	51%
Other Race or Multiple Races	8%	17%

### Displacement, 2020



#### Assisted Units at High or Very High Risk of Displacement

Number of Units

**% of Assisted Units**

#### Unincorporated San Mateo County

0

**0%**

#### San Mateo County

417

**8%**

**SITES INVENTORY ANALYSIS.** The sites identified in the Housing Element to meet the County’s share of regional housing need may, depending on the distribution and nature of the sites, exacerbate or mitigate fair housing issues. This section assesses the distribution and fair housing implications of the sites in the Inventory, and the presumed affordability of the units that will be developed on those sites, as well as the potential of the sites identified for future rezoning in the Rezoning Program, Policy HE 11.4, to mitigate fair housing issues. The analyses below rely on the Department of Housing and Community Development’s AFFH mapping tools.

**Disparities in Opportunity**

The Department of Housing and Community Development, using the California Tax Credit Allocation Committee’s mapping, identifies areas of low resource, moderate resource, high resource, and highest resource, indicating proximity to a variety resources, including education, environmental factors, jobs, and others. The distribution of sites across these resource categories is shown below.

**Sites Inventory by Resource Category**

	Total Units	Very Low Income Units	Low Income Units	Moderate Income Units	Above Moderate Income Units
Highest Resource	4%	0%	0%	0%	9%
High Resource	15%	6%	8%	10%	22%
Moderate Resource	42%	51%	50%	42%	36%
Low Resource	39%	43%	43%	49%	34%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

The capacity of sites identified in the Sites Inventory, including projects already in the pipeline, are disproportionately concentrated in the moderate and low resource categories, indicating insufficient access to opportunity. The Rezoning Program identifies sites in higher resource categories, addressing this disparity.

**Disproportionate Housing Need.** As described above, the Department of Housing and Community Development’s AFFH mapping identifies census tracts that the U.S. Department of Housing and Urban Development categorizes by “location affordability index,” a measure of composite affordability including not only cost of housing, but also cost of transportation, giving a more comprehensive metric for housing affordability and disparities in housing cost and housing need. These fall into six categories, which for descriptive purposes can be roughly characterized as: severely unaffordable; very unaffordable; unaffordable; moderately unaffordable; affordable; and very affordable

(note that these are not HUD categories, which are broken into actual dollar cost categories, but are imputed descriptions of the relative nature of the categories.)

The distribution of sites, by affordability and in total, is shown in percentage terms below. As the table indicates, the sites and units projected from the sites are mainly grouped in areas where housing costs are relatively lower.

**Sites Inventory Units by Location Affordability Index**

Location Affordability Index	Total Units	Very Low Income Units	Low Income Units	Moderate Income Units	Above Moderate Income Units
Very Affordable	22%	25%	21%	32%	19%
Affordable	37%	50%	50%	29%	28%
Moderately Affordable	38%	25%	28%	40%	46%
Unaffordable	3%	0%	1%	0%	6%
Very Unaffordable	0%	0%	0%	0%	0%
Severely Unaffordable	1%	0%	0%	0%	1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Racially and Ethnically Concentrated Areas of Poverty/Affluence.** The County has no current mapped census tracts that qualify as Racially and Ethnically Concentrated Areas of Poverty (R/ECAPS), nor any areas of High Segregation and Poverty identified by TCAC. The County does have Racially and Ethnically Concentrated Areas of Affluence (RCAAs). The distribution of units across RCAAs is shown below.

**Sites Inventory and Location Within an RCAA**

RCAA Status	Total Units	Very Low Income Units	Low Income Units	Moderate Income Units	Above Moderate Income Units
Not in RCAA	82%	98%	96%	93%	69%
In RCAA	18%	2%	4%	7%	31%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

As the table indicates, the vast majority of units in the sites inventory are located outside of RCAAs, and the disparity is particularly significant for units in the lower income categories. However, the proposed Rezoning Program significantly addresses this disparity.

**Poverty.** The location of sites in the Inventory in relation to the percentage of households with incomes below the poverty level in the area in the prior 12 months is shown below (based on the census tract in which the sites are located, and described below as “households in poverty”).

**Distribution of Sites Inventory Units vs % of Household in Poverty in the Past 12 Months**

Percent of HH in Poverty	Total Units	Very Low Income Units	Low Income Units	Moderate Income Units	Above Moderate Income Units
Less than 5%	14%	2%	4%	7%	24%
5% - 10%	25%	30%	33%	13%	24%
10% - 15%	39%	42%	40%	55%	34%
15% - 20%	22%	26%	24%	25%	19%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Units in the Sites Inventory are somewhat more heavily distributed toward areas in which there were higher percentages of households in poverty in the past year, and the very low, low, and moderate income categories in particular are more likely to be in areas where 5 – 10% or 10 -15% of households had incomes below the poverty level in the past 12 months. The Rezoning Program addresses this distribution.

**Disability.** The table below shows the distribution of units identified in the Sites Inventory by percent of population with a disability in the census tract in which the sites are located.

**Sites Inventory Distribution by Percent of Population with a Disability**

% of Population with a Disability	Total Units	Very Low Income Units	Low Income Units	Moderate Income Units	Above Moderate Income Units
0-5%	50%	45%	45%	55%	52%
5-10%	39%	49%	48%	35%	34%
10-15%	1%	0%	0%	0%	1%
15-20%	10%	6%	7%	10%	13%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

The sites are disproportionately located in areas in which 0-5% or 5-10% of the population has a disability, but it should be noted that this encompasses most areas of the unincorporated County, and in general tracks the disability rates of the unincorporated County as a whole.

**Rezoning Program.** The Rezoning Program identifies up to 89 sites for potential rezoning, with capacity for 1,934 units, roughly equally distributed across income categories (see Appendix E for a detailed inventory). The sites included in the rezoning program are entirely located in unincorporated Colma, Broadmoor, and the Harbor Industrial District, adjacent to Belmont. Each of these is an urbanized unincorporated area wholly within urbanized incorporated areas.

The unincorporated Colma and Broadmoor areas are entirely categorized as Moderate Resource areas on the TCAC Opportunity maps. Harbor Industrial is entirely High Resource, and adjacent to Highest Resource. The potential unit capacity in the resource categories, by income category, generated by the Rezoning Program is shown below.

**Rezoning Program: New Unit Capacity by Resource Category**

Resource Category	Very Low Income Units	Low Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
High	409	403	403	22	1,237
Moderate	113	101	101	382	697
<b>Total</b>	<b>522</b>	<b>504</b>	<b>504</b>	<b>404</b>	<b>1,934</b>

The entirety of unincorporated Colma and Broadmoor are categorized as affordable by Location Affordability Index; Harbor Industrial is moderately affordable (note again that these category names are shorthand for the relative cost categories of the indices). New unit capacity in these categories is shown below.

**Rezoning Program: New Unit Capacity by Location Affordability**

Location Affordability Index	Very Low Income Units	Low Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
Affordable	113	101	101	382	697
Moderately Affordable	409	403	403	22	1,237
<b>Total</b>	<b>522</b>	<b>504</b>	<b>504</b>	<b>404</b>	<b>1,934</b>

The Harbor Industrial Area is entirely within a Racially Concentrated Area of Affluence. Colma, Broadmoor are not. The new unit capacity within an RCAA, by affordability, is shown below.

**Rezoning Program: New Unit Capacity in RCAAs**

	<b>Very Low Income</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>Above Moderate Income</b>	<b>Total Units</b>
Not in RCAA	113	101	101	382	697
In RCAA	409	403	403	22	1,237
<b>Total</b>	<b>522</b>	<b>504</b>	<b>504</b>	<b>404</b>	<b>1,934</b>

In total, the Rezoning Program will generate significantly more development capacity, particularly for lower income units, in areas with access to greater resources, areas that are currently those with more concentrated affluence, and will generate unit capacity with a range of affordability in areas with currently moderate affordability. The Rezoning Program significantly advances the County’s fair housing goals and mitigates shortfalls in currently available sites.

# APPENDIX G-1: AFFH MAPS AND TABLES

## SECTION I. Fair Housing Enforcement and Outreach Capacity

Figure I-1.

Fair Housing Assistance Organizations, San Mateo County

Name	Service Area	Address	Phone	Website
<b>Project Sentinel</b>	Northern California	1490 El Camino Real, Santa Clara, CA 95050	(800) 339-6043	<a href="https://www.housing.org/">https://www.housing.org/</a>
<b>Legal Aid Society of San Mateo County</b>	San Mateo County	330 Twin Dolphin Drive, Suite 123, Redwood City, CA 94065	(650) 558-0915	<a href="https://www.legalaidsmc.org/housing-resources">https://www.legalaidsmc.org/housing-resources</a>
<b>Community Legal Services of East Palo Alto</b>	East Palo Alto, Menlo Park, Burlingame, Mountain View, Redwood City, and San Francisco	1861 Bay Road, East Palo Alto, CA 94303	(650)-326-6440	<a href="https://clsepa.org/services/#housing">https://clsepa.org/services/#housing</a>

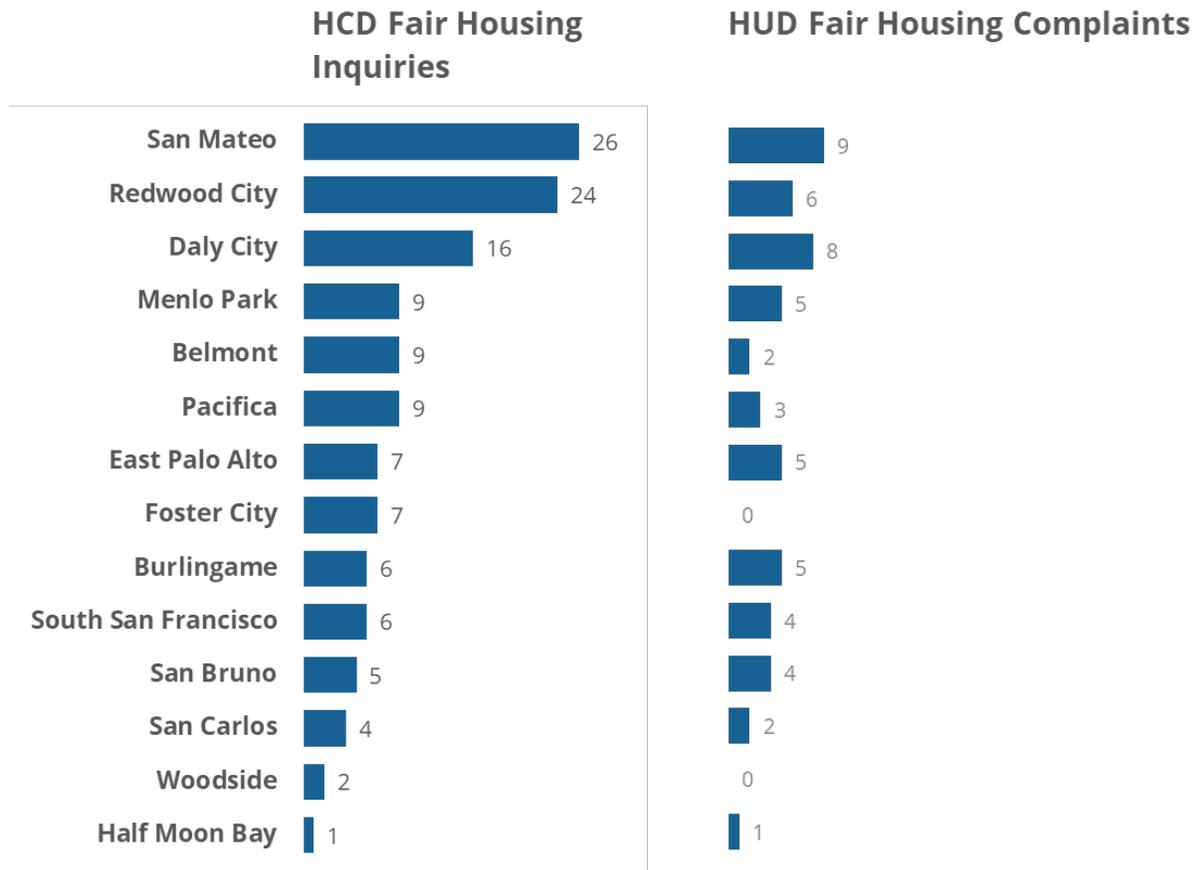
Source: Organization Websites

Figure I-2.  
Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

Source:  
HUD

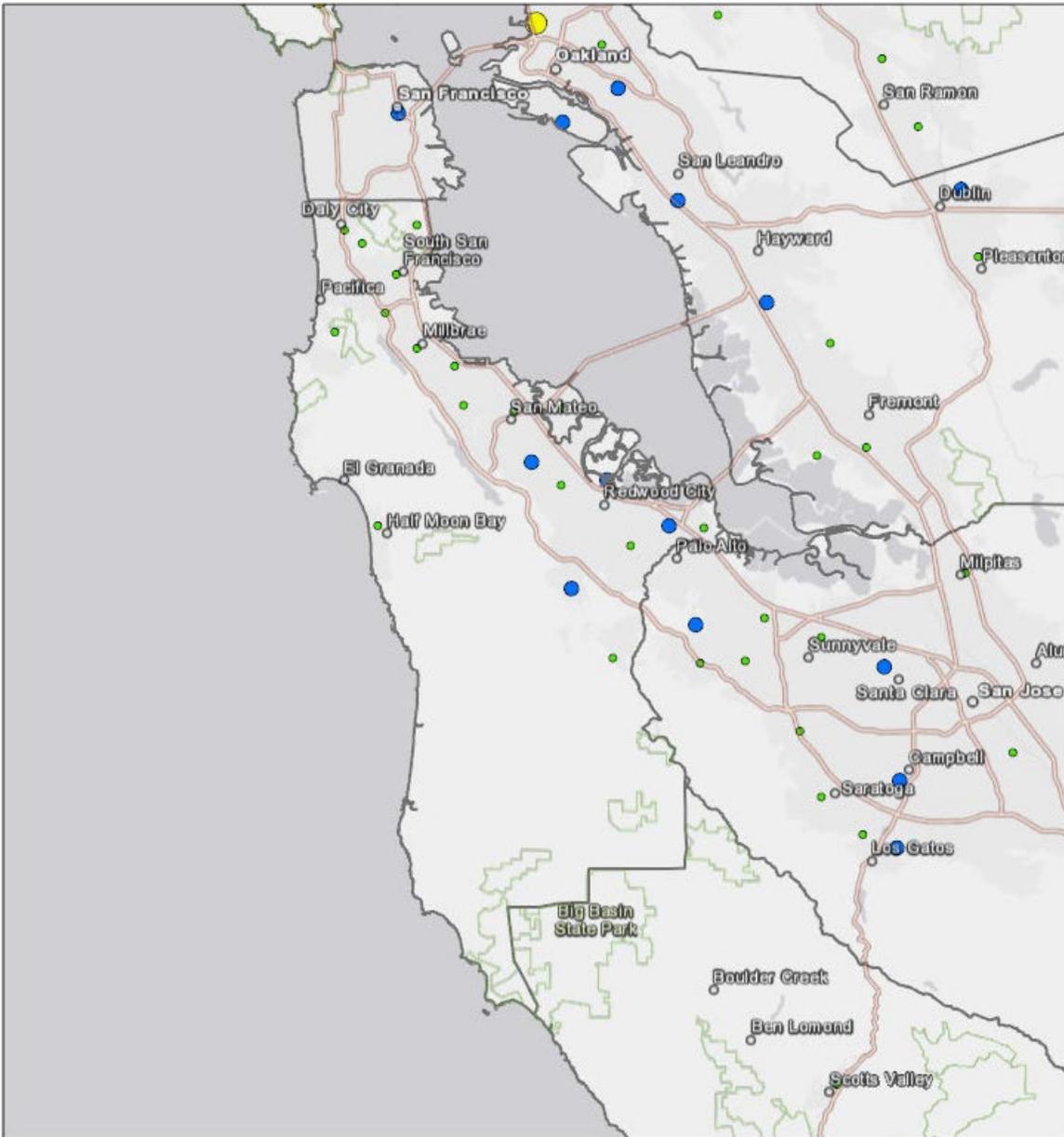
	2017	2018	2019	2020	2021	2017-2021 Total	
						Cases	% of Total
<b>Disability</b>	8	9	3	9	3	32	56%
<b>Race</b>	3	5	2	1		11	19%
<b>Familial Status</b>	4	3			1	8	14%
<b>National Origin</b>	2				1	3	5%
<b>Religion</b>		1		1		2	4%
<b>Sex</b>					1	1	2%
<b>Total cases</b>	17	18	5	11	6	57	100%

**Figure I-3.**  
**HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)**



Source: Organization Websites

Figure I-4.  
 FHEO Inquiries by City to HCD, San Mateo County, 2013-2021

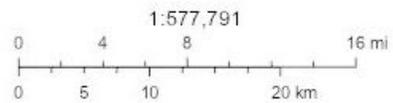


9/28/2021, 11:38:10 AM

County Boundaries

(R) FHEO Inquiries by City (HUD, 2013-2021)

- < .25 Inquiries
- < .5 Inquiries
- < 1 Inquiry



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and

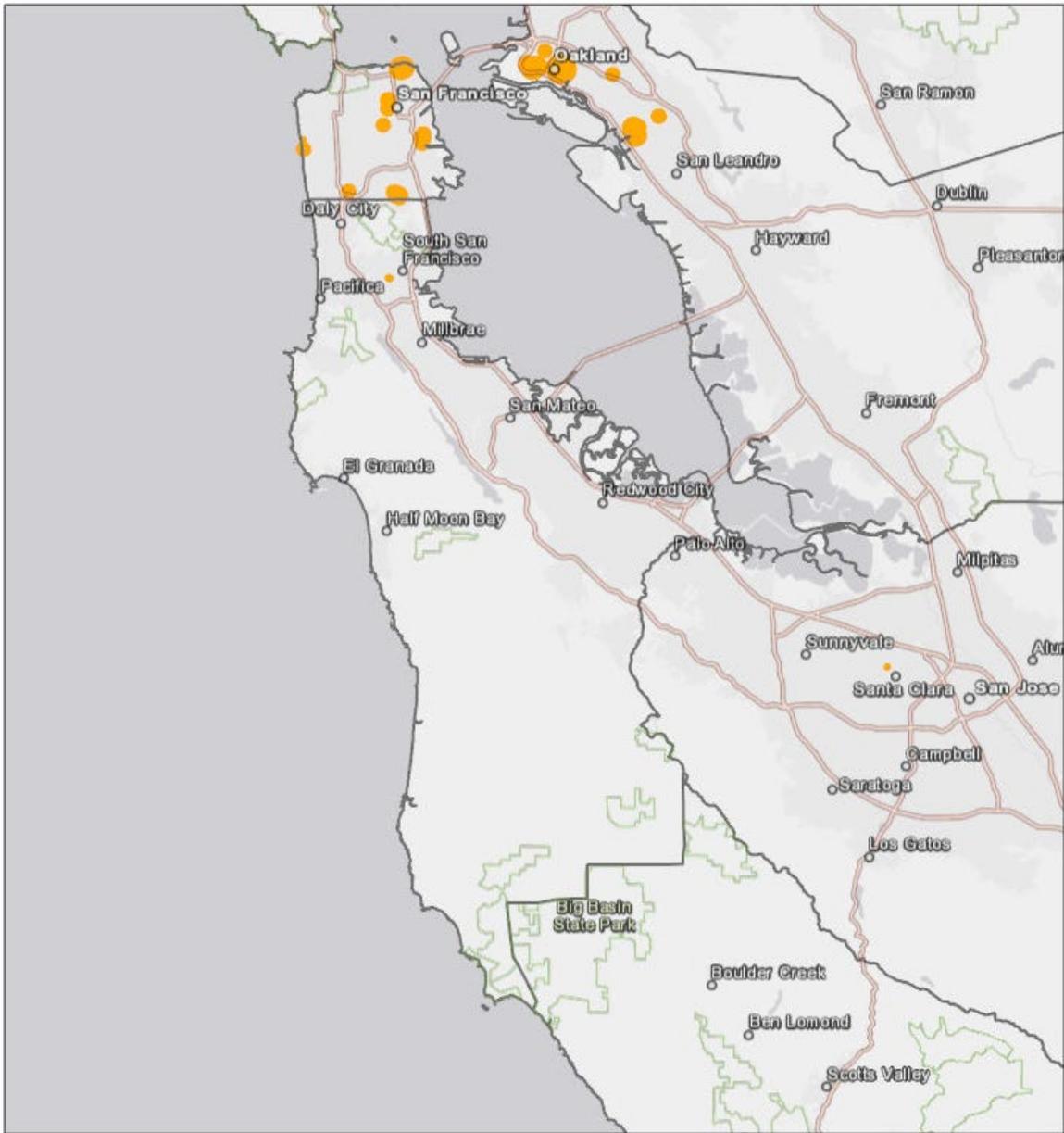
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure I-5.  
HCD Fair Housing Inquiries by Bias, January 2013-March 2021**

Jurisdiction	Disability	Race	Familial Status	National Origin	Religion	Sex	Color	None Cited	Total
Atherton	0	0	0	0	0	0	0	0	0
Belmont	2	0	1	0	0	0	0	6	9
Brisbane	0	0	0	0	0	0	0	0	0
Burlingame	3	0	2	0	0	0	0	1	6
Colma	0	0	0	0	0	0	0	0	0
Daly City	1	2	1	3	0	0	0	9	16
East Palo Alto	1	1	0	0	0	0	0	5	7
Foster City	4	0	0	0	0	0	0	3	7
Half Moon Bay	0	0	0	0	0	0	0	1	1
Hillsborough	0	0	0	0	0	0	0	0	0
Menlo Park	3	0	0	0	0	1	0	5	9
Millbrae	0	0	0	0	0	0	0	0	0
Pacifica	3	0	0	1	0	1	0	4	9
Portola Valley	0	0	0	0	0	0	0	0	0
Redwood City	5	1	1	1	0	1	0	15	24
San Bruno	0	0	0	0	0	0	0	5	5
San Carlos	1	0	1	0	0	0	0	2	4
San Mateo	4	2	2	2	0	0	0	16	26
South San Francisco	0	0	0	1	0	0	0	5	6
Woodside	0	0	0	0	0	0	0	2	2

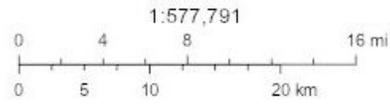
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure I-6.**  
**Public Housing Buildings, San Mateo County**



9/28/2021, 11:37:11 AM

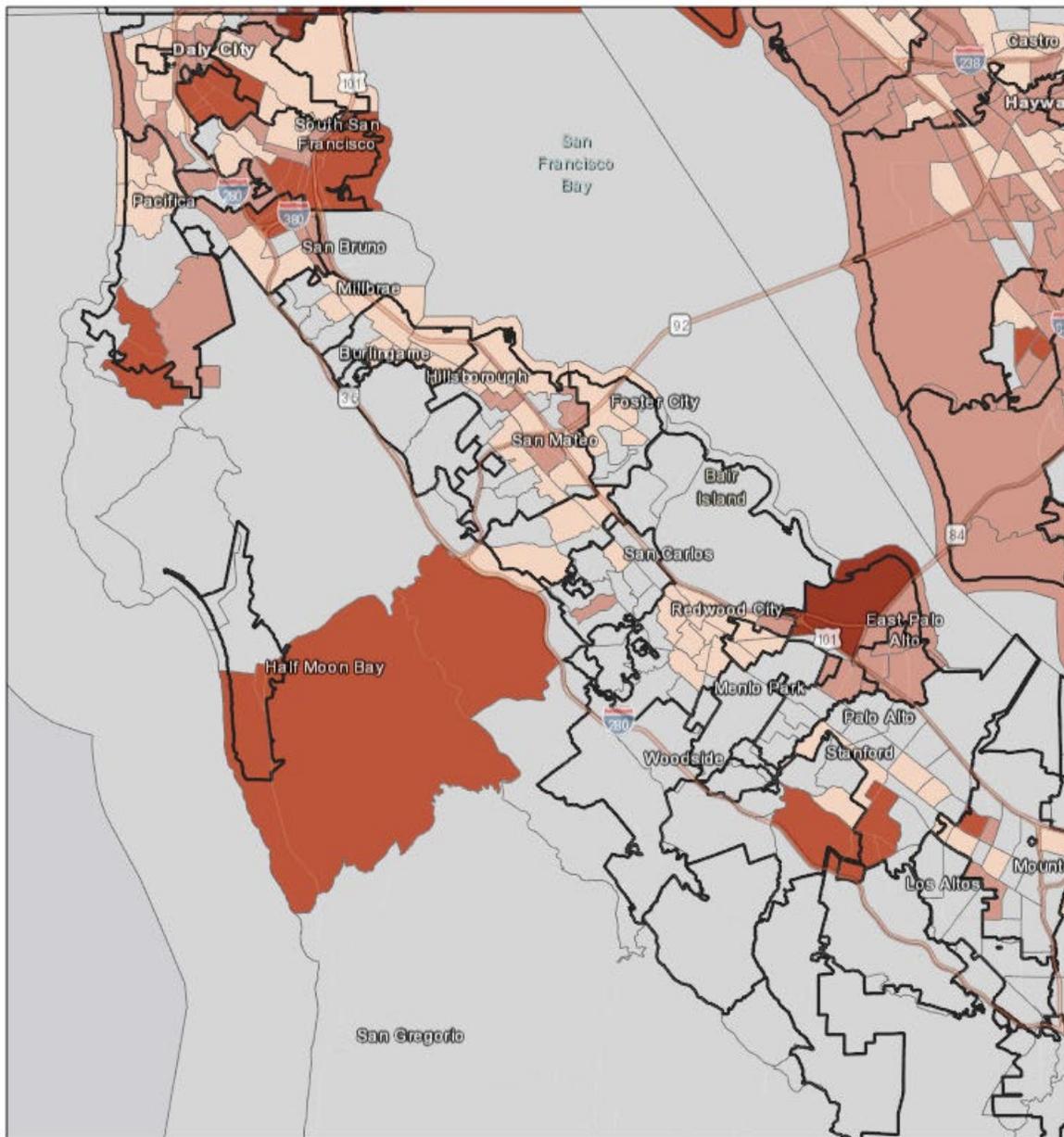
- County Boundaries
- 8 - 35 Units
- (R) Public Housing Buildings
- 36 - 89 Units
- ≤ 7 Units
- 90 - 160 Units



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

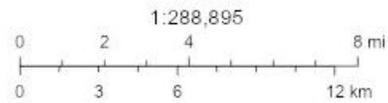
CA HCD  
 Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and  
 Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure I-7.**  
**Housing Choice Vouchers by Census Tract**



12/9/2021, 11:50:41 AM

City/Town Boundaries	> 0 – 5%	> 5% – 15%
(R) Housing Choice Vouchers - Tract	> 15% – 30%	> 30% – 60%
No Data	> 60% – 100%	



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

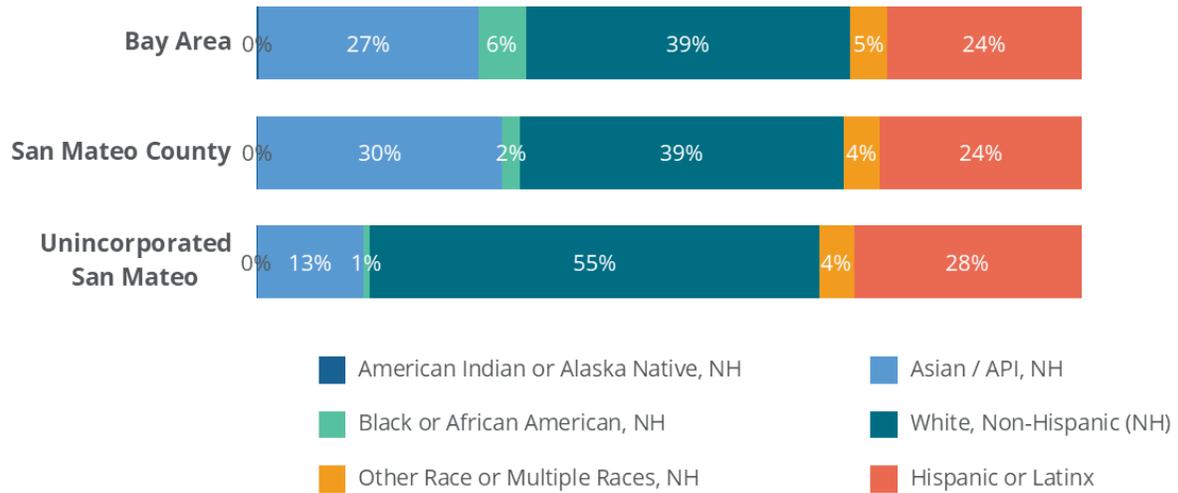
Source: California Department of Housing and Community Development AFFH Data Viewer

## SECTION II. Integration and Segregation

### Race and ethnicity.

Figure II-1.

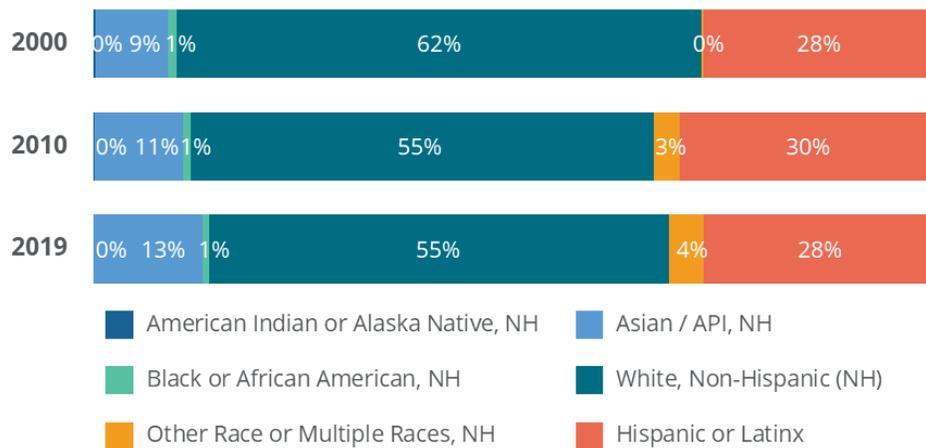
Population by Race and Ethnicity, 2019



Source: ABAG Housing Needs Data Workbook

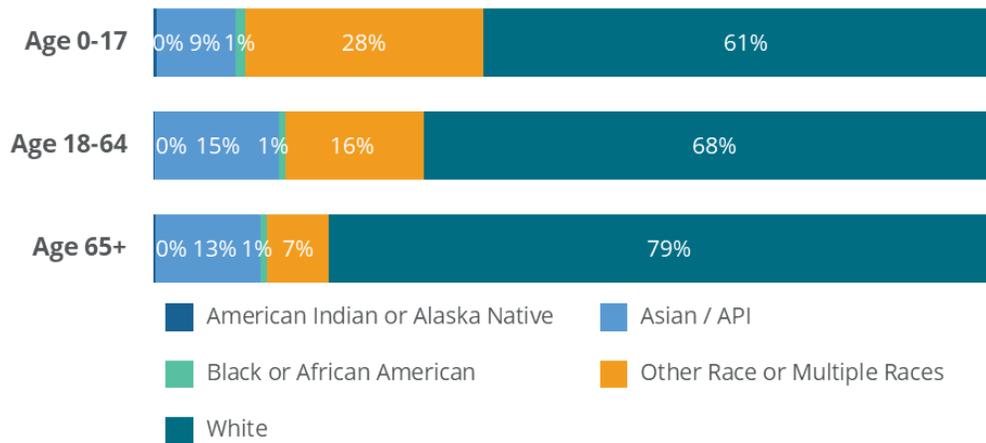
Figure II-2.

Population by Race and Ethnicity, Unincorporated San Mateo County, 2000-2019



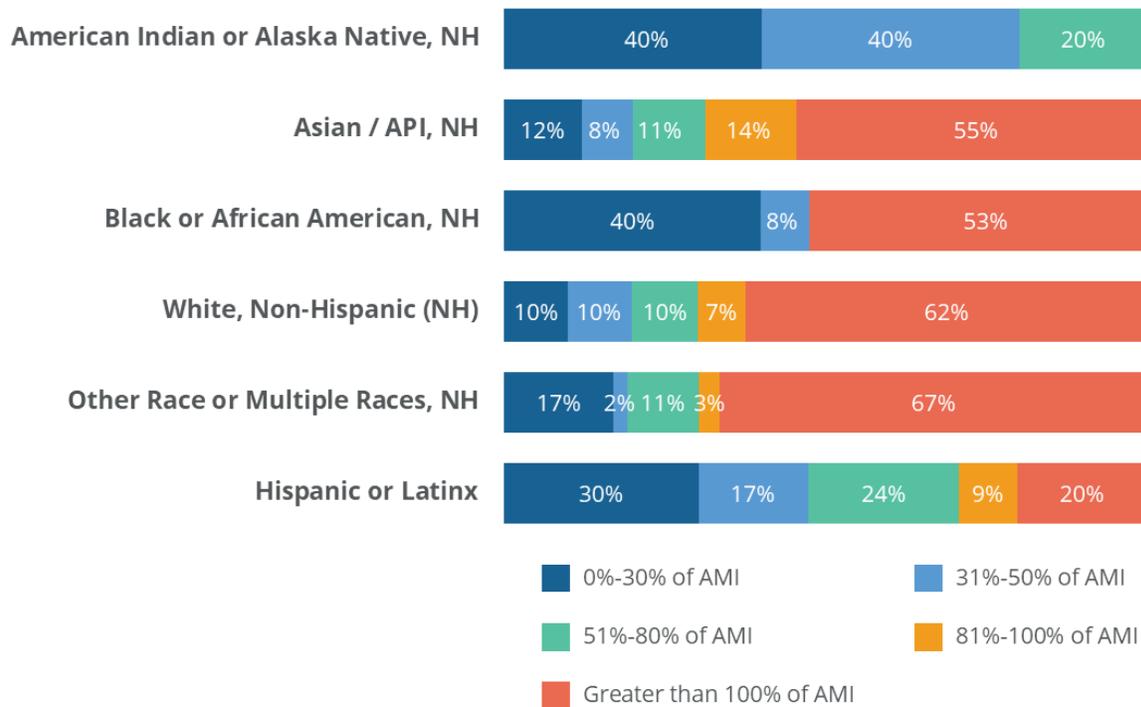
Source: ABAG Housing Needs Data Workbook

**Figure II-3.**  
**Senior and Youth Population by Race, Unincorporated San Mateo County, 2000-2019**



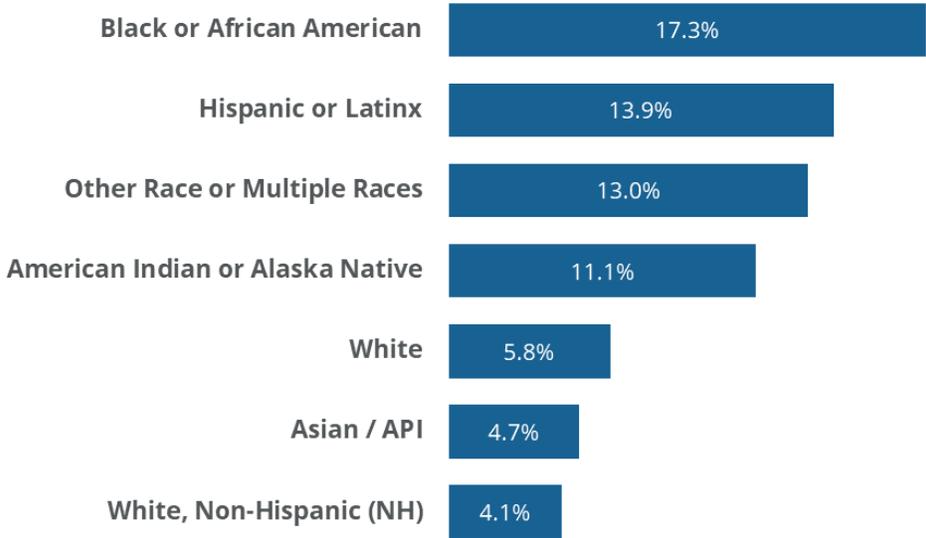
Source: ABAG Housing Needs Data Workbook

**Figure II-4.**  
**Area Median Income by Race and Ethnicity, Unincorporated San Mateo County, 2019**



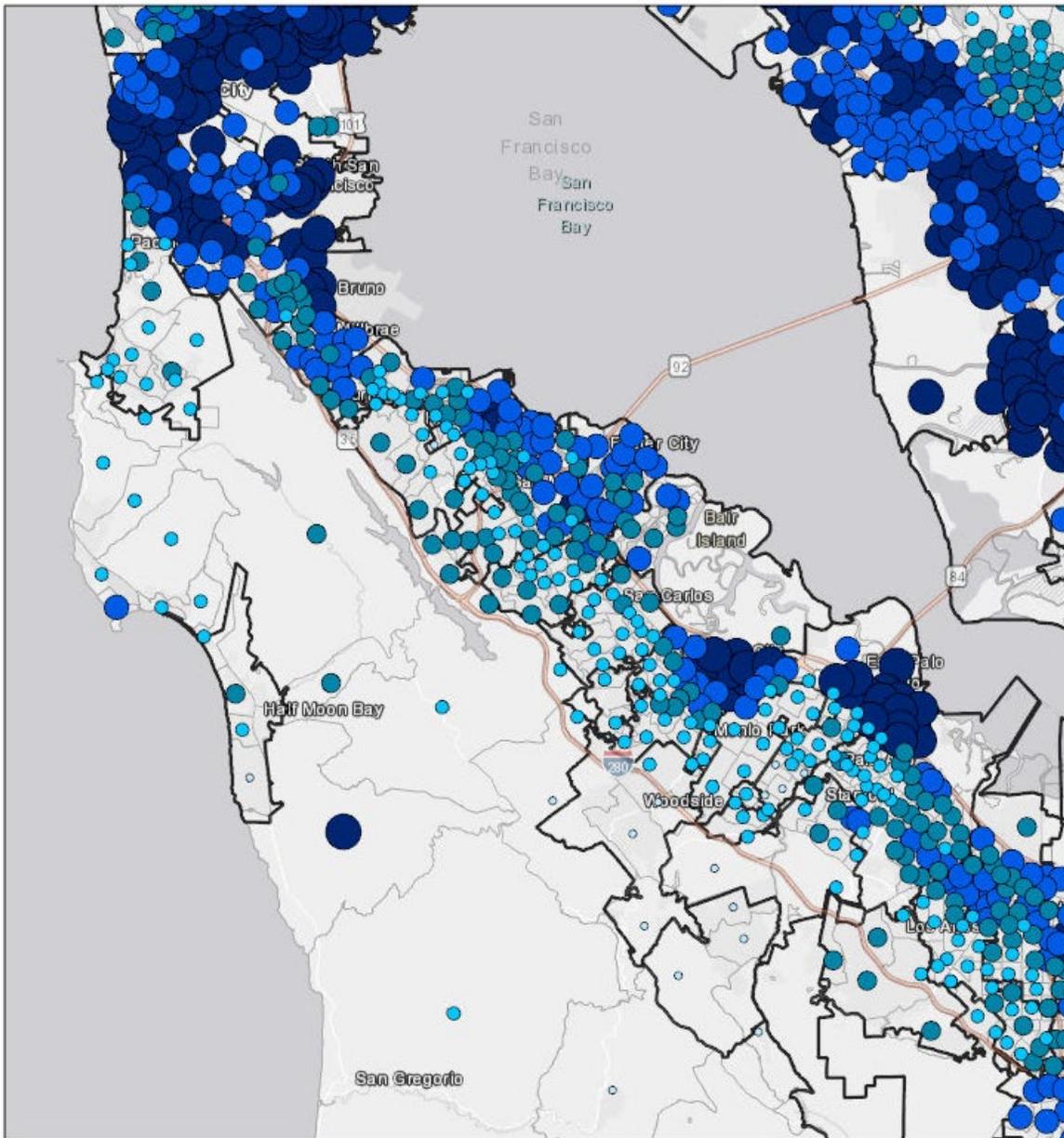
Source: ABAG Housing Needs Data Workbook

**Figure II-5.**  
**Poverty Rate by Race and Ethnicity, Unincorporated San Mateo County, 2019**



Source: ABAG Housing Needs Data Workbook

**Figure II-6.**  
**% Non-White Population by Census Block Groups, 2018**

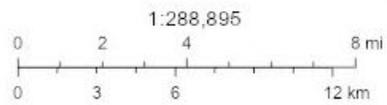


12/9/2021, 1:01:08 PM

City/Town Boundaries

(R) Racial Demographics (2018) - Block Group - Graduated Dots

- 0 - 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%

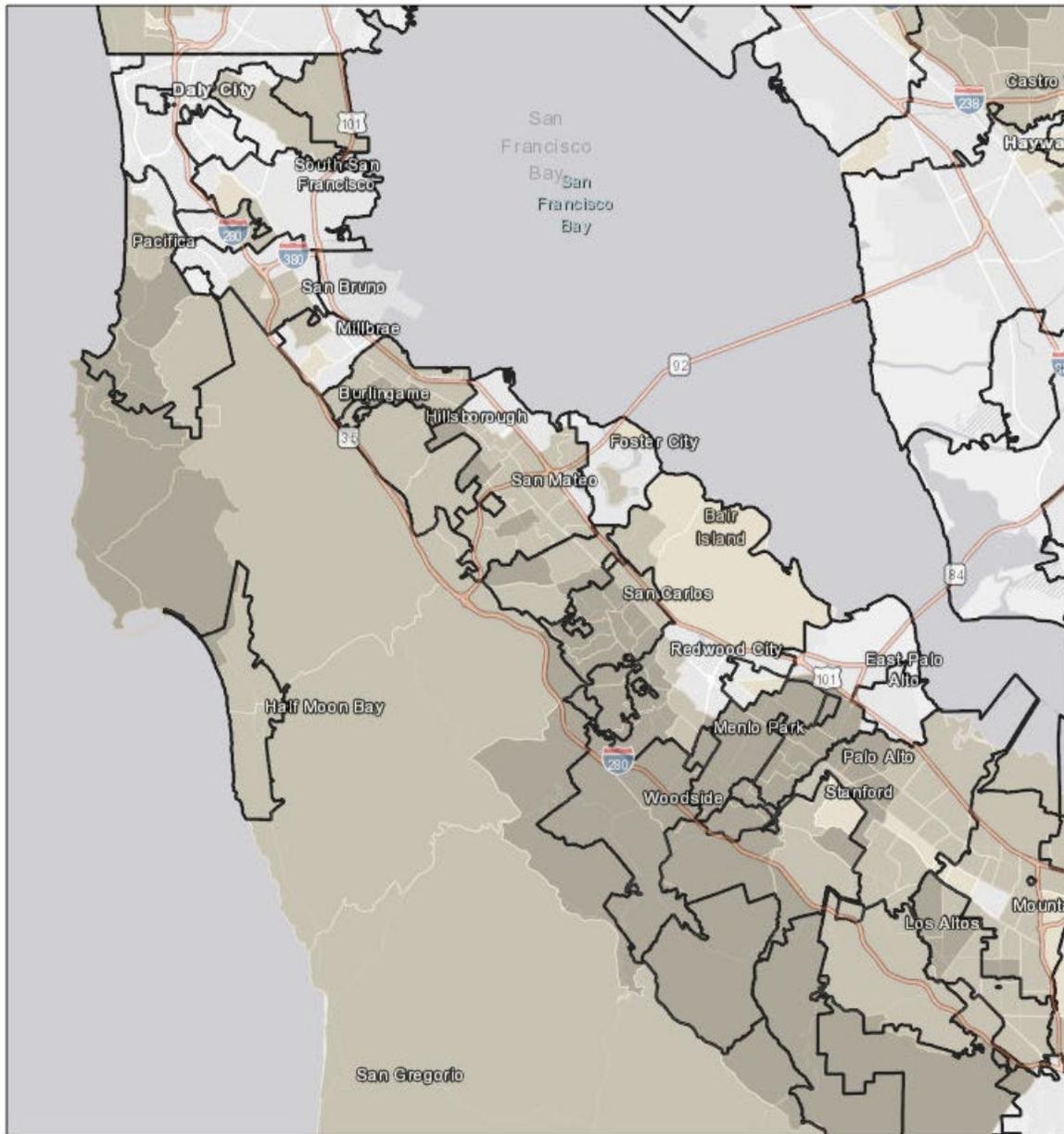


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD  
 County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-7.**  
**White Majority Census Tracts**



12/9/2021, 1:03:25 PM

-  City/Town Boundaries
- (R) Predominant Population - White Majority Tracts
-  Slim (gap < 10%)
-  Sizeable (gap 10% – 50%)
-  Predominant (gap > 50%)



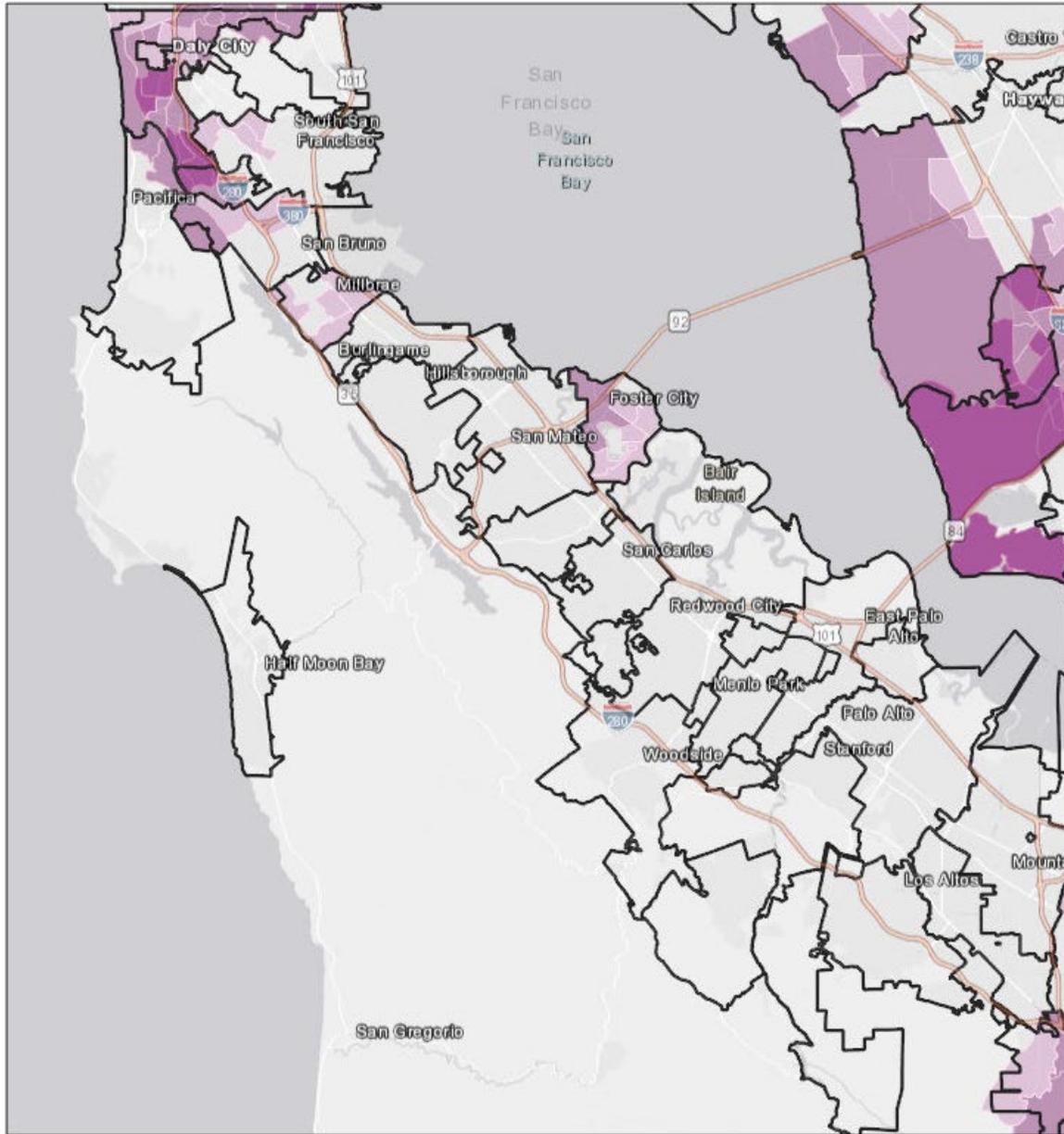
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

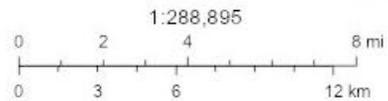
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-8.**  
**Asian Majority Census Tracts**



12/9/2021, 12:42:08 PM

-  City/Town Boundaries
- (R) Predominant Population - Asian Majority Tracts
  -  Slim (gap < 10%)
  -  Sizeable (gap 10% – 50%)
  -  Predominant (gap > 50%)

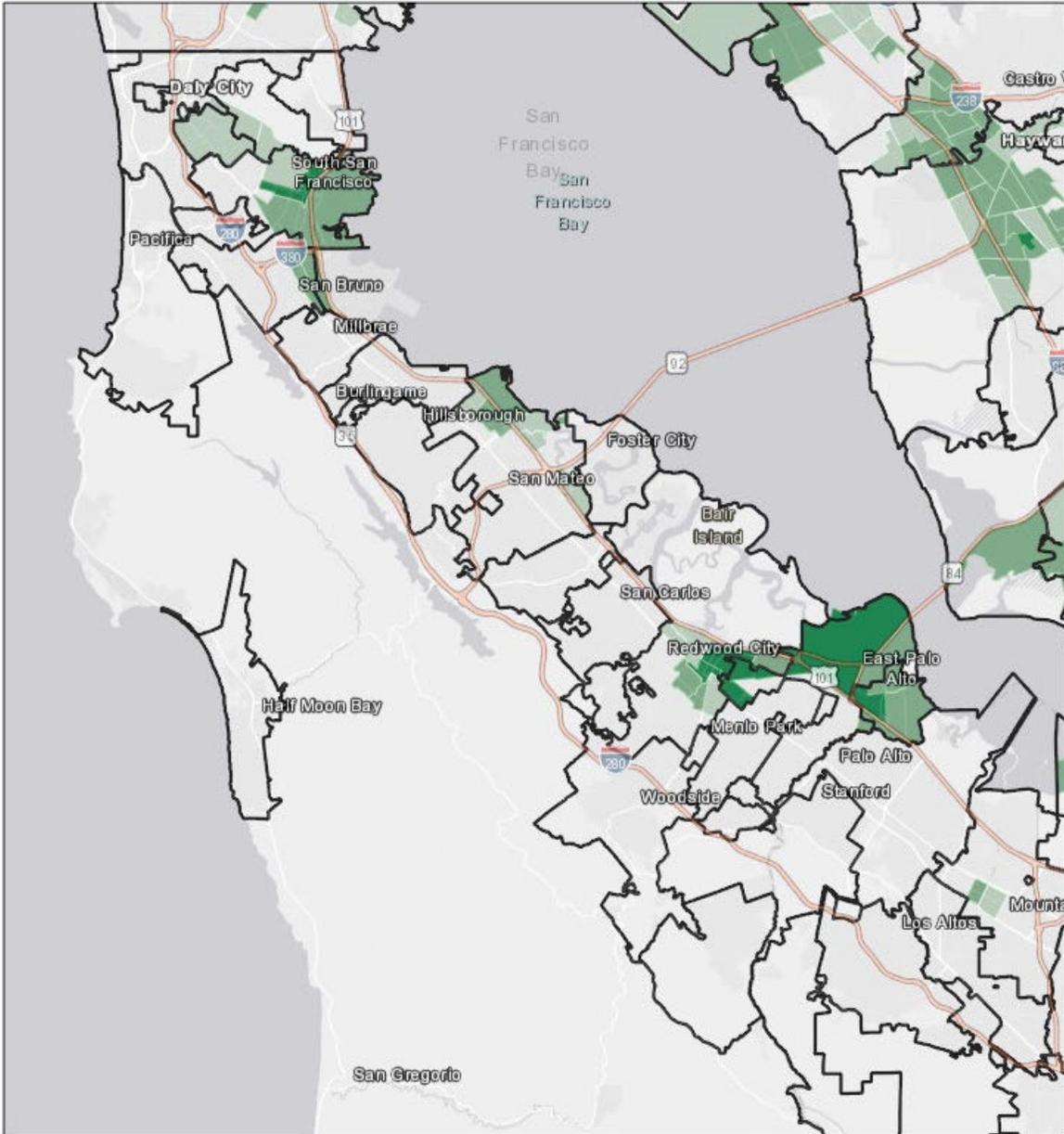


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021. CA HCD

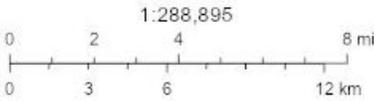
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-9.**  
**Hispanic Majority Census Tracts**



12/9/2021, 12:48:25 PM

-  City/Town Boundaries
- (R) Predominant Population - Hispanic Majority Tracts
-  Slim (gap < 10%)
-  Sizeable (gap 10% – 50%)
-  Predominant (gap > 50%)



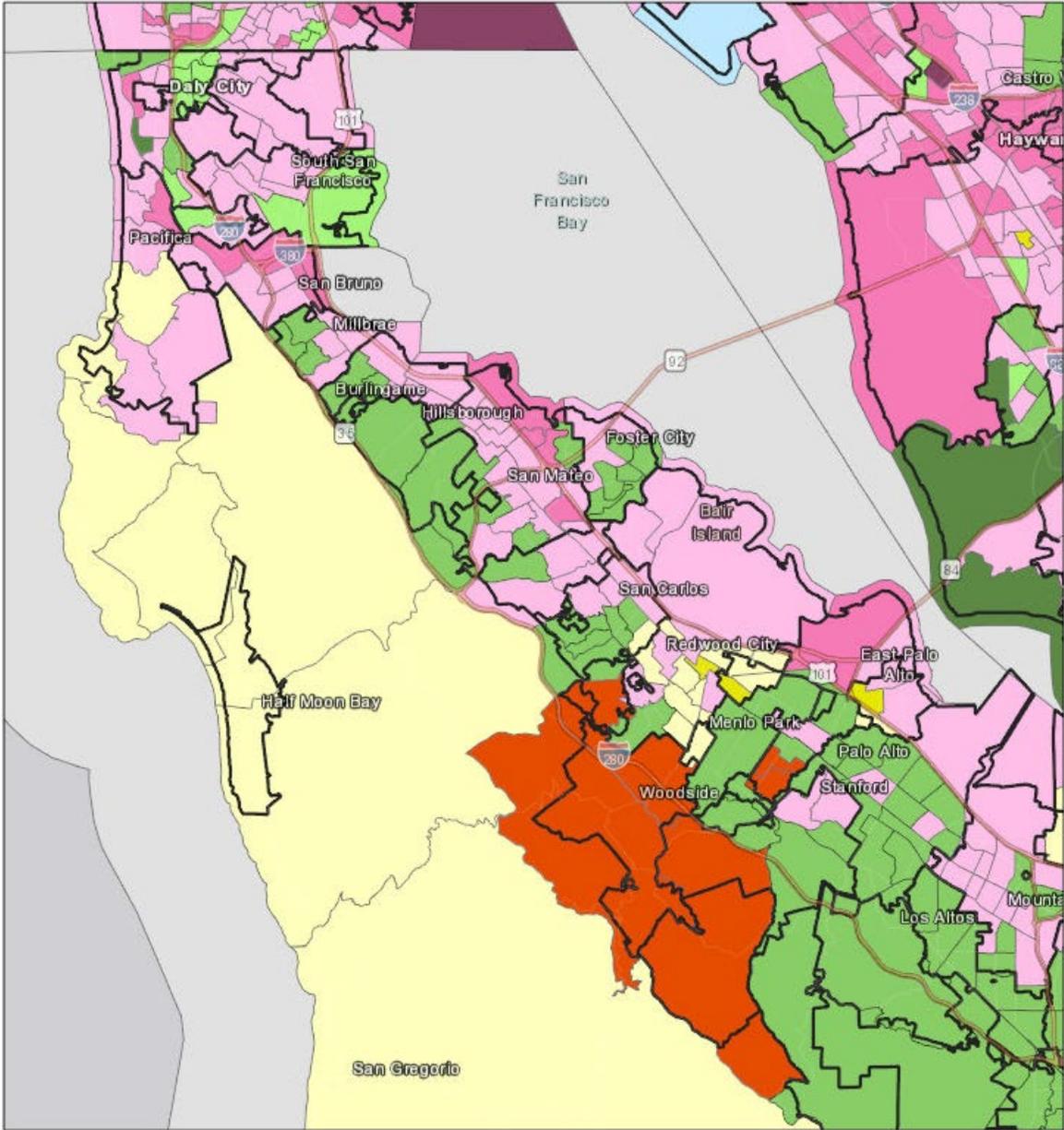
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

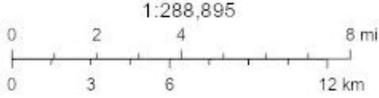
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-10.**  
**Neighborhood Segregation by Census Tract, 2019**



12/9/2021, 12:57:38 PM

- City/Town Boundaries
- (A) Neighborhood Segregation (UC Berkeley, 2019) - Tract
- Latinx-White
- Mostly Latinx
- Asian-Latinx
- Asian-White
- Mostly Asian
- Black-Latinx
- Mostly White
- 3 Group Mix
- 4 Group Mix
- Diverse
- Unpopulated Tract

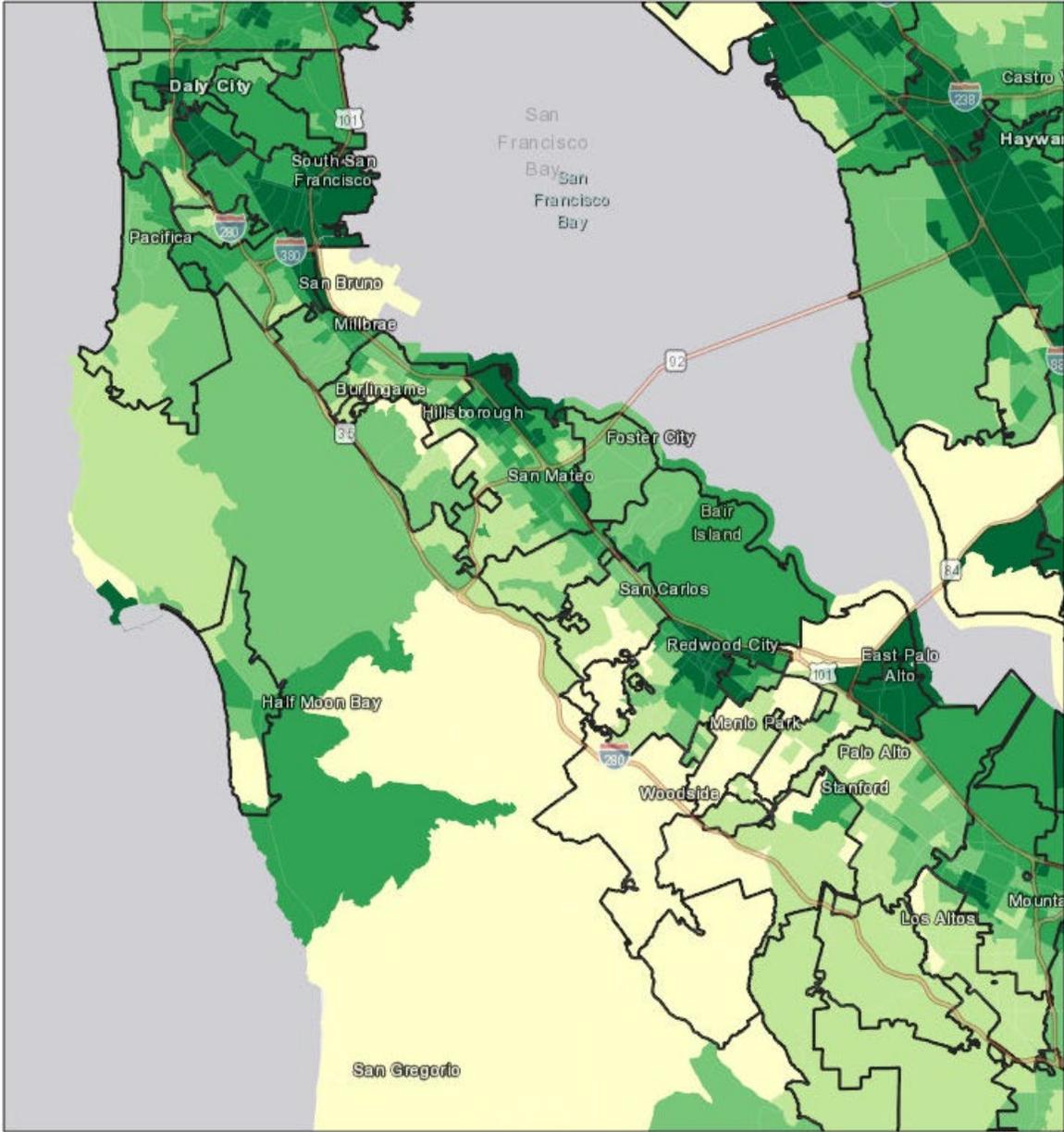


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, CA HCD

Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-11.**  
**Diversity Index by Block Group, 2010**

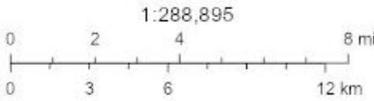


12/9/2021, 12:46:57 PM

City/Town Boundaries

(A) Diversity Index (2010) - Block Group

Lower Diversity



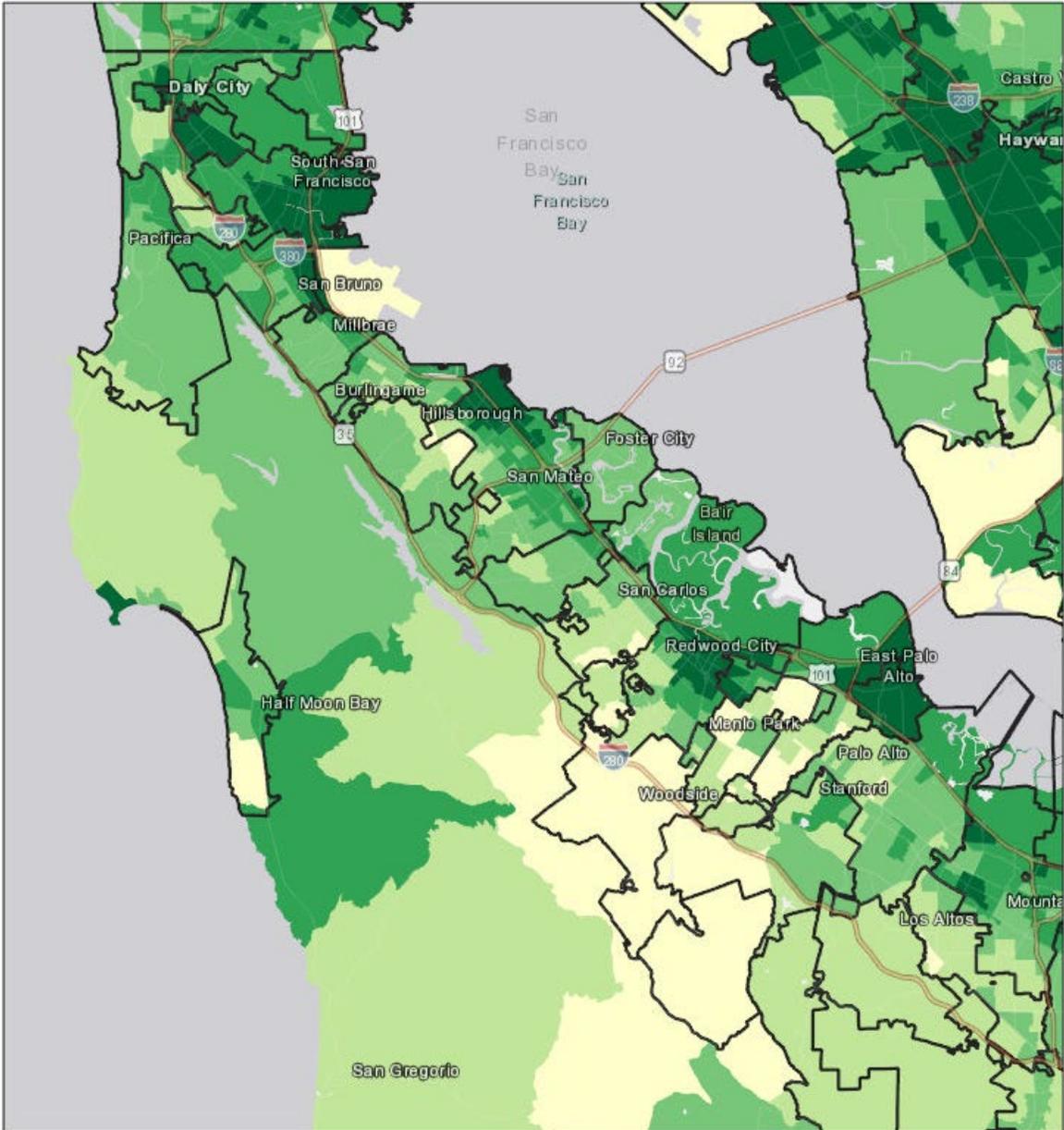
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

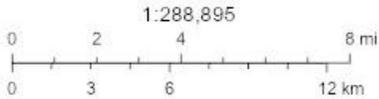
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-12.**  
**Diversity Index by Block Group, 2018**



12/9/2021, 12:47:41 PM

 City/Town Boundaries	 55 - 70
(A) Diversity Index (2018) - Block Group	 70 - 85
 Lower Diversity	 Higher Diversity
 40 - 55	



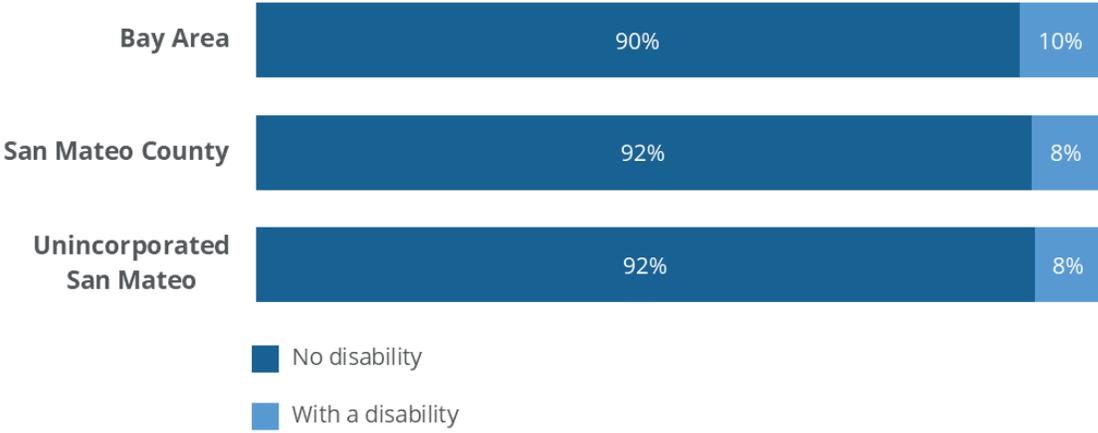
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD  
 County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.  
 Source: California Department of Housing and Community Development AFFH Data Viewer

**Disability status.**

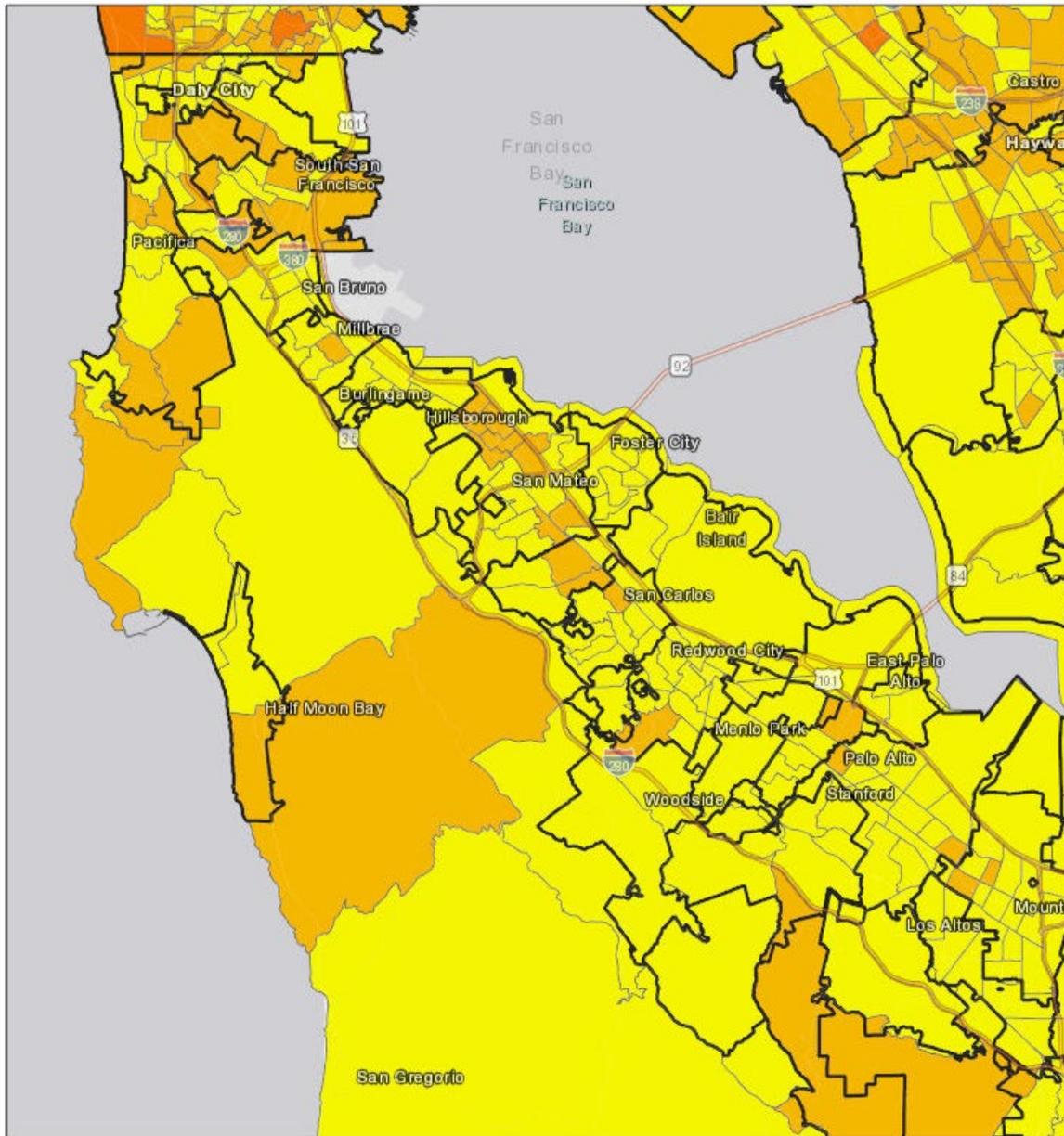
**Figure II-13.**

**Share of Population by Disability Status, 2019**



Source: ABAG Housing Needs Data Workbook

**Figure II-14.**  
**% of Population with a Disability by Census Tract, 2019**

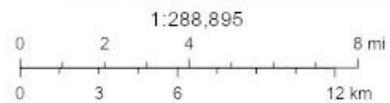


12/9/2021, 12:58:45 PM

City/Town Boundaries

(R) Population with a Disability (ACS, 2015 - 2019) - Tract

- < 10%
- 10% - 20%
- 20% - 30%



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

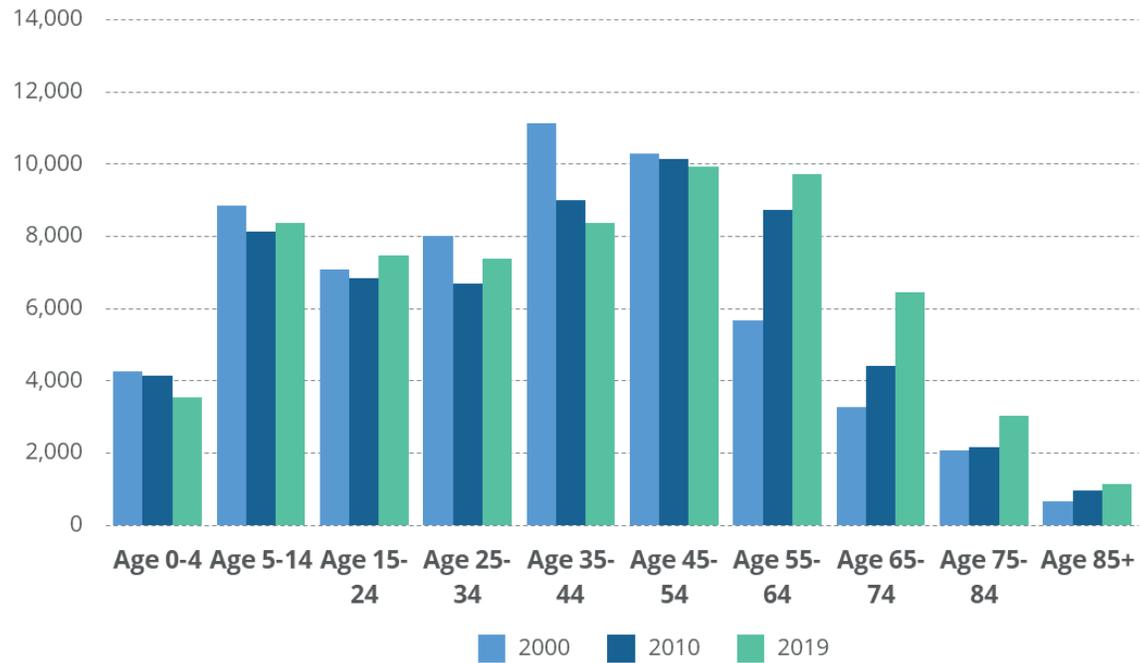
CA HCD  
 County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

**Familial status.**

**Figure II-15.**

**Age Distribution, Unincorporated San Mateo County, 2000-2019**



Source: ABAG Housing Needs Data Workbook

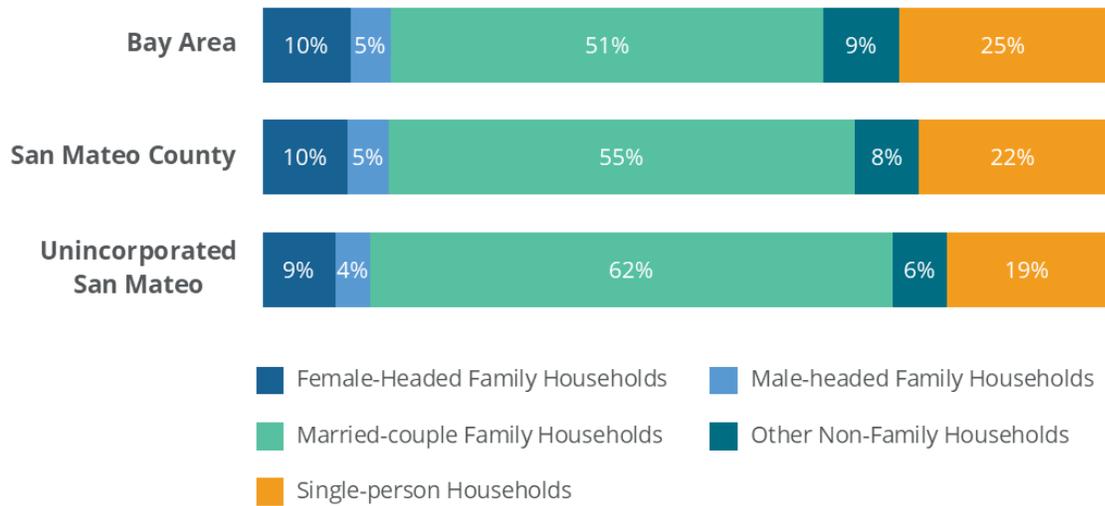
**Figure II-16.**

**Share of Households by Size, 2019**



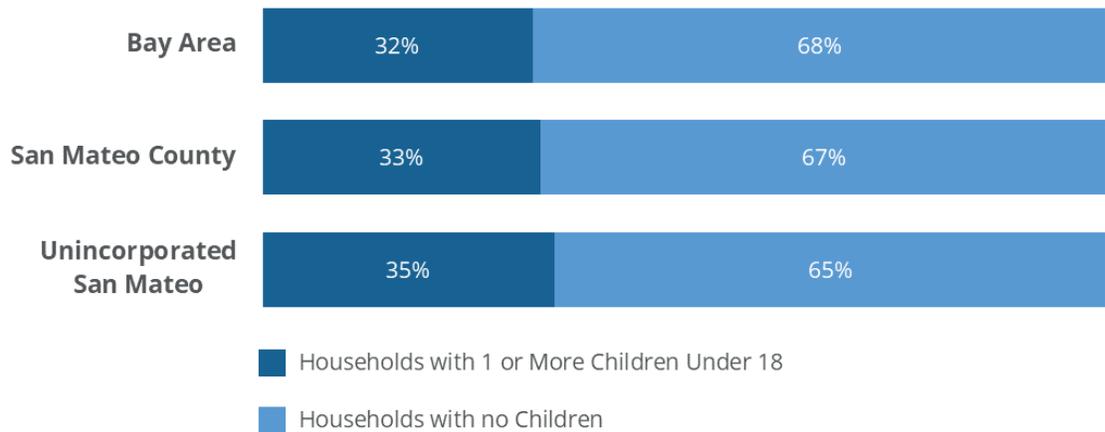
Source: ABAG Housing Needs Data Workbook

**Figure II-17.**  
**Share of Households by Type, 2019**



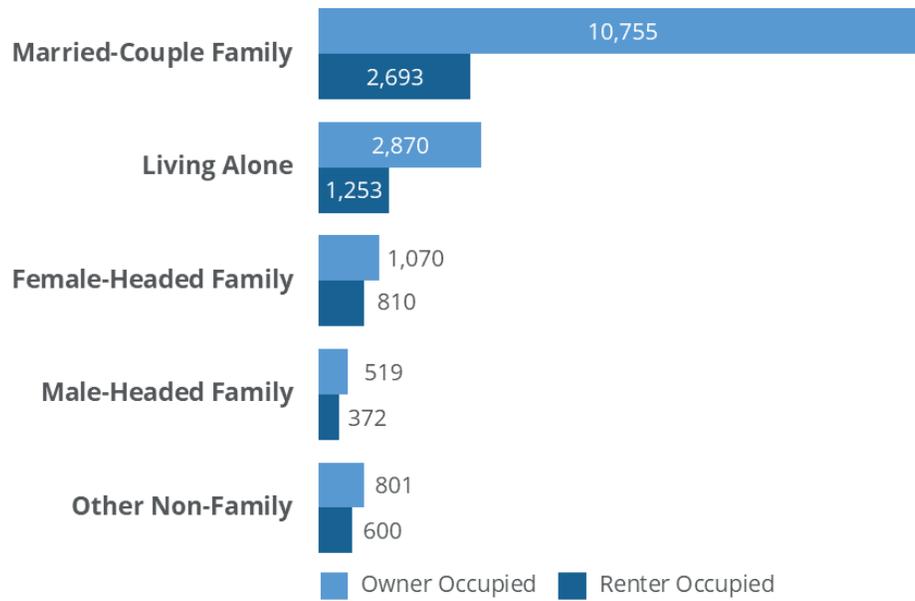
Source: ABAG Housing Needs Data Workbook

**Figure II-18.**  
**Share of Households by Presence of Children (Less than 18 years old), 2019**



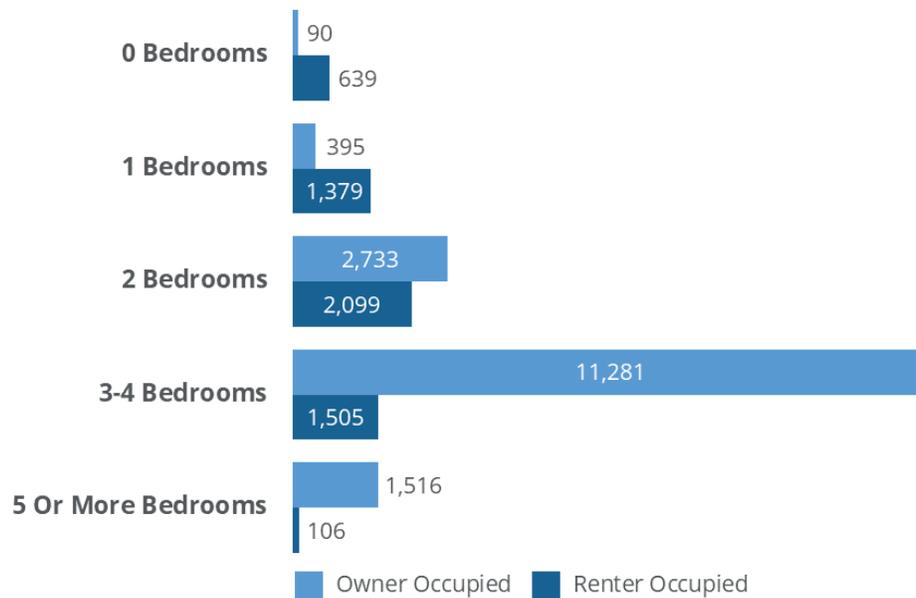
Source: ABAG Housing Needs Data Workbook

**Figure II-19.**  
**Housing Type by Tenure, Unincorporated San Mateo County, 2019**



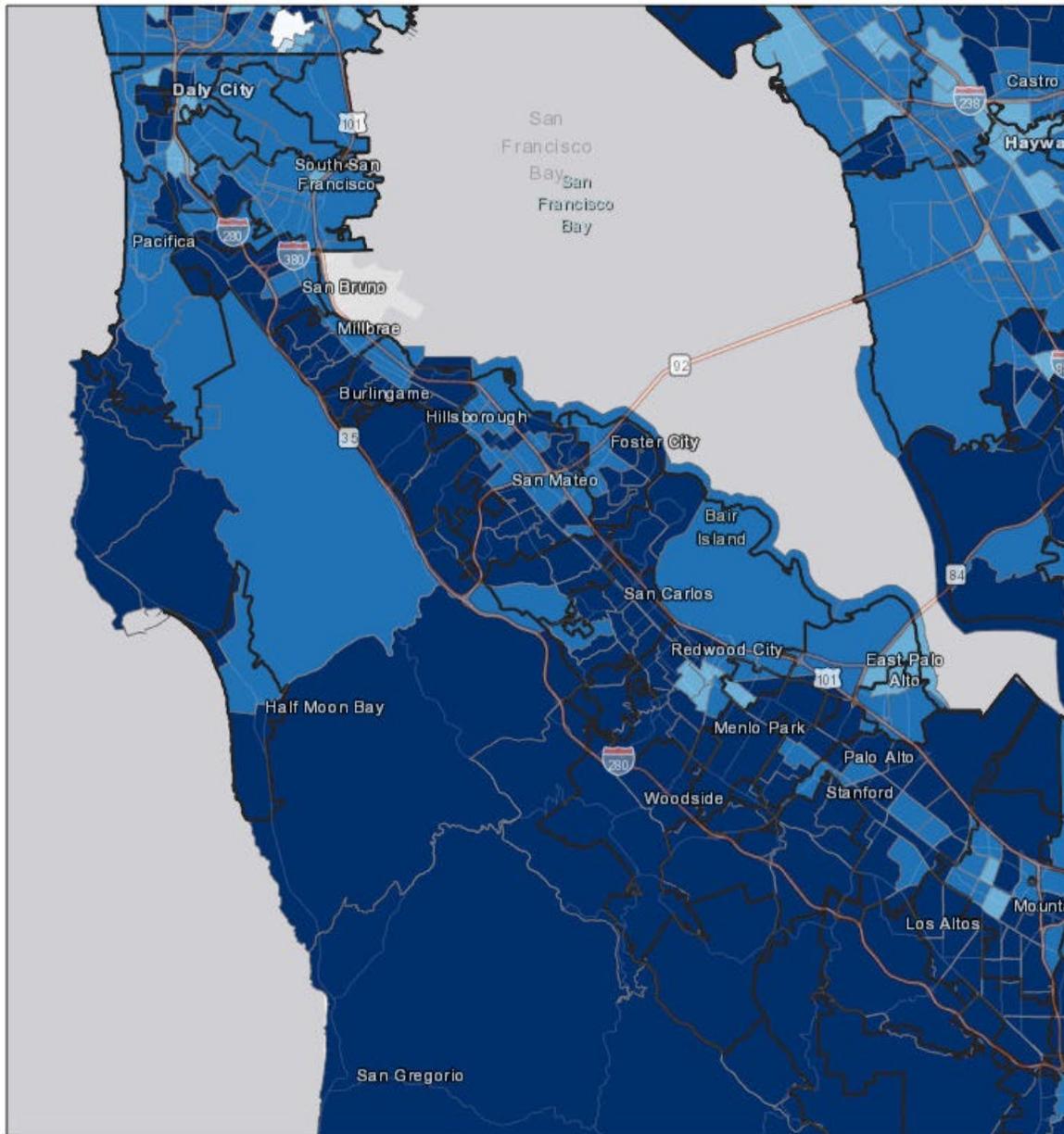
Source: ABAG Housing Needs Data Workbook

**Figure II-20.**  
**Housing Units by Number of Bedrooms and Tenure, Unincorporated San Mateo County, 2019**



Source: ABAG Housing Needs Data Workbook

**Figure II-21.**  
**% of Children in Married Couple Households by Census Tract, 2019**

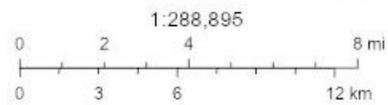


12/9/2021, 1:42:59 PM

City/Town Boundaries

(R) Percent of Children in Married - Couple Households (ACS, 2015-2019) - Tract

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- > 80%



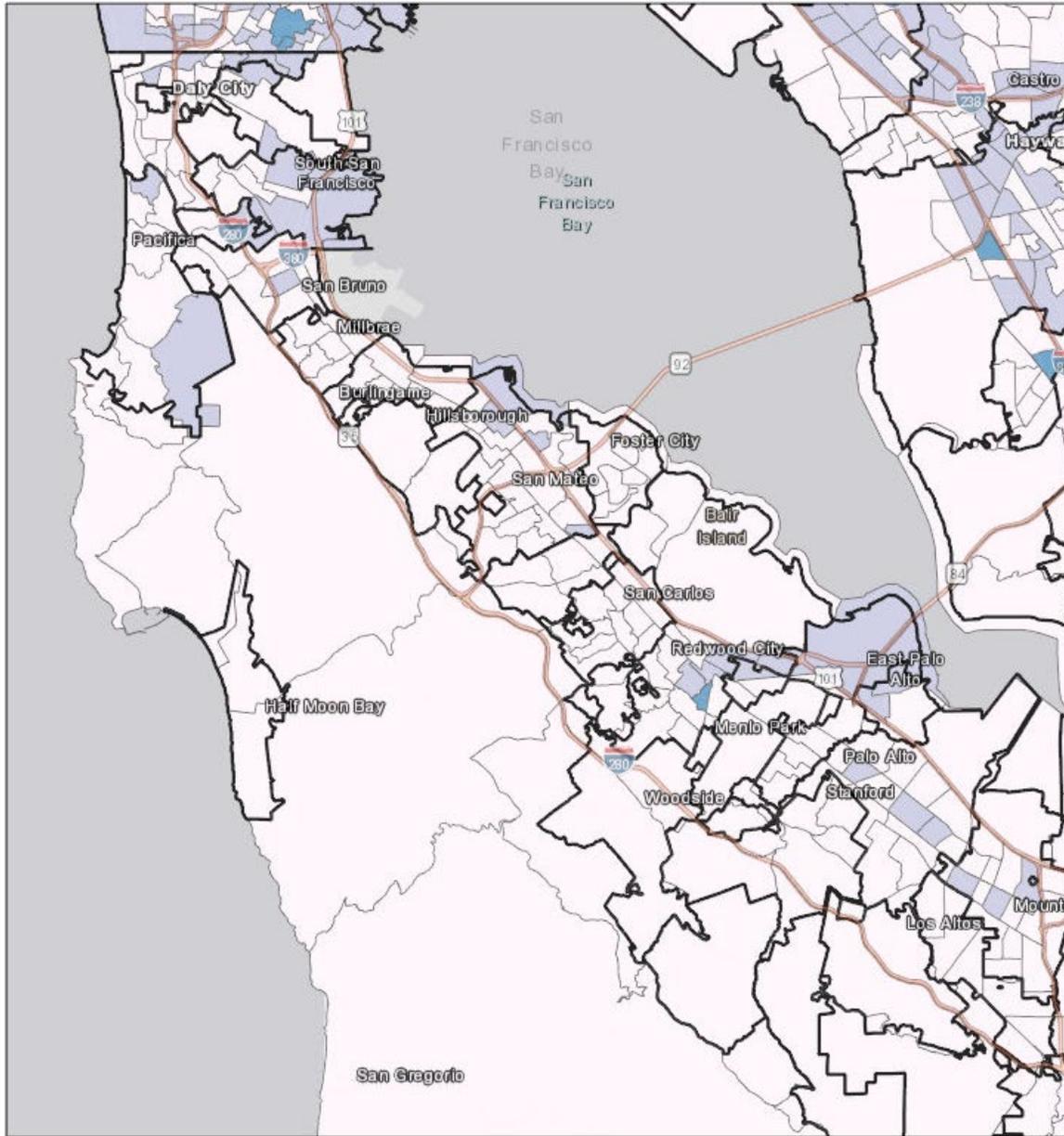
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

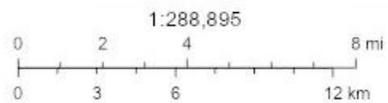
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-22. [legend missing in HCD provided map]  
 % Households with Single Female with Children by Census Tract, 2019



12/9/2021, 11:57:27 AM

City/Town Boundaries



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

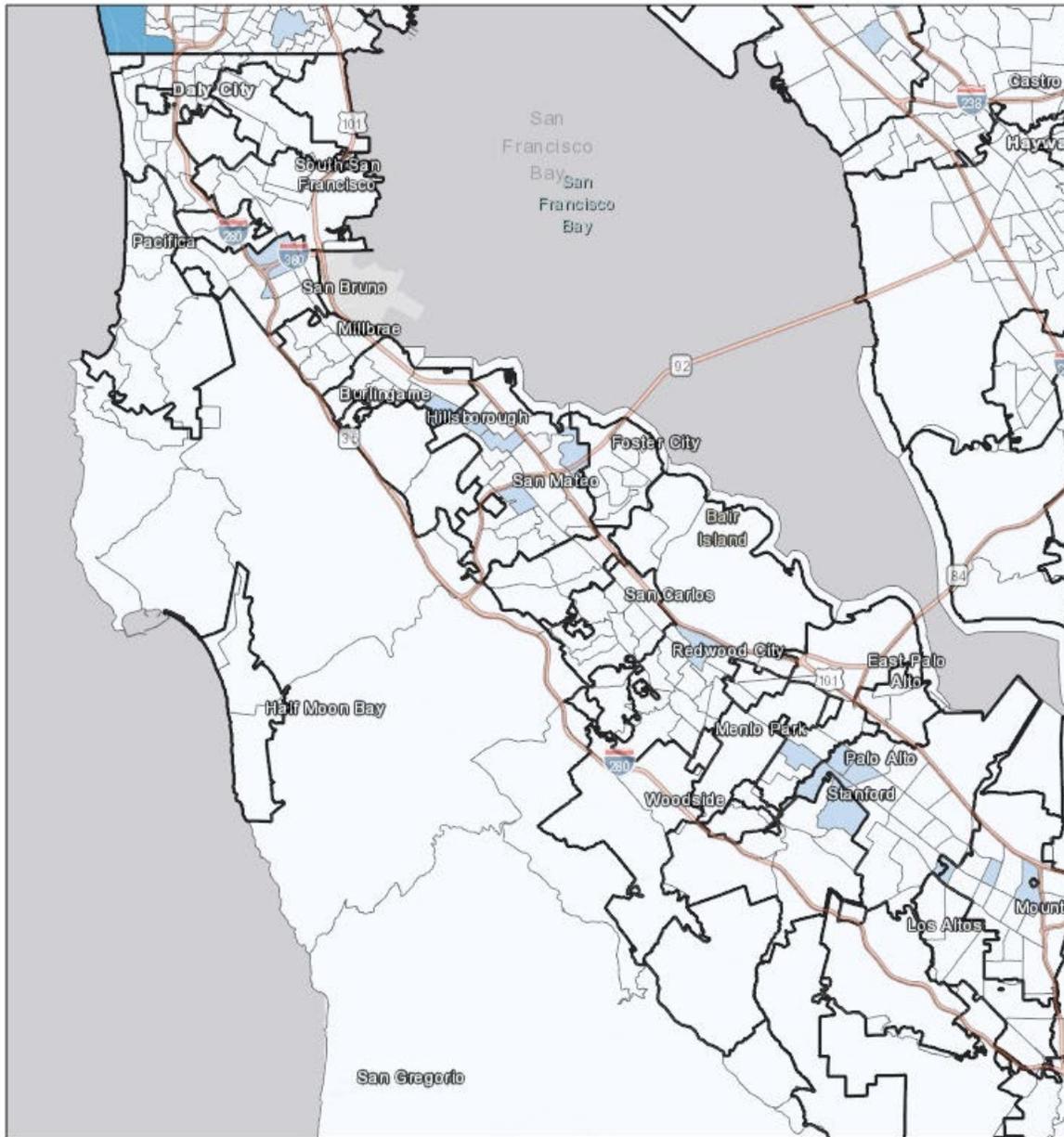
CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

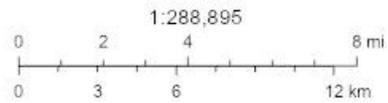


Figure II-24. [legend missing in HCD provided map]  
 % of Adults Living Alone by Census Tract, 2019



12/9/2021, 11:58:27 AM

City/Town Boundaries



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

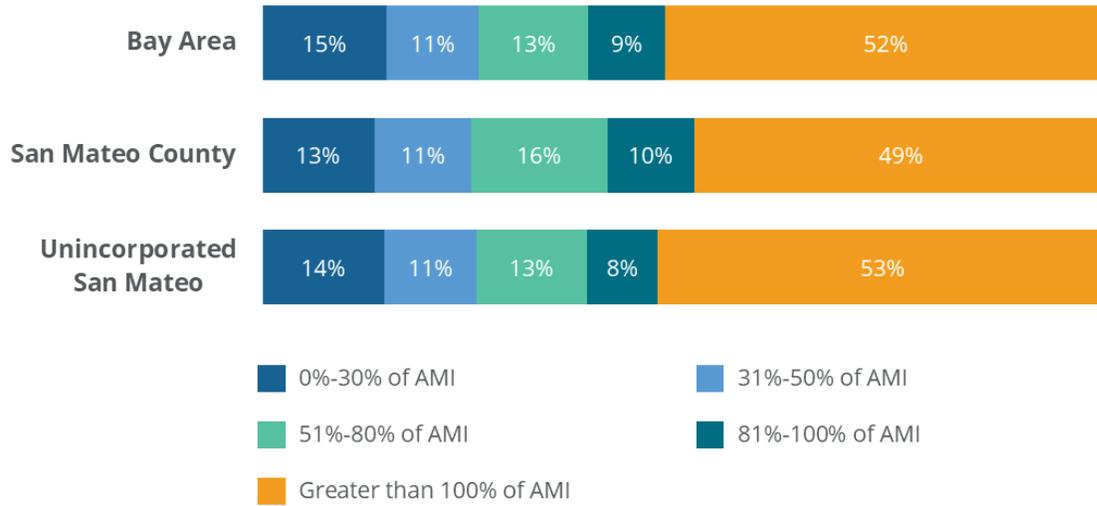
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021,

Source: California Department of Housing and Community Development AFFH Data Viewer

# Household income.

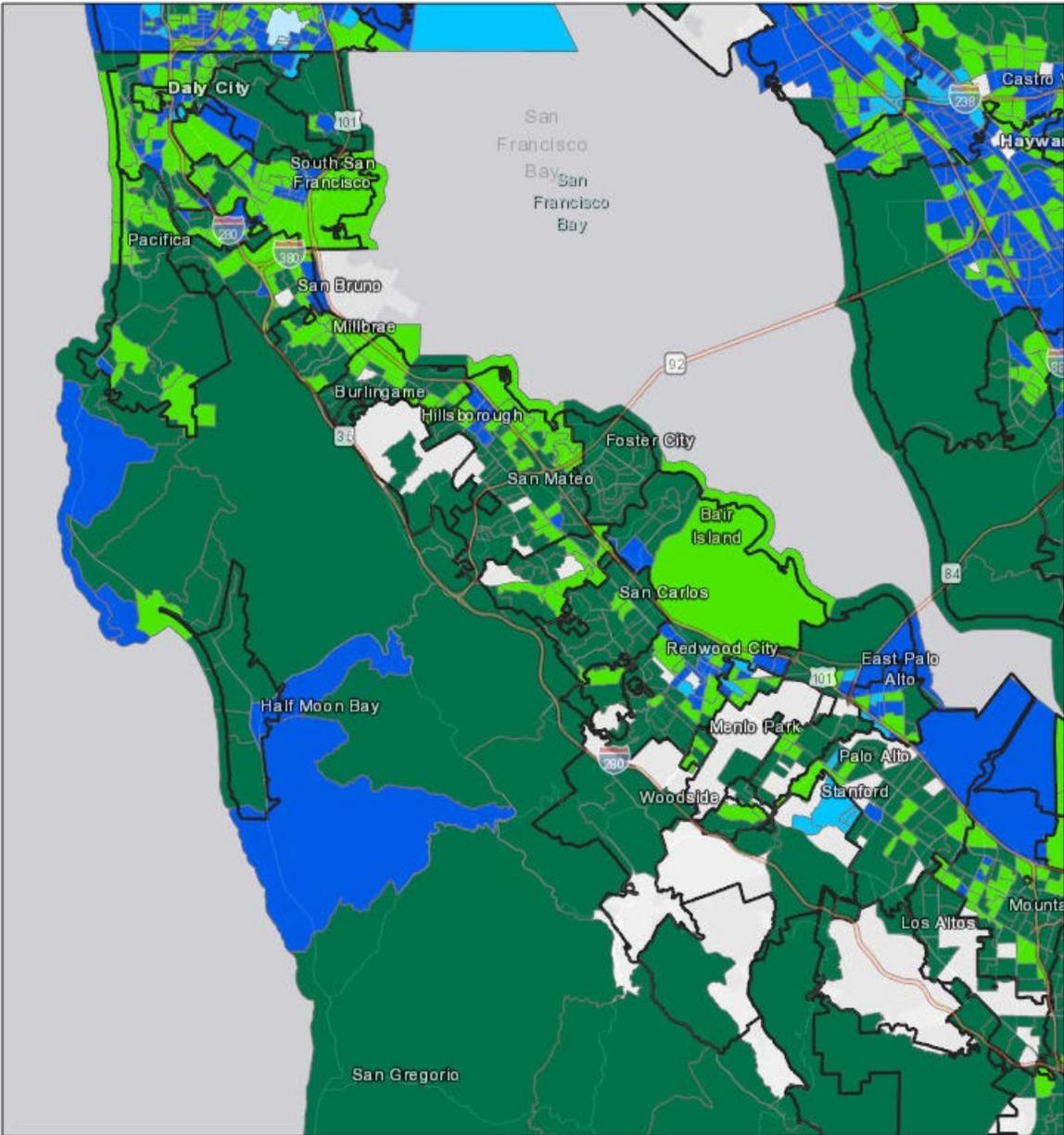
Figure II-25.

Share of Households by Area Median Income (AMI), 2019



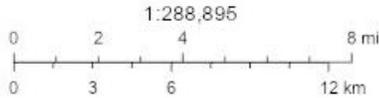
Source: ABAG Housing Needs Data Workbook

**Figure II-26.**  
**Median Household Income by Block Group, 2019**



12/9/2021, 12:53:36 PM

- City/Town Boundaries
- (R) Median Income (ACS, 2015-2019) - Block Group
- < \$30,000
- < \$55,000
- < \$87,100 (HCD 2020 State Median Income)
- < \$125,000
- Greater than \$125,000

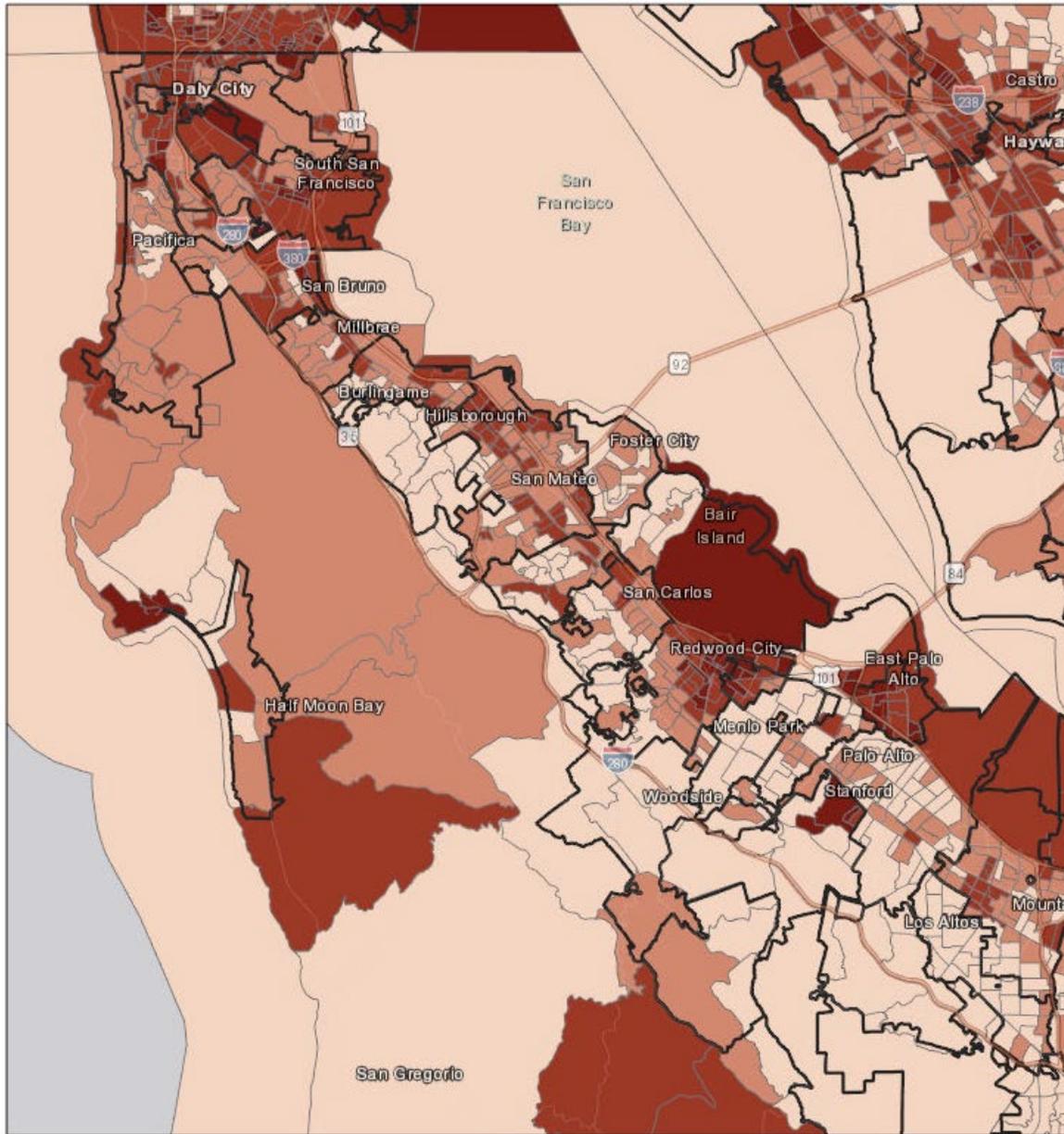


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, CA HCD

Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-27.**  
**Low to Moderate Income Population by Block Group**



12/9/2021, 12:50:54 PM

City/Town Boundaries

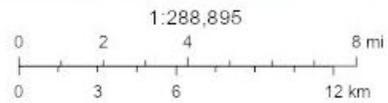
(A) Low to Moderate Income Population (HUD) - Block Group

< 25%

25% - 50%

50% - 75%

75% - 100%



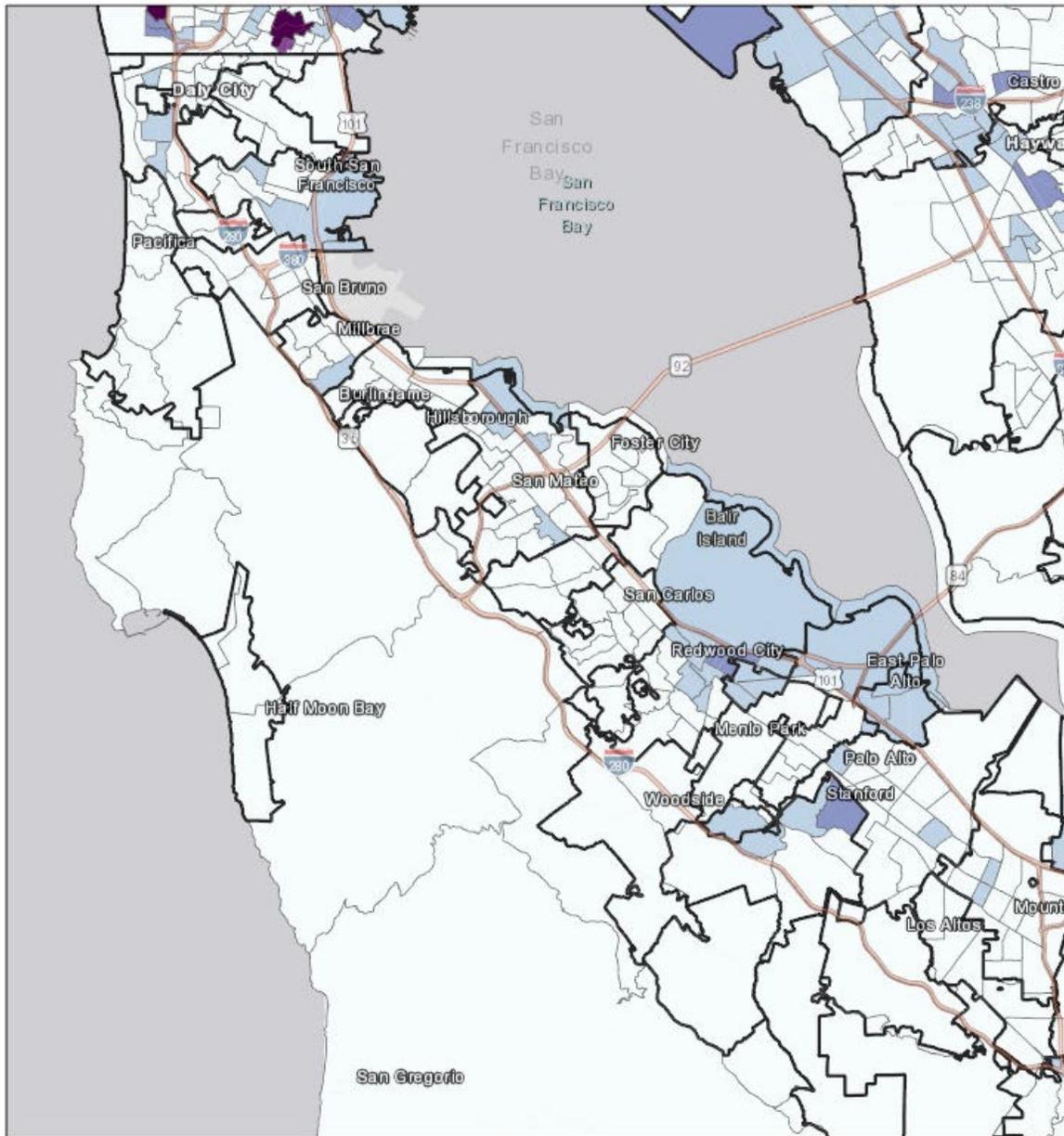
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

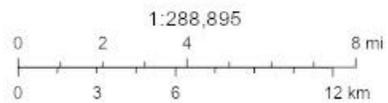
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-28.**  
**Poverty Status by Census Tract, 2019**



12/9/2021, 12:59:32 PM

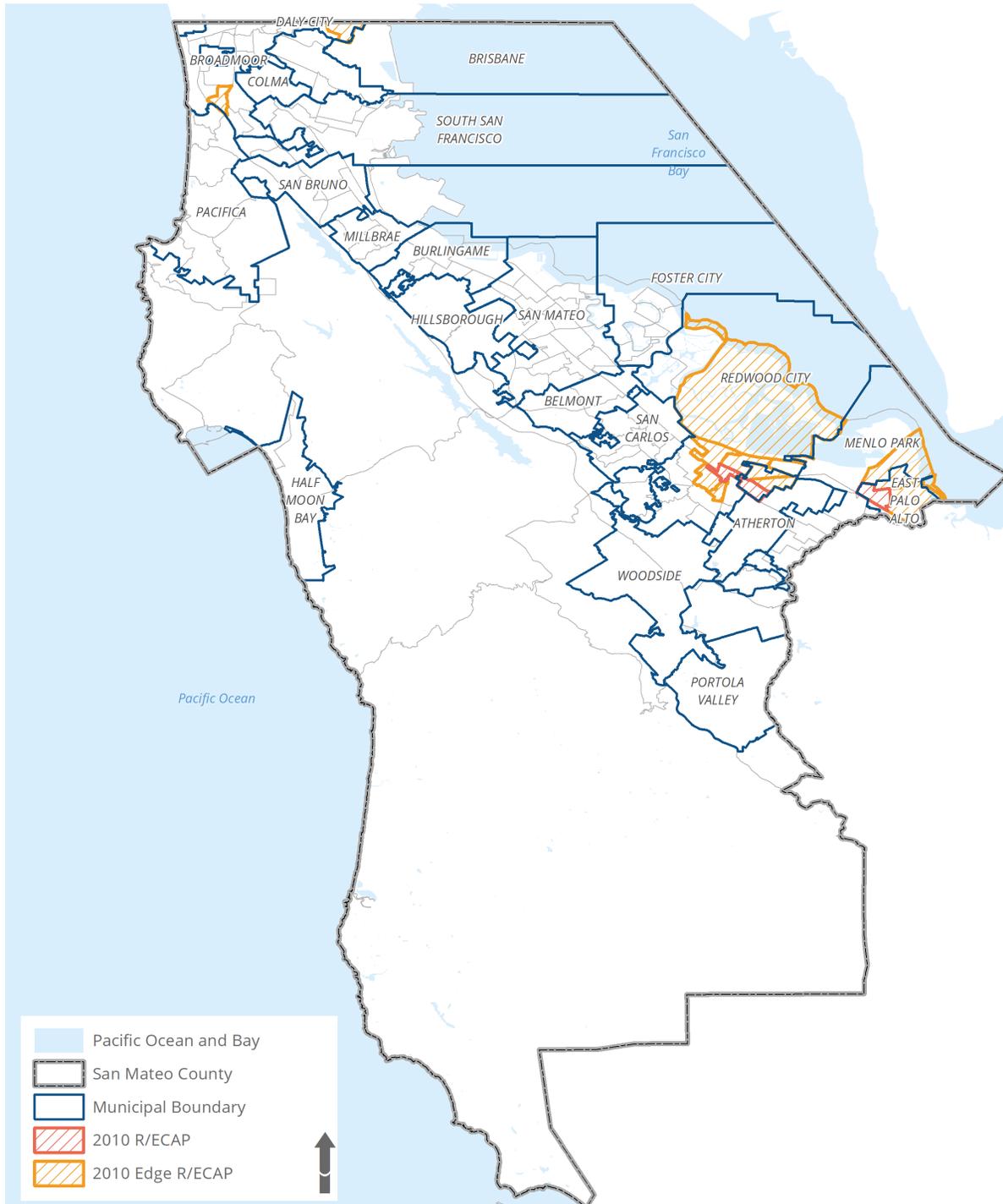


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021. CA HCD

Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-29.**  
**R/ECAPs and Edge R/ECAPs, 2010**

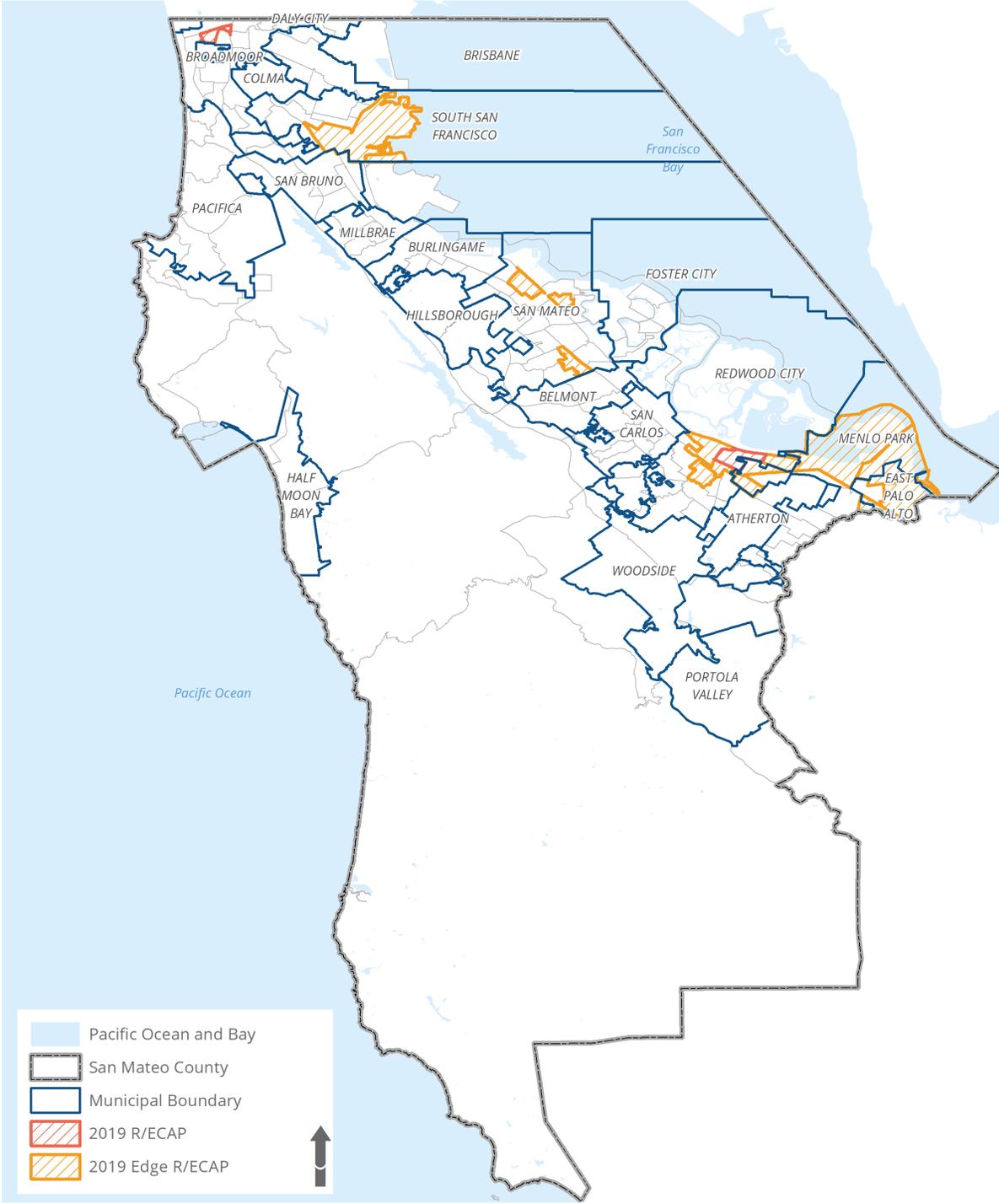


Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (13% in 2010).

Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-30.**

R/ECAPs and Edge R/ECAPs, 2019

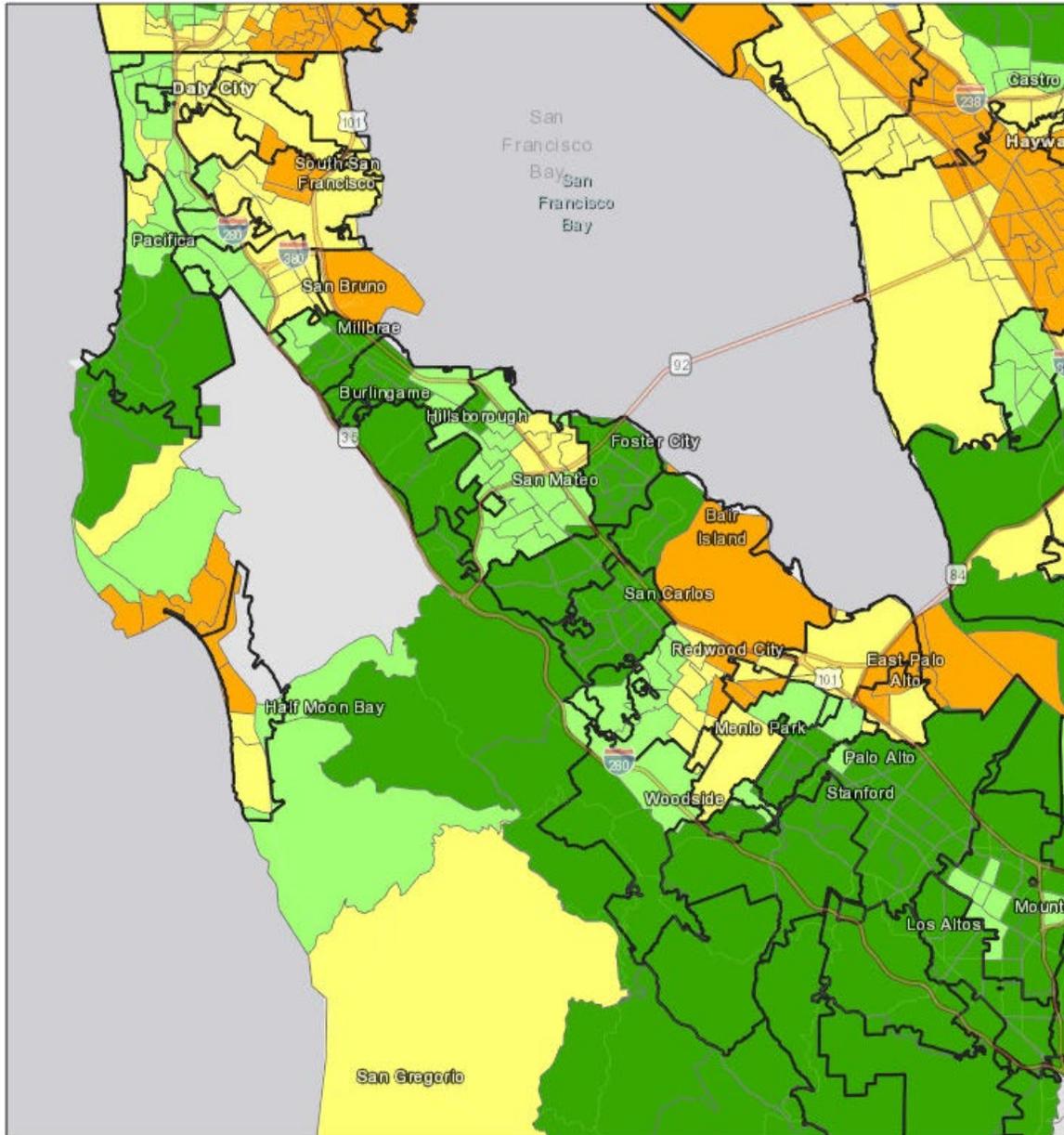


Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.1% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (12.8% in 2019).

Source: California Department of Housing and Community Development AFFH Data Viewer

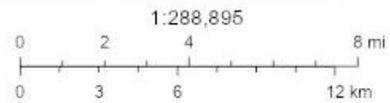
Figure III-1.

# TCAC Opportunity Areas Education Score by Census Tract, 2021



12/9/2021, 1:10:05 PM

- City/Town Boundaries
- (R) TCAC Opportunity Areas (2021) - Education Score -Tract
- < 0.25 (Less Positive Education Outcomes)
- 0.25 - 0.50
- 0.50 - 0.75
- > 0.75 (More Positive Education Outcomes)
- No Data



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

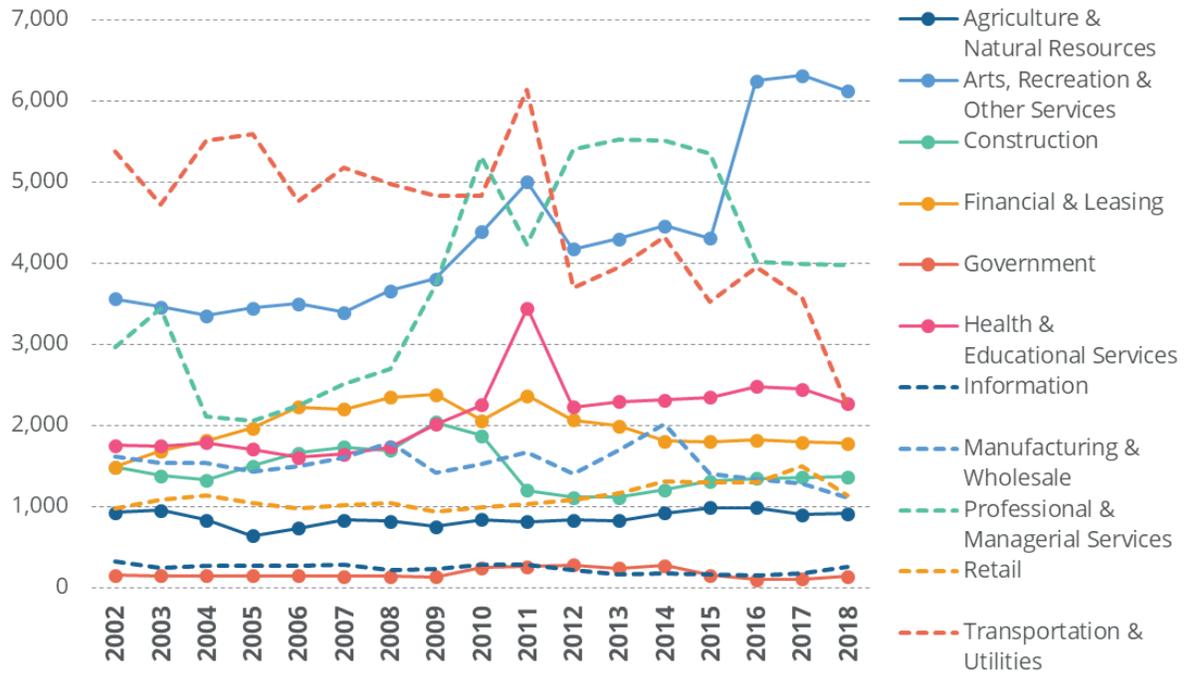
CA HCD  
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

# Employment

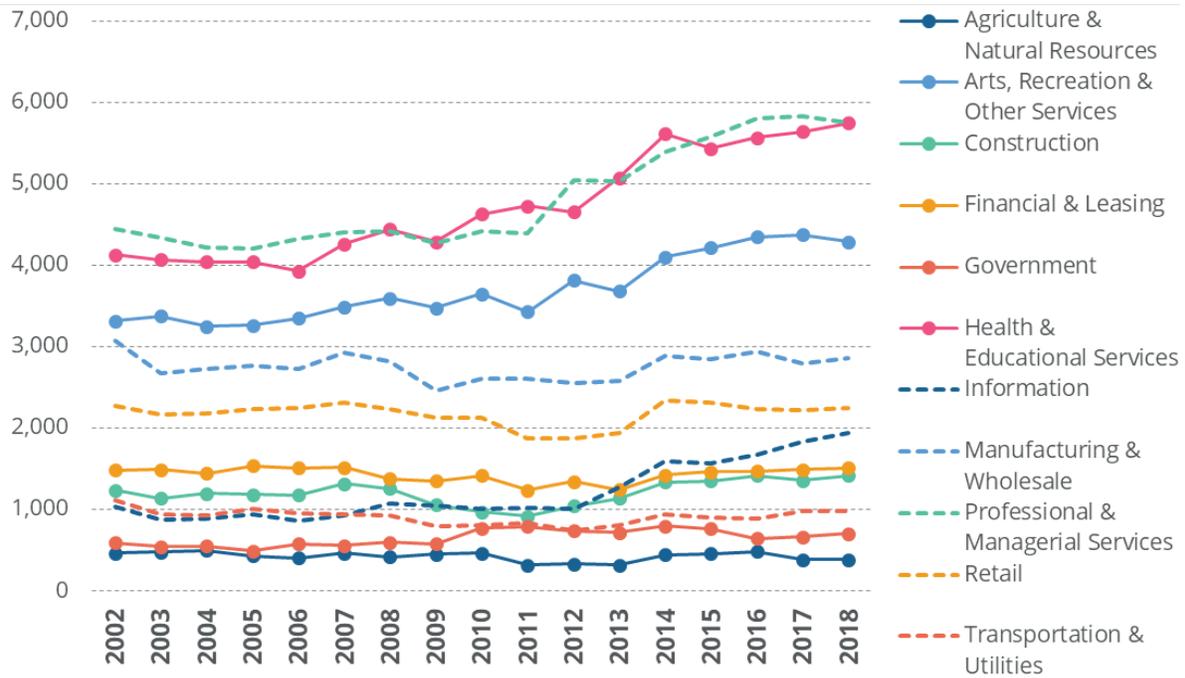
Figure III-2.

Jobs by Industry, Unincorporated San Mateo County, 2002-2018



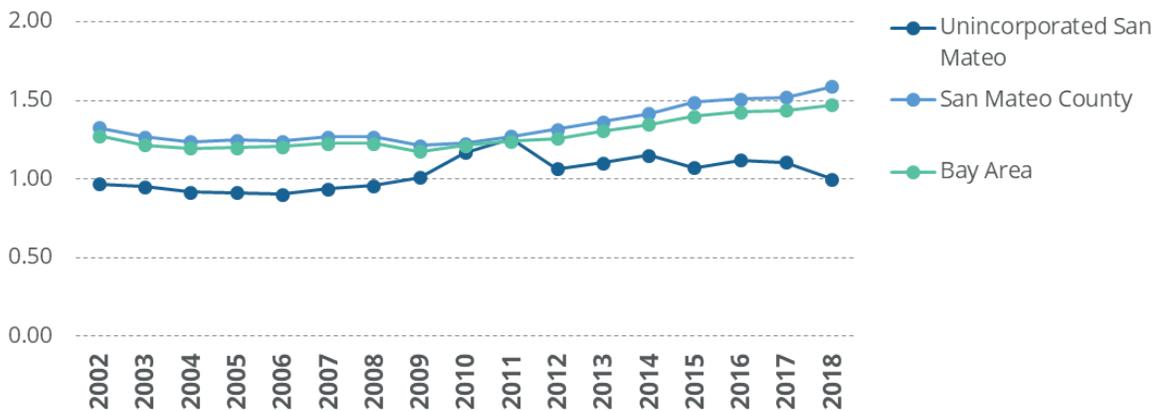
Source: ABAG Housing Needs Data Workbook

**Figure III-3.**  
**Job Holders by Industry, Unincorporated San Mateo County, 2002-2018**



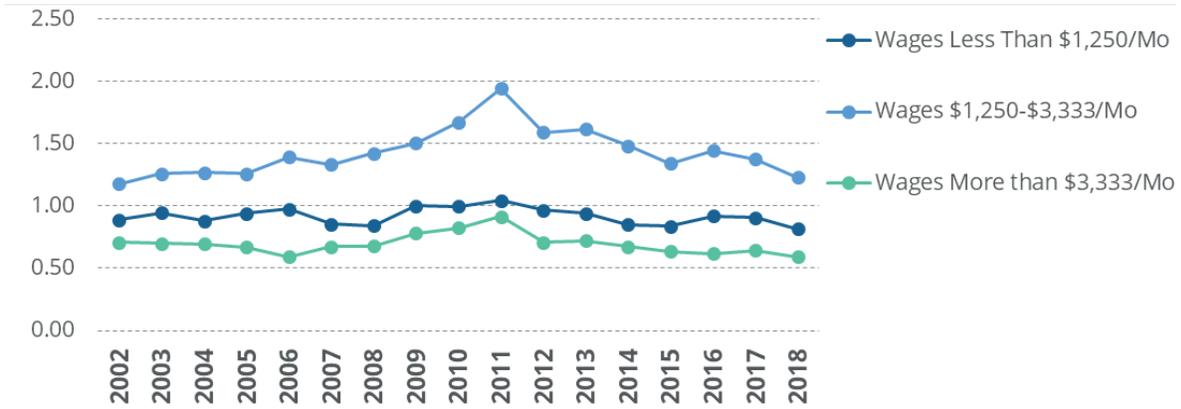
Source: ABAG Housing Needs Data Workbook

**Figure III-4.**  
**Jobs to Household Ratio, Unincorporated San Mateo County, 2002-2018**



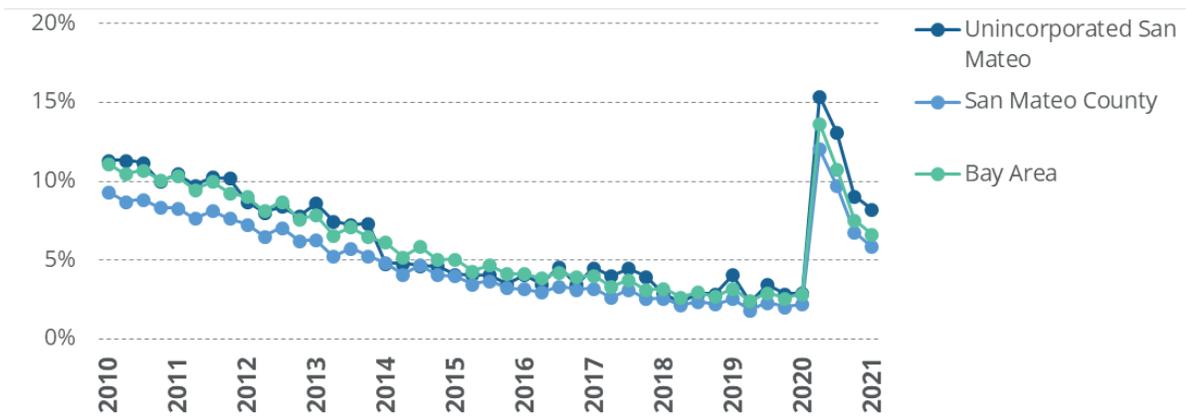
Source: ABAG Housing Needs Data Workbook

**Figure III-5.**  
**Jobs to Worker Ratio by Wage, Unincorporated San Mateo County, 2002-2018**



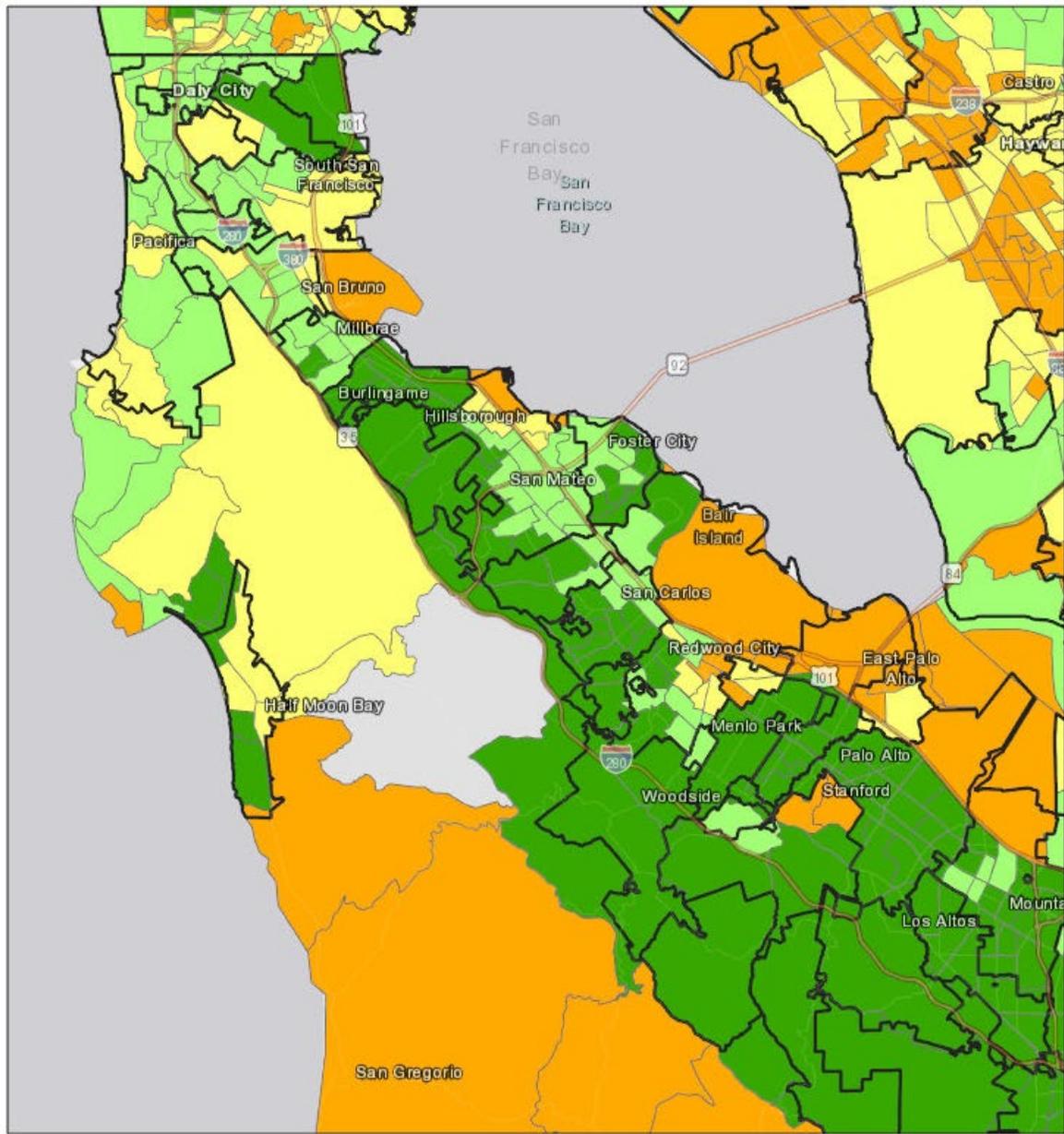
Source: ABAG Housing Needs Data Workbook

**Figure III-6.**  
**Unemployment Rate, 2010-2021**



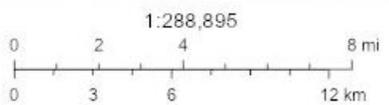
Source: ABAG Housing Needs Data Workbook

**Figure III-7.**  
**TCAC Opportunity Areas Economic Score by Census Tract, 2021**



12/9/2021, 1:08:11 PM

- City/Town Boundaries
- (R) TCAC Opportunity Areas (2021) - Economic Score - Tract
  - < 0.25 (Less Positive Economic Outcome)
  - 0.25 - 0.50
  - 0.50 - 0.75
  - > 0.75 (More Positive Economic Outcome)
  - No Data

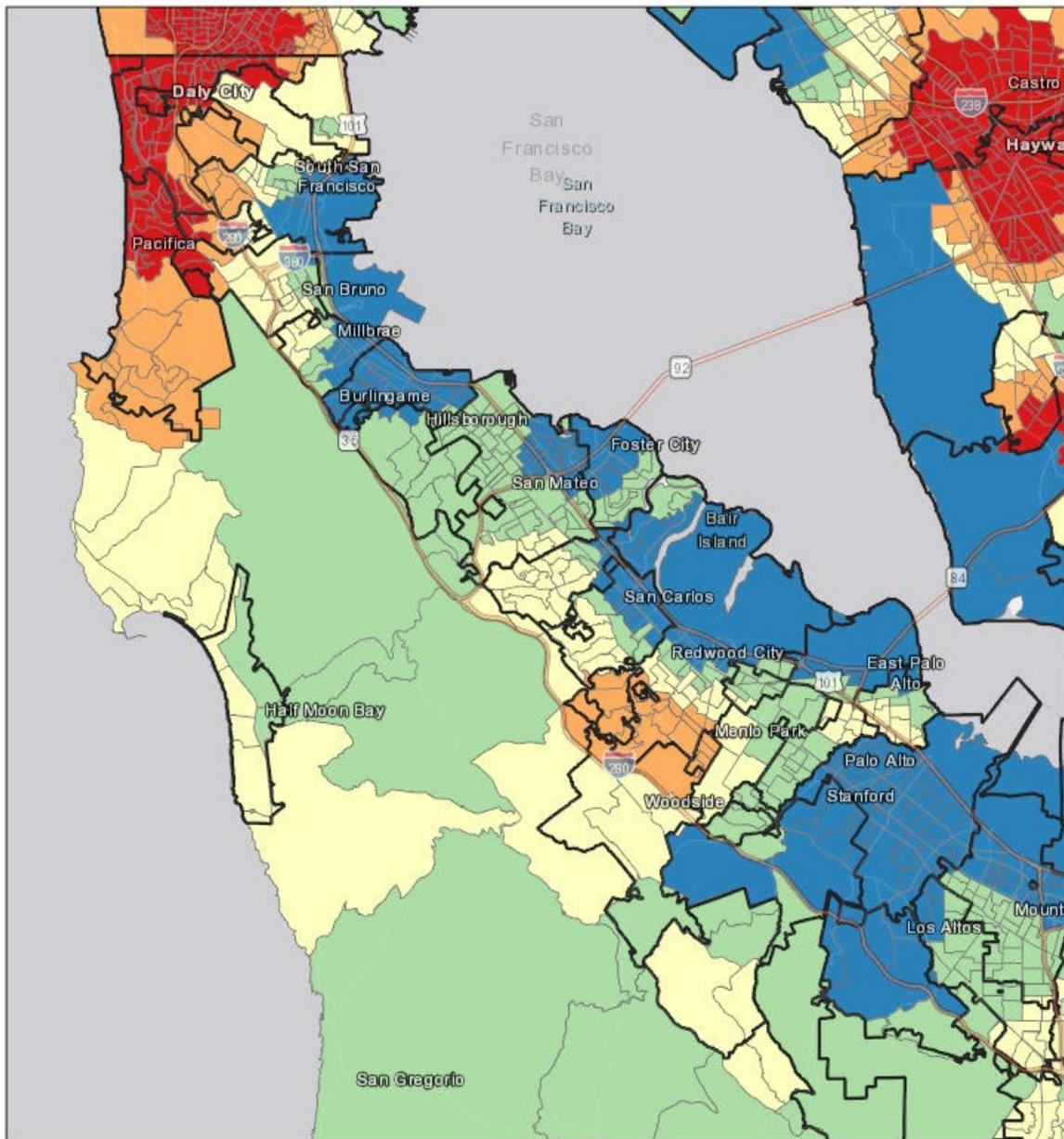


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD  
 County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure III-8.**  
**Jobs Proximity Index by Block Group, 2017**



12/9/2021, 1:12:15 PM

City/Town Boundaries

(A) Jobs Proximity Index (HUD, 2014 - 2017) - Block Group

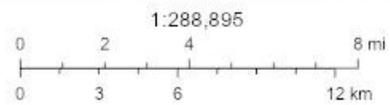
< 20 (Furthest Proximity)

20 - 40

40 - 60

60 - 80

> 80 (Closest Proximity)



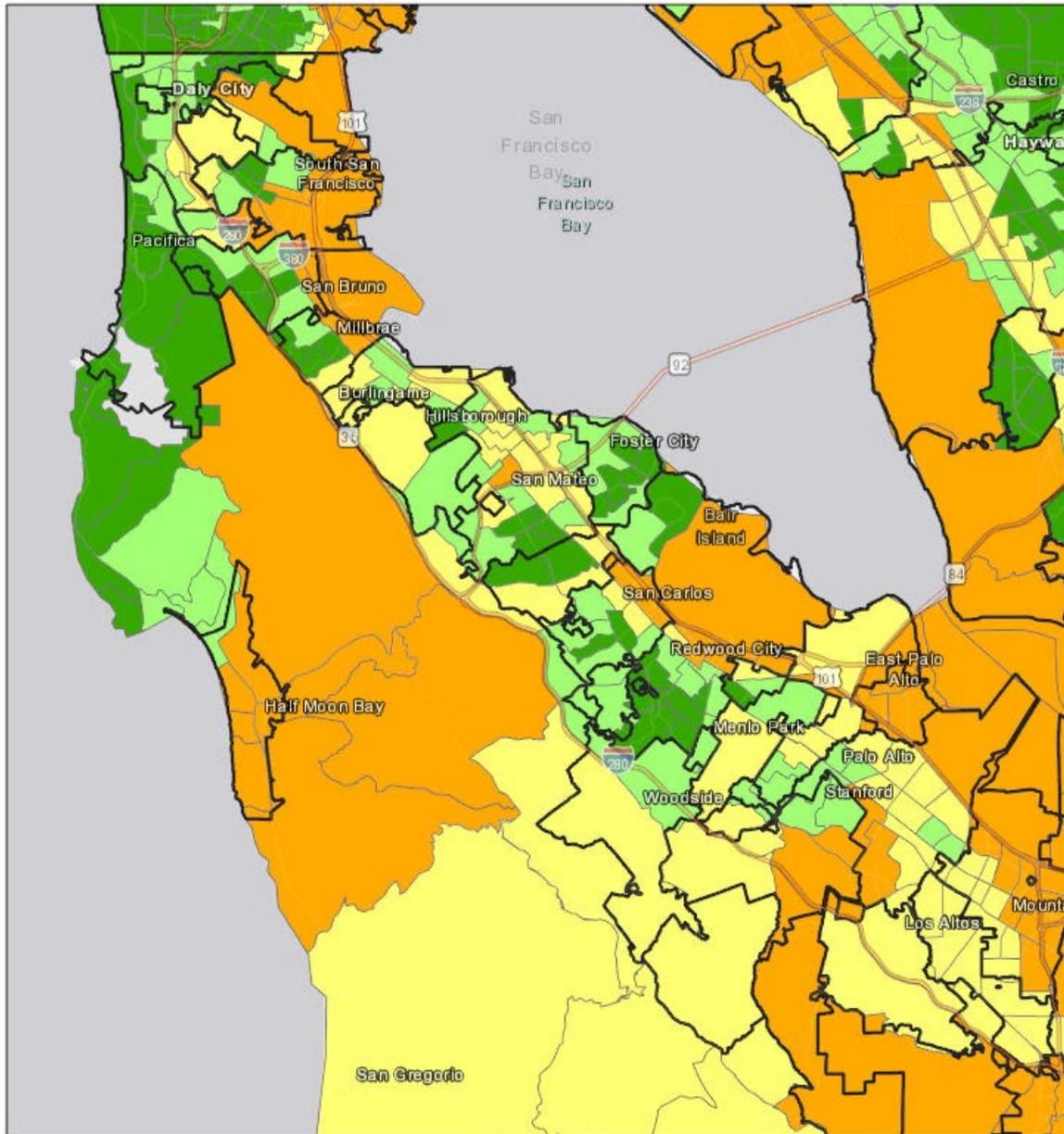
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021,

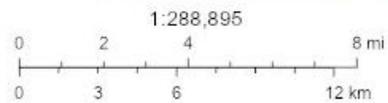
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure III-9.**  
**TCAC Opportunity Areas Environmental Score by Census Tract, 2021**



12/9/2021, 1:11:14 PM

- City/Town Boundaries
- (R) TCAC Opportunity Areas (2021) - Environmental Score -Tract
- < .25 (Less Positive Environmental Outcomes)
- .25 - .50
- .50 - .75
- .75 - 1 (More Positive Environmental Outcomes)
- No Data

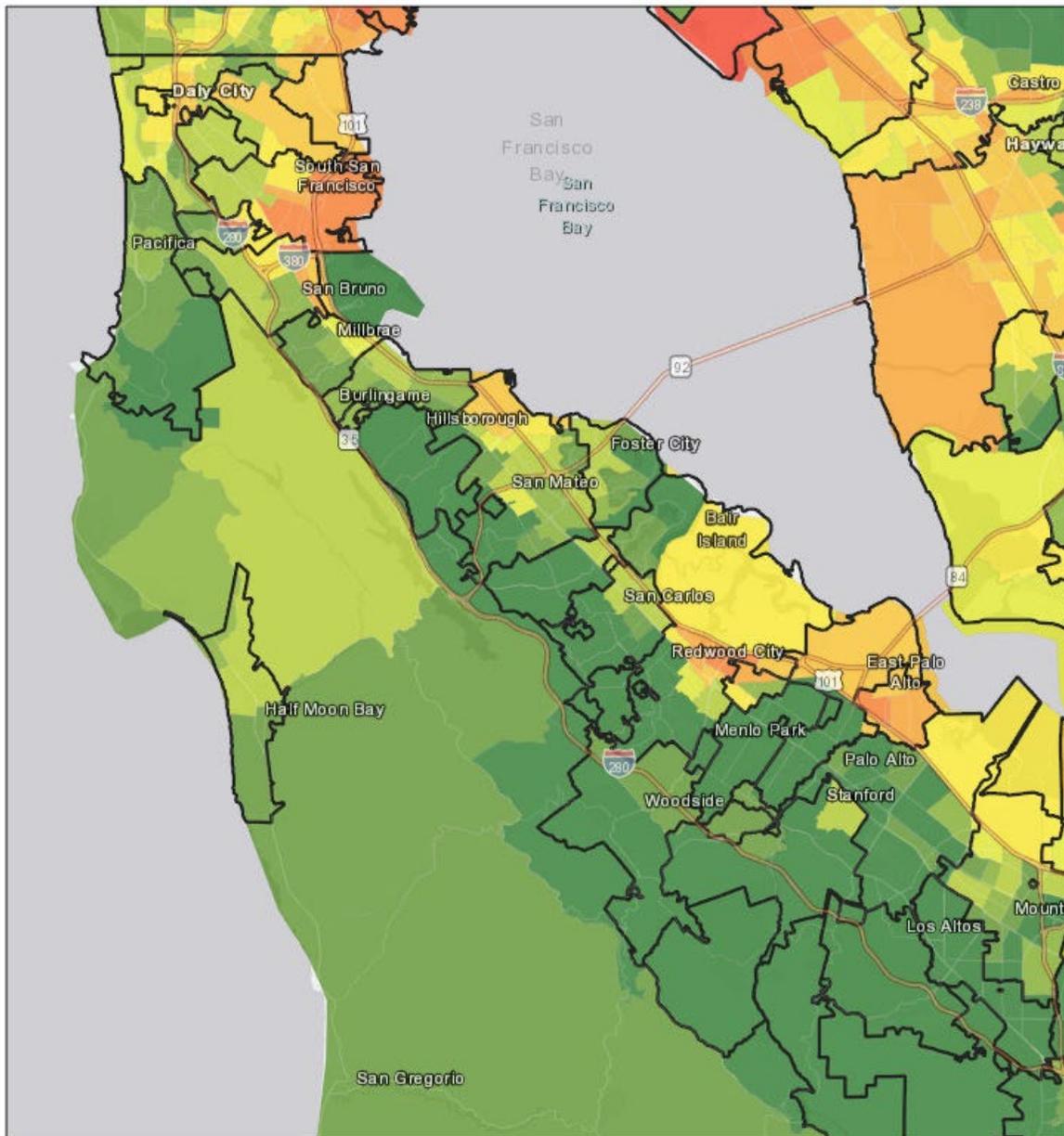


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

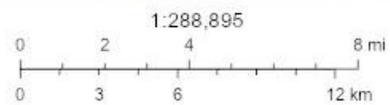
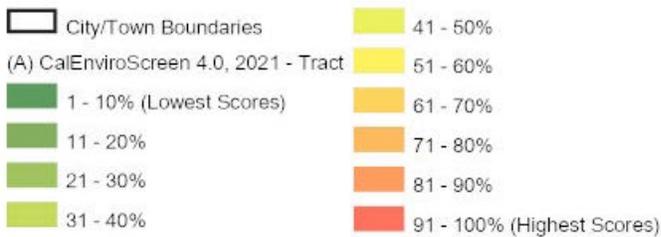
CA HCD  
 County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-10.  
CalEnviroScreen by Census Tract, 2021



12/9/2021, 1:06:19 PM



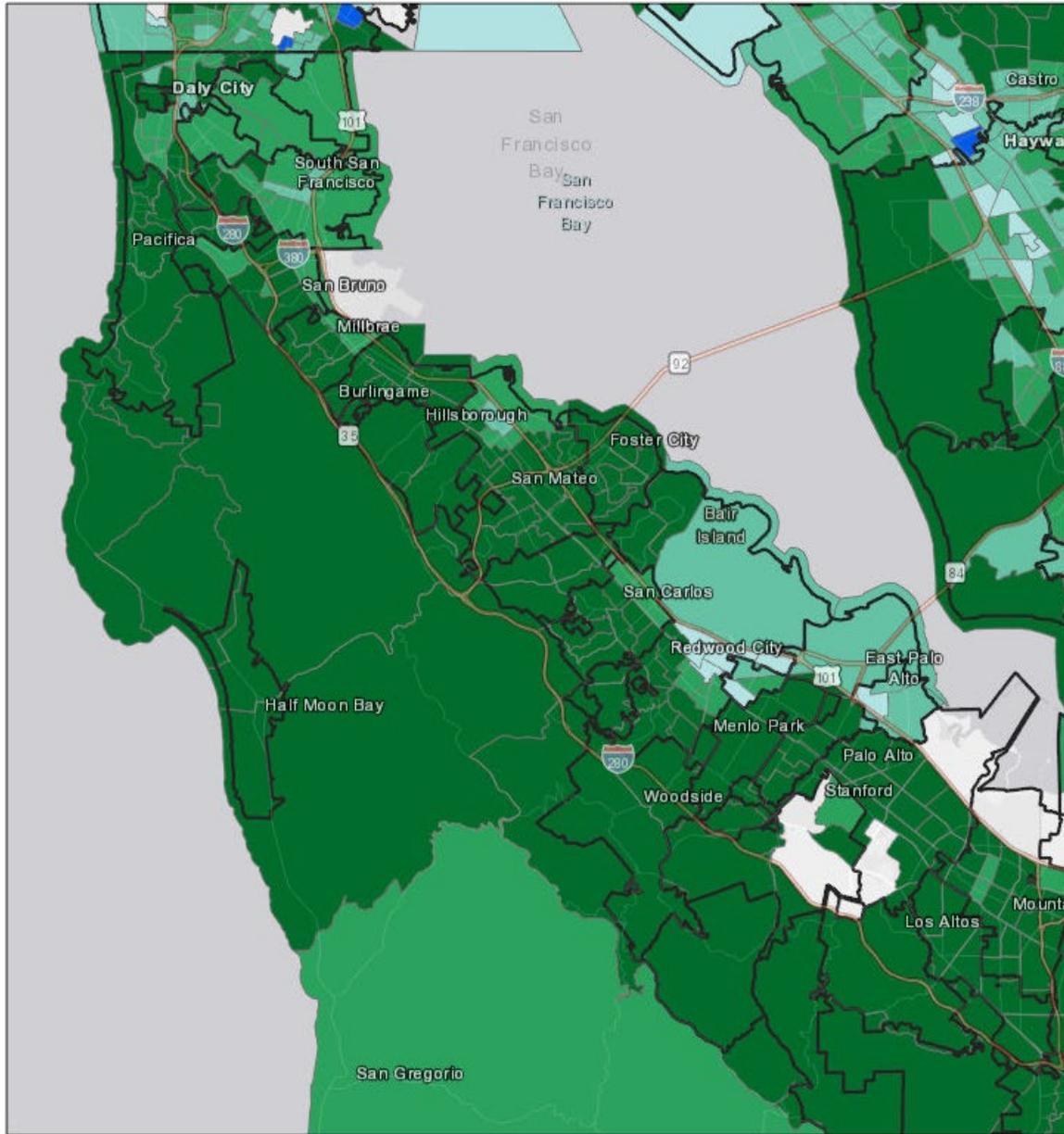
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-11.  
 Healthy Places Index by Census Tract, 2021

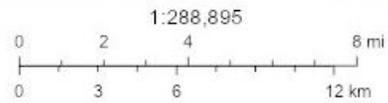


12/9/2021, 1:58:08 PM

City/Town Boundaries

(A) Healthy Places Index (PHASC, 2021) - Tract

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

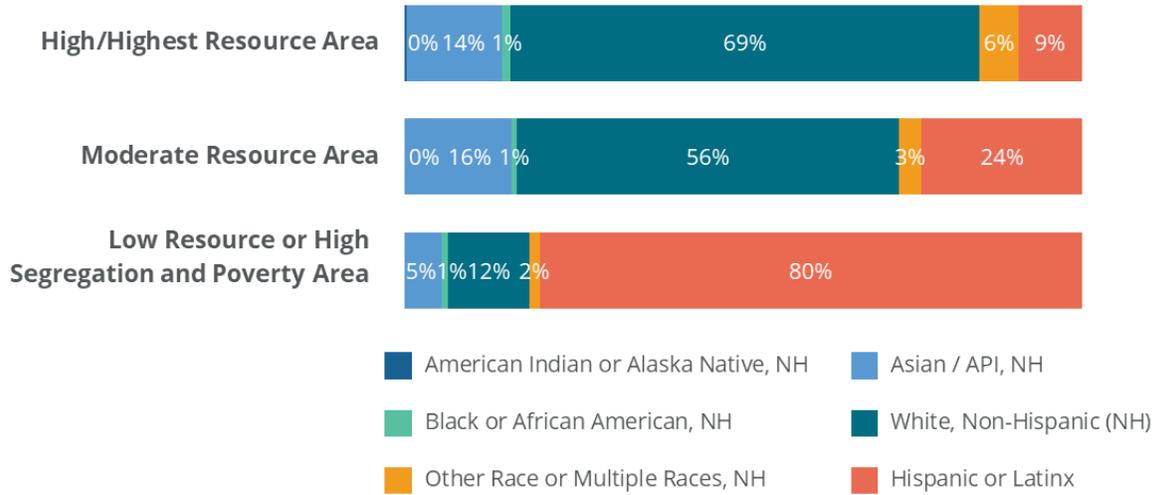
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

**Patterns in disparities in access to opportunity.**

**Figure III-12.**

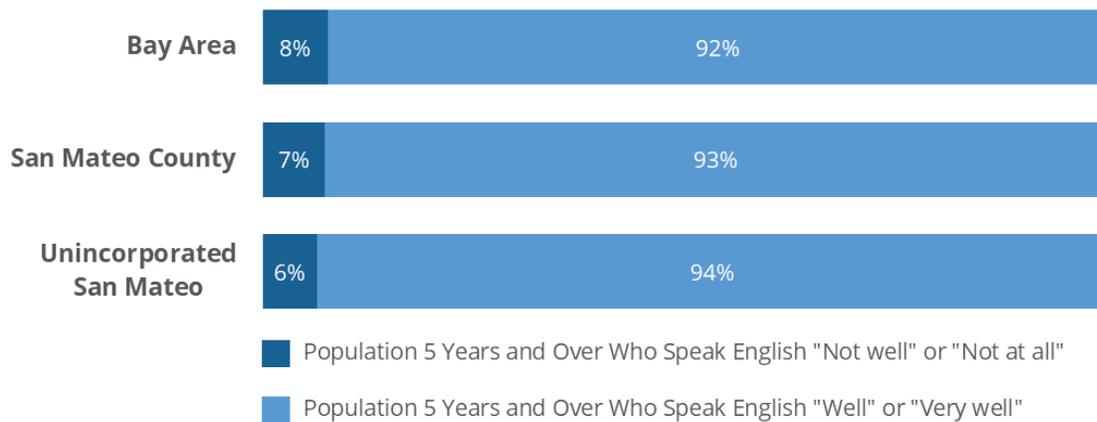
**Population Living in Moderate and High Resource Ares by Race and Ethnicity, Unincorporated San Mateo County, 2019**



Source: ABAG Housing Needs Data Workbook

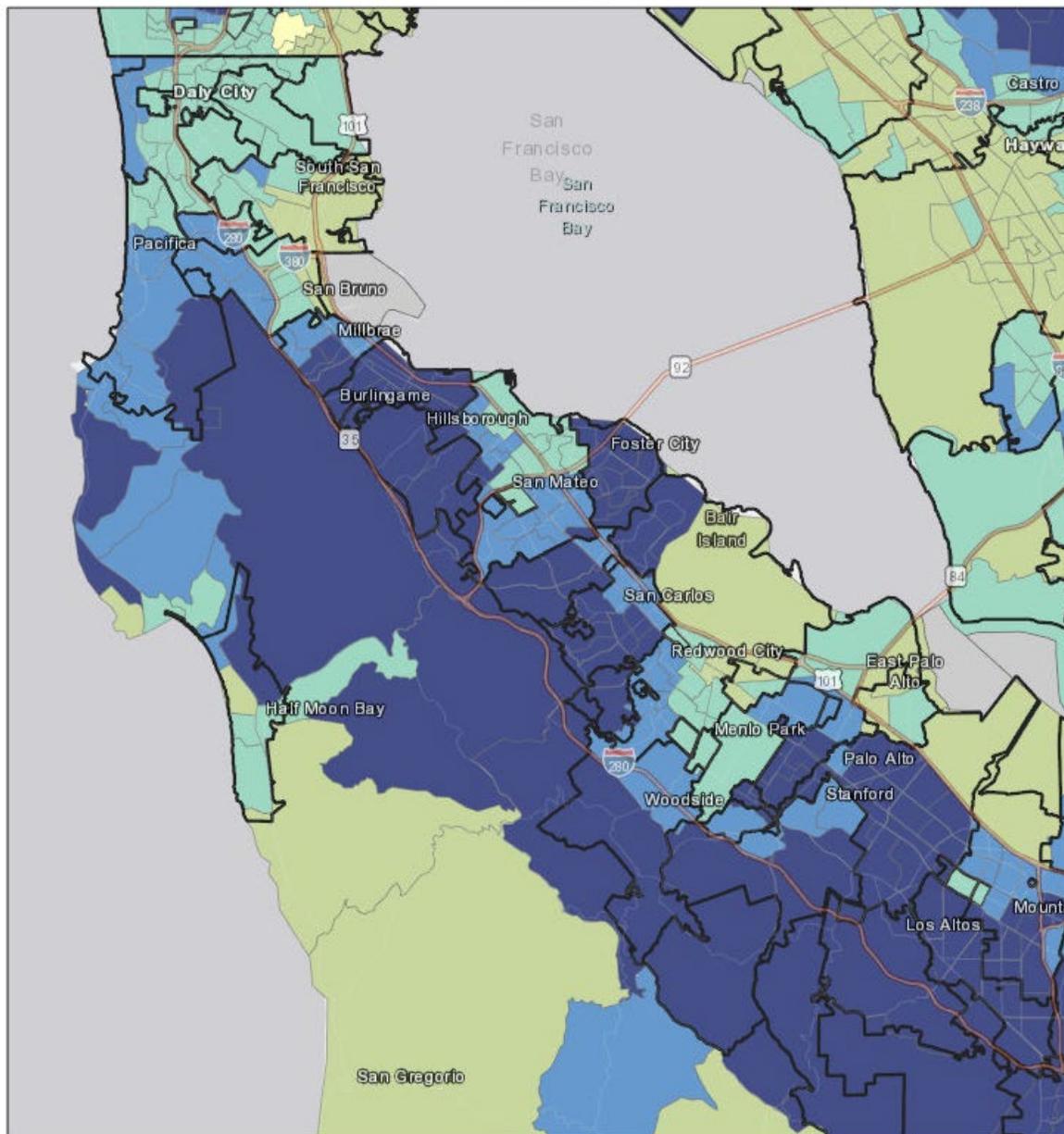
**Figure III-13.**

**Population with Limited English Proficiency, Unincorporated San Mateo County, 2019**



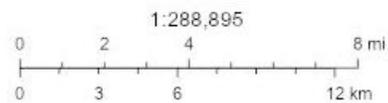
Source: ABAG Housing Needs Data Workbook

**Figure III-14.**  
**TCAC Opportunity Areas Composite Score by Census Tract, 2021**



12/9/2021, 1:07:33 PM

- City/Town Boundaries
- (R) TCAC Opportunity Areas (2021) - Composite Score - Tract
- Highest Resource
- High Resource
- Moderate Resource (Rapidly Changing)
- Moderate Resource
- Low Resource



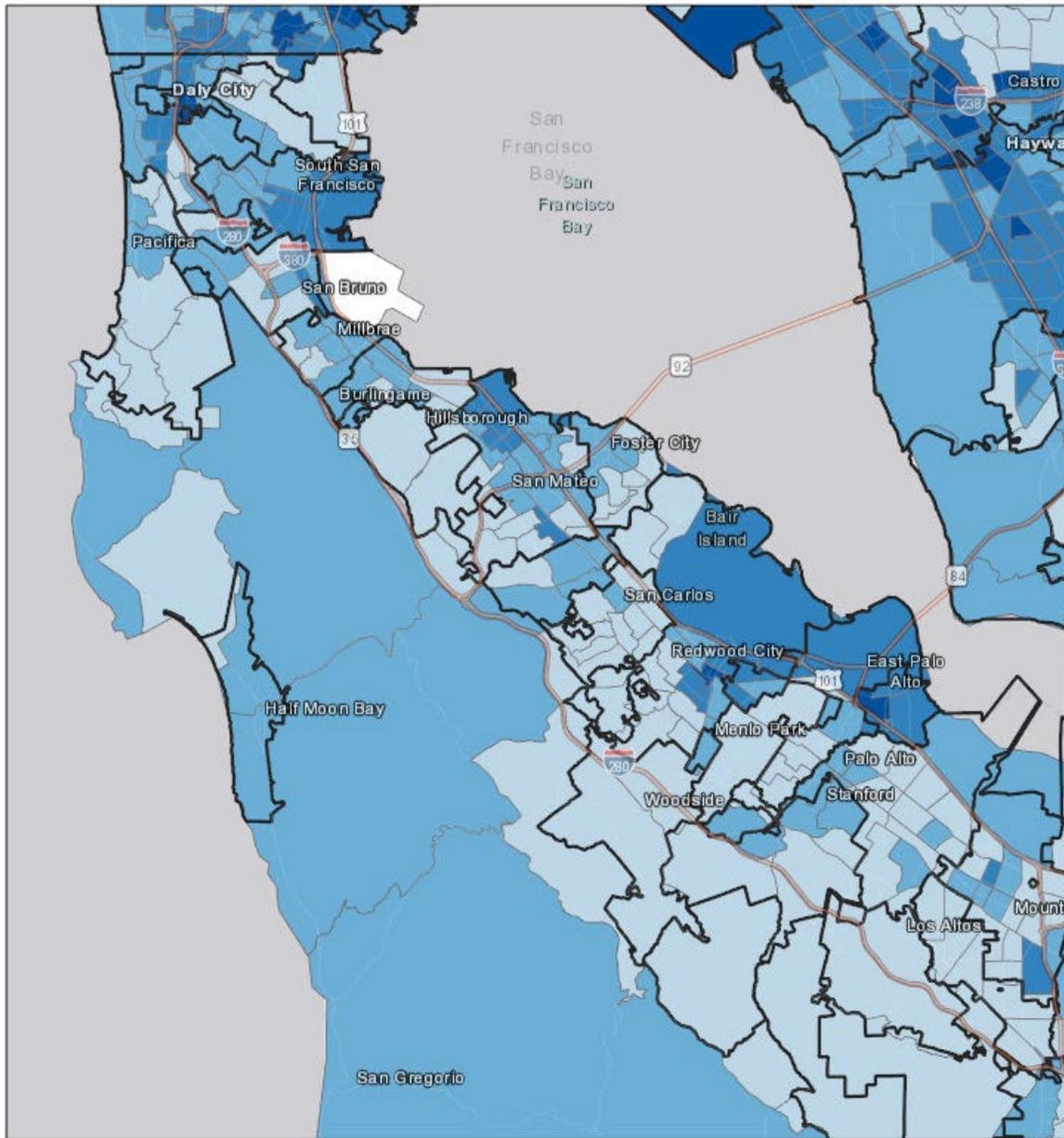
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

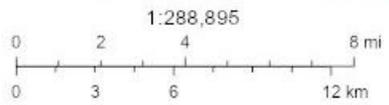
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure III-15.**  
**Social Vulnerability Index by Census Tract, 2018**



12/9/2021, 1:13:50 PM

-  City/Town Boundaries
- (A) Social Vulnerability Index (CDC, 2018) - Tract
-  No Data
-  Lower Vulnerability
-  Higher Vulnerability
-  Higher Vulnerability

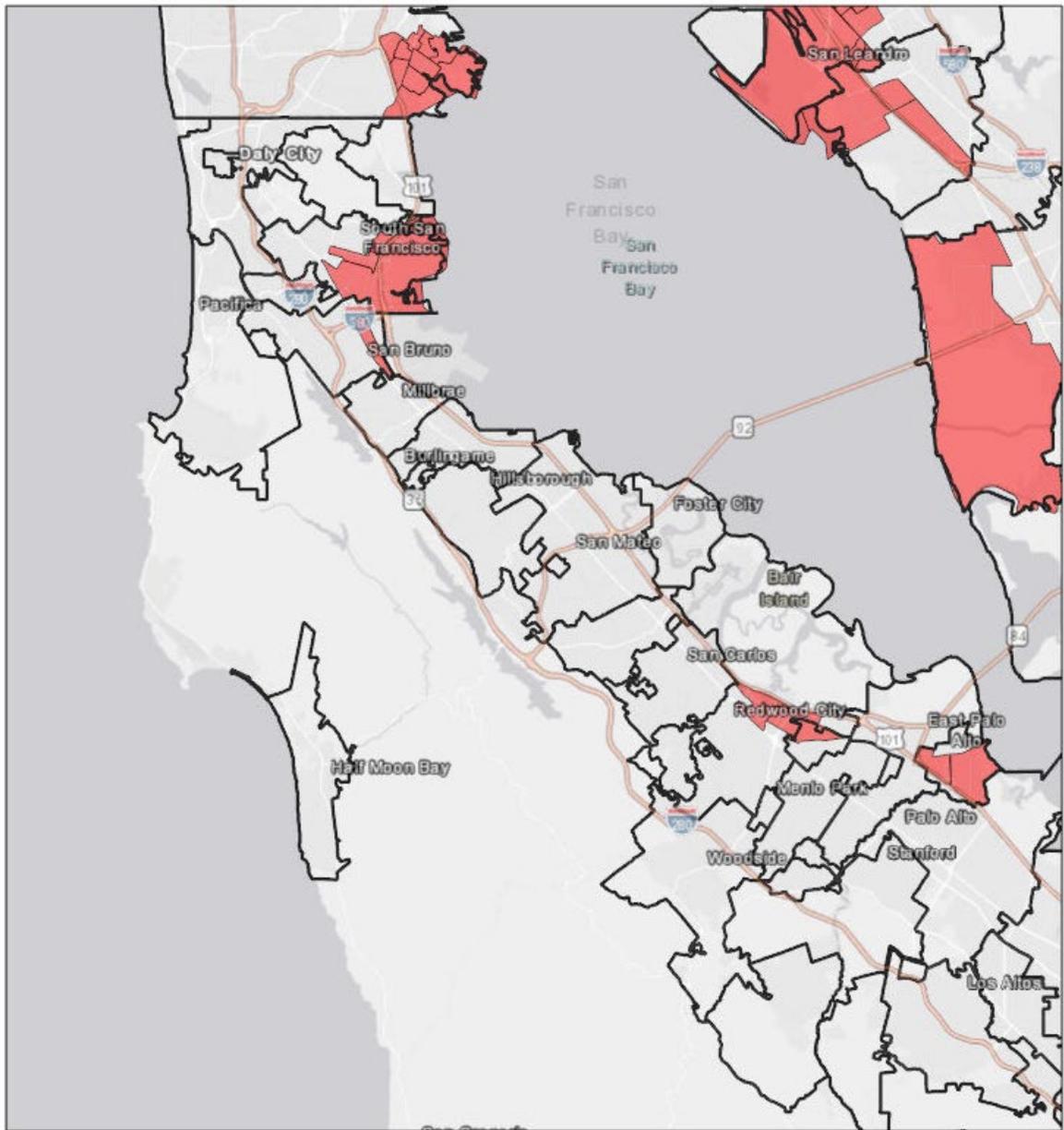


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD  
 County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

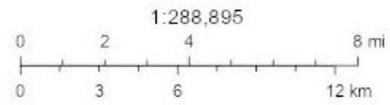
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-16.  
SB 535 Disadvantaged Communities



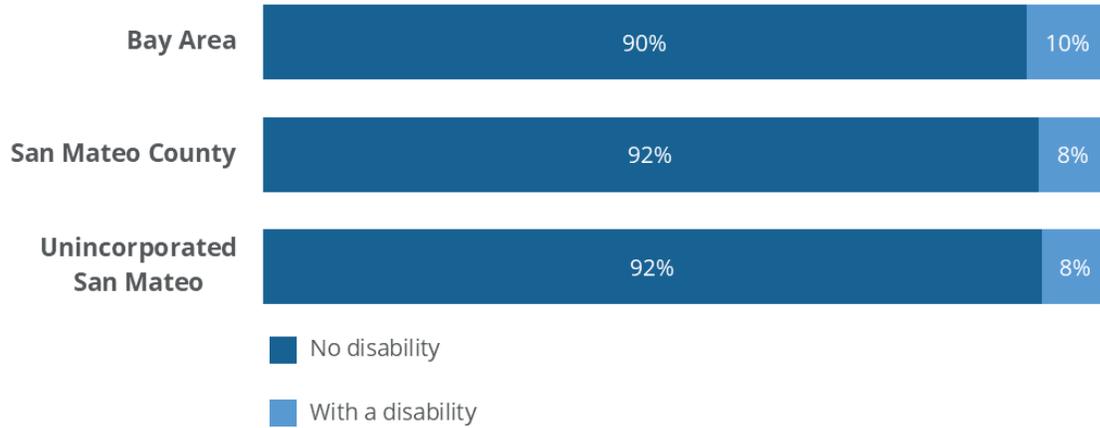
10/4/2021, 3:07:03 PM

-  City/Town Boundaries
-  (A) SB 535 Disadvantaged Communities



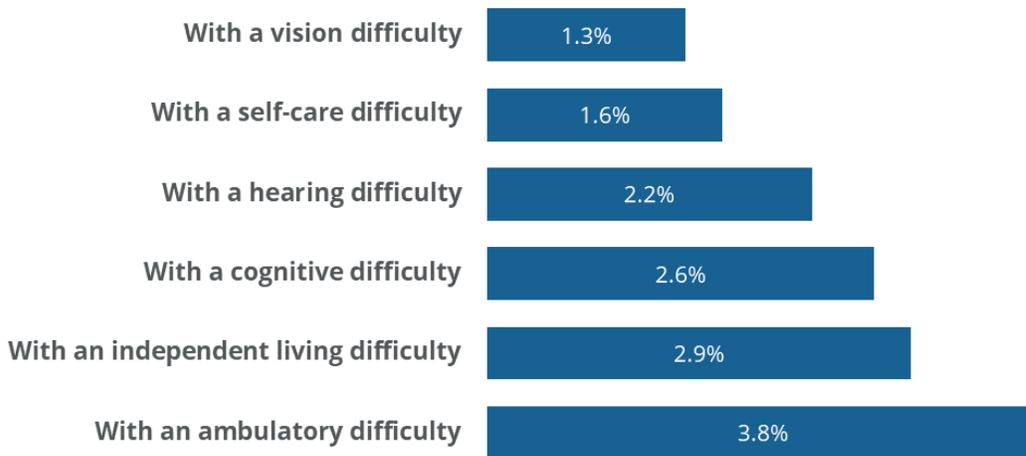
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

**Disparities in access to opportunity for persons with disabilities.  
Figure III-17.  
Population by Disability Status, Unincorporated San Mateo County, 2019**



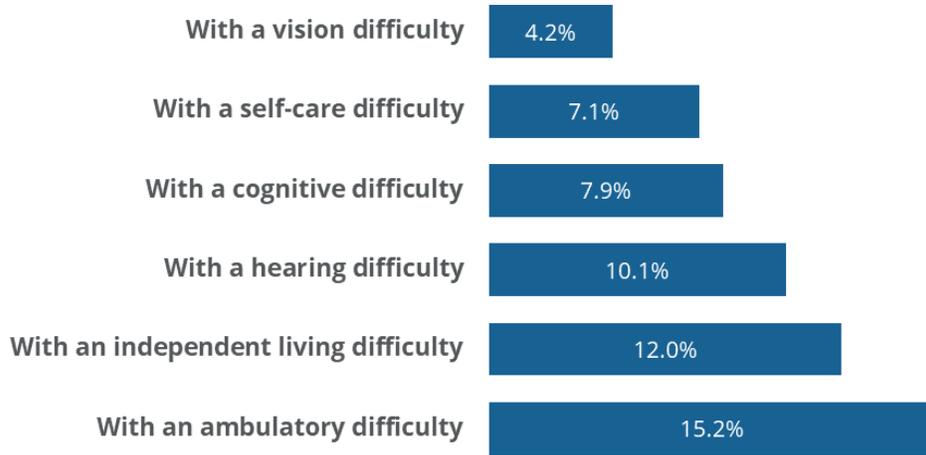
Source: ABAG Housing Needs Data Workbook

**Figure III-18.  
Disability by Type for the Non-Institutionalized Population 18 Years and Over,  
Unincorporated San Mateo County, 2019**



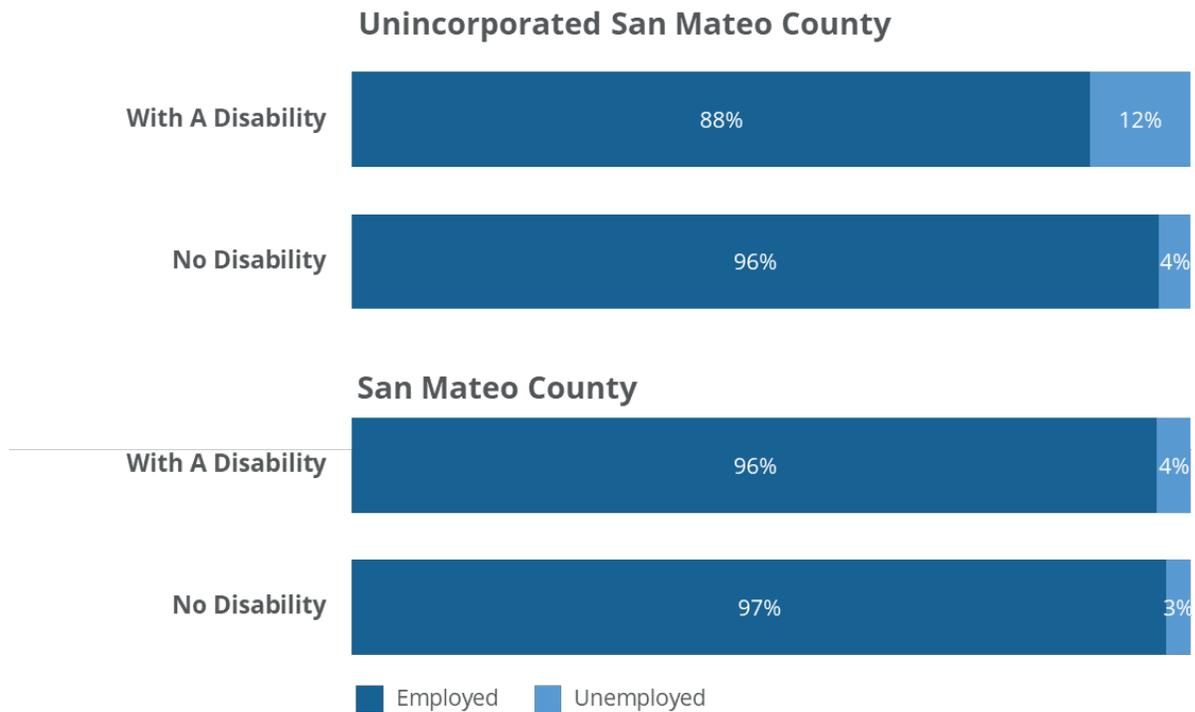
Source: ABAG Housing Needs Data Workbook

**Figure III-19.**  
**Disability by Type for Seniors (65 years and over), Unincorporated San Mateo County, 2019**



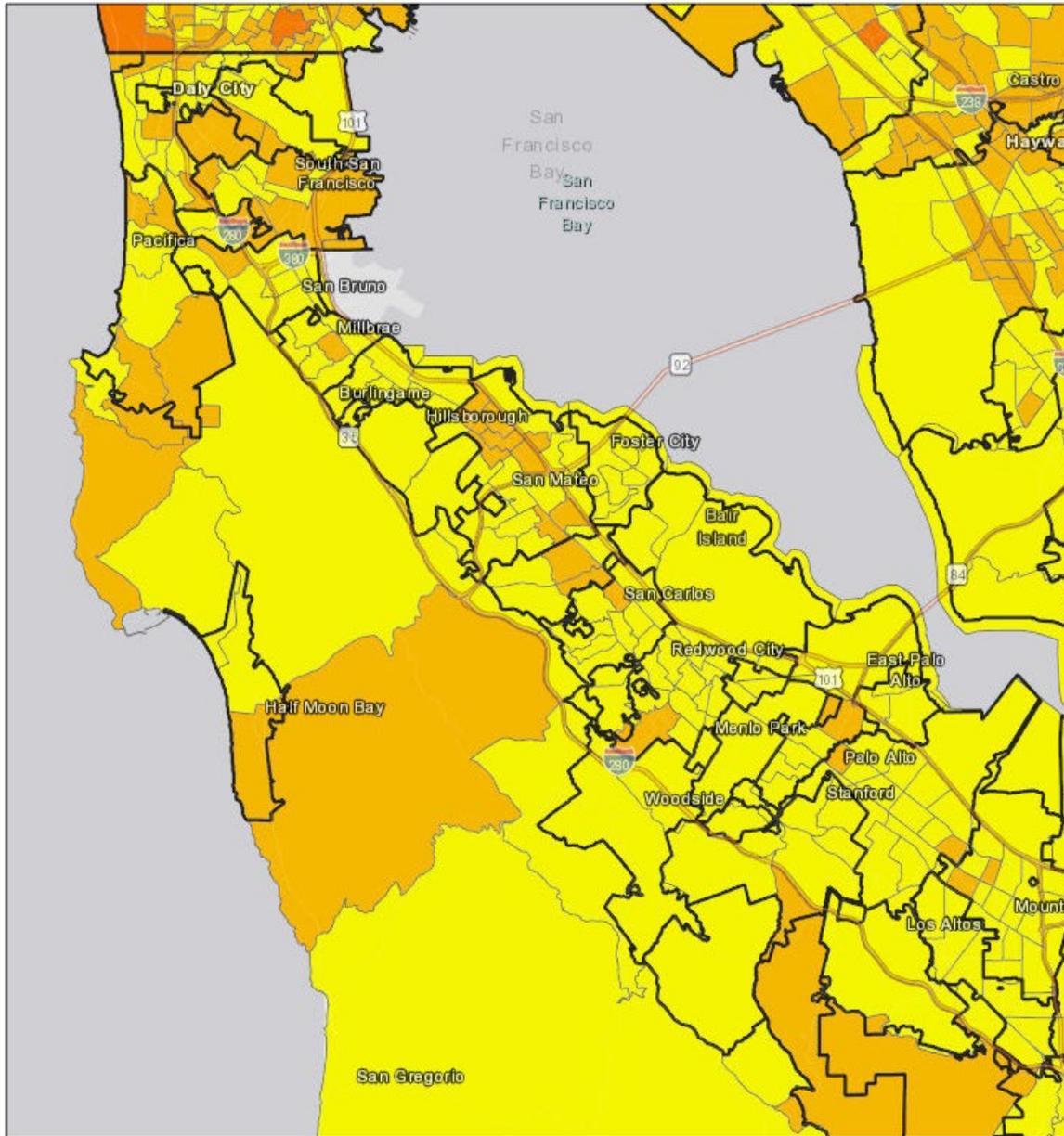
Source: ABAG Housing Needs Data Workbook

**Figure III-20.**  
**Employment by Disability Status, 2019**



Source: ABAG Housing Needs Data Workbook

**Figure III-21.**  
**Share of Population with a Disability by Census Tract, 2019**

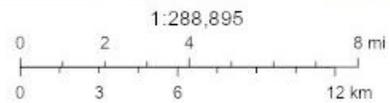


12/9/2021, 1:13:03 PM

City/Town Boundaries

(R) Population with a Disability (ACS, 2015 - 2019) - Tract

- < 10%
- 10% - 20%
- 20% - 30%



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD  
 County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021,

Source: California Department of Housing and Community Development AFFH Data Viewer

# Figure III-22 [PLACEHOLDER] San Mateo County Housing Policies and Programs Analysis

San Mateo County Housing Policies and Programs  
Compiled by the Association of Bay Area Governments, February 2016 update; revised July 2016 by San Mateo County staff with updates from 21 Elements

Affordable Housing Policies and Programs	Atherton	Belmont	Brisbane	Burlingame	Colma	Daly City	East Palo Alto	Foster City	Half Moon Bay*	Hillsborough	Menlo Park	Millbrae*	Pacific	Portola Valley*	Redwood City	San Bruno*	San Carlos	San Mateo	South San Francisco	Woodside	San Mateo County	
Reduced Parking Requirements	N	UC	Y	Y	Y	N	Y	Y	N	Y	Y	Y	Y	N	Y	UC	Y	Y	Y	N	N	
Streamlined Permitting Process	N	N	Y	N	Y	N	Y	Y	Y	Y	Y	Y	N	N	Y	UC	N	N	Y	N	N	
Graduated Density Bonus (parcel assembly)	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	N	Y	N	Y	N	N	N	
Form-based codes	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	Y	N	Y	Y	N	N	N	
Mixed Use Zoning	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	
Housing Overlay Zones	N	N	N	Y	N	N	UC	N	N	N	Y	N	N	N	UC	N	N	Y	N	N	N	
Density Bonus Ordinances	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	
Inclusionary/Below Market Rate Housing Policy	N	N	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	
Condominium Conversion Ordinance	N	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	N	N	N	N	N	Y	N	Y	N	
Last-Care Evictions	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	
Rent Stabilization	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	
Acquisition/Rehabilitation/ Conversion Program	N	Y	Y	N	N	Y	N	Y	N	N	N	N	N	N	Y	Y	Y	Y	N	N	N	
Preservation of Mobile Homes (Rent Stabilization ordinance)	N	N	Y	N	N	N	Y	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y	
SRO Preservation Ordinances	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	
Homeowner Rehabilitation program	N	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	N	N	Y	Y	Y	N	Y	Y	Y	
Other Anti-Displacement Strategies	N	N	N	N	N	N	Y	Y	N	Y	Y	N	N	N	N	N	N	Y	N	N	Y	
Reduced Fees or Waivers	N	N	Y	N	N	Y	UC	Y	N	Y	N	N	N	Y	Y	Y	N	N	Y	N	Y	
General Fund Allocation Incl. former RDA																						
"Boomerang" Funds	N	N	Y	N	N	N	Y	N	N	N	Y	N	N	N	N	N	UC	N	N	N	N	
In-Lieu Fees (Inclusionary Zoning)	N	N	N	UC	N	Y	Y	N	N	N	Y	Y	Y	Y	Y	Y	Y	N	N	N	Y	
Housing Development Impact Fee	N	UC	Y	UC	UC	Y	Y	N	N	N	Y	N	N	Y	UC	Y	Y	N	N	Y	Y	
Commercial Development Impact Fee	N	UC	N	UC	N	N	Y	N	N	N	Y	N	N	N	Y	UC	UC	UC	UC	N	Y	
Other taxes or fees dedicated to housing	N	N	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	N	Y	Y	N	N	
Locally Funded Homebuyer Assistance Programs	N	Y	Y	N	N	UC	Y	N	N	N	N	N	N	N	Y	N	N	N	N	N	N	
Tenant Based Assistance	N	N	N	N	Y	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N	
Home sharing programs	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	N	N	Y	N	Y	Y	
Has Public Housing? (Y/N)	N	N	N	N	N/A	Y	N	N	N/A	N	N	N/A	N	N/A	N	N/A	N	N	N	N/A	N	Y
Has Group Homes? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	Y	Y	Y	N/A	Y	
Has a Second Unit Ordinance? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	Y	Y	N/A	Y	N/A	Y	Y	N/A	Y	
Has Emergency Shelters? (Y/N)	N	N	N	N	N/A	N	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	N	Y	N/A	N	Y	
Has Affordable Housing Complexes? (Y/N)	N	N	Y	N	N/A	Y	Y	N	N/A	N	Y	N/A	Y	N/A	Y	N/A	Y	Y	N/A	N	Y	

ABAG tracked thirty housing policy and program types that represent the most prevalent and important strategies for fostering development of both market rate and affordable housing units. ABAG Staff compiled a summary of policies adopted by each jurisdiction based on the jurisdiction's certified 2007-2014 housing element, and sent the summary to local staff for verification. We have indicated instances in which we were not able to verify or obtain information.

- Legend:**  
 Y: The policy or program is currently in effect in the jurisdiction  
 N: The policy or program is not in effect in the jurisdiction  
 UC: The policy or program is currently under consideration by the jurisdiction  
 N/A: Indicates information was unavailable for jurisdiction

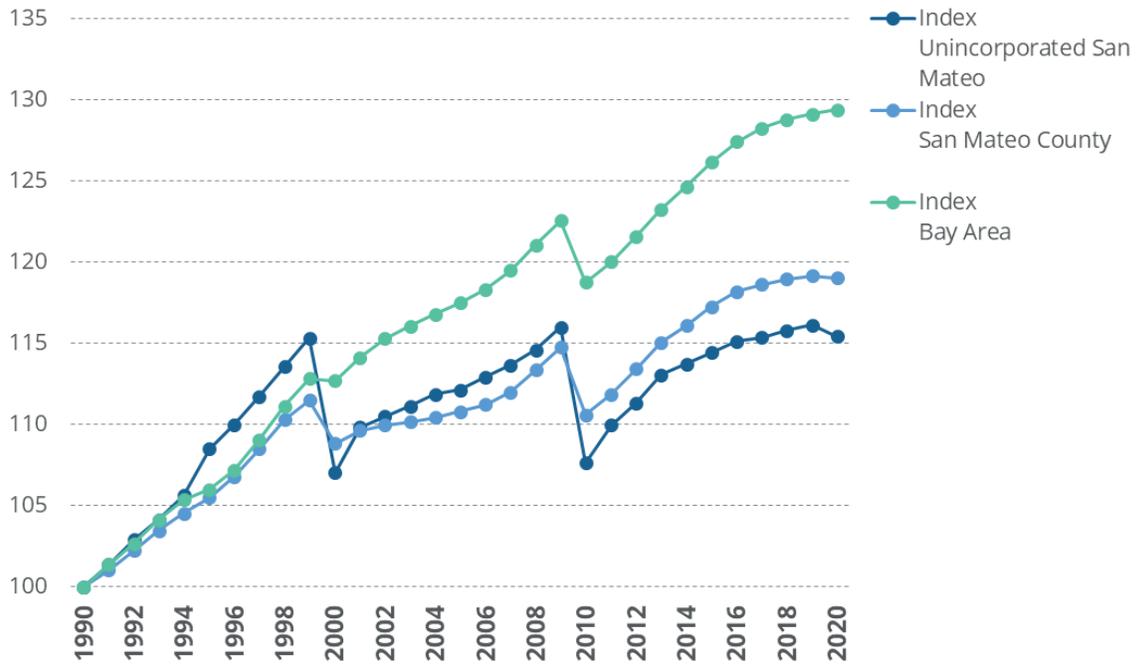
Source: ABAG.

## SECTION IV. Disproportionate Housing Needs

### Housing needs.

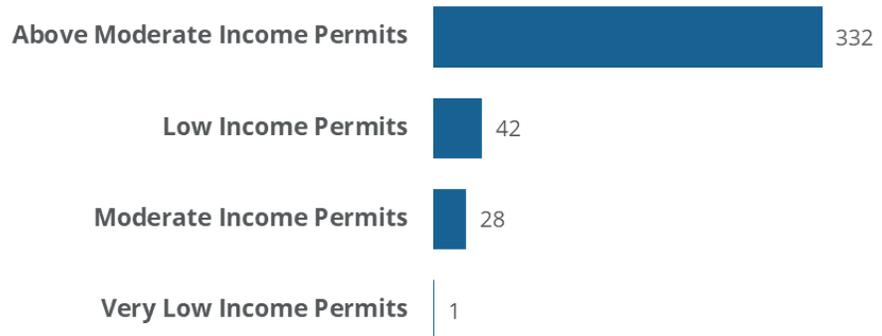
Figure IV-1.

Population Indexed to 1990



Source: ABAG Housing Needs Data Workbook

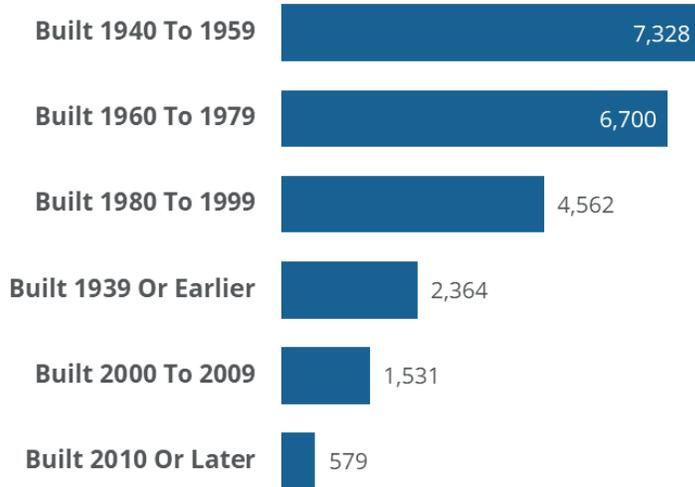
Figure IV-2.  
Housing Permits Issued by Income Group, Unincorporated San Mateo County, 2015-2019



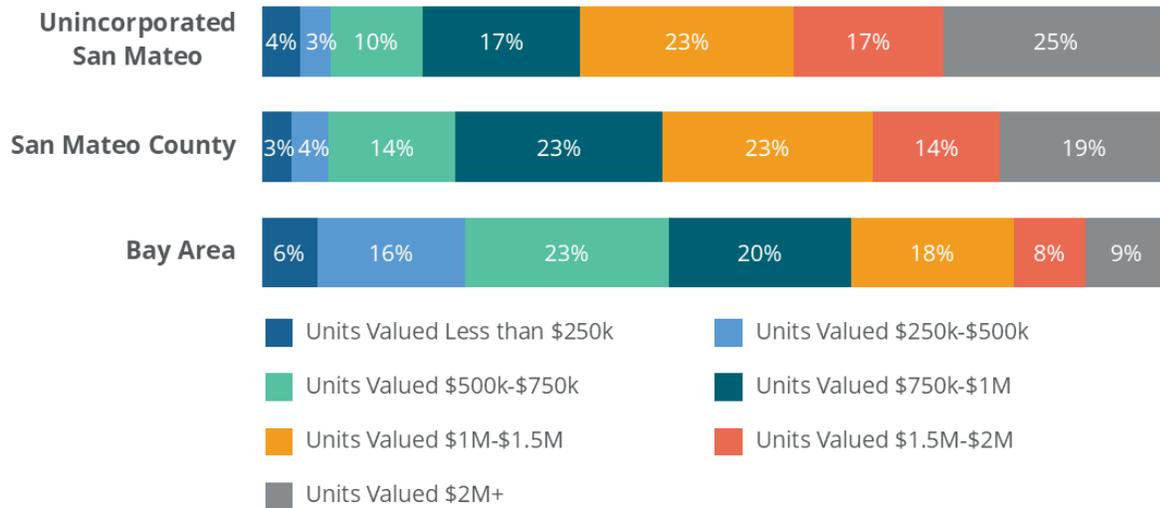
Source:  
ABAG Housing Needs Data  
Workbook

**Figure IV-3.  
Housing Units by  
Year Built,  
Unincorporated San  
Mateo County,  
2015-2019**

Source:  
ABAG Housing Needs Data  
Workbook

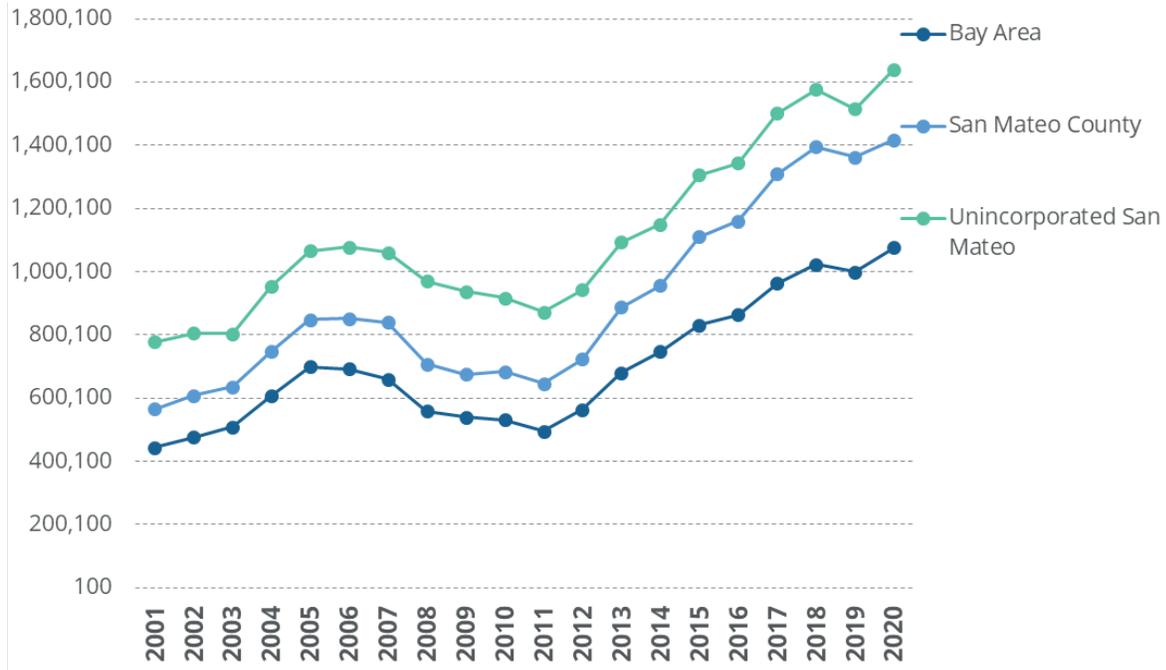


**Figure IV-4.  
Distribution of Home Value for Owner Occupied Units, 2019**



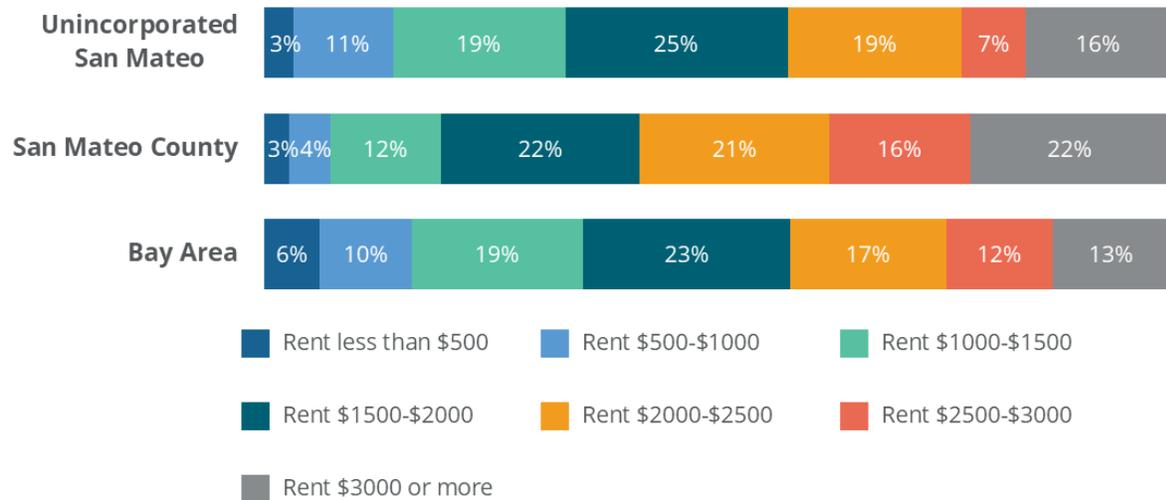
Source: ABAG Housing Needs Data Workbook

**Figure IV-5.**  
**Zillow Home Value Index, 2001-2020**



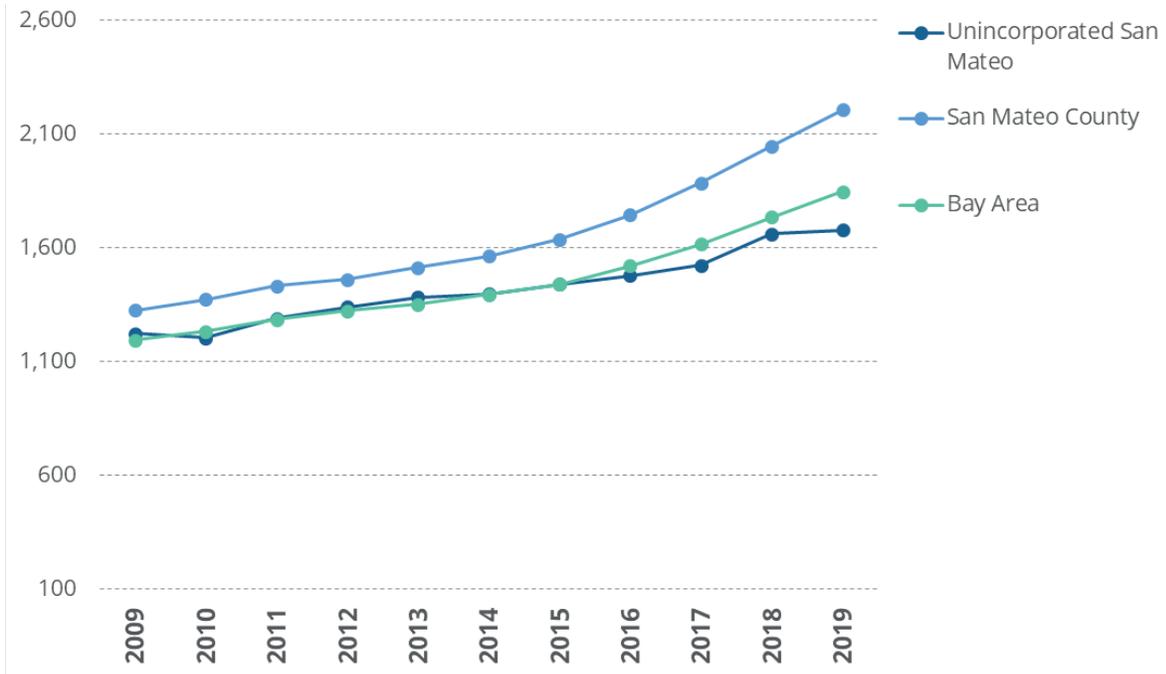
Source: ABAG Housing Needs Data Workbook

**Figure IV-6.**  
**Distribution of Contract Rents for Renter Occupied Units, 2019**



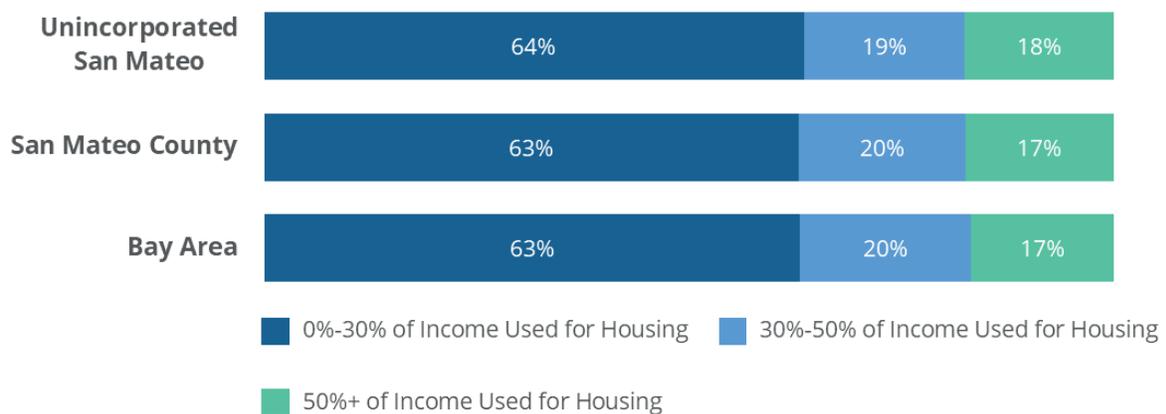
Source: ABAG Housing Needs Data Workbook

**Figure IV-7.**  
**Median Contract Rent, 2009-2019**



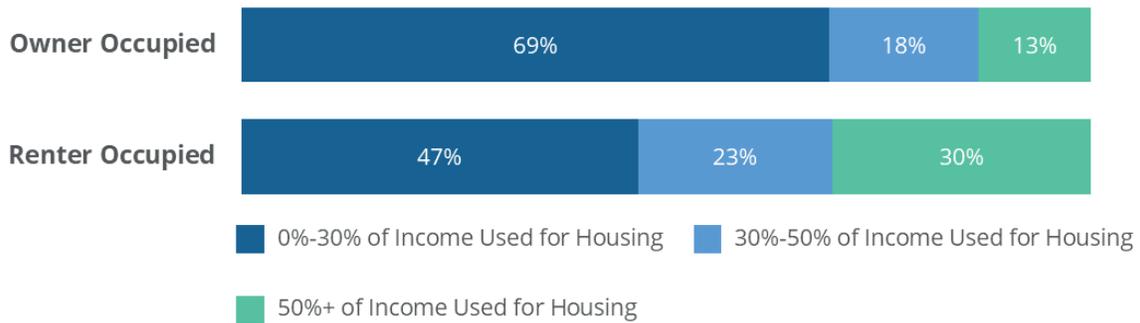
Source: ABAG Housing Needs Data Workbook

**Cost burden and severe cost burden.**  
**Figure IV-8.**  
**Overpayment (Cost Burden) by Jurisdiction, 2019**



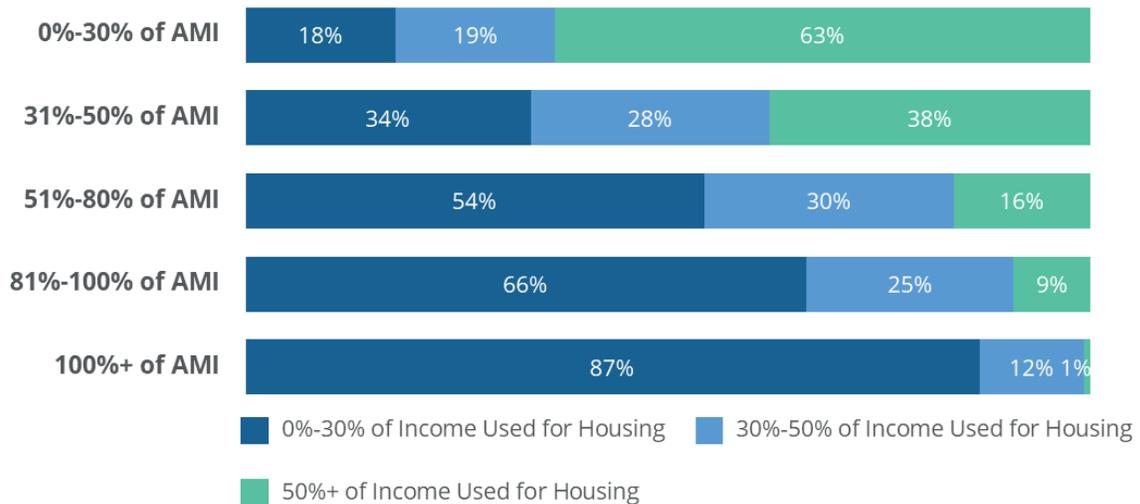
Source: ABAG Housing Needs Data Workbook

**Figure IV-9.**  
**Overpayment (Cost Burden) by Tenure, Unincorporated San Mateo County, 2019**



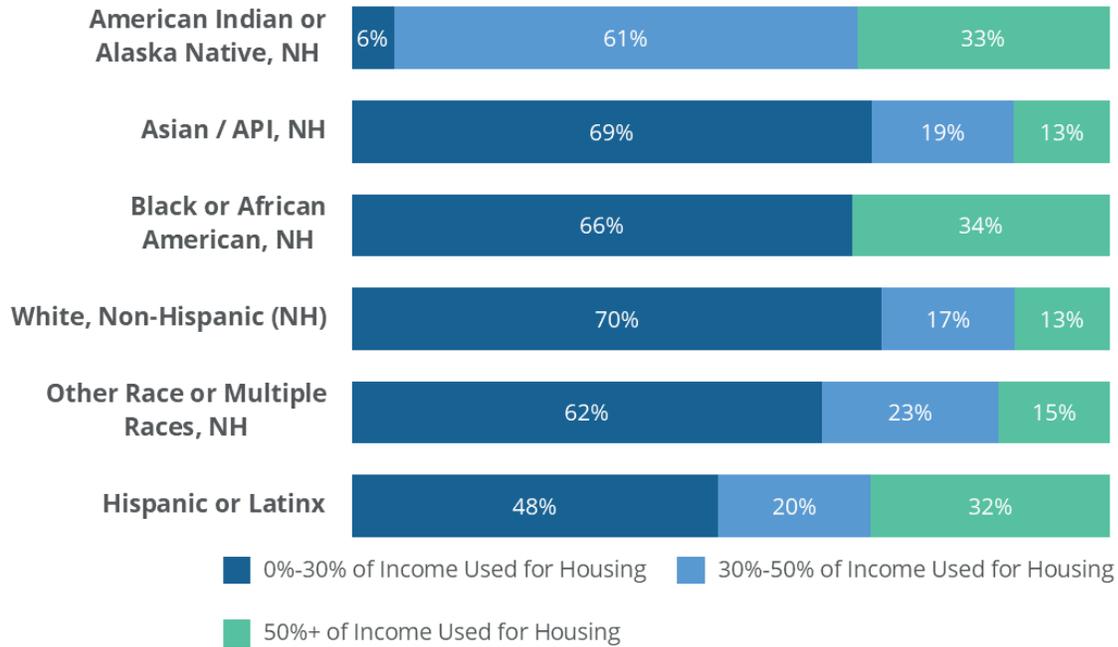
Source: ABAG Housing Needs Data Workbook

**Figure IV-10.**  
**Overpayment (Cost Burden) by Area Median Income (AMI), Unincorporated San Mateo County, 2019**



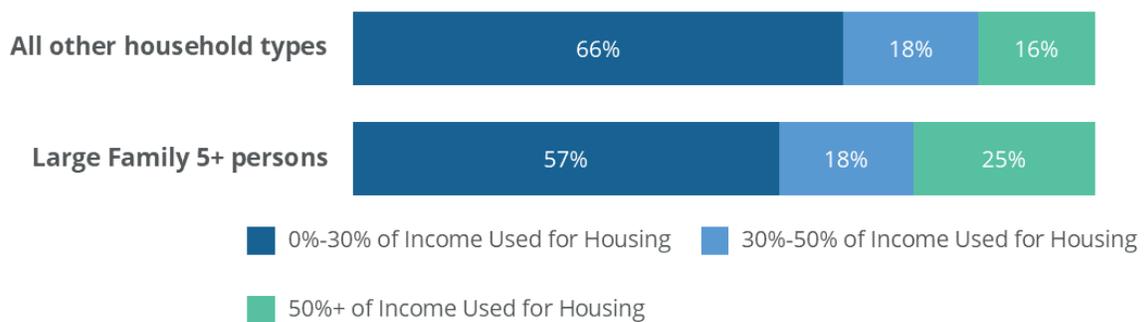
Source: ABAG Housing Needs Data Workbook

**Figure IV-11.**  
**Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated San Mateo County, 2019**



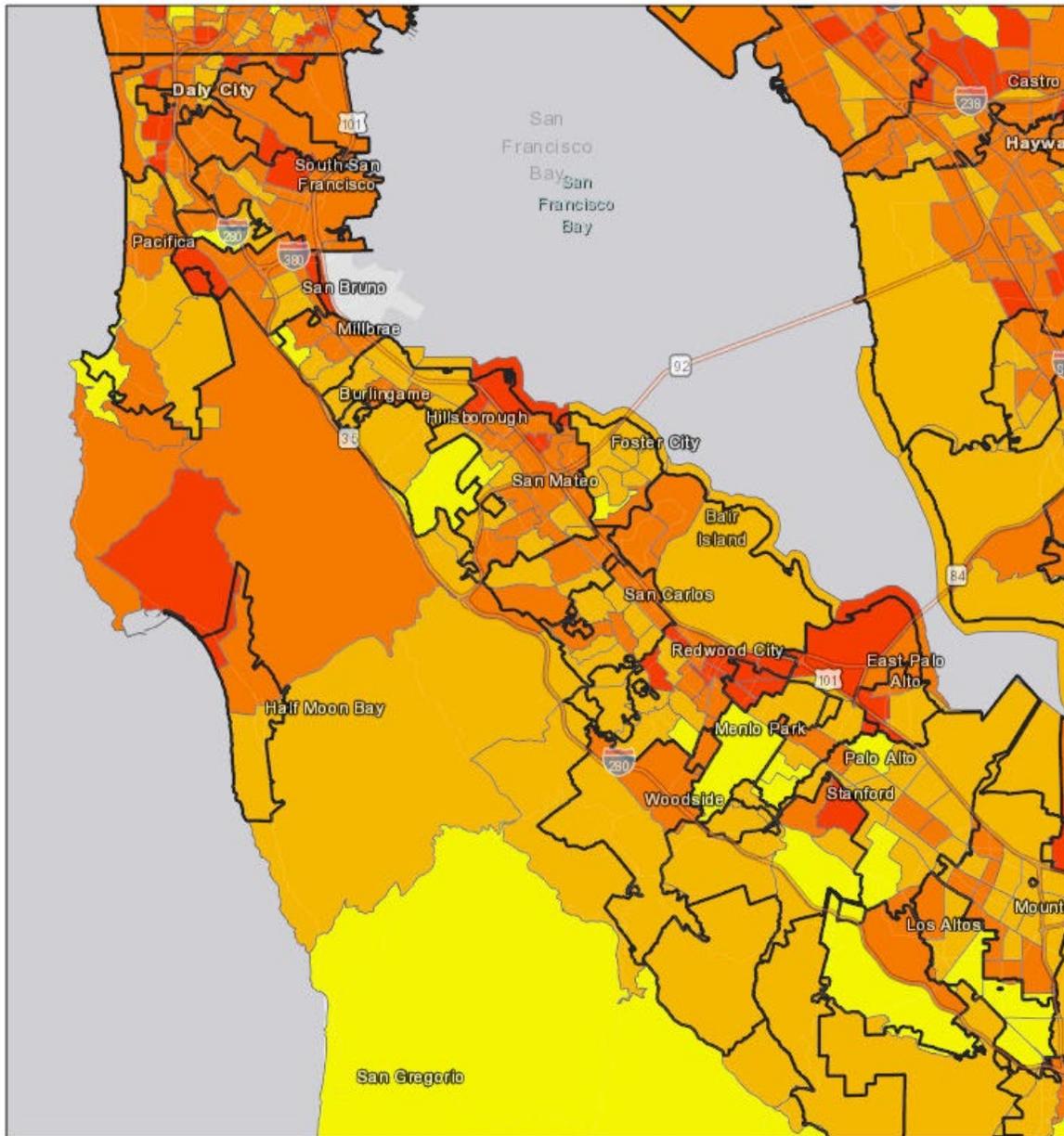
Source: ABAG Housing Needs Data Workbook

**Figure IV-12.**  
**Overpayment (Cost Burden) by Family Size, Unincorporated San Mateo County, 2019**



Source: ABAG Housing Needs Data Workbook

**Figure IV-13.**  
**Overpayment (Cost Burden) for Renter Households by Census Tract, 2019**

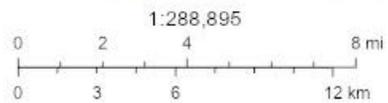


12/9/2021, 1:21:14 PM

City/Town Boundaries

(R) Overpayment by Renters (ACS, 2015 - 2019) - Tract

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%



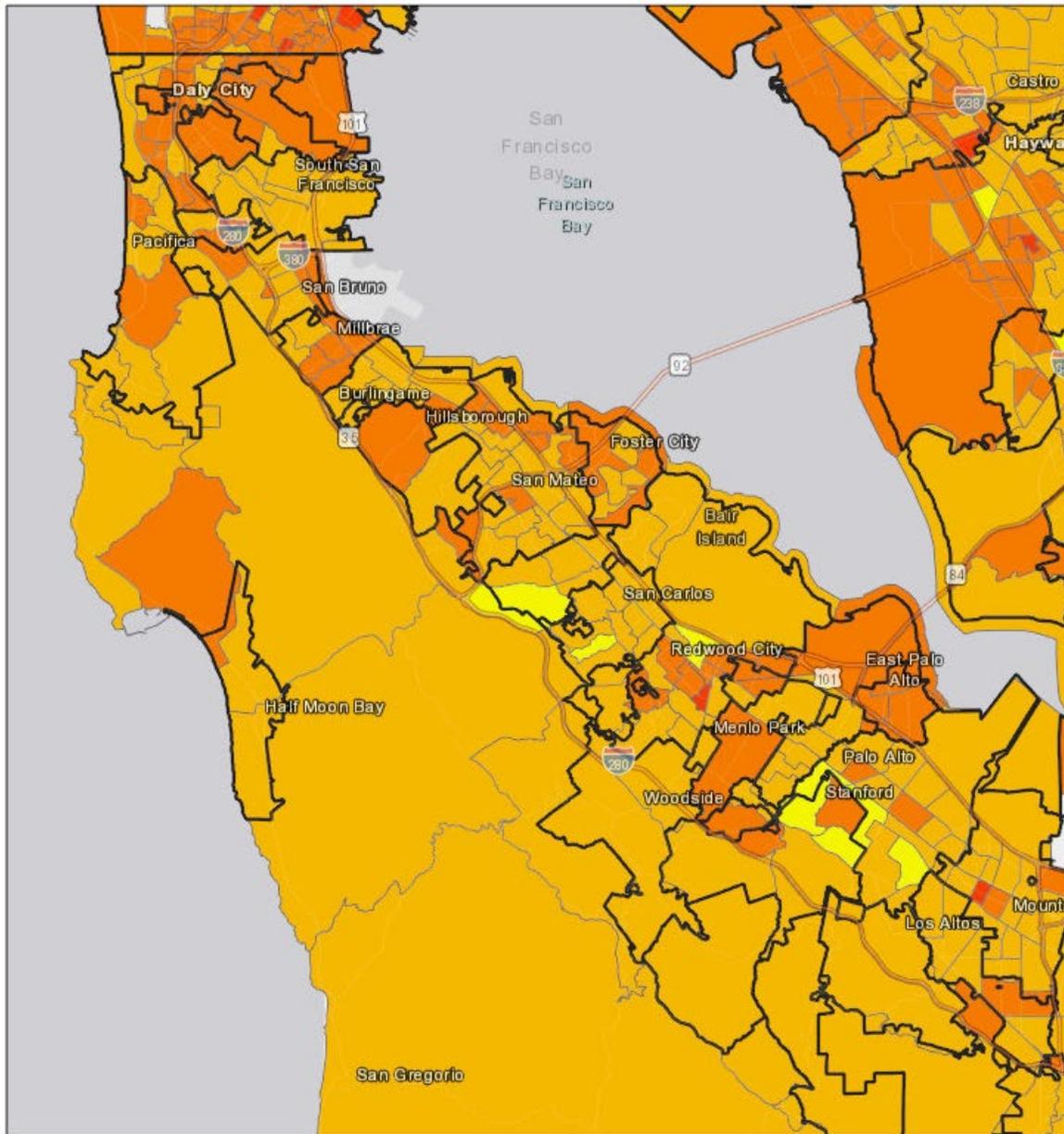
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure IV-14.**  
**Overpayment (Cost Burden) for Owner Households by Census Tract, 2019**



12/9/2021, 1:20:16 PM

City/Town Boundaries

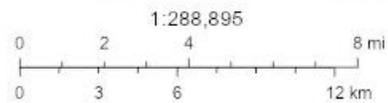
(R) Overpayment by Home Owners (ACS, 2015 - 2019) - Tract

< 20%

20% - 40%

40% - 60%

60% - 80%



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA-HCD

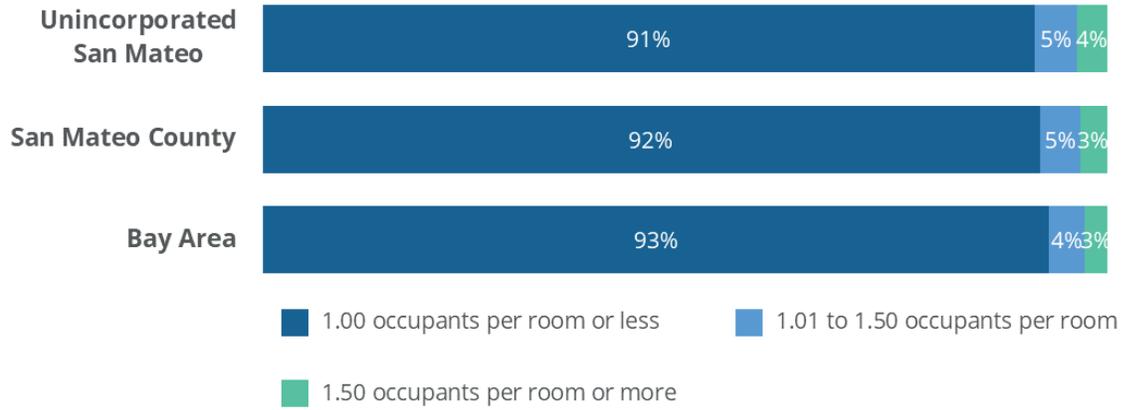
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

**Overcrowding.**

**Figure IV-15.**

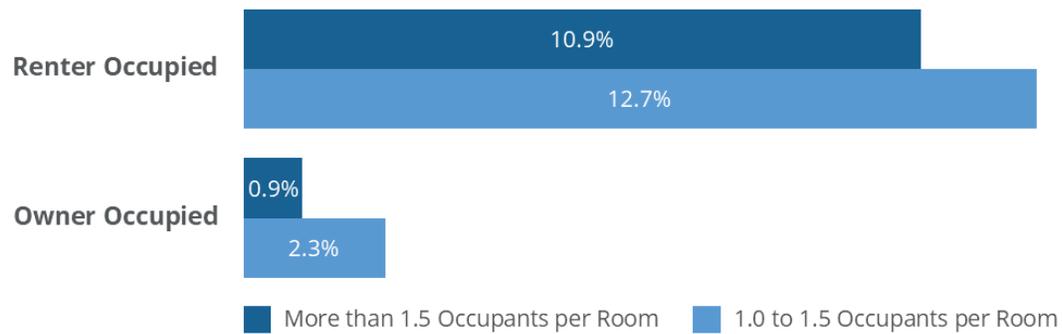
**Occupants per Room by Jurisdiction, 2019**



Source: ABAG Housing Needs Data Workbook

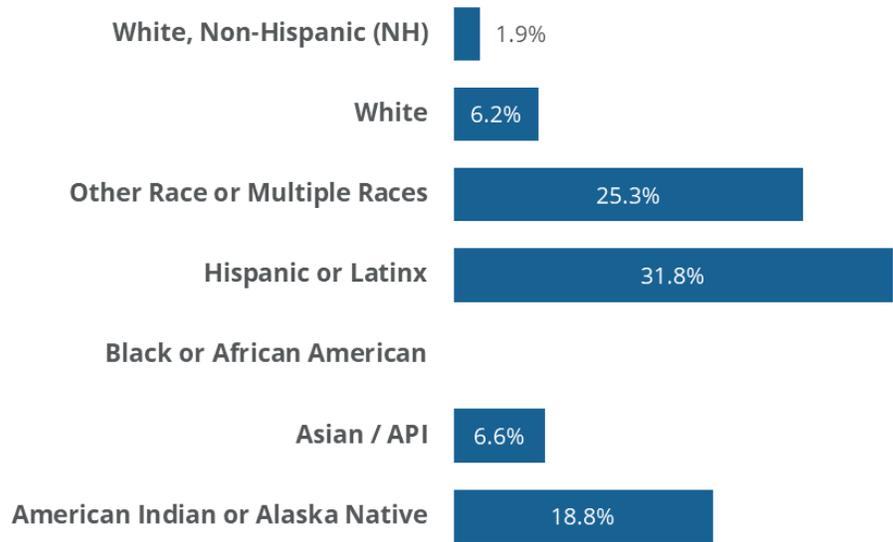
**Figure IV-16.**

**Occupants per Room by Tenure, Unincorporated San Mateo County, 2019**



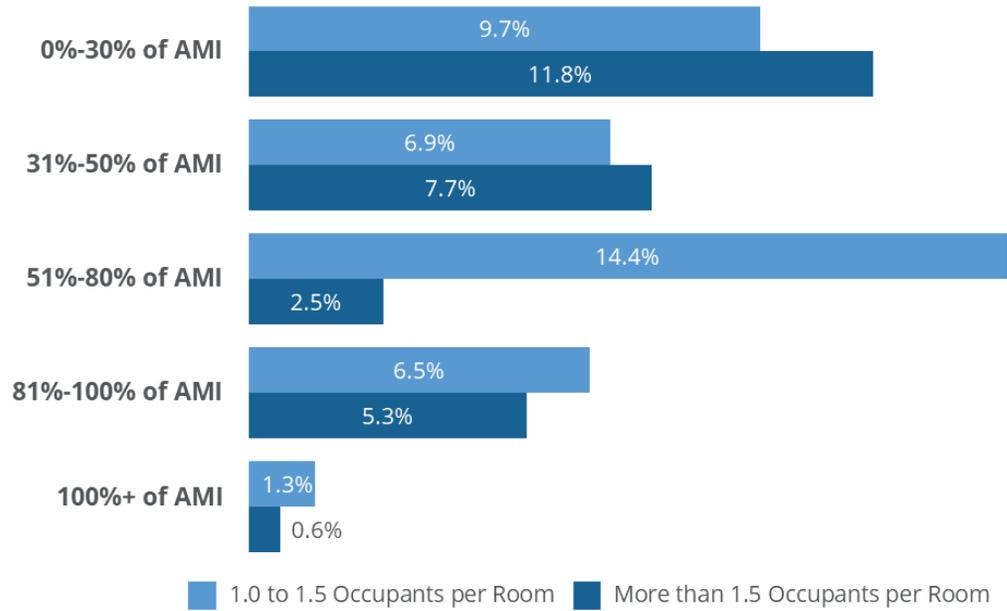
Source: ABAG Housing Needs Data Workbook

**Figure IV-17.**  
**Overcrowding by Race and Ethnicity, Unincorporated San Mateo County, 2019**



Note: Overcrowding is indicated by more than 1 person per room.  
 Source: ABAG Housing Needs Data Workbook

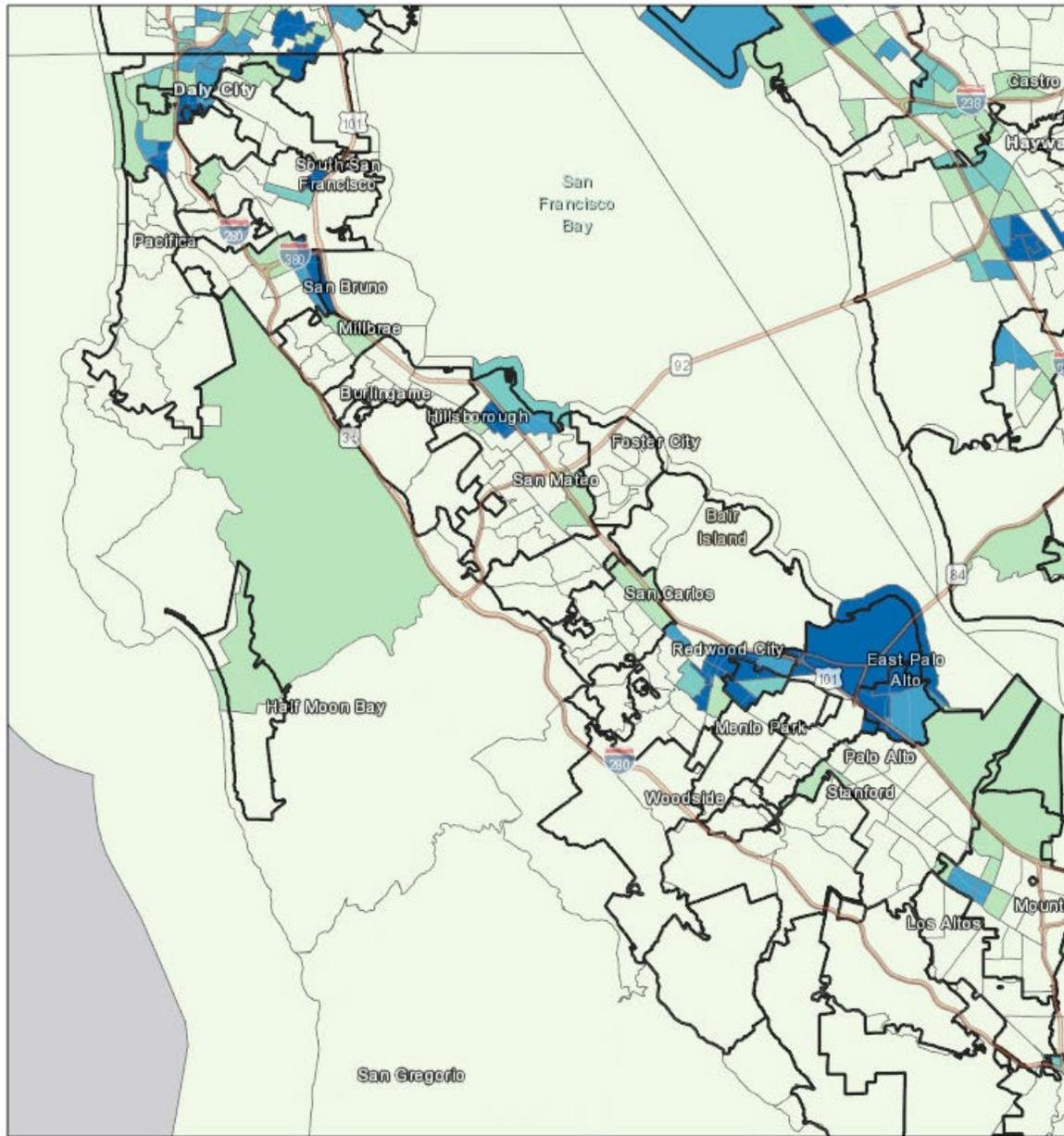
**Figure IV-18.**  
**Occupants per Room by AMI, Unincorporated San Mateo County, 2019**



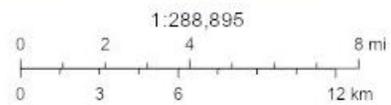
Source: ABAG Housing Needs Data Workbook

**Figure IV-19.**

# Overcrowded Households by Census Tract, 2019



12/9/2021, 1:19:04 PM

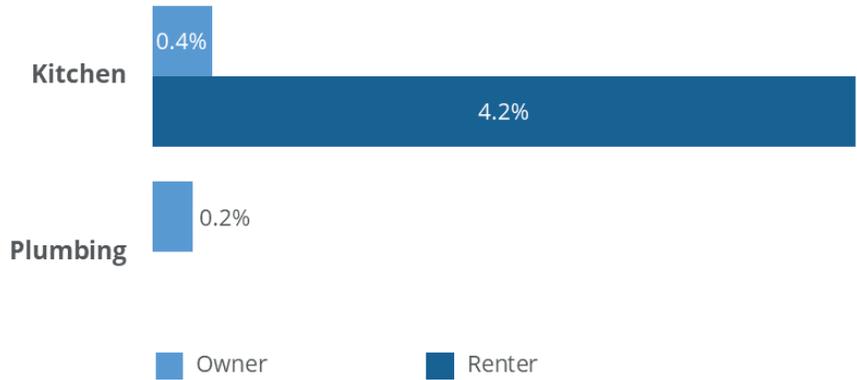


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

**Substandard housing.**

**Figure IV-20.**

**Percent of Units Lacking Complete Kitchen and Plumbing Facilities, Unincorporated San Mateo County, 2019**



Source: ABAG Housing Needs Data Workbook

**Homelessness.**

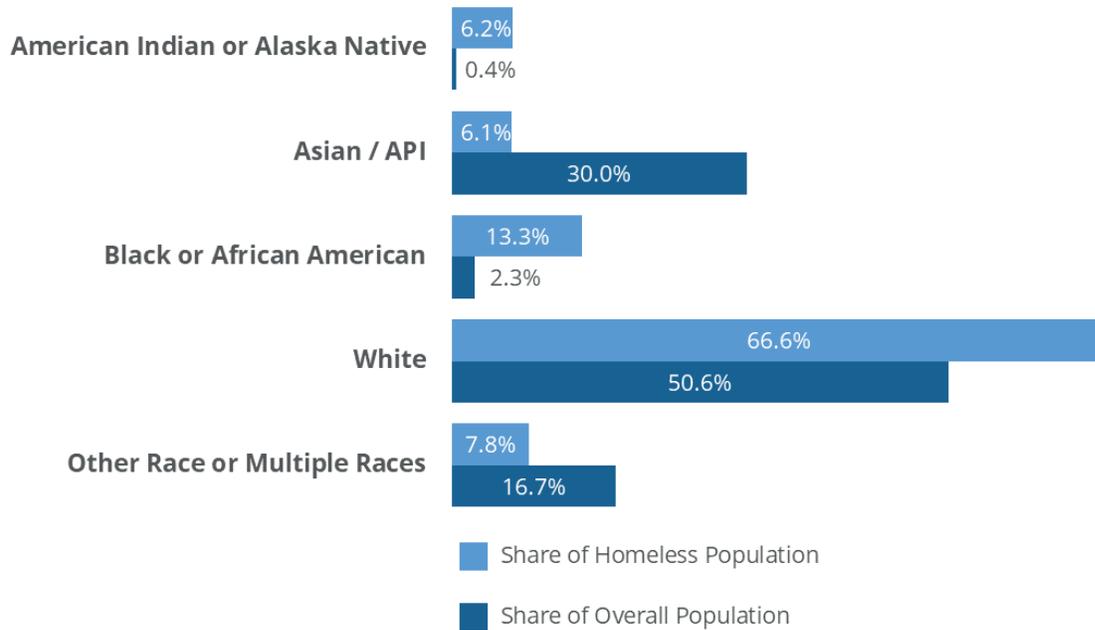
**Figure IV-21.**

**Homelessness by Household Type and Shelter Status, San Mateo County, 2019**

	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

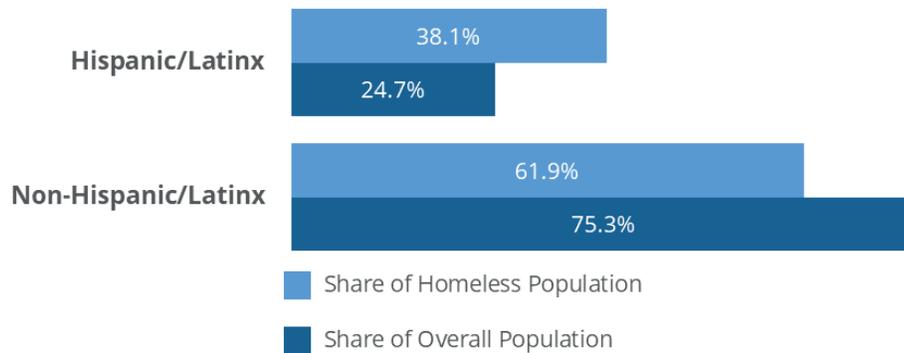
Source:  
ABAG Housing Needs Data Workbook

**Figure IV-22.**  
**Share of General and Homeless Populations by Race, San Mateo County, 2019**



Source: ABAG Housing Needs Data Workbook

**Figure IV-23.**  
**Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019**



Source: ABAG Housing Needs Data Workbook

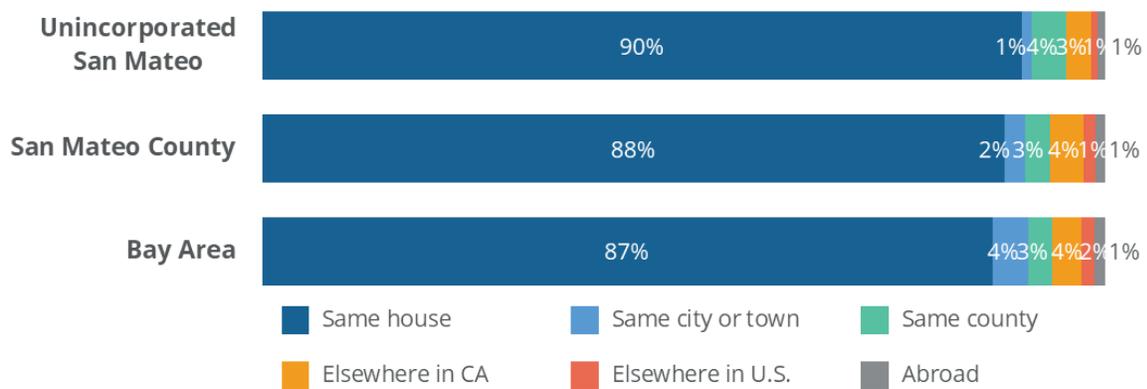
**Figure IV-24.**  
**Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019**

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	46	0	70	31	10
Sheltered - Transitional Housing	46	3	46	4	14
Unsheltered	20	0	189	34	103

Source: ABAG Housing Needs Data Workbook

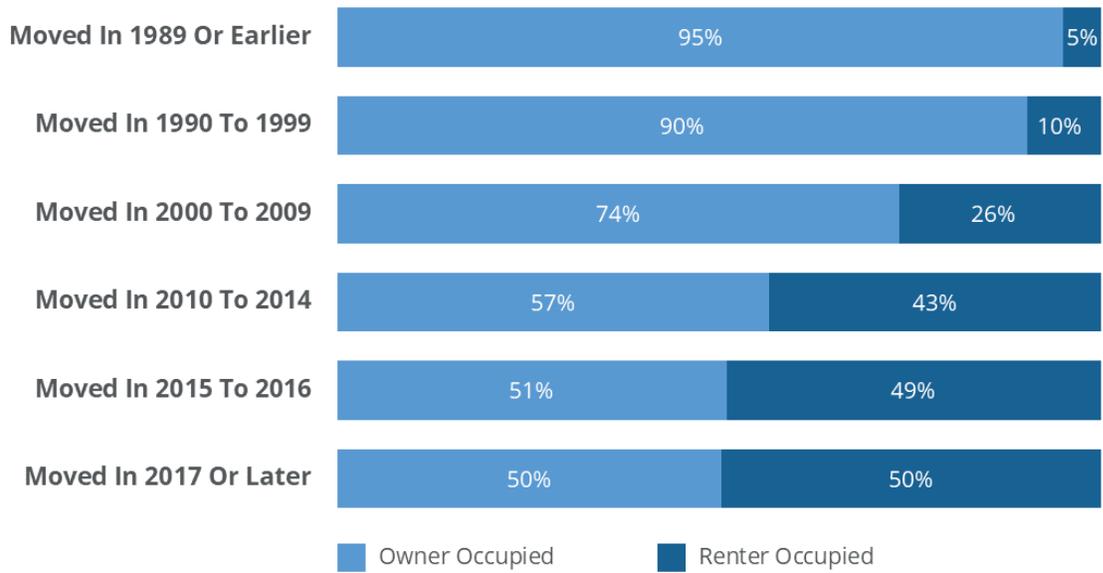
**Displacement.**

**Figure IV-25.**  
**Location of Population One Year Ago, Unincorporated San Mateo County, 2019**



Source: ABAG Housing Needs Data Workbook

**Figure IV-26.**  
**Tenure by Year Moved to Current Residence, Unincorporated San Mateo County, 2019**



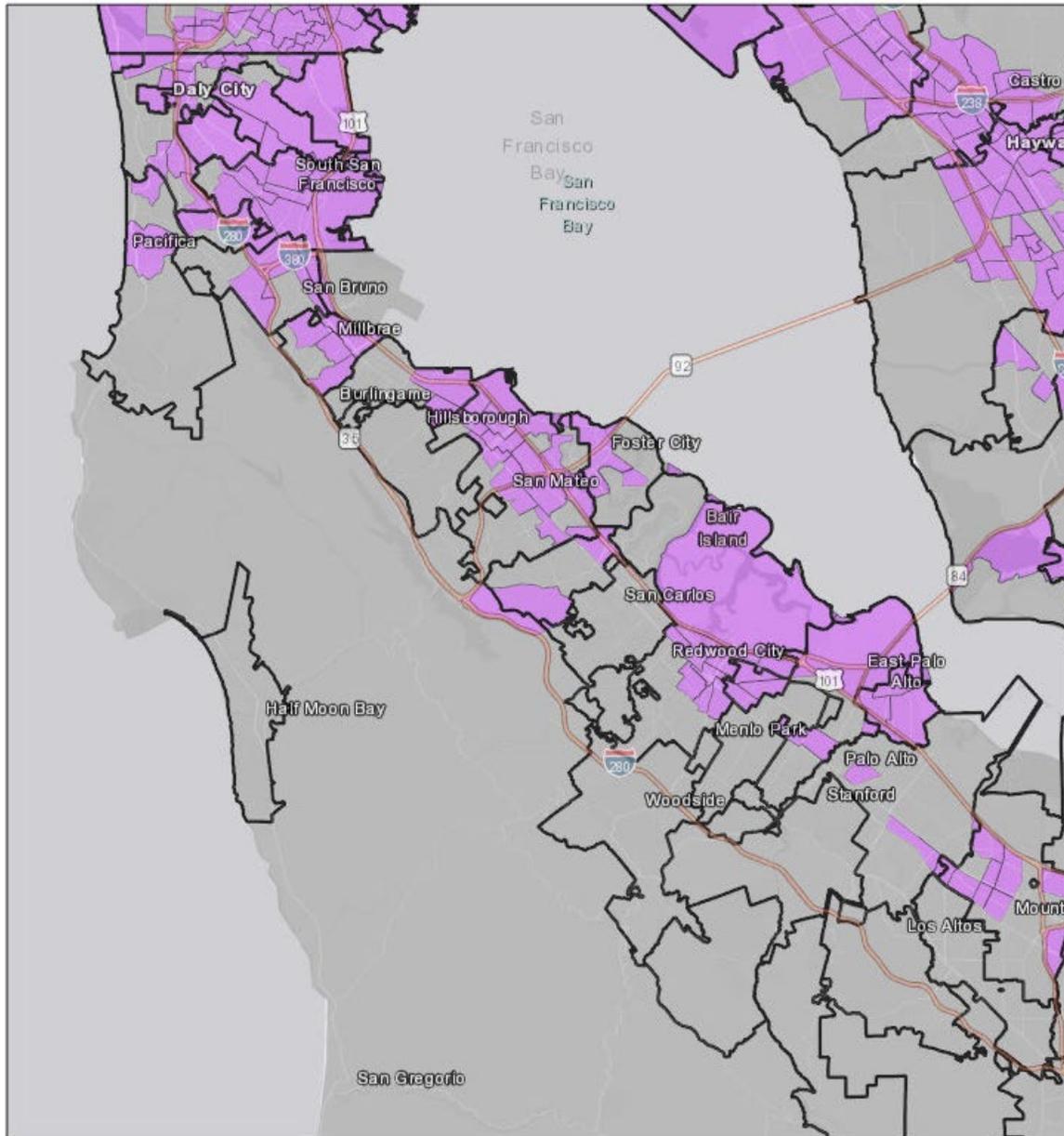
Source: ABAG Housing Needs Data Workbook

**Figure IV-27.**  
**Assisted Units at Risk of Conversion, Unincorporated San Mateo County, 2019**

	Low	Moderate	High	Very High	Total Assisted Units in Database
Unincorporated San Mateo	448	5	0	0	453
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

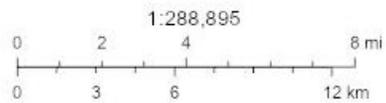
Source: ABAG Housing Needs Data Workbook

**Figure IV-28.**  
**Census Tracts Vulnerable to Displacement**



12/9/2021, 1:23:31 PM

-  City/Town Boundaries
- (A) Sensitive Communities (UCB, Urban Displacement Project)
-  Vulnerable
-  Other

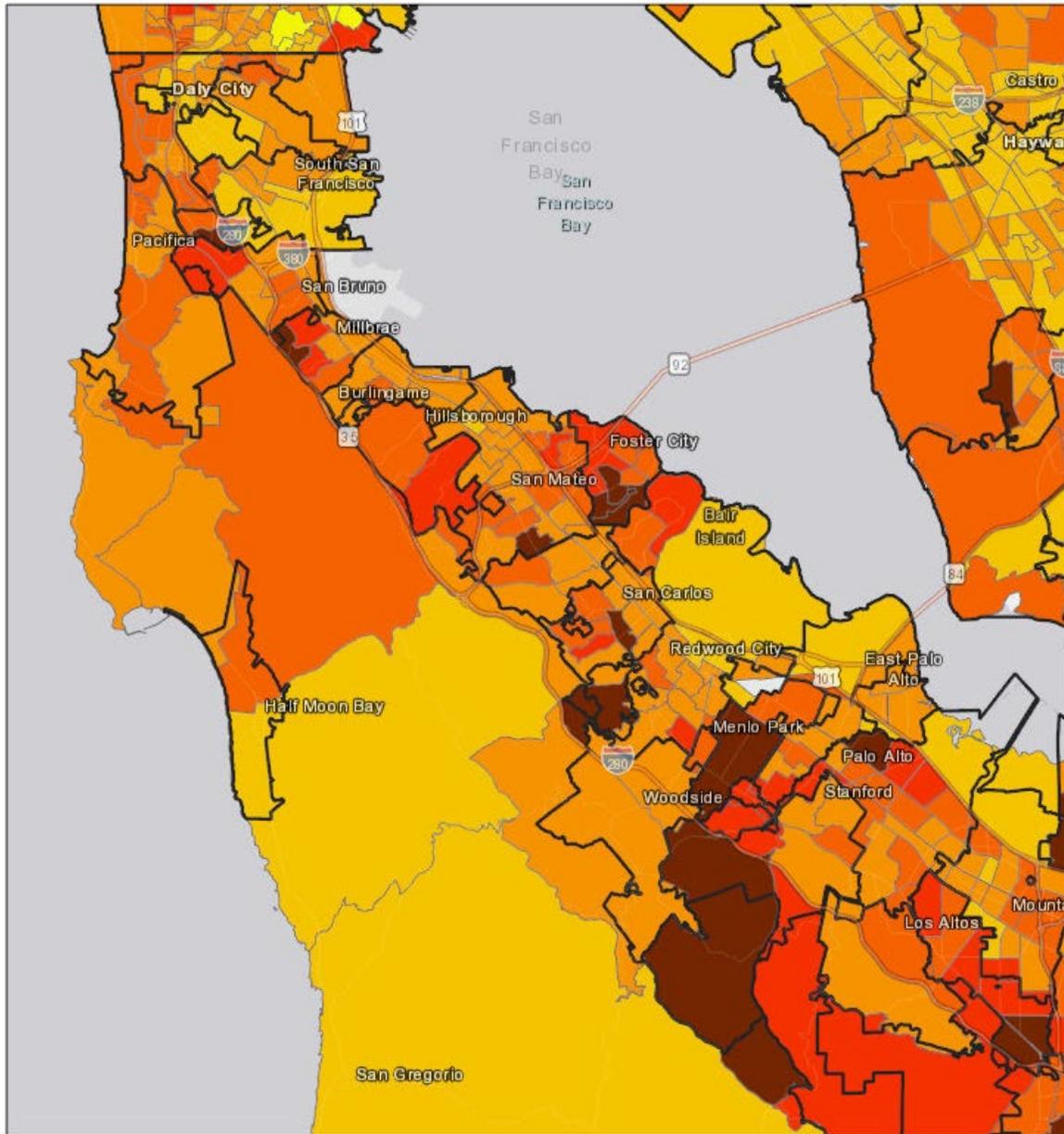


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, CA HCD

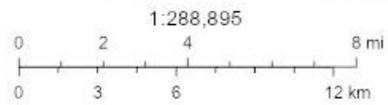
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure IV-29.**  
**Location Affordability Index by Census Tract**



12/9/2021, 1:18:13 PM

- City/Town Boundaries
- (R) Location Affordability Index (HUD) - Tract
- <\$1,000
- <\$1,500
- <\$2,000
- <\$2,500
- <\$3,000
- Greater than \$3,000



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

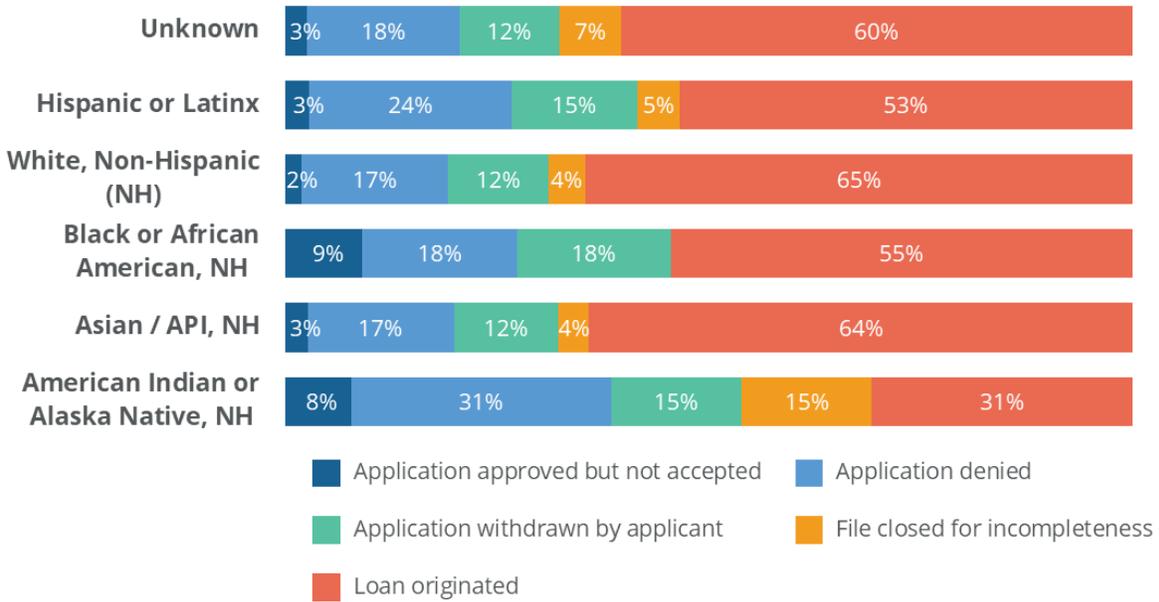




**Other considerations.**

**Figure IV-32.**

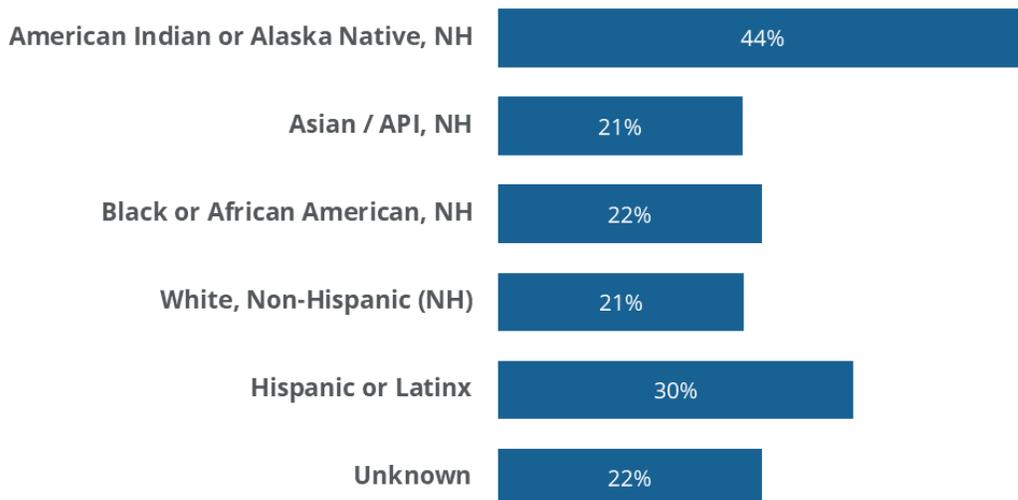
**Mortgage Applications by Race and Ethnicity, Unincorporated San Mateo County, 2018-2019**



Source: ABAG Housing Needs Data Workbook

**Figure IV-33.**

**Mortgage Application Denial Rate by Race and Ethnicity, Unincorporated San Mateo County, 2018-2019**



Source: ABAG Housing Needs Data Workbook

## APPENDIX G-2: RESIDENT SURVEY

This section reports the findings from the resident survey conducted of San Mateo County residents to support the AFFH analysis of Housing Elements. It explores residents' housing, affordability, and neighborhood challenges and experiences with displacement and housing discrimination. The survey also asks about residents' access to economic opportunity, captured through residents' reported challenges with transportation, employment, and K-12 education. The survey was offered in both English and Spanish.

The resident survey was available online, in both Spanish and English, in a format accessible to screen readers, and promoted through jurisdictional communications and social media and through partner networks. A total of 2,382 residents participated.

The survey instrument included questions about residents' current housing situation, housing, neighborhood and affordability challenges, healthy neighborhood indicators, access to opportunity, and experience with displacement and housing discrimination.

**Explanation of terms.** Throughout this section, several terms are used that require explanation.

“Precariously housed” includes residents who are currently homeless or living in transitional or temporary/emergency housing, as well as residents who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).

“Disability” indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental.

“Single parent” are respondents living with their children only or with their children and other adults but not a spouse/partner.

“Tenure” in the housing industry means rentership or ownership.

“Large households” are considered those with five or more persons residing in a respective household.

“Seriously Looked for Housing” includes touring or searching for homes or apartments, putting in applications or pursuing mortgage financing.

**Sampling note.** The survey respondents do not represent a random sample of the county or jurisdictions’ population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results, however, with an understanding of the differences among resident groups and between jurisdictions and the county overall. Overall, the data provide a rich source of information

about the county's households and their experience with housing choice and access to opportunity in the communities where they live.

Jurisdiction-level data are reported for cities with 50 responses or more. Response by jurisdiction and demographics are shown in the figure below. Overall, the survey received a very strong response from typically underrepresented residents including: people of color, renters, precariously housed residents, very low income households, households with children, large households, single parents, and residents with disabilities.

**2. Figure 1.**  
**Resident Survey Sample Sizes by Jurisdictions and Selected Characteristics**

	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
<b>Total Responses</b>	<b>2,382</b>	<b>89</b>	<b>82</b>	<b>173</b>	<b>130</b>	<b>53</b>	<b>148</b>	<b>63</b>	<b>59</b>	<b>55</b>	<b>84</b>	<b>163</b>	<b>99</b>	<b>175</b>	<b>832</b>
<b>Race/Ethnicity</b>															
<b>African American</b>	134	5	7	4	9	8	10	6	4	4	5	14	4	17	15
<b>Hispanic</b>	397	7	9	14	26	27	13	8	1	8	12	59	13	31	149
<b>Asian</b>	500	18	9	26	43	6	32	6	8	13	14	11	19	23	249
<b>Other Race</b>	149	7	10	6	8	3	14	3	3	3	3	9	7	13	47
<b>Non-Hispanic White</b>	757	41	35	89	27	4	44	27	27	15	35	54	36	58	195
<b>Tenure</b>															
<b>Homeowner</b>	1,088	39	51	96	39	9	89	26	46	18	42	37	48	58	409
<b>Renter</b>	1,029	40	30	65	67	36	43	28	7	33	38	105	41	88	324
<b>Precariously Housed</b>	309	10	8	12	26	12	17	14	5	7	13	23	16	29	87
<b>Income</b>															
<b>Less than \$25,000</b>	282	14	11	12	21	15	12	11	5	6	7	40	11	29	61
<b>\$25,000-\$49,999</b>	265	13	9	10	22	9	8	6	3	6	7	28	5	20	97
<b>\$50,000-\$99,999</b>	517	10	14	38	43	10	26	11	3	10	17	37	22	40	206
<b>Above \$100,000</b>	721	38	24	69	16	8	64	12	30	14	32	31	40	40	251
<b>Household Characteristics</b>															
<b>Children under 18</b>	840	38	24	53	50	26	44	17	18	20	29	61	37	64	287
<b>Large households</b>	284	5	7	11	20	18	8	3	5	7	8	20	13	15	133
<b>Single Parent</b>	240	14	8	15	19	11	12	9	3	7	7	30	9	21	49
<b>Disability</b>	711	28	25	41	38	22	40	22	13	17	29	62	34	65	210
<b>Older Adults (age 65+)</b>	736	25	27	66	37	11	54	25	25	18	33	44	32	37	248

■ Note: Numbers do not aggregate either due to multiple responses or that respondents chose not to provide a response to all demographic and socioeconomic questions.

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

## Primary Findings

The survey data present a unique picture of the housing choices, challenges, needs, and access to economic opportunity of San Mateo County residents.

Top level findings from residents' perspectives and experiences:

The **limited supply of housing** that accommodates voucher holders presents several challenges. Specifically,

- Eight out of 10 voucher holders represented by the survey find a landlord that accepts a housing voucher to be “difficult” or “very difficult.”
  - According to the survey data, vouchers not being enough to cover the places residents want to live is a top impediment for residents who want to move in San Mateo County, as well as for African American, Asian, and Hispanic residents, households with children under 18, single parents, older adults, households with a member experiencing a disability, and several jurisdictions.
- **Low income is a barrier** to accessing housing. The impacts are highest for precariously housed respondents. large households, Hispanic households, and residents in Daly City and Redwood City.
  - **Nearly 4 in 10 respondents who looked for housing experienced denial of housing.** African American/Black respondents, single parent households, precariously housed respondents, and households with income below \$50,000 reported the highest denial rates.
  - **1 in 5 residents have been displaced** from their home in the past five years. One of the main reasons cited for displacement was *the rent increased more than I could pay*. African American households, single parents, households that make less than \$25,000, and precariously housed respondents reported the highest rates of displacement.
  - For households with children that were displaced in the past five years, **60% of children in those households have changed schools**. The most common outcomes identified by households with children who have changed schools include *school is more challenging, they feel less safe at the new school, and they are in a worse school*.
  - **Nearly 1 in 5 residents reported they have experienced discrimination** in the past five years. African American, single parent, and precariously housed respondents reported the highest rates of discrimination. The most common actions in response to discrimination cited by survey respondents were *Nothing/I wasn't sure what to do* and *Moved/found another place to live*.
  - Of respondents reporting a disability, **about 25% report that their current housing situation does not meet their accessibility needs**. The three top greatest housing needs

identified by respondents included installation of grab bars in bathroom or bench in shower, supportive services to help maintain housing, and ramps.

- On average, respondents are **fairly satisfied with their transportation situation**. Groups with the highest proportion of respondents somewhat or not at all satisfied with their transportation options included African American, single parents, precariously housed, and Brisbane respondents.

There are some housing, affordability, and neighborhood challenges unique to specific resident groups. These include:

**Would like to move but can't afford it**—Most likely to be a challenge for Daly City, East Palo Alto, and Redwood City respondents, as well as Hispanic, renter, precariously housed, households making less than \$50,000, and large household respondents.

**My house or apartment isn't big enough for my family**—Most likely to be a challenge for East Palo Alto respondents, as well as Hispanic households, large and single parent households, and households with children under 18.

**I'm often late on my rent payments**—Most likely to be a challenge for East Palo Alto and renter respondents, as well as households that make less than \$25,000.

**I can't keep up with my utility payments**—Most likely to be a challenge for East Palo Alto, Daly City, and San Mateo respondents, as well as African American and Hispanic respondents, single parent households, households with children under 18, and households that make less than \$50,000.

**Bus/rail does not go where I need to go or does not operate during the times I need**— Most likely to be a challenge for African American, precariously housed, single parent households, Brisbane and Pacifica respondents.

**Schools in my neighborhood are poor quality**—Most likely to be a challenge for East Palo Alto, Redwood City, San Bruno and South San Francisco respondents, as well as Hispanic respondents and households with children under 18.

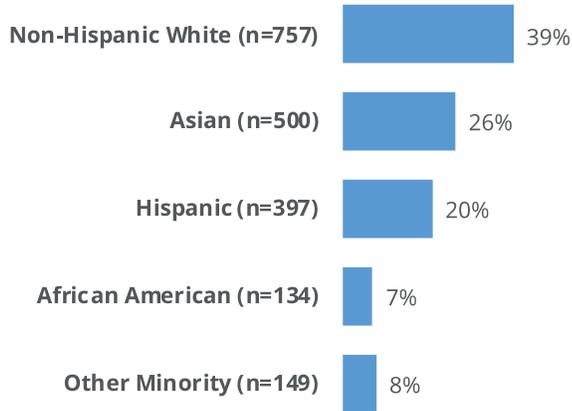
## Resident Survey Findings

Of survey respondents who reported their race or ethnicity, nearly 40% of survey respondents identified as non-Hispanic White, followed by Asian (26%), Hispanic (20%), African American (7%), and Other Minority (8%) residents (Figure 2). Overall, 45% of the survey respondents were homeowners, followed by 42% of renter respondents. Thirteen percent of respondents reported they are precariously housed (Figure 3). Four in ten respondents reported having household income greater than \$100,000. Nearly 30% of respondents reported a household income between \$50,000-99,999, followed by 15% of respondents who made between \$25,000-49,999 and 16% of respondents making less than \$25,000 (Figure 4).

The survey analysis also included selected demographic characteristics of respondents, including those with children under the age of 18 residing in their household, adults over the age of 65, respondents whose household includes a member experiencing a disability, those who live in large households, and single parents. Thirty five percent of respondents indicated they had children in their household, while 31% indicated they were older adults. Thirty percent of respondents indicated they or a member of their household experienced a disability, 12% of respondents reported having large households, and 10% were single parents (Figure 5).

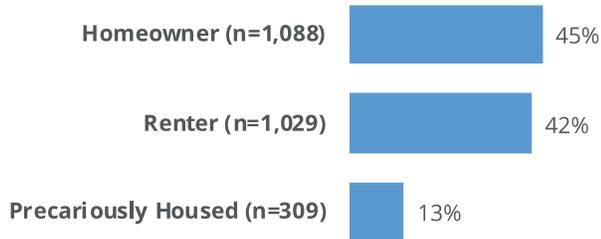
**3. Figure 2.  
Survey Respondents  
by Race/Ethnicity**

Note:  
n=1,937; 535 respondents did not indicate their race or ethnicity.  
Source:  
Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



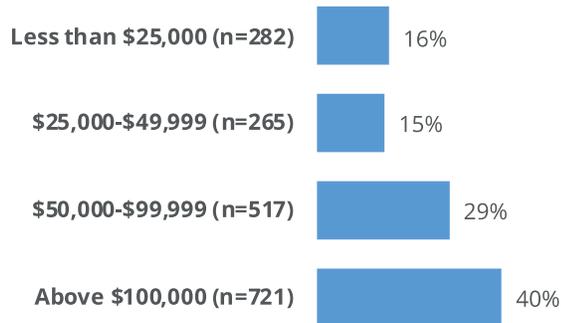
**4. Figure 3.  
Survey Respondents  
by Tenure**

Note:  
n=2,426.  
Source:  
Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



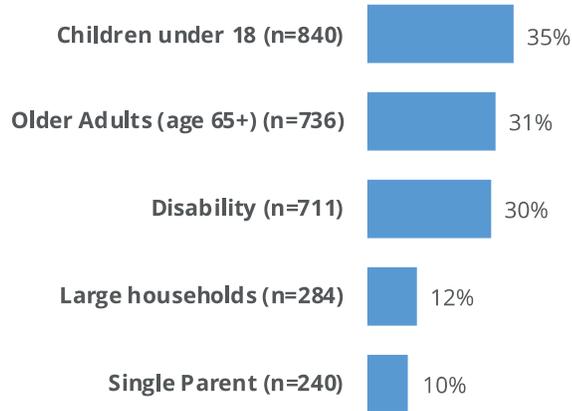
**5. Figure 4.  
Survey Respondents  
by Income**

Note:  
n=1,785.  
Source:  
Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



**6. Figure 5.  
Survey Respondents  
by Selected Household  
Characteristics**

Note:  
Denominator is total responses to the survey (n=2,382)  
Source:  
Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



**Housing, Neighborhood and Affordability Challenges**

**Housing challenges: overall.** Survey respondents were asked to select the housing challenges they currently experience from a list of 34 different housing, neighborhood, and affordability challenges. Figures 6a through 8c present the top 10 housing and neighborhood challenges and top 5 affordability challenges experienced by jurisdiction, race/ethnicity, tenure, income, and selected household characteristics.

**These responses allow a way to compare the jurisdictions to the county for housing challenges for which other types of data do not exist.** In this analysis, “above the county”—**shaded in light red or pink**—is defined as the proportion of responses that is 25% higher than the overall county proportion. “Below the county”—**shown in light blue**—occurs when the proportion of responses is 25% lower than the overall county proportion.

As shown in Figure 6a, residents in Redwood City and East Palo Alto experience several housing challenges at a higher rate than the county overall. Conversely, Foster City and Hillsborough residents experience nearly all identified housing challenges at a lower rate than the county.

Notable trends in housing, neighborhood, and affordability challenges by geographic area include:

Residents in Daly City, East Palo Alto, and Redwood City are less likely to move due to the lack of available affordable housing options.

East Palo Alto, Redwood City, and San Mateo residents report living in housing that is too small for their families.

Millbrae, Belmont, and Redwood City residents report being more reticent to request a repair to their unit in fear that their landlord will raise their rent or evict them.

Nearly 1 in 5 Pacifica survey respondents report that their home or apartment is in bad condition.

Brisbane and East Palo Alto residents are more likely to experience a landlord refusing to make repairs to their unit.

Residents in Daly City and Millbrae are more likely to report that they don't feel safe in their neighborhood or building.

Half Moon Bay and East Palo Alto respondents expressed the greatest need for assistance in taking care of themselves or their home.

When compared to the county overall, **the most common areas where respondents' needs were higher than the county overall** were:

Overall, half of the jurisdictions' respondents reported *I need help taking care of myself/my home and can't find or afford to hire someone* at a higher rate than the county.

Over 40% of jurisdictions' respondents reported a higher rate than the county for the following housing challenge: *My home/apartment is in bad condition.*

Nearly 40% of jurisdictions' respondents reported a higher rate than the county for the following housing challenges: *My landlord refuses to make repairs despite my requests* and *I don't feel safe in my neighborhood/building*

7. Figure 6a.  
Top 10 Housing Challenges Experienced by Jurisdiction

25% Above County average  
25% Below County average

Housing or Neighborhood Condition	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,159	82	73	158	118	49	135	59	50	53	79	151	93	163	738
I would like to move but I can't afford anything that is available/income too low	31%	27%	12%	20%	51%	41%	16%	25%	4%	32%	28%	43%	30%	38%	35%
My house or apartment isn't big enough for my family	20%	22%	11%	14%	24%	35%	10%	12%	4%	21%	11%	26%	20%	26%	21%
I worry that if I request a repair it will result in a rent increase or eviction	14%	21%	10%	13%	17%	14%	9%	10%	2%	23%	15%	20%	11%	15%	13%
My home/apartment is in bad condition	11%	15%	14%	9%	15%	12%	3%	7%	0%	11%	18%	14%	5%	15%	10%
My landlord refuses to make repairs despite my requests	6%	6%	14%	3%	5%	12%	4%	5%	2%	2%	9%	9%	5%	10%	5%
I live too far from family/friends/my community	6%	6%	5%	4%	8%	4%	5%	8%	6%	6%	3%	8%	4%	7%	5%
I don't feel safe in my building/neighborhood	6%	7%	5%	5%	13%	8%	0%	7%	6%	11%	10%	8%	3%	6%	3%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	2%	7%	7%	7%	10%	2%	14%	2%	8%	9%	3%	4%	8%	4%
I have bed bugs/insects or rodent infestation	5%	10%	5%	4%	3%	16%	2%	3%	4%	6%	9%	11%	6%	4%	3%
The HOA in my neighborhood won't let me make changes to my house or property	4%	2%	5%	1%	3%	8%	11%	3%	2%	4%	5%	3%	3%	4%	2%
None of the above	42%	37%	48%	50%	20%	33%	55%	44%	76%	36%	47%	28%	45%	35%	46%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

The following two figures segment the answers by:

Housing affordability challenges only; and

Neighborhood challenges only.

**Housing affordability challenges.** As shown in Figure 6b, residents in San Mateo, Daly City, East Palo Alto, and Pacifica experience affordability challenges at a higher rate than the county overall. Conversely, Belmont, Hillsborough, Burlingame, and South San Francisco residents experience affordability challenges at a lower rate than the county.

The most significant geographic variations occur in:

San Mateo city residents experience all five affordability challenges at a greater rate than the county overall. In addition to being less likely to pay utility bills or rent on time, San Mateo residents are more than twice as likely than the average county respondent to have bad credit or a history of eviction/foreclosure that impacts their ability to rent.

East Palo Alto, San Mateo, and Daly City residents are most likely to experience difficulty paying utility bills.

Residents in East Palo Alto and Redwood City are most likely to be late on their rent payments.

Millbrae residents experience the greatest difficulty paying their property taxes among jurisdictions in San Mateo County.

Respondents from Brisbane, Half Moon Bay, and Pacifica are also more likely to have trouble keeping up with property taxes.

Daly City, City of San Mateo, and Redwood City respondents are more likely to have bad credit or an eviction history impacting their ability to rent.

Overall, over a third of jurisdictions' respondents experienced the following affordability challenges at a higher rate than the county: *I can't keep up with my property taxes and I have bad credit/history of evictions/foreclosure and cannot find a place to rent.*

**8. Figure 6b.**  
**Top 5 Affordability Challenges Experienced by Jurisdiction**

■ 25% Above County average  
 ■ 25% Below County average

Affordability Challenges	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,130	83	73	157	115	51	134	58	50	50	77	147	93	160	728
I can't keep up with my utilities	10%	6%	5%	6%	15%	16%	5%	12%	4%	12%	8%	12%	9%	15%	9%
I'm often late on my rent payments	8%	6%	5%	6%	10%	20%	3%	7%	2%	8%	4%	12%	4%	11%	7%
I can't keep up with my property taxes	6%	2%	10%	4%	3%	2%	8%	10%	0%	16%	10%	3%	5%	9%	5%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	1%	4%	2%	13%	6%	0%	0%	2%	0%	5%	8%	4%	10%	2%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	2%	7%	3%	3%	2%	7%	3%	4%	4%	5%	3%	3%	6%	2%
None of the above	73%	73%	68%	80%	65%	59%	78%	66%	88%	64%	71%	70%	77%	63%	80%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Neighborhood challenges.** As shown in Figure 6c, residents in East Palo Alto, Brisbane, Daly City, and Pacifica experience neighborhood challenges at a higher rate than the county. Burlingame and Foster City both experience neighborhood challenges at a lower rate than the county.

Hillsborough and Belmont residents report divergent experiences related to neighborhood challenges — respondents identified more challenges around neighborhood infrastructure and access to transit but fewer challenges around school quality and job opportunities.

**There are a handful of jurisdictions who experience specific neighborhood challenges at a disproportionate rate compared to the county.**

For instance, East Palo Alto and Belmont residents experience neighborhood infrastructure issues (e.g., bad sidewalks, no lighting) more acutely than county residents overall.

Brisbane residents experience transportation challenges in their neighborhoods.

East Palo Alto, Redwood City, San Bruno, and South San Francisco experience challenges with school quality in their neighborhoods.

Residents in Brisbane, Hillsborough, Pacifica, Belmont, and Half Moon Bay report the highest rates of difficulty accessing public transit.

Daly City, Millbrae, San Mateo, and East Palo Alto residents were more likely to identify the lack of job opportunities available in their neighborhoods.

Over a third of jurisdictions' respondents experienced the following neighborhood challenges at a higher rate than the county: *I can't get to public transit/bus/light rail easily or safely.*

**9. Figure 6c.**  
**Top 5 Neighborhood Challenges Experienced by Jurisdiction**

■ 25% Above County average  
 ■ 25% Below County average

Neighborhood Challenges	County	Jurisdiction													
		Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,079	80	72	153	116	48	130	56	53	46	75	145	91	151	712
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	31%	18%	13%	25%	40%	4%	18%	23%	20%	15%	21%	14%	12%	16%
Schools in my neighborhood are poor quality	15%	6%	18%	3%	17%	25%	4%	14%	2%	7%	13%	20%	20%	15%	20%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	14%	24%	8%	14%	15%	21%	18%	9%	15%	24%	17%	14%	17%	10%
I can't get to public transit/bus/light rail easily or safely	14%	19%	29%	7%	9%	10%	14%	18%	25%	17%	21%	12%	13%	15%	10%
There are not enough job opportunities in the area	12%	9%	8%	7%	20%	17%	8%	14%	0%	20%	13%	11%	11%	18%	12%
None of the above	50%	41%	28%	69%	45%	33%	62%	46%	57%	50%	52%	41%	52%	52%	55%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Differences in needs by race and ethnicity and housing tenure.** As shown in Figure 7a, and compared to the county overall:

African American, Hispanic, and Other Race respondents, as well as Renters and those who are precariously housed experience several housing challenges at a higher rate than the county overall.

Conversely, non-Hispanic White residents and homeowners are less likely to experience housing challenges.

Specifically,

Black or African American residents are more than three times as likely to have a landlord not make a repair to their unit after a request compared to county residents overall. Renters, Hispanic, Other Race, and Precariously housed residents are also more likely to experience this challenge.

African American, Asian, Hispanic, Renter, and Precariously Housed households are more likely to experience bed bugs or rodent infestation in their homes.

African American, Other Race, Renter, and Precariously Housed households are also more likely to live further away from family, friends, and their community.

African Americans are three times more likely than the average county respondent to be told by their HOA they cannot make changes to their house or property. Asian households are twice as likely to experience this challenge.

Renter, Hispanic, and Other Race respondents are more likely to worry that if they request a repair it will result in a rent increase or eviction and to report that their homes are in bad condition.

**10. Figure 7a.**  
**Top 10 Housing Challenges Experienced by Race/Ethnicity and Tenure**

25% Above County average  
 25% Below County average

Housing or Neighborhood Condition	County	Race/Ethnicity and Tenure							
		African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,159	132	489	392	144	734	986	974	301
I would like to move but I can't afford anything that is available/income too low	31%	30%	32%	50%	31%	20%	7%	48%	56%
My house or apartment isn't big enough for my family	20%	16%	21%	35%	22%	11%	12%	29%	18%
I worry that if I request a repair it will result in a rent increase or eviction	14%	17%	13%	23%	19%	11%	2%	28%	13%
My home/apartment is in bad condition	11%	12%	9%	16%	17%	10%	6%	17%	10%
My landlord refuses to make repairs despite my requests	6%	20%	7%	10%	10%	5%	2%	13%	10%
I live too far from family/ friends/my community	6%	15%	6%	6%	13%	6%	5%	8%	9%
I don't feel safe in my building/ neighborhood	6%	13%	6%	6%	9%	5%	4%	8%	7%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	14%	7%	5%	6%	5%	5%	6%	11%
I have bed bugs/insects or rodent infestation	5%	14%	8%	7%	5%	4%	4%	9%	9%
The HOA in my neighborhood won't let me make changes to my house or property	4%	14%	8%	4%	3%	3%	5%	3%	7%
None of the above	42%	18%	37%	24%	38%	58%	68%	21%	13%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

■

The above trends are similar for the **most acute housing affordability challenges**. As shown in Figure 7b, African American and Hispanic households, as well as renters and those precariously housed, experience affordability challenges at a higher rate than the county overall. Non-Hispanic White residents and homeowners experience these same challenges at a lower rate than the county.

African American residents experience all five affordability challenges at a greater rate than the county overall.

In addition to being more likely to not pay utility bills or rent on time, African American residents are more than four times as likely than the average county respondent to have a Section 8 voucher and worry that their landlord will raise their rent more than the voucher payment.

Along with African American residents, Hispanic households, renters, and precariously housed households are most likely to experience difficulty paying utility bills, as well as have bad credit or eviction/foreclosure history impacting their ability to find a place to rent.

These groups, with the exception of those precariously housed, are also more likely to be late on their rent payments.

**11. Figure 7b.**  
**Top 5 Affordability Challenges Experienced by Race/Ethnicity and Tenure**

 25% Above County average  
 25% Below County average

Affordability Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,130	132	487	391	146	739	983	953	293
I can't keep up with my utilities	10%	22%	11%	17%	14%	5%	5%	15%	15%
I'm often late on my rent payments	8%	13%	6%	12%	12%	4%	1%	15%	8%
I can't keep up with my property taxes	6%	16%	8%	4%	5%	7%	9%	5%	14%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	5%	3%	8%	4%	2%	1%	6%	11%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	18%	5%	6%	7%	2%	2%	7%	8%
None of the above	73%	32%	70%	63%	64%	83%	84%	61%	54%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 7c, African American and precariously housed residents experience neighborhood challenges at a higher rate than the county. These two groups experience neighborhood issues related to transportation more acutely than county residents overall. In addition to Other Race respondents, they are also more likely to identify the lack of job opportunities in their respective neighborhoods.

Additionally, Hispanic residents are more likely to live in neighborhoods with poor performing schools than the average county respondent. Homeowners are also more likely to report that they cannot access public transit easily or safely.

12. Figure 7c.

Top 5 Neighborhood Challenges Experienced by Race/Ethnicity and Tenure

■ 25% Above County average  
■ 25% Below County average

Neighborhood Challenges	County	Race/Ethnicity and Tenure							
		African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,079	133	486	389	146	737	975	918	284
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	14%	17%	19%	16%	18%	18%	15%	18%
Schools in my neighborhood are poor quality	15%	13%	18%	20%	17%	13%	18%	13%	13%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	33%	16%	13%	17%	17%	17%	14%	24%
I can't get to public transit/bus/light rail easily or safely	14%	24%	15%	11%	16%	16%	18%	11%	19%
There are not enough job opportunities in the area	12%	22%	14%	12%	19%	9%	9%	15%	20%
None of the above	50%	23%	46%	48%	45%	53%	49%	51%	36%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Differences in needs by household status.** As shown in Figure 8a, single parents, households making less than \$50,000, households with children under 18 and households with a member experiencing a disability are more likely to experience housing challenges. Conversely, households making more than \$100,000 experience nearly all specified housing challenges at a lower rate than the county.

Single parents experience all ten housing challenges at a greater rate than the county overall.

Households making less than \$25,000 also experience every challenge at a higher rate, with the exception of *I worry that if I request a repair it will result in a rent increase or eviction.*

Households making less than \$50,000, single parents, and households with children under 18 are more likely to experience the following challenges:

My house or apartment isn't big enough for my family;

My house or apartment is in bad condition;

My landlord refuses to make repairs despite my request;

I live too far from family/friends/my community;

I don't feel safe in my building/neighborhood;

I need help taking care of myself/my home and can't find or afford to hire someone; and

I have bed bugs/insects or rodent infestation.

Households with a member experiencing a disability are also more likely to experience landlords refusing their requests to make repairs, living further away from family/friends/community, and not being able to find or afford someone to help take care of themselves or their homes. These households are also more likely to experience bed bugs, insects, or rodent infestation, as well as HOA restrictions impacting their ability to make changes to their home or property.

Additionally, large households have the highest proportion of respondents among the selected groups that would like to move but can't afford anything that is available.

### 13. Figure 8a.

#### Top 10 Housing Challenges Experienced by Income and Household Characteristics



Housing or Neighborhood Condition	County	Less than \$25,000	\$25,000-\$49,999	\$50,000-\$99,999	Above \$100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,159	280	260	505	701	827	278	240	701	709
I would like to move but I can't afford anything that is available/income too low	31%	47%	48%	37%	16%	35%	51%	40%	36%	25%
My house or apartment isn't big enough for my family	20%	25%	25%	23%	16%	34%	43%	32%	20%	13%
I worry that if I request a repair it will result in a rent increase or eviction	14%	16%	18%	19%	9%	19%	19%	28%	16%	11%
My home/apartment is in bad condition	11%	15%	20%	12%	6%	15%	17%	17%	12%	9%
My landlord refuses to make repairs despite my requests	6%	13%	13%	8%	2%	9%	8%	14%	10%	6%
I live too far from family/ friends/my community	6%	9%	9%	6%	5%	10%	5%	10%	8%	6%
I don't feel safe in my building/ neighborhood	6%	9%	9%	6%	3%	8%	4%	10%	7%	5%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	9%	9%	5%	3%	7%	6%	12%	11%	6%
I have bed bugs/insects or rodent infestation	5%	10%	9%	5%	3%	9%	4%	15%	9%	6%
The HOA in my neighborhood won't let me make changes to my house or property	4%	7%	3%	4%	3%	7%	4%	11%	6%	5%
None of the above	42%	21%	21%	37%	61%	28%	26%	12%	32%	49%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8b, households making less than \$50,000, as well as large households, single parents, households with children under 18, and households with a member experience a disability, experience the most acute affordability challenges at a higher rate than the county overall. Households making more than \$50,000 and adults over the age of 65 are less likely to experience affordability challenges.

Households making between \$25,000-\$50,000, single parents, and households with children under 18 experience all five affordability challenges at a greater rate than the average county respondent.

Of households experiencing major affordability issues, **single parent households are most acutely impacted.** These households are more than three times as likely to have a Section 8 voucher and fear their landlord will raise the rent impacting the viability of their voucher, more than twice as likely to miss utility payments and have bad credit/eviction or foreclosure history impacting their ability to rent, and twice as likely to have trouble keeping up with their property taxes.

**14. Figure 8b.**

**Top 5 Affordability Challenges Experienced by Income and Household Characteristics**

■ 25% Above County average  
■ 25% Below County average

Affordability Challenges	County	Less than \$25,000	\$25,000-\$49,999	\$50,000-\$99,999	Above \$100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,130	276	260	509	703	830	279	239	699	716
I can't keep up with my utilities	10%	16%	16%	12%	3%	16%	14%	23%	15%	8%
I'm often late on my rent payments	8%	19%	16%	6%	1%	11%	12%	15%	11%	4%
I can't keep up with my property taxes	6%	7%	9%	8%	5%	9%	4%	12%	8%	7%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	8%	7%	4%	1%	5%	6%	10%	6%	3%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	11%	6%	4%	1%	7%	3%	14%	8%	5%
None of the above	73%	46%	56%	72%	90%	59%	70%	32%	59%	75%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8c, households with children under 18, as well as single parents, households with a member experiencing a disability, and households making less than \$25,000 are more likely to experience neighborhood challenges. These households are most likely to report that *the bus/rail does not go where I need to go or does not operate during the times I need*. In addition to households that make between \$25,000-\$100,000, these groups are more likely to identify the lack of job opportunities in their respective neighborhoods.

Households with children under 18 are more likely to live in neighborhoods with poor quality schools. Large households are more likely to report issues with neighborhood infrastructure (e.g., bad sidewalks, poor lighting) and households with a member experiencing a disability are more likely to report they cannot access public transit easily or safely.

15. Figure 8c.

Top 5 Neighborhood Challenges Experienced by Income and Household Characteristics

■ 25% Above County average  
■ 25% Below County average

Neighborhood Challenges	County	Less than \$25,000	\$25,000-\$49,999	\$50,000-\$99,999	Above \$100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,079	273	259	503	709	824	277	234	692	714
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	17%	15%	18%	17%	19%	22%	16%	19%	14%
Schools in my neighborhood are poor quality	15%	17%	14%	11%	19%	24%	19%	17%	14%	9%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	19%	16%	15%	16%	19%	11%	28%	19%	16%
I can't get to public transit/bus/light rail easily or safely	14%	15%	12%	14%	14%	15%	12%	15%	19%	17%
There are not enough job opportunities in the area	12%	21%	17%	16%	6%	17%	12%	19%	15%	11%
None of the above	50%	40%	45%	51%	53%	38%	48%	31%	41%	53%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

## Experience Finding Housing

This section explores residents' experience seeking a place to rent or buy in the county and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, this section also examines the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

**Recent experience seeking housing to rent.** Figure 9 presents the proportion of respondents who seriously looked to rent housing for the county, jurisdictions, and selected respondent characteristics, as well as the reasons for denial.

Over half of county respondents (56%) have seriously looked for housing in the past five years. The **most common reasons for denial** included:

Landlord not returning the respondent's call (26%),

Landlord told me the unit was available over the phone but when I showed up in person, it was no longer available (22%), and

Landlord told me it would cost more because of my service or emotional support animal (14%).

Jurisdictions with the highest percentage of respondents who seriously looked for housing include Millbrae (74%), San Mateo (73%), and Redwood City (72%). While all three jurisdictions reported that *landlord not returning the respondent's call* was one of their main reasons for denial, 18% of Redwood City respondents identified *landlord told me they do not accept Section 8 vouchers* as a main reason for denial.

Among respondents by race/ethnicity, 80% of African American respondents reported that they had seriously looked for housing in the past five years while the lowest percentage of respondents who reported seriously looking for housing were non-Hispanic White (46%). The main reasons for denial experienced by African American respondents included *landlord told me the unit was available over the phone but when I showed up in person, it was no longer available* (39%), *landlord told me it would cost more because of my service or emotional support animal* (34%), and *landlord told me I couldn't have a service or emotional support animal* (28%).

Among respondents by tenure, renters (75%) and precariously housed (74%) respondents reported the highest rates of seriously looking for housing.

Among respondents by income, households making less than \$25,000 (71%) had the highest rate. The main reasons for denial reported by these households were *landlord told me I couldn't have a service or emotional support animal* (36%) and *landlord told me it would cost more because of my service or emotional support animal* (30%).

Single parents (79%) and households with children under 18 (66%) also reported the highest percentage of those who seriously looked for housing in the past five years among the selected household characteristics respondent groups. In addition to sharing the top two reasons for denial

with the county, 25% of single parent household respondents also reported they were denied housing because the *landlord told me I can't have a service or emotional support animal.*

**16. Figure 9. If you looked seriously for housing to rent in San Mateo County in the past five years, were you ever denied housing?**

	Overall Percent Seriously Looked for Housing	Reason for Denial									n
		Landlord did not return calls and/or emails asking about a unit	Landlord said unit was available over phone, but when I showed up in person, it was no longer available	Landlord told me it would cost me more for my service or emotional animal	Landlord told me I can't have a service or emotional support animal	Landlord told me it would cost me more to rent because I have children	Landlord told me they don't rent to families with children	Landlord told me they do not accept Section 8 vouchers	Landlord told me they couldn't make changes to the apartment/ home for my disability	None of the Above	
<b>Jurisdiction</b>											
County	56%	26%	22%	14%						45%	928
Belmont	62%	33%	27%							31%	49
Brisbane	59%		41%			22%				26%	27
Burlingame	48%	19%	23%							54%	57
Daly City	63%	33%	16%			16%				44%	61
East Palo Alto	58%	35%	30%							26%	23
Foster City	50%	12%		16%	14%					55%	51
Half Moon Bay	68%					17%	17%			48%	29
Hillsborough	42%		14%	29%	14%					57%	14
Milbrae	74%	25%	46%							36%	28
Pacifica	51%	16%	26%						16%	55%	31
Redwood City	72%	31%						18%		40%	99
San Bruno	57%			22%		22%				39%	36
San Mateo	73%	30%	34%							39%	98
South San Francisco	47%	24%	13%							56%	248
<b>Race/Ethnicity</b>											
African American	80%		39%	34%	28%					15%	101
Asian	56%	19%	29%							40%	199
Hispanic	63%	32%	22%							41%	230
Other Race	70%	29%	22%							45%	91
Non-Hispanic White	46%	29%	20%							48%	263
<b>Tenure</b>											
Homeowner	36%		25%					15%		54%	183
Renter	75%	29%	22%							43%	641
Precariously Housed	74%	23%	32%							26%	188
<b>Income</b>											
Less than \$25,000	71%			30%	36%					29%	182
\$25,000-\$49,999	60%	39%	32%							27%	149
\$50,000-\$99,999	58%	24%		20%						45%	251
Above \$100,000	48%	19%	14%							64%	216
<b>Household Characteristics</b>											
Children under 18	66%	30%	29%							33%	447
Large Households	60%	33%	19%			18%				44%	139
Single Parent	79%	25%	35%		25%					19%	173
Disability	63%	24%	24%							34%	386
Older Adults (age 65+)	48%	20%	29%							39%	282

■ Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they rent.

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

17. **Recent experience seeking housing to buy.** Figure 10 presents the proportion of respondents who seriously looked to buy housing in the county, by jurisdiction, and selected respondent characteristics, as well as the reasons for denial. As noted above, 56% of county respondents have seriously looked for housing in the past five years.

18. The most common reasons for denial included:

Real estate agent told me I would need to show I was prequalified with a bank (29%) and

A bank would not give me a loan to buy a home (23%).

For the jurisdictions with the highest percentage of respondents who seriously looked for housing (Millbrae, San Mateo and Redwood City), all three cities shared the same top two reasons for denial as the county. Additionally, 21% of Millbrae respondents reported that *the real estate agent would not make a disability accommodation when I asked*.

For African American respondents who looked to buy housing in the last five years, the most common reason for denial was *the real estate agent would not make a disability accommodation when I asked* (47%). African Americans, along with Other Races, also most commonly reported that they needed a loan prequalification before real estate agents would work with them. While between 43-54% of respondents from other racial/ethnic groups reported they did not experience any reason for denial when seriously looking to buy housing over the past five years, 12% of African American respondents reported similarly.

Among respondents by income, the main reasons for denial for households making less than \$25,000 were *the real estate agent told me I would need to show I was prequalified with a bank* (32%) and *real estate agent only showed me or only suggested homes in neighborhoods where most people were of my same race or ethnicity* (26%).

Among the selected housing characteristics category, single parent households and households with children under 18 reported shared the same top two reasons for denial as the county. Additionally, 36% of single parent household respondents reported that *the real estate agent would not make a disability accommodation when I asked*, as well as 25% of respondents over the age of 65.

Residents in Redwood City, Millbrae, and South San Francisco, as well as large households, also reported that *a bank or other lender charged me a high interest rate on my home loan* as a reason for denial.

**19. Figure 10. If you looked seriously for housing to buy in San Mateo County in the past five years, were you ever denied housing?**

	Percent Seriously Looked for Housing	Reason for Denial					None of the Above	n
		The real estate agent told me I would need to show I was prequalified with a bank	A bank or other lender would not give me a loan to buy a home	The real estate agent would not make a disability accommodation when I asked	Only showed homes in neighborhoods where most people were same race/ethnicity	A bank or other lender charged me a high interest rate on my home loan		
<b>Jurisdiction</b>								
<b>County</b>	56%	29%	23%				50%	870
<b>Belmont</b>	62%	21%			15%		35%	48
<b>Brisbane</b>	59%	36%			30%		42%	33
<b>Burlingame</b>	48%	22%	14%				61%	51
<b>Daly City</b>	63%	19%	27%				56%	52
<b>East Palo Alto</b>	58%	24%	33%				48%	21
<b>Foster City</b>	50%	25%	20%				49%	51
<b>Half Moon Bay</b>	68%	35%	23%	23%			50%	26
<b>Hillsborough</b>	42%	18%		23%			59%	22
<b>Milbrae</b>	74%	25%	29%	21%		21%	54%	28
<b>Pacifica</b>	51%	35%	35%				42%	31
<b>Redwood City</b>	72%	30%	22%			27%	50%	64
<b>San Bruno</b>	57%	14%	21%				62%	42
<b>San Mateo</b>	73%	40%	32%				38%	82
<b>South San Francisco</b>	47%	26%	18%			16%	57%	251
<b>Race/Ethnicity</b>								
<b>African American</b>	80%	40%	38%	47%			12%	89
<b>Asian</b>	56%	30%	25%				43%	223
<b>Hispanic</b>	63%	29%	28%				49%	174
<b>Other Race</b>	70%	36%	21%			21%	50%	90
<b>Non-Hispanic White</b>	46%	29%	23%				54%	250
<b>Tenure</b>								
<b>Homeowner</b>	36%	29%	17%				54%	332
<b>Renter</b>	75%	32%	27%				46%	467
<b>Precariously Housed</b>	74%	36%	36%	30%			30%	154
<b>Income</b>								
<b>Less than \$25,000</b>	71%	32%	25%		26%		41%	131
<b>\$25,000-\$49,999</b>	60%	42%	40%				29%	106
<b>\$50,000-\$99,999</b>	58%	35%	30%				38%	216
<b>Above \$100,000</b>	48%	22%	13%			10%	64%	296
<b>Household Characteristics</b>								
<b>Children under 18</b>	66%	33%	28%				40%	443
<b>Large Households</b>	60%	33%	25%			25%	49%	126
<b>Single Parent</b>	79%	38%	43%	36%			24%	143
<b>Disability</b>	63%	35%	26%				38%	330
<b>Older Adults (age 65+)</b>	48%	35%	29%	25%			38%	252

■ Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they buy.

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

20. **Denied housing to rent or buy.** Figure 11 presents the proportion of those who looked and were denied housing to rent or buy for the county, jurisdictions, and selected respondent characteristics, as well as reason for denial. As shown, nearly 4 in 10 county respondents who looked for housing experienced denial of housing. African American/Black respondents, precariously housed respondents, households with income below \$50,000, and single parent respondents have denial rates of 60% or higher. African American (79%) and single parent (74%) respondents report the highest rates of denial.

21. Among the reasons for denial:

***Income too low was a major reason for denial for all groups*** except homeowners and households with incomes above \$100,000. Additionally, all jurisdictions report this as a common reason for being denied housing with the exception of Foster City, Hillsborough, and San Bruno.

*Haven't established a credit history or no credit history* was also a common reason of denial for most groups. The impacts are higher for Asian, Hispanic and African American households, along with renter and precariously housed respondents, households with income below \$50,000, and single parent households, households with children under 18, households with a member experiencing a disability, and several jurisdictions.

Another top denial reason among certain groups is the *landlord didn't accept the type of income I earn (social security or disability benefit or child support)*. **Source of income was the most common reason for denial among African American households (28%)**. Other groups with denial rates of 25% or higher for this specific issue include precariously housed respondents, single parent households, and households with a member experiencing a disability, as well as Foster City and San Bruno residents.

*Bad credit* is another barrier for accessing housing, particularly for Hispanic and Other Race households, households with income between \$50,000-\$100,000, and large households. This also impacts East Palo Alto, San Mateo, Daly City, Redwood City, Burlingame, and South San Francisco residents at a higher rate.

**22. Figure 11. If you looked seriously for housing to rent or buy in San Mateo County in the past five years, were you ever denied housing?**

	Percent Denied Housing	Total n	Reason for Denial											n		
			Bad Credit	Eviction history	Income too low	Too many people in my household	Other renter/ applicant willing to pay more for rent	Haven't established a credit history/no credit history	Don't have a regular/ steady job/ consistent work history	Landlord didn't accept the type of income I earn (social security or disability)	Lack of stable housing record	Real or perceived sexual orientation or gender identity	I had/ have COVID		Foreclosure	
<b>Jurisdiction</b>																
County	39%	1154	18%		44%		19%	21%								449
Belmont	52%	50			38%		27%	27%								26
Brisbane	42%	38			25%			19%					31%			16
Burlingame	30%	71	24%		29%											21
Daly City	49%	73	28%		53%		28%		19%							36
East Palo Alto	55%	29	38%		44%			25%								16
Foster City	30%	63							25%	40%	30%					19
Half Moon Bay	41%	34			29%			29%								14
Hillsborough	23%	22											40%			5
Milbrae	36%	33			67%	25%		33%						25%		12
Pacifica	38%	39			47%			27%	33%							15
Redwood City	41%	105	28%		63%	26%		26%								43
San Bruno	25%	51		31%						31%	38%					13
San Mateo	48%	112	30%		38%						28%					53
South San Francisco	30%	331	19%		58%		28%			17%						98
<b>Race/Ethnicity</b>																
African American	79%	107		25%	25%			25%		28%			27%			85
Asian	42%	281			38%			28%		21%			21%			117
Hispanic	49%	253	28%		60%		26%	26%								125
Other Race	43%	105	22%		49%		24%									45
Non-Hispanic White	31%	351			40%			19%	23%		25%					108
<b>Tenure</b>																
Homeowner	26%	348								24%	22%	23%				91
Renter	45%	687			48%		20%	24%								310
Precariously Housed	61%	208			42%			22%		25%						126
<b>Income</b>																
Less than \$25,000	64%	199			47%			31%	29%							127
\$25,000-\$49,999	65%	158			48%			21%		20%	20%					103
\$50,000-\$99,999	38%	302	21%		51%	24%										114
Above \$100,000	18%	346				27%	16%			20%					16%	64
<b>Household Characteristics</b>																
Children under 18	51%	558			42%			26%		19%						283
Large Households	43%	171	27%		64%	41%										74
Single Parent	74%	189			41%			27%		25%						138
Disability	54%	446			39%			21%		25%						239
Older Adults (age 65+)	44%	350			35%					22%		21%				153

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Experience using housing vouchers.** It is “difficult” or “very difficult” for eight out of 10 voucher holders to find a landlord that accepts a housing voucher (Figure 13).

As shown in Figure 12, this is related to the amount of the voucher and current rents and the lack of supply (inability to find a unit in the allotted amount of time). Over half of voucher holders (53%) who experienced difficulty indicated the *voucher is not enough to cover the rent for places I want to live* and almost half of voucher holders (49%) who experienced difficulty indicated there is *not enough time to find a place to live before the voucher expires*.

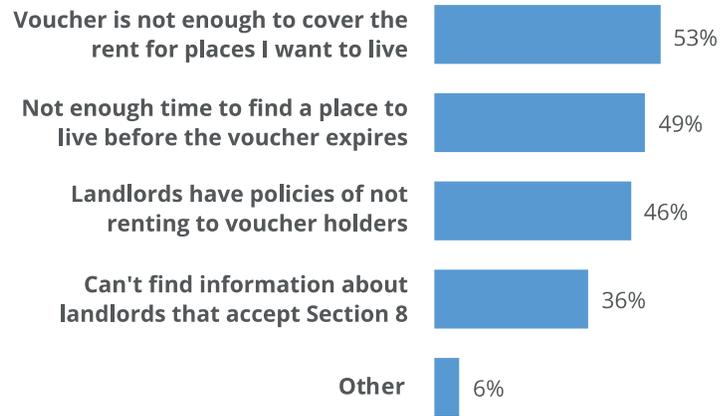
Other significant difficulties using vouchers identified by respondents included *landlords have policies of not renting to voucher holders* (46%) and *can't find information about landlords that accept Section 8* (36%).

Among respondents by race/ethnicity, African American respondents had the greatest proportion of those with a housing choice voucher (60%). Of those respondents, 76% found it difficult to find a landlord that accepts a housing voucher. While 13% of Hispanic respondents have a housing voucher, 85% have found it difficult to use the voucher. Fourteen percent of Asian respondents have housing vouchers—nearly three quarters of these respondents reported that the *voucher is not enough to cover the rent for the places I want to live*.

Other groups of respondents with higher proportions of voucher utilization include single parent households (43%), precariously housed respondents (30%), and households with income below \$25,000 (29%). For each of the aforementioned groups, more than 75% of their respective respondents reported difficulty in utilizing the housing choice voucher. The *voucher is not enough to cover the rent for places I want to live* was one of the main reasons cited for not using the voucher.

**23. Figure 12.**  
**Why is it difficult to use a housing voucher?**

Source:  
Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



24. Figure 13. How difficult is it to find a landlord that accepts a housing voucher?

	Percent with a Housing Voucher				n	Voucher is not enough to cover the rent for places I want to live	Not enough time to find a place to live before the voucher expires	Landlords have policies of not renting to voucher holders	Can't find information about landlords that accept Section 8	Other	n
	Not difficult	Somewhat difficult	Very difficult								
<b>Jurisdiction</b>											
<b>County</b>	12%	18%	55%	27%	250	53%	49%	46%	36%	6%	203
<b>Belmont</b>	16%	14%	64%	21%	81	45%	64%	36%	27%	9%	11
<b>Brisbane</b>	22%	20%	73%	7%	15	50%	50%	42%	33%	0%	12
<b>Burlingame</b>	8%	0%	75%	25%	12	50%	50%	25%	8%	0%	12
<b>Daly City</b>	12%	14%	50%	36%	14	83%	25%	42%	17%	25%	12
<b>East Palo Alto</b>	14%	29%	57%	14%	7	20%	20%	40%	60%	0%	5
<b>Foster City</b>	12%	18%	47%	35%	17	47%	40%	27%	33%	7%	15
<b>Half Moon Bay</b>	19%	22%	56%	22%	9	71%	29%	29%	43%	14%	7
<b>Hillsborough</b>	8%	25%	75%	0%	4	67%	67%	33%	0%	0%	3
<b>Milbrae</b>	22%	50%	20%	30%	10	60%	40%	20%	40%	0%	5
<b>Pacifica</b>	11%	13%	50%	38%	8	86%	43%	43%	43%	0%	7
<b>Redwood City</b>	16%	13%	61%	26%	23	40%	50%	70%	45%	5%	20
<b>San Bruno</b>	12%	9%	64%	27%	11	40%	60%	50%	10%	10%	10
<b>San Mateo</b>	24%	24%	50%	26%	38	43%	54%	43%	39%	7%	28
<b>South San Francisco</b>	4%	11%	33%	56%	27	63%	50%	71%	63%	8%	24
<b>Race/Ethnicity</b>											
<b>African American</b>	60%	24%	60%	16%	82	55%	52%	40%	31%	6%	62
<b>Asian</b>	14%	23%	63%	14%	71	73%	44%	31%	31%	0%	55
<b>Hispanic</b>	13%	15%	40%	45%	53	58%	42%	51%	49%	11%	45
<b>Other Race</b>	19%	29%	50%	21%	28	55%	45%	65%	35%	5%	20
<b>Non-Hispanic White</b>	8%	14%	61%	25%	64	43%	61%	57%	38%	4%	56
<b>Tenure</b>											
<b>Homeowner</b>	8%	23%	59%	18%	78	58%	49%	42%	31%	0%	59
<b>Renter</b>	18%	19%	52%	30%	165	55%	52%	48%	43%	6%	134
<b>Precariously Housed</b>	30%	14%	66%	20%	86	57%	54%	35%	26%	7%	74
<b>Income</b>											
<b>Less than \$25,000</b>	29%	17%	58%	25%	84	47%	41%	47%	37%	10%	70
<b>\$25,000-\$49,999</b>	18%	17%	52%	31%	48	63%	55%	63%	40%	5%	40
<b>\$50,000-\$99,999</b>	12%	23%	52%	26%	62	55%	55%	51%	37%	2%	49
<b>Above \$100,000</b>	5%	20%	57%	23%	35	43%	61%	29%	32%	4%	28
<b>Household Characteristics</b>											
<b>Children under 18</b>	21%	20%	60%	20%	179	59%	51%	44%	35%	1%	143
<b>Large Households</b>	7%	20%	45%	35%	20	63%	56%	63%	56%	6%	16
<b>Single Parent</b>	43%	17%	58%	24%	103	62%	52%	38%	33%	2%	85
<b>Disability</b>	22%	18%	58%	24%	158	57%	52%	42%	29%	5%	129
<b>Older Adults (age 65+)</b>	17%	18%	63%	19%	123	56%	53%	44%	34%	3%	102

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Displacement.** Figure 14 presents the proportion of residents who experienced displacement in the past five years, as well as the reason for displacement.

Overall, 21% of survey respondents experienced displacement in the past five years. Among all survey respondents, the **main reason for displacement was rent increased more than I could pay** (29%).

Respondents who are precariously housed have higher rates of recent displacement than homeowners or renters; this suggests that when displaced a unit these housing-insecure tenants are more likely to couch surf or experience homelessness for some period of time before securing a new place to live.

Among respondents by race/ethnicity, **African American respondents reported the highest rate of displacement** (59%). The primary reason reported by African American respondents for their displacement was *housing was unsafe (e.g., domestic assault, harassment)*. Twenty eight percent also reported that they were *forced out for no reason*.

Asian households, as well as homeowners, households that make less than \$25,000, single parent households, households that include a member experiencing a disability, and Millbrae, Brisbane and Pacifica residents are also more likely than other respondents to have been displaced due to an unsafe housing situation (e.g., domestic assault, harassment).

Additionally, Asian, precariously housed respondents, households making less than \$25,000, single parent households, and Hillsborough residents are more likely than other respondents to have been displaced and not given a reason.

For respondents that had experienced displacements, they were asked to identify which city they moved from and which city they moved to. **The most common moves to and from cities included:**

Moved within South San Francisco (28 respondents)

Moved from outside San Mateo County to San Mateo (10 respondents)

Moved from San Bruno to South San Francisco (9 respondents)

Moved from Daly City to South San Francisco (9 respondents)

Moved within Burlingame (8 respondents)

## 25. Figure 14. Displacement Experience and Reasons for Displacement

	Percent Displaced	Total n	Reason for Displacement												n
			Rent increased more than I could pay	Personal/ relationship reasons	Landlord was selling the home/ apartment	Landlord wanted to move back in/move in family	Landlord wanted to rent to someone else	Landlord refused to renew my lease	Housing was unsafe (e.g., domestic assault, harassment)	Forced out for no reason	Health/medical reasons	I was behind on rent	Poor condition of property	Because of apartment rules	
<b>Jurisdiction</b>															
County	21%	2066	29%	19%	18%										417
Belmont	26%	80	25%					25%					30%		20
Brisbane	24%	67				25%			31%		25%				16
Burlingame	22%	152	24%		30%	18%									33
Daly City	25%	115	35%	27%					31%						26
East Palo Alto	32%	50	20%	20%				20%							15
Foster City	11%	130			21%	21%			21%	43%					14
Half Moon Bay	31%	51			31%	25%									16
Hillsborough	12%	52				33%	33%		33%	33%	33%				6
Milbrae	27%	44					42%		33%	25%				25%	12
Pacifica	21%	75			31%			31%	31%						16
Redwood City	29%	146	31%								21%				42
San Bruno	25%	89	33%	29%				24%							21
San Mateo	37%	153	35%	31%						20%					54
South San Francisco	12%	712	42%	15%	16%										81
<b>Race/Ethnicity</b>															
African American	59%	134				29%		30%	28%						79
Asian	22%	500				31%		22%	22%						109
Hispanic	29%	397	33%	22%							18%				115
Other Race	28%	149	54%					20%					24%		41
Non-Hispanic White	14%	757	27%	20%	31%										102
<b>Tenure</b>															
Homeowner	8%	975		27%		25%		31%							75
Renter	34%	905	32%	18%	22%										292
Precariously Housed	48%	280	23%				24%		23%						132
<b>Income</b>															
Less than \$25,000	45%	282	28%	20%				20%	20%						127
\$25,000-\$49,999	30%	265	31%		19%					18%					78
\$50,000-\$99,999	22%	517	32%	22%	18%										115
Above \$100,000	8%	721			27%	20%	23%								60
<b>Household Characteristics</b>															
Children under 18	30%	840	27%			20%	19%								249
Large Households	20%	284	32%		19%						18%				57
Single Parent	55%	240				24%		24%	20%						131
Disability	34%	711	26%	20%			20%	20%							241
Older Adults (age 65+)	22%	736	23%	22%		22%									162

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Children changing schools after displacement.** Overall, for households with children that were displaced in the past five years, 60% of children in those households have changed schools. The most common outcomes reported among these respondents included *school is more challenging* (28%), *they feel less safe at the new school* (25%), and *they are in a worse school* (24%) (Figure 15).

Among respondents by race/ethnicity, non-Hispanic White households (44%) were the only subgroup to report that being displaced resulted in their children being in better schools. Of African American households that were displaced and have children, 87% reported that their children changed schools. Of these respondents, 32% reported that their children *feel safer at the new school* but also *have fewer activities*.

Among respondents by tenure, precariously housed (78%) and homeowner (74%) households had the highest proportion of children who changed schools. The most common outcomes for precariously housed households included *School is less challenging/they are bored* (35%) and their children *feel less safe at school* (34%). For homeowner households, 39% reported that *school is more challenging*, followed by 31% who reported that their children *feel less safe at school*.

Among respondents by selected household characteristics, older adult (77%), single parent (74%), households with a member experiencing a disability (70%), and households with children under 18 (67%) all reported high proportions of children who changed schools. The most common outcomes for these respondents included *School is more challenging* and *they feel less safe at the new school*.

26. Figure 15. Children Changing Schools and Outcomes, Displaced Households

	Percent of Children that Changed Schools	Total n	School change outcomes								n
			School is less challenging/ they are bored	School is more challenging	They are in a better school	They are in a worse school	They feel less safe at the new school	They feel safer at the new school	They have fewer activities	They have more activities	
<b>Jurisdiction</b>											
County	60%	306		28%		24%		25%			183
Belmont	45%	20		33%		44%		33%			9
Brisbane	81%	16		38%				31%	31%		13
Burlingame	55%	22	33%	33%						33%	12
Daly City	41%	17	43%		29%		29%			29%	7
East Palo Alto	54%	13	43%	57%			29%				7
Foster City	62%	13								50%	8
Half Moon Bay	58%	12		43%			29%	29%	43%		7
Hillsborough	60%	5							67%		3
Milbrae	82%	11		33%		44%	44%	33%			9
Pacifica	91%	11				50%					10
Redwood City	52%	23			25%	33%		25%			12
San Bruno	67%	18	33%		33%		33%				12
San Mateo	66%	35	32%		32%						22
South San Francisco	36%	56		26%	26%					26%	19
<b>Race/Ethnicity</b>											
African American	87%	69	30%	30%				32%	32%		60
Asian	73%	91	27%	32%		32%	27%				66
Hispanic	49%	91		23%		30%	23%		25%		44
Other Race	65%	31		40%		30%	25%	25%			20
Non-Hispanic White	60%	60	28%	31%	44%		28%				36
<b>Tenure</b>											
Homeowner	74%	66		39%		29%	31%				49
Renter	58%	213	25%	30%			25%				122
Precariously Housed	78%	104	35%				34%		30%		80
<b>Income</b>											
Less than \$25,000	65%	92	22%	32%			35%				60
\$25,000-\$49,999	66%	56	25%			28%		28%	25%		36
\$50,000-\$99,999	55%	85		30%	28%		23%				47
Above \$100,000	59%	44	35%	31%		38%					26
<b>Household Characteristics</b>											
Children under 18	67%	237		32%		23%	25%				158
Large Households	45%	44		32%	26%					32%	19
Single Parent	74%	124		32%		28%	29%				92
Disability	70%	188	26%	28%			30%				132
Older Adults (age 65+)	77%	117		35%		29%	29%				89

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

27. Experience with housing discrimination. Overall, 19% of survey respondents felt they were discriminated against when they looked for housing in the area.<sup>36</sup> As shown in Figure 16, African American respondents (62%), single parent households (44%) and precariously housed respondents (39%) are most likely to say they experienced housing discrimination. Residents with income above \$100,000 and homeowners are least likely (11%).

Respondents who believed they experienced discrimination when looking for housing in the county reported when the discrimination occurred. Nearly half of respondents (45%) reported that the discrimination they experienced occurred between 2 and 5 years ago. Twenty eight percent of respondents reported that the discrimination occurred in the past year, 20% reported more than 5 years ago and 7% of respondents did not remember when the discrimination occurred.

**How discrimination was addressed.** Respondents who believed they experienced discrimination when looking for housing in the county were asked to describe the actions they took in response to the discrimination. Overall, the most common responses to discrimination experienced by survey respondents were *Nothing/I wasn't sure what to do* (42%), *Moved/found another place to live* (30%), and *Nothing/I was afraid of being evicted or harassed* (20%).

Among top responses for actions taken in response to experienced discrimination, every group reported *Nothing/I wasn't sure what to do* with the exception of African American and single parent households, as well as Brisbane and Hillsborough residents. Similarly, survey respondents from Foster City and Pacifica were the only groups not to include *Moved/found another place to live* among their top responses. African American and Asian households, as well as single parent households, were more likely than other groups to contact either a housing authority, local fair housing organization, or the California Department of Housing or Civil Rights to report their discrimination incident.

**Reasons for discrimination.** Respondents who believed they experienced discrimination when looking for housing in the county provided the reasons why they thought they were discriminated against. Note that the basis offered by residents is not necessarily protected by federal, state, or local fair housing law, as respondents could provide open-ended and multiple reasons why they thought they experienced discrimination.

Examples of how respondents described why they felt discriminated against, which they provided as open-ended responses to the survey, include:

---

<sup>36</sup> Note that this question applies to all respondents, not just those who seriously looked for housing in the past five years.

### **Appearance/Characteristics**

*“Because of my race and ethnicity”*

*“[We] were given a subprime loan for home purchase for being Latinx, low-income and primarily Spanish-speaking; refinance last year was lower than expected.”*

*“It was clear my disability is the reason”*

*“I have a child and a couple places told me they wouldn’t rent to me due to my son.”*

*“The agent asked if I was a tech worker. When I said no, the agent said the place was just rented, even though it was on the listing as active.”*

*“I was approved for the unit and when they met my partner, who is Black, they said [the unit] was rented.”*

### **Source of Income/Credit**

*“Income was through SSDI [social security disability insurance]”*

*“The landlord wanted an excellent credit score...”*

*“We were not able to provide all the requirement to rent, like SSN [social security number], income proof, employment, and we don’t make enough income...”*

*“They wanted someone with income from employment not due to disability.”*

*“I was discriminated against because of my race and the fact that I had Section 8 at the time. Being African American and having Section 8 made a lot of people feel like I wouldn’t take care of their property.”*

*“I am currently being discriminated against due to my need with rental help and because two of us in our household have a need for an emotional support animal.”*

### **Immigration status**

*Mi hermana llamo a los departamentos donde yo vivo y la manager le dijo que no había disponible pero no era verdad también le dijo que hablara inglés y le pidió seguro social pensando que no tenia y le dijo que tenía que ganar una cierta cantidad de dinero para poder rentar. (My sister called the apartments where I live and the manager told her that there was no one available but it was not true. She also told her to speak English and asked for social security thinking that she did not have it and told her that she had to earn a certain amount of money to be able to rent).*

28. Figure 16. Percent of respondents who felt they were discriminated against and how was it addressed

	Percent who felt they were discriminated against	In the past year	2 to 5 years ago	More than 5 years ago	Don't remember	n	Nothing/ I wasn't sure what to do	Moved/ found another place to live	Nothing/ I was afraid of being evicted/ harassed	Called/ emailed housing authority	Called/ emailed local fair housing organization	Called/ emailed California Department of Housing/ Civil Rights	Called/ emailed City office, County office, or human rights department/ agency	Filed a complaint	Other	n
<b>Jurisdiction</b>																
County	19%	28%	45%	20%	7%	357	42%	30%	20%							359
Belmont	21%	19%	56%	19%	6%	16	38%	38%	50%							16
Brisbane	22%	29%	36%	29%	7%	14		64%			21%		21%			14
Burlingame	14%	25%	50%	20%	5%	20	35%	25%		20%		20%				20
Daly City	15%	20%	40%	33%	7%	15	56%	25%	25%							16
East Palo Alto	29%	23%	54%	15%	8%	13	38%	38%	23%	23%						13
Foster City	18%	15%	40%	45%	0%	20	38%						24%	24%		21
Half Moon Bay	26%	27%	55%	9%	9%	11	27%	36%			36%					11
Hillsborough	15%	14%	71%	0%	14%	7		29%			57%					7
Milbrae	29%	36%	50%	7%	7%	14	31%	23%		38%		23%				13
Pacifica	21%	29%	36%	36%	0%	14	50%		21%	29%		21%			21%	14
Redwood City	24%	34%	34%	19%	13%	32	47%	26%	21%	21%						34
San Bruno	12%	30%	60%	0%	10%	10	50%	30%		30%	30%					10
San Mateo	30%	35%	45%	15%	5%	40	53%	26%	26%							38
South San Francisco	13%	30%	40%	23%	6%	82	59%	27%								83
<b>Race/Ethnicity</b>																
African American	62%	16%	59%	25%	0%	83		36%	29%	27%	26%	27%	24%			84
Asian	16%	24%	50%	20%	6%	82	28%	25%	29%	29%	24%	24%				83
Hispanic	27%	25%	42%	24%	8%	107	52%	27%								107
Other Race	30%	28%	47%	14%	12%	43	47%	30%	26%							43
Non-Hispanic White	12%	38%	41%	14%	7%	91	44%	27%	18%							91
<b>Tenure</b>																
Homeowner	11%	26%	46%	20%	7%	95	32%	29%	22%							96
Renter	28%	26%	47%	20%	6%	232	42%	32%	23%							232
Precariously Housed	39%	21%	54%	20%	4%	98	24%	28%		35%		26%				100
<b>Income</b>																
Less than \$25,000	36%	29%	51%	11%	9%	100	39%	30%	25%							102
\$25,000-\$49,999	24%	31%	41%	22%	6%	64	42%	36%	25%	22%						64
\$50,000-\$99,999	19%	27%	45%	25%	3%	97	44%	29%			18%					97
Above \$100,000	11%	28%	45%	21%	7%	76	45%	22%	16%	16%						76
<b>Household Characteristics</b>																
Children under 18	26%	21%	57%	15%	6%	216	36%	31%	26%							218
Large Households	19%	26%	52%	9%	13%	54	65%	24%	15%							55
Single Parent	44%	13%	65%	17%	5%	106		33%	32%	27%	26%	26%				107
Disability	33%	27%	48%	21%	4%	215	33%	30%		22%						219
Older Adults (age 65+)	20%	20%	51%	20%	8%	144	24%	34%	24%	24%						146

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Experience of persons with disabilities.** Overall, 35% of respondents' households include a member experiencing a disability. Of these households, 26% said their housing does not meet their accessibility needs; 74% report that their current housing situation meets their needs. The three top greatest housing needs expressed by respondents included grab bars in bathroom or bench in shower (34%), supportive services to help maintain housing (33%), and ramps (26%). Other needs expressed by a substantial proportion of groups included *wider doorways*, *reserved accessible parking spot by the entrance*, and *more private space in the facility in which I live*.

Of respondents by jurisdiction, East Palo Alto (64%) has the lowest proportion of respondents with disabilities whose current housing situation meets their needs. Of these respondents, 63% indicated they needed supportive services to help maintain housing.

The highest proportion of respondents by group reporting that they or a member of their household experiences a disability were African American (71%), households making less than \$25,000 (59%), single parent households (58%), and precariously housed respondents (56%).

29. Figure 17. Respondents experiencing a disability and their top three greatest housing needs

	Percent of respondents with a disability	Current housing situation meeting needs	Total n	Grab bars in bathroom or bench in shower	Supportive services to help maintain housing	Ramps	Wider doorways	Reserved accessible parking spot by entrance	More private space in the facility in which I live	Service or emotional support animal allowed	Would like to live alone (not with a roommate)	Fewer restrictions/more freedom	Alarm to notify if a non-verbal child leaves the home	Fire alarm/doorbell made accessible for person with hearing disability/deaf	Better navigation for person who is blind	n
<b>Jurisdiction</b>																
<b>County</b>	35%	74%	711	34%	33%	26%										171
<b>Belmont</b>	35%	89%	28	67%	67%											3
<b>Brisbane</b>	37%	72%	25	29%	29%		29%	29%								7
<b>Burlingame</b>	27%	80%	41	63%	50%		50%									8
<b>Daly City</b>	34%	68%	38		36%		36%		45%		36%					11
<b>East Palo Alto</b>	44%	64%	22		63%											8
<b>Foster City</b>	31%	83%	40		29%		29%									7
<b>Half Moon Bay</b>	45%	68%	22	29%								29%				7
<b>Hillsborough</b>	26%	100%	13													n/a
<b>Milbrae</b>	40%	82%	17	25%					25%	25%			25%	25%	25%	4
<b>Pacifica</b>	39%	93%	29				100%									2
<b>Redwood City</b>	42%	68%	62	33%	28%	28%			33%							18
<b>San Bruno</b>	40%	82%	34	50%		33%		33%								6
<b>San Mateo</b>	43%	72%	65	41%	47%					41%						17
<b>South San Francisco</b>	30%	68%	210	35%	28%	32%										57
<b>Race/Ethnicity</b>																
<b>African American</b>	71%	87%	95		40%		40%	33%								15
<b>Asian</b>	31%	77%	157	29%	34%	26%			26%							35
<b>Hispanic</b>	41%	70%	162	37%	54%				35%							46
<b>Other Race</b>	38%	71%	56	63%		50%	44%									16
<b>Non-Hispanic White</b>	32%	77%	241	33%		27%		21%								52
<b>Tenure</b>																
<b>Homeowner</b>	29%	82%	280	35%		37%		37%								43
<b>Renter</b>	39%	73%	347	41%	40%				27%							88
<b>Precariously Housed</b>	56%	71%	154		37%		26%				33%					43
<b>Income</b>																
<b>Less than \$25,000</b>	59%	71%	167		42%				27%		23%					48
<b>\$25,000-\$49,999</b>	40%	67%	107		45%	45%	45%									31
<b>\$50,000-\$99,999</b>	35%	77%	180	43%	26%	24%										42
<b>Above \$100,000</b>	23%	82%	167	52%		34%		41%								29
<b>Household Characteristics</b>																
<b>Children under 18</b>	35%	78%	293		40%		29%		32%							63
<b>Large Households</b>	35%	70%	99	41%	45%				34%							29
<b>Single Parent</b>	58%	81%	139		48%		28%		41%							29
<b>Older Adults (age 65+)</b>	46%	76%	337	44%	29%	30%										79

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Transportation.** Over 80% of respondents indicated the type of transportation used most often is driving a personal vehicle. This share was relatively similar across the majority of jurisdictions and was the number one type of transportation used across all jurisdictions and demographic characteristics.

The groups with the lowest proportion of those who primarily drive included African American (40%), households making less than \$25,000 (53%), single parents (57%), and precariously housed (57%) respondents.

As shown in Figure 18, on average respondents are fairly satisfied with their transportation situation. Those groups somewhat or not at all satisfied with their transportation options include African American (58%), Brisbane (51%), single parents (45%) and precariously housed (44%) respondents.

**30. Figure 18.**  
**Are you satisfied with your current transportation options?**

Source:  
 Root Policy Research from the  
 2021-2022 21 Elements AFFH  
 Resident Survey.

	Entirely satisfied	Mostly satisfied	Somewhat unsatisfied	Not at all satisfied	n
<b>Jurisdiction</b>					
<b>County</b>	29%	45%	20%	6%	1,903
<b>Belmont</b>	21%	42%	27%	10%	78
<b>Brisbane</b>	17%	33%	38%	13%	64
<b>Burlingame</b>	32%	45%	21%	1%	139
<b>Daly City</b>	19%	52%	20%	8%	109
<b>East Palo Alto</b>	31%	36%	24%	9%	45
<b>Foster City</b>	29%	43%	20%	9%	115
<b>Half Moon Bay</b>	30%	35%	26%	9%	46
<b>Hillsborough</b>	50%	34%	14%	2%	44
<b>Milbrae</b>	30%	45%	13%	13%	40
<b>Pacifica</b>	28%	42%	15%	15%	65
<b>Redwood City</b>	30%	36%	27%	8%	142
<b>San Bruno</b>	23%	54%	19%	4%	81
<b>San Mateo</b>	29%	52%	14%	4%	134
<b>South San Francisco</b>	34%	48%	15%	3%	666
<b>Race/Ethnicity</b>					
<b>African American</b>	22%	21%	48%	10%	134
<b>Asian</b>	23%	49%	24%	4%	500
<b>Hispanic</b>	29%	43%	22%	7%	397
<b>Other Race</b>	29%	41%	21%	9%	149
<b>Non-Hispanic White</b>	32%	45%	17%	5%	757
<b>Tenure</b>					
<b>Homeowner</b>	31%	45%	18%	6%	905
<b>Renter</b>	27%	44%	23%	6%	834
<b>Precariously Housed</b>	20%	36%	35%	9%	254
<b>Income</b>					
<b>Less than \$25,000</b>	22%	39%	29%	10%	282
<b>\$25,000-\$49,999</b>	25%	42%	26%	8%	265
<b>\$50,000-\$99,999</b>	28%	52%	16%	4%	517
<b>Above \$100,000</b>	34%	44%	18%	4%	721
<b>Household Characteristics</b>					
<b>Children under 18</b>	25%	43%	25%	6%	840
<b>Large Households</b>	29%	50%	18%	4%	284
<b>Single Parent</b>	20%	36%	38%	7%	240
<b>Disability</b>	25%	40%	27%	8%	658
<b>Older Adults (age 65+)</b>	30%	43%	21%	6%	736

**Solutions offered by residents.** Respondents were asked a series of questions about how to improve their situations related to housing, employment, health, education and neighborhood.

**Improve housing security.** When asked what could improve a respondent’s housing security, the top answers among respondents by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics were *none of the above* and *help me with a downpayment/purchase*.

The highest proportion of respondents among groups that selected *None of the above* includes:

- Hillsborough residents, 71%
- Owners, 65%
- Income greater than \$100,000, 54%
- Foster City residents, 53%
- White, 51%
- Burlingame residents, 50%

The highest proportion of respondents among groups that selected *Help me with a downpayment or purchase* includes:

- Renters, 44%
- Large households, 42%
- Daly City residents, 41%
- Hispanic, 39%
- Precariously housed, 39%
- City of San Mateo residents, 37%

Other solutions to improve housing security identified by several different groups included *Help me with the housing search*, *help me pay rent each month*, and *find a landlord who accepts Section 8*. The highest proportion of respondents among groups that selected these solutions includes:

*Help me with the housing search*

- Precariously housed, 39%
- Income less than \$25,000, 34%
- Income between \$25,000-\$50,000, 29%
- Half Moon Bay residents, 27%

*Help me pay rent each month*

- Income less than \$25,000, 35%

Single parent, 31%

*Find a landlord who accepts Section 8*

Black or African American, 37%

**Improve neighborhood situation.** When asked what could improve a respondent's neighborhood situation, nearly every respondent group by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics identified *Better lighting*. Other solutions flagged by multiple respondent groups to improve their neighborhood situations includes *Improve street crossings* and *none of the above*.

The highest proportion of respondents among groups that selected *Better lighting* includes:

East Palo Alto residents, 45%

Millbrae residents, 45%

Other race, 42%

Daly City residents, 41%

Hispanic, 40%

Income between \$25,000-\$50,000, 40%

Income between \$50,000-\$100,000, 40%

The highest proportion of respondents among groups that selected *Improve street crossings* includes:

City of San Mateo residents, 34%

Single parent, 31%

The highest proportion of respondents among groups that selected *None of the above* includes:

Foster City residents, 37%

Hillsborough residents, 36%

Burlingame residents, 28%

Additionally, 42% of Millbrae respondents chose *Reduce crime*, 40% of Brisbane respondents chose *More stores to meet my needs*, and Belmont (34%) and Half Moon Bay (33%) respondents chose *Build more sidewalks*.

**Improve health situation.** When asked what could improve a respondent's health situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected

housing characteristics selected *Make it easier to exercise*, *More healthy food* and *None of the above*.

The highest proportion of respondents among groups that selected *Make it easier to exercise* includes:

- Redwood City residents, 48%
- Hispanic, 42%
- South San Francisco residents, 41%
- City of San Mateo residents, 41%
- Asian, 41%
- Renters, 40%

The highest proportion of respondents among groups that selected *More healthy food* includes:

- East Palo Alto residents, 48%
- Precariously Housed, 47%
- Single parent, 41%
- Daly City residents, 40%
- Income less than \$25,000, 38%
- Black or African American, 37%
- Large Households, 37%

The highest proportion of respondents among groups that selected *None of the above* includes residents from:

- Hillsborough residents, 48%
- Burlingame residents, 47%
- Foster City residents, 42%
- White, 41%
- Owners, 39%

Additionally, African American (34%) and San Bruno (29%) respondents identified *Better access to mental health care* as a solution to help improve their health situations.

**Improve job situation.** When asked what could improve a respondent's employment situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Increase wages* and *None of the above*.

The highest proportion of respondents among groups that selected *Increase wages* includes:

Renters, 52%

Single parents, 50%

Hispanic, 49%

Households with children, 49%

Daly City residents, 49%

Income between \$50,000-\$100,000, 49%

Large households, 48%

The highest proportion of respondents among groups that selected *None of the above* includes:

Hillsborough residents, 76%

Owners, 58%

White, 57%

Over 65+, 53%

Income greater than \$100,000, 53%

Foster City residents, 53%

Additionally, 29% of households with income less than \$25K identified *Find a job near my apartment or house* as a solution to help improve their situation.

**Improve education situation.** When asked what could improve a respondent's education situation for their children, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *None of the above*, *Have more activities*, and *Stop bullying/crime/drug use at school*.

The highest proportion of respondents among groups that selected *None of the above* includes:

Burlingame residents, 55%

White, 52%

Over 65+, 51%

Hillsborough residents, 49%

Foster City residents, 46%

Brisbane residents, 45%

The highest proportion of respondents among groups that selected *Have more activities* includes:

Single parent, 45%

Households with children, 41%

Large households, 41%

Other race, 37%

Daly City residents, 34%

Hispanic, 34%

The highest proportion of respondents among groups that selected *Stop bullying/crime/drug use at school* includes:

East Palo Alto residents, 38%

Precariously housed, 31%

Other race, 30%

Redwood City residents, 29%

Hispanic, 29%

San Mateo residents, 28%

Additionally, 29% of Millbrae respondents identified *Have better teachers at their schools* as a means to improve the education situation in their respective households.

## APPENDIX G-3: DISPARATE ACCESS TO EDUCATIONAL OPPORTUNITIES

This section examines the extent to which members of protected classes and those in poverty experience disparities in access to opportunity as measured by access to education. This section draws from data provided by the San Mateo Office of Education, the California Department of Education, and U.S. Census American Community Surveys (ACS). This section discusses the following topics:

Changes in school enrollment during COVID-19 by race and ethnicity, and by groups with extenuating circumstances;<sup>37</sup>

Achievement gaps by race and ethnicity and for groups with extenuating circumstances as measured by test scores, California State University or University of California admissions standards, and college-going rates;

Barriers to success measured by chronic absenteeism, dropout rates, and suspension rates.

After describing this section's primary findings, we describe the county's school districts before launching into data measuring achievement gaps and barriers to success.

### Primary Findings

**Student racial and ethnic diversity is modestly increasing.** Student bodies in San Mateo County have become increasingly racially and ethnically diverse.

Hispanic students make up the largest ethnic group in the county's schools, representing 38% of students in the 2020-2021 academic school year. This a slight increase from the 2010-2011 school year, where Hispanic students made up 37% of the population.

There has been a large increase in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011.

Students identifying as White (26%) have decreased by 3 percentage points since 2010-2011.

**Free and reduced lunch-qualifying students and English language learners are concentrated in a handful of schools.** Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch.

The rate of reduced lunch qualification was highest in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch. Also in Ravenswood City Elementary, 30% of students are experiencing homelessness. This is a large outlier in the county, where overall just 2% are experiencing homelessness.

---

<sup>37</sup> The term "extenuating circumstances" is used in this section to capture students whose socioeconomic situations and/or disability may make standard educational environments challenging.

Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

**Enrollment is dropping.** Public school enrollment reduced substantially in some areas during the pandemic. Total enrollment decreased by 3% between 2019-2020 and 2020-2021 in San Mateo County, which was the largest decrease of the decade.

Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively.

Decreased enrollment was especially common among Pacific Islander students. Between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21), substantially higher than the 3% countywide average.

Enrollment among migrant students decreased drastically by 16% over the same period (from 332 students to 279 students).

**Learning proficiency is improving yet disparities exist.** Across all racial and ethnic groups, the rate at which students met or exceeded English and mathematics testing standards has increased since the 2014-2015 school year. Students with extenuating circumstances (i.e., disability, facing homelessness, learning English) tend to score lower on English and mathematics tests than the overall student body.

Proficiency gaps are especially pronounced among English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary, where students with extenuating circumstances met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district.

Students with disabilities in San Carlos Elementary and Las Lomas Elementary school districts scored far below the overall student body: In these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

Many students meet admissions standards for CSU or UC schools.

Among the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.

Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Most school districts in the county have a college-going rate at 70% or higher—yet there are wide gaps by race and ethnicity.

In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco Unified, where 91% of White students go to college compared to just 68% of Hispanic students—a 23 percentage point gap.

**Students with extenuating circumstances are highly concentrated in a few schools and move schools often due to housing instability.**

Students with extenuating circumstances may need additional resources—e.g., onsite health care, free meals, tutoring—to be successful in school. When these students are concentrated into a few schools, the schools bear an unequal responsibility for providing needed resources. K-12 school funding in California has long been inadequate, and, although policymakers have recently allocated additional resources to schools with high proportions of low income children under a “concentration grant” system, funding gaps remain.

The highest concentration of high needs students is found in Ravenswood City Elementary, where 30% of all students are experiencing homelessness and 83% qualify for free and reduced lunch.

Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This can result in frequent changes in schools for low income children, raising their vulnerability to falling behind in school.

**Absenteeism, dropout rates, and discipline rates are highest for students of color, students with disabilities, and students with other extenuating circumstances.**

While 10% of students were chronically absent during the 2018-2019 school year, chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity.

For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%.

Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%).

In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary’s students with disabilities had a lower rate of chronic absenteeism than the overall student body.

Dropout rates vary across the county:

Dropout rates were highest in Sequoia Union High School District (10%) and South San Francisco Unified (9%).

In all school districts in the county, dropout rates are higher for boys than for girls.

Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups

Students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

Discipline rates also vary by area and race and ethnicity.

In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers.

In most districts, Black/African American and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students.

Asian and Filipino students were underrepresented in terms of suspension rates. White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero.

The demographics of faculty and staff are fairly similar to that of students.

There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups.

Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

## Background

This section describes the school districts in San Mateo County, including their geographic boundaries and a brief history of the school districts' formation. This section also includes details on how districts' enrollments and student demographic have changed over time.

**San Mateo County School Districts.** There are three unified school districts in San Mateo County which include both elementary and high schools. These are **Cabrillo Unified School District**, **La Honda-Pescadero Unified School District**, and **South San Francisco Unified School District**.

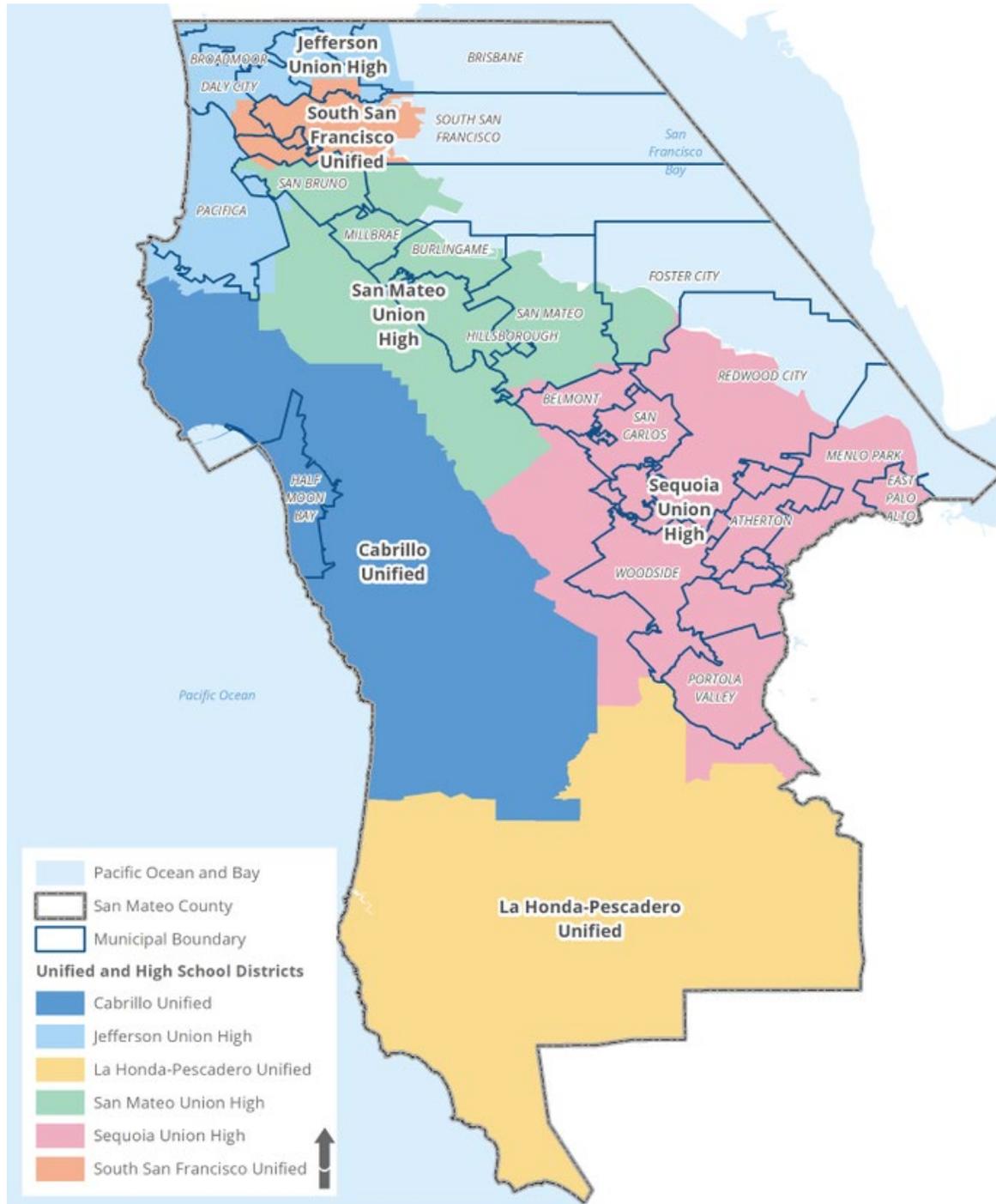
In addition to the unified school districts, there are three high school districts, which include: **Jefferson Union High School District**, **San Mateo Union High School District**, and **Sequoia Union High School District**. The elementary schools covering these high schools' district boundaries areas are described below:

- **In the Jefferson Union High School District geographic boundary, elementary school districts are the Bayshore Elementary School District, Brisbane School District, Jefferson Elementary School District, and Pacifica School District.**
- **Within the San Mateo Union High School District geographic boundary, elementary school districts include San Mateo-Foster City School District, Hillsborough City School District, Burlingame School District, San Bruno Park School District, and Millbrae School District.**
- **Within the Sequoia Union High School District geographic boundary, the elementary schools include Belmont-Redwood Shores School District, San Carlos School District,**

**Redwood City School District, Ravenswood City School District, Menlo Park City School District, Woodside Elementary School District, Las Lomas Elementary School District, and Portola Valley School District.**

**Geographic boundaries of school districts.** Figure V-1 illustrates the geographic boundaries of the unified school districts as well as the three high school districts. Municipal boundaries are overlaid on the map.

**Figure V-1.**  
**Unified School Districts and High School Districts in San Mateo County**



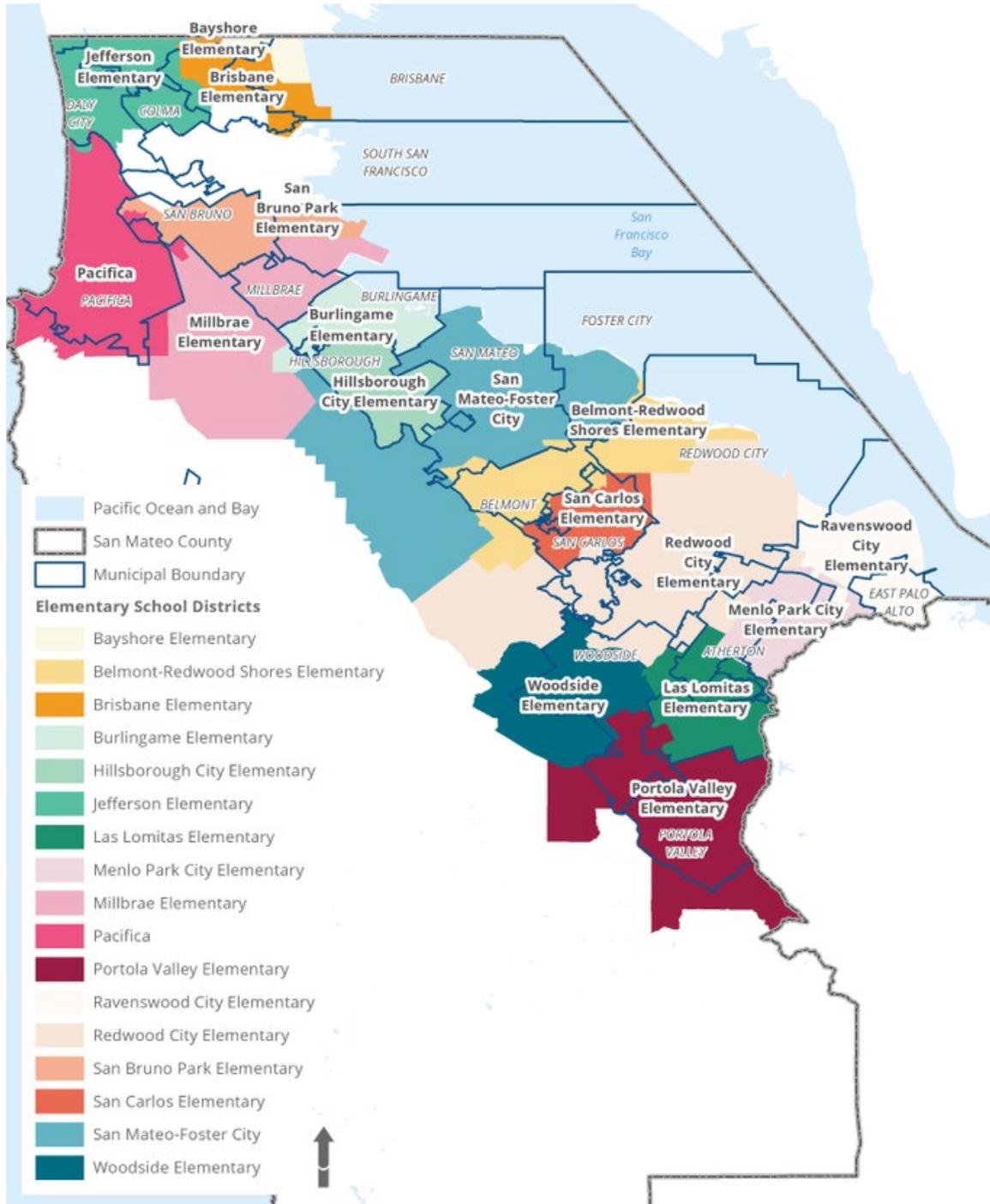
Source: San Mateo County Office of Education.

As illustrated in the map, Cabrillo Unified School District covers Half Moon Bay and some unincorporated areas of San Mateo County. South San Francisco Unified covers South San Francisco and a small portion of Daly City. La Honda-Pescadero Unified School District covers unincorporated areas of San Mateo County.

The other high school districts, Jefferson Union, San Mateo Union, and Sequoia Union, cover the remaining jurisdictions. Jefferson Union covers Brisbane, Colma, Daly City, and Pacifica. San Mateo Union covers Burlingame, Hillsborough, Millbrae, San Bruno, San Mateo City, and Foster City. Sequoia Union covers Atherton, Belmont, Redwood City, East Palo Alto, Menlo Park, San Carlos, Portola Valley, and Woodside.

The county's elementary school districts cover the same areas as the three high school districts. Their geographic boundaries are illustrated in the map below.

**Figure V-2.**  
**Elementary School Districts in San Mateo County**



Source: San Mateo County Office of Education.

Because the elementary school districts are much smaller, many jurisdictions have several elementary schools. The table below shows each jurisdiction and their associated elementary school.

**Figure V-3.**  
**School Districts in San Mateo County’s Jurisdictions**

Jurisdiction	Unified or High School District	Elementary School District(s)
Atherton	Sequoia Union	Menlo Park City ; Las Lomas Elementary; Redwood City
Belmont	Sequoia Union	Belmont-Redwood Shores
Brisbane	Jefferson Union	Brisbane; Bayshore Elementary
Burlingame	San Mateo Union	Burlingame
Colma	Jefferson Union	Jefferson Elementary
Daly City	Jefferson Union; South San Francisco Unified	Jefferson Elementary
East Palo Alto	Sequoia Union	Ravenswood City
Foster City	San Mateo Union	San Mateo-Foster City
Half Moon Bay	Cabrillo Unified	(none, included in Cabrillo Unified)
Hillsborough	San Mateo Union	Hillsborough City
Menlo Park	Sequoia Union	Menlo Park City; Las Lomas Elementary; Ravenswood City
Millbrae	San Mateo Union	Millbrae
Pacifica	Jefferson Union	Pacifica
Portola Valley	Sequoia Union	Portola Valley
Redwood City	Sequoia Union	Redwood City
San Bruno	San Mateo Union	San Bruno Park
San Carlos	Sequoia Union	San Carlos; Redwood City
San Mateo	San Mateo Union	San Mateo-Foster City
South San Francisco	South San Francisco Unified	(none, included in South San Francisco Unified)
Woodside	Sequoia Union	Woodside Elementary; Portola Valley; Las Lomas; Redwood City

Source: San Mateo County Office of Education.

**A brief history of district formation. San Mateo County’s numerous school districts were formed over a century ago, when the county was more rural and scattered: communities needed elementary schools close to home, and only a few students were attending high school. As young people began going to high school, individual districts often found they had too few students and resources to support their own high schools, so separate high school districts, covering the**

**territories of two or more elementary districts, were established to meet the communities' needs.**<sup>38</sup>

**Once California's population grew and San Mateo County became more urbanized, "a jigsaw puzzle of overlapping districts evolved haphazardly."** Since 1920, the state has been pushing elementary districts to unify with the high school districts that serve their communities, citing improved educational quality and equity of opportunity. However, there has been limited success and local voters in San Mateo County have consistently resisted unification.<sup>39</sup>

Early efforts at unification were more successful in the rural communities along the coast—for example, voters approved the new Cabrillo Unified district for the area around Half Moon Bay and the La Honda-Pescadero Unified district in a 1964 election. Unification was not supported by many suburban communities edging the Bay. The county's school district committee proposed to split each of the three high school districts and feeder schools into two or three smaller unified districts, but the State Board of Education rejected variations of those plans three times. The Board argued that the county committee's proposals would create districts with widely varying property tax bases and could contribute to racial segregation. The State Board instead devised a plan that would create a single unified district within each of the existing high school district boundaries. Voters turned down the state plans in all three districts in June 1966, and rejected a similar proposal again in 1972. In 1973, the Mid-Peninsula Task Force for Integrated Education petitioned the county committees to unify the elementary districts of Menlo Park, Las Lomas, Portola Valley, Ravenswood and a portion of Sequoia Union High School District across county lines with Palo Alto Unified. Their goal was racial integration, but the county committee did not support the effort.<sup>40</sup>

Efforts against unification have persisted, leaving the county with several elementary school districts which feed into a high school, rather than a unified district. As a result, some elementary school districts have faced waning budgets and administrative hurdles. For instance, Brisbane and Bayshore elementary school districts, at the northern end of the county, serve a little more than 1,000 students and long have struggled with tight budgets. To rectify their budgetary concerns, the districts now share both a superintendent and a chief business officer. They also participate in a special education collaborative with the Jefferson elementary and high school districts.

According to the county's superintendent of schools Anne Campbell, other districts may find themselves pooling their resources in the future: local identification may be strong, she says, but financial reality is hard to ignore: "As we move forward in time, I think it's going to be interesting to see what school districts are going to do, especially as budgets get more bleak."<sup>41</sup>

---

<sup>38</sup> Watson, Aleta. "How Did We End Up With 54 School Districts in San Mateo and Santa Clara Counties?" Silicon Valley Community Foundation, 2012. <https://www.siliconvalleycf.org/sites/default/files/report-edu.pdf>

<sup>39</sup> Ibid.

<sup>40</sup> Ibid.

<sup>41</sup> Ibid.

**Enrollment changes.** Total public school enrollment in the county has decreased slightly, by just 1%, from the 2010-2011 academic year to 2020-2021. Figure V-4 illustrates enrollment changes by district.

Bayshore Elementary, Ravenswood City, and Portola Valley school districts experienced the largest enrollment decreases (by at least 30%) between 2010-11 and 2020-21. School districts with the largest increases in enrollments were Burlingame (22%) and Belmont-Redwood Shores (30%).

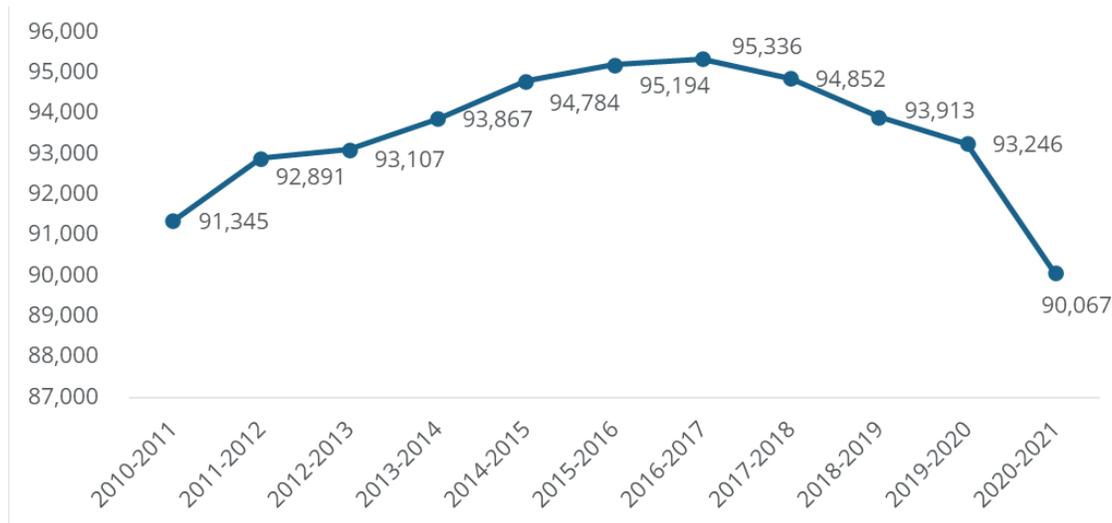
**Figure V-4.**  
**Enrollment changes by district, 2010-11 to 2020-2021**

School District	2010-2011 Enrollment	2020-2021 Enrollment	Percent Change
<b>Unified School Districts</b>			
Cabrillo Unified	3,352	2,934	-12%
La Honda-Pescadero	341	275	-19%
South San Francisco	9,312	8,182	-12%
<b>High &amp; Elementary School Districts</b>			
Jefferson Union High School	4,960	4,705	-5%
Bayshore Elementary	543	361	-34%
Brisbane Elementary	545	474	-13%
Jefferson Elementary	6,998	6,653	-5%
Pacifica	3,164	3,006	-5%
San Mateo Union High School	8,406	9,760	16%
Burlingame Elementary	2,771	3,387	22%
Hillsborough City Elementary	1,512	1,268	-16%
Millbrae Elementary	2,222	2,238	1%
San Bruno Park Elementary	2,599	2,275	-12%
San Mateo-Foster City	10,904	10,969	1%
Sequoia Union High School	8,765	10,327	18%
Belmont-Redwood Shores	3,206	4,152	30%
Las Lomas Elementary	1,336	1,116	-16%
Menlo Park City Elementary	2,629	2,781	6%
Portola Valley Elementary	711	491	-31%
Ravenswood City Elementary	4,285	2,993	-30%
Redwood City Elementary	9,119	8,086	-11%
San Carlos Elementary	3,212	3,265	2%
Woodside Elementary	453	369	-19%
<b>Total Enrollment</b>	<b>91,345</b>	<b>90,067</b>	<b>-1%</b>

Source: California Department of Education and Root Policy Research

However, it is important to note that many of these enrollment decreases were driven by the pandemic. In fact, total enrollment in these public schools decreased by 3% between 2019-2020 and 2020-2021 in San Mateo County: the largest decrease of the decade. As shown in Figure V-5, enrollments actually increased steadily from 2010-2011 to 2017-2018, then began decreasing afterwards.

**Figure V-5.**  
**Public School Enrollment Changes, 2010-2011 to 2020-2021**



- Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

- Source: California Department of Education and Root Policy Research

Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively. The only school district with increasing enrollments between the 2019-2020 to 2020-2021 school years was Sequoia Union High School District, with a modest 1% increase in enrollments.

**Figure V-6.**  
**Enrollment changes by district during COVID-19, 2019-20 to 2020-21**

School District	2019-2020 Enrollment	2020-2021 Enrollment	Percent Change
<b>Unified School Districts</b>			
Cabrillo Unified	3,136	2,934	-6%
La Honda-Pescadero	306	275	-10%
South San Francisco	8,438	8,182	-3%
<b>High &amp; Elementary School Districts</b>			
Jefferson Union High School	4,811	4,705	-2%
Bayshore Elementary	381	361	-5%
Brisbane Elementary	476	474	0%
Jefferson Elementary	6,687	6,653	-1%
Pacifica	3,110	3,006	-3%
San Mateo Union High School	9,885	9,760	-1%
Burlingame Elementary	3,534	3,387	-4%
Hillsborough City Elementary	1,290	1,268	-2%
Millbrae Elementary	2,349	2,238	-5%
San Bruno Park Elementary	2,454	2,275	-7%
San Mateo-Foster City	11,576	10,969	-5%
Sequoia Union High School	10,238	10,327	1%
Belmont-Redwood Shores	4,314	4,152	-4%
Las Lomas Elementary	1,208	1,116	-8%
Menlo Park City Elementary	2,922	2,781	-5%
Portola Valley Elementary	551	491	-11%
Ravenswood City Elementary	3,269	2,993	-8%
Redwood City Elementary	8,530	8,086	-5%
San Carlos Elementary	3,405	3,265	-4%
Woodside Elementary	376	369	-2%
<b>Total Enrollment</b>	<b>93,246</b>	<b>90,067</b>	<b>-3%</b>

Source: California Department of Education and Root Policy Research.

Declining enrollments in public schools have been common across the state and country during the COVID-19 pandemic, and enrollment declines in San Mateo County are on par with those

across the state. According to a study conducted by the Public Policy Institute of California, public K–12 enrollment declined by 3% in California from the 2019-2020 school year to the 2020-2021 school year.<sup>42</sup>

As funding is tied directly to the number of enrolled pupils, schools in San Mateo County could suffer fiscal consequences with continued declines. By law, districts are “held harmless” for declines for one year—that is, school budgets for 2020–2021 were unaffected, but continued enrollment declines could mean cuts in future years.<sup>43</sup> Reductions in enrollments, and consequently funding, could also worsen economic inequality in the long-term by reducing students’ resources and access to opportunities.

**Demographics: race & ethnicity.** Over the last decade, San Mateo County’s school districts have diversified in terms of students’ race and ethnicity. Hispanic students make up the largest ethnic group in the county’s schools: 38% of students identified as Hispanic in the 2020-2021 academic school year. This is just a one percentage point increase from 2010-2011. Many other students are White (26%), though this has decreased by 3 percentage points since 2010-2011, The largest increase was in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011. Other students identify as Filipino (8%), or bi- or multi-racial (8%). A small and decreasing percentage of students identify as Black/African American (1%) and Pacific Islander (2%).

---

<sup>42</sup> Lafortune, Julien & Prunty, Emmanuel. “Digging into Enrollment Drops at California Public Schools.” Public Policy Institute of California. May 14, 2021. <https://www.ppic.org/blog/digging-into-enrollment-drops-at-california-public-schools/>

<sup>43</sup> Ibid.

**Figure V-7.**  
**Changes in Race and Ethnicity,**  
**2010-2011 to 2020-2021**

▪ Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

▪ Source: California Department of Education and Root Policy Research

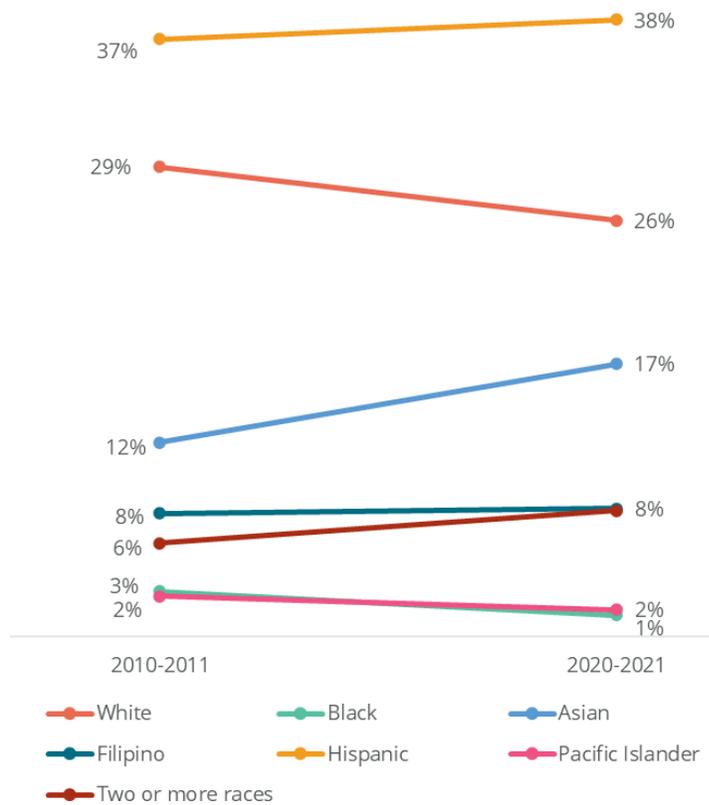


Figure V-8 shows the racial and ethnic distribution of students enrolled in public schools by jurisdiction in 2020-2021.

- Portola Valley Elementary School District (66%) and Woodside Elementary School District (64%) had the highest share of White students, making them among the least racially and ethnically diverse districts in the county.
- Ravenswood City Elementary School District and Redwood City Elementary School District had the highest share of Hispanic students, at 84% and 70%, respectively.
- Ravenswood City also had the highest proportion of Pacific Islander students (7%) and Black/African American students (5%) compared to other districts.
- Millbrae Elementary (46%), Hillsborough Elementary (32%), and Belmont-Redwood Shores Elementary (32%) had the highest share of Asian students.
- Jefferson Elementary School District and Jefferson Union High School District had the highest portion of Filipino students, at 25% and 29% respectively.

**Figure V-8.  
Student body by Race and Ethnicity, 2020-2021**

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White	Two or more races
<b>Unified School Districts</b>							
<b>Cabrillo Unified</b>	1%	0%	1%	52%	0%	40%	5%
<b>La Honda-Pescadero</b>	0%	0%	1%	63%	0%	35%	1%
<b>South San Francisco</b>	14%	1%	23%	48%	2%	6%	6%
<b>High &amp; Elementary School Districts</b>							
<b>Jefferson Union High School</b>	15%	1%	29%	31%	1%	14%	7%
<b>Bayshore Elementary</b>	19%	3%	21%	41%	4%	3%	8%
<b>Brisbane Elementary</b>	20%	1%	12%	28%	0%	24%	11%
<b>Jefferson Elementary</b>	19%	2%	25%	36%	1%	11%	5%
<b>Pacifica</b>	8%	1%	9%	26%	0%	39%	16%
<b>San Mateo Union High School</b>	23%	1%	5%	32%	2%	28%	10%
<b>Burlingame Elementary</b>	27%	0%	3%	16%	0%	41%	9%
<b>Hillsborough Elementary</b>	32%	0%	2%	5%	0%	48%	12%
<b>Millbrae Elementary</b>	46%	1%	6%	20%	2%	16%	8%
<b>San Bruno Park Elementary</b>	16%	1%	10%	41%	5%	15%	1%
<b>San Mateo-Foster City</b>	26%	1%	3%	37%	2%	21%	9%
<b>Sequoia Union High School</b>	9%	2%	1%	45%	2%	35%	5%
<b>Belmont-Redwood Shores</b>	32%	1%	3%	12%	1%	34%	14%
<b>Las Lomas Elementary</b>	18%	1%	1%	13%	0%	53%	14%
<b>Menlo Park City Elementary</b>	13%	1%	1%	17%	1%	55%	11%
<b>Portola Valley Elementary</b>	6%	0%	0%	14%	0%	66%	13%
<b>Ravenswood City Elementary</b>	0%	5%	0%	84%	7%	1%	2%
<b>Redwood City Elementary</b>	4%	1%	1%	70%	1%	19%	4%
<b>San Carlos Elementary</b>	18%	1%	1%	14%	0%	49%	13%
<b>Woodside Elementary</b>	4%	2%	0%	16%	1%	64%	11%
<b>Total</b>	17%	1%	8%	38%	2%	26%	8%

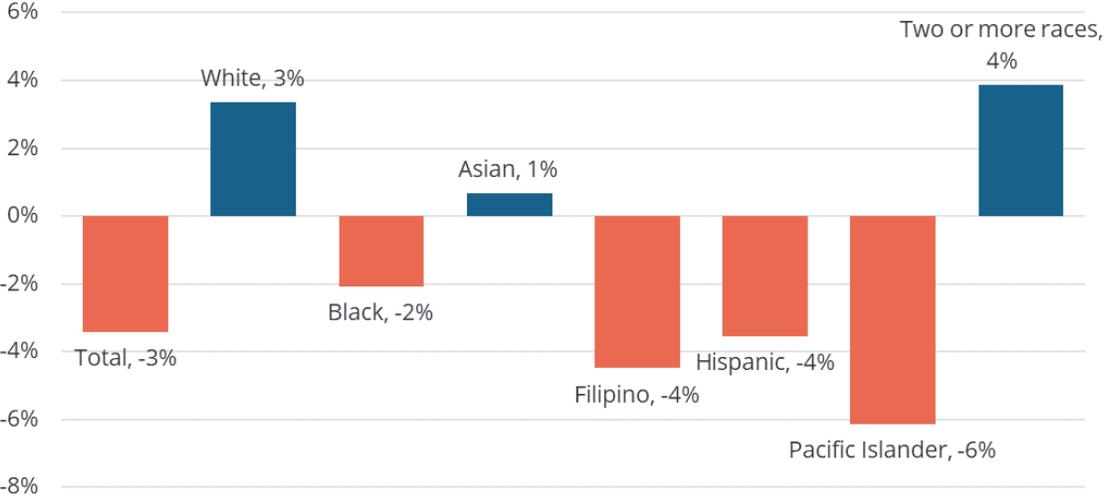
▪ Note: In almost all school districts, less than 1% of students were Native American, so they are not included in this table.

▪ Source: California Department of Education and Root Policy Research

Enrollment changes due to COVID-19 varied by race and ethnicity. For instance, between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21). This is substantially higher than the 3% countywide average. Enrollments among Filipino and Hispanic students decreased by 4% while enrollment among Black/African American

students decreased by 2%. On the other end of the spectrum, there was a 3% increase in enrollment among White students (from 22,308 students to 23,055 students) between 2019-20 and 2020-21. Similarly, there was a 1% increase in enrollment among Asian students and a 4% increase among students of two or more races.

**Figure V-9.**  
**Enrollment Changes by Race and Ethnicity, San Mateo County, 2019-20 to 2020-21**



Source: California Department of Education and Root Policy Research

While many of their families may have simply moved out of San Mateo County during the pandemic, it is possible that Black/African American, Filipino, Hispanic, and Pacific Islander students are otherwise slipping through the cracks of the education system during this period.

**Demographics: students with extenuating circumstances.** Several students in the county’s public schools are facing additional hurdles to educational ease. Many are English learners, qualify for reduced lunch, are foster children, are experiencing homelessness, have a disability, or are migrants. Students in these groups often have hindrances to excelling in school because of detrimental circumstances beyond their control. These include financial and social hardships as well as problems within students' families.

Qualification for free and reduced lunch is often used as a proxy for extenuating circumstances. Qualifications are determined based on household size and income. For instance, in the 2020-2021 academic year, students from a household of three making less than \$40,182 annually qualified for reduced price meals, and those making less than \$28,236 in a household of three qualified for free meals.<sup>44</sup>

**Free and reduced lunch disparities.** Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch. This rate was substantially lower in districts like Hillsborough Elementary, San

<sup>44</sup> “Income Eligibility Scales for School Year 2020-2021.” California Department of Education.

Carlos Elementary, Portola Valley Elementary, Las Lomas Elementary, Belmont-Redwood Shores, and Menlo Park City Elementary, where each had less than 10% of students qualify for free or reduced lunch.

The rate of reduced lunch qualification was far higher in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch.

**Disparities in homelessness.** In Ravenswood City Elementary, 30% of students are experiencing homelessness. This is an outlier in the county, where overall just 2% are experiencing homelessness. The school district has received media attention due to its astronomically high rate of students experiencing homelessness. Some have noted that rates of homelessness have increased due to escalating costs of living in an area surrounded by affluence.<sup>45</sup> Others have highlighted that "Having a roof over your head, having a safe place to sleep and study, is fundamental to absolutely everything," and have noted that students who experience homelessness have higher dropout rates and are more likely to experience homelessness as adults.<sup>46</sup>

**School moves related to evictions.** Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This means that precarious housing also means precarious schooling for many of the county's students. Frequent moves by students are closely related to lower educational proficiency.

In the City of San Francisco, a 2010 ordinance protects some students from being evicted during the school year; however, it only relates to owner/relative move-in evictions.<sup>47</sup> Children in families who are evicted for other reasons may need to move schools or districts when their housing is lost.

**English language learners.** Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

Less than one percent of students in San Mateo County public school districts are foster youth or migrants. Cabrillo Unified School District had the highest rate of migrant students at 3%. La Honda-Pescadero had the highest rate of foster children at 2%.

School districts without large low income populations also tend to serve very few English language learners. For instance, in Hillsborough Elementary where 0% of students qualify for reduced lunch, only 1% of students are English language learners.

---

<sup>45</sup> Bartley, Kaitlyn. "Homelessness: The shadow that hangs over students in this Bay Area school district." The Mercury News. December 2018.

<sup>46</sup> Jones, Carolyn. "California schools see big jump in homeless students." Palo Alto Online. October 2020.

<sup>47</sup> <https://sfrb.org/new-amendment-prohibiting-owner-move-evictions-minor-children-during-school-year>

**Figure V-10.**  
**Students with Extenuating Circumstances, 2020-2021**

School District	English Learners	Reduced Lunch	Foster Children	Homeless	Migrant
<b>Unified School Districts</b>					
<b>Cabrillo Unified</b>	20%	37%	0%	2%	3%
<b>La Honda-Pescadero</b>	38%	38%	2%	1%	1%
<b>South San Francisco</b>	21%	34%	0%	1%	1%
<b>High &amp; Elementary School Districts</b>					
<b>Jefferson Union High School</b>	36%	44%	0%	0%	0%
<b>Bayshore Elementary</b>	30%	57%	0%	0%	0%
<b>Brisbane Elementary</b>	16%	19%	0%	0%	0%
<b>Jefferson Elementary</b>	14%	27%	0%	1%	0%
<b>Pacifica</b>	9%	18%	0%	1%	0%
<b>San Mateo Union High School</b>	10%	21%	0%	0%	0%
<b>Burlingame Elementary</b>	13%	11%	0%	0%	0%
<b>Hillsborough Elementary</b>	1%	0%	0%	0%	0%
<b>Millbrae Elementary</b>	19%	25%	0%	0%	0%
<b>San Bruno Park Elementary</b>	29%	18%	0%	0%	0%
<b>San Mateo-Foster City</b>	26%	28%	0%	2%	0%
<b>Sequoia Union High School</b>	15%	30%	0%	0%	0%
<b>Belmont-Redwood Shores</b>	10%	7%	0%	0%	0%
<b>Las Lomas Elementary</b>	7%	6%	0%	0%	0%
<b>Menlo Park City Elementary</b>	6%	7%	0%	0%	0%
<b>Portola Valley Elementary</b>	4%	5%	0%	0%	0%
<b>Ravenswood City Elementary</b>	53%	83%	0%	30%	0%
<b>Redwood City Elementary</b>	38%	56%	0%	2%	1%
<b>San Carlos Elementary</b>	5%	6%	0%	0%	0%
<b>Woodside Elementary</b>	8%	10%	0%	0%	0%
<b>Total</b>	20%	29%	<1%	2%	<1%

Source: California Department of Education and Root Policy Research

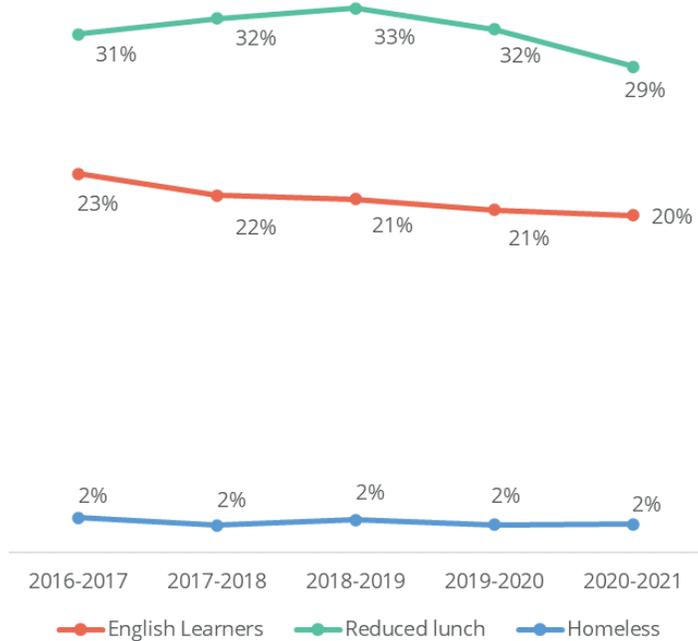
The overall share of students in these groups has not changed drastically over time. As shown in Figure V-11, there have been slight decreases in the share of students who are English learners and the share

of students who qualify for reduced lunch from 2016-2017 to 2020-2021. Around 2% of students in the county are homeless and this has not changed between 2016-2017 and 2020-2021. Foster youth and migrant students are not shown in the figure, as both have hovered at less than 1% from year to year.

**Figure V-11.**  
**Changes in rates of English Learners, Reduced Lunch, and Homelessness, 2016-2017 to 2020-2021**

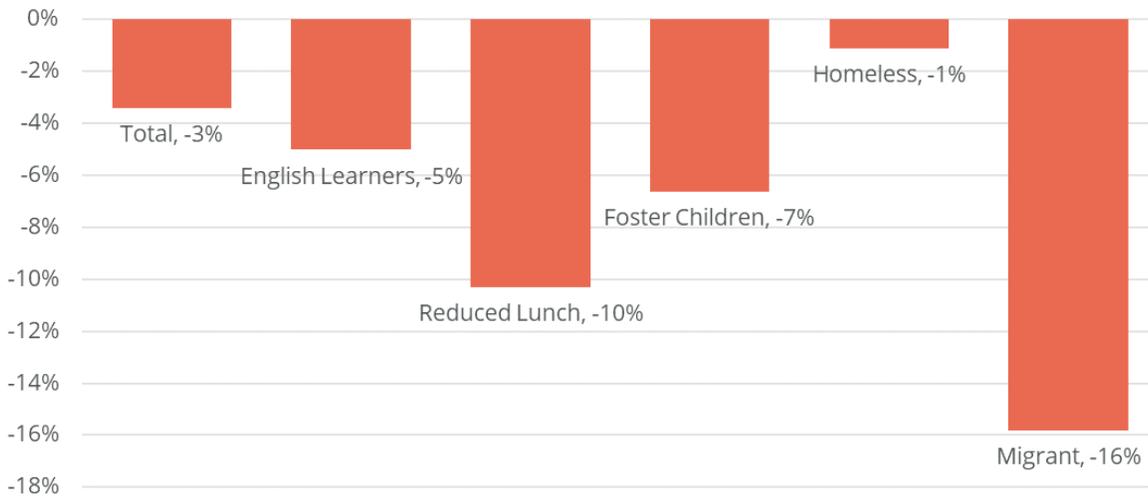
- Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

- Source: California Department of Education and Root Policy Research



During COVID-19, enrollments decreased by 3% between 2019-2020 and 2020-2021 school years, as families withdrew or did not reenroll their children from public schools. Enrollment among migrant students decreased much more drastically, by 16% (from 332 students to 279 students). Similarly, enrollment among students who qualify for reduced lunch declined at a higher rate (10%) than the overall student population. Foster children and English learners also experienced enrollment decreases at a rate higher than the total population, with 7% and 10% decreases in enrollment, respectively.

**Figure V-12.**  
**Enrollment Changes by Extenuating Circumstance, San Mateo County, 2019-2020 to 2020-2021**



Source: California Department of Education and Root Policy Research

## Achievement Gaps

This section details achievement gaps within school districts. Gaps are measured by test scores, meeting California State University or University of California admissions standards, and college-going rates.

**Test scores.** Figure V-13 indicates the percent of students who met or exceeded English and mathematics testing standards set by the California State Assessment of Student Performance and Progress. Overall, 62% of students in the county met or exceeded English testing standards and 52% met or exceeded mathematics testing standards.

Of all the districts with high schools, San Mateo Union High School District had the highest student pass rates: 70% of their students met or exceeded standards in English testing and 50% met or exceeded standards in mathematics testing.

Among elementary school districts, Portola Valley Elementary School District and Woodside Elementary School District had the highest rates of success in English, with 87% and 88% of students meeting or exceeding English testing standards, respectively. Woodside Elementary School District and Hillsborough Elementary School District had the highest rates of success in mathematics, with 84% and 85% meeting math testing standards, respectively.

In every school district, girls scored higher on English tests than boys. Overall, girls met or exceeded English testing at a rate of 67% while boys met or exceeded English testing at a rate of 57%. The largest

gender gap was in Brisbane Elementary School District, where 72% of girls met or exceeded English testing standards and just 56% of boys did: a gap of 16 percentage points.

Gender gaps in mathematics were less pronounced, but largest gender gaps were in Cabrillo Unified School District and in La Honda Pescadero Unified School District. In Cabrillo Unified, girls passed mathematics at a rate 7% higher than boys, while in La Honda-Pescadero, boys passed at a rate 6% higher than girls.

**Figure V-14.**  
**Students who Met or Exceeded Testing Standards, by Gender and District, 2018-2019**

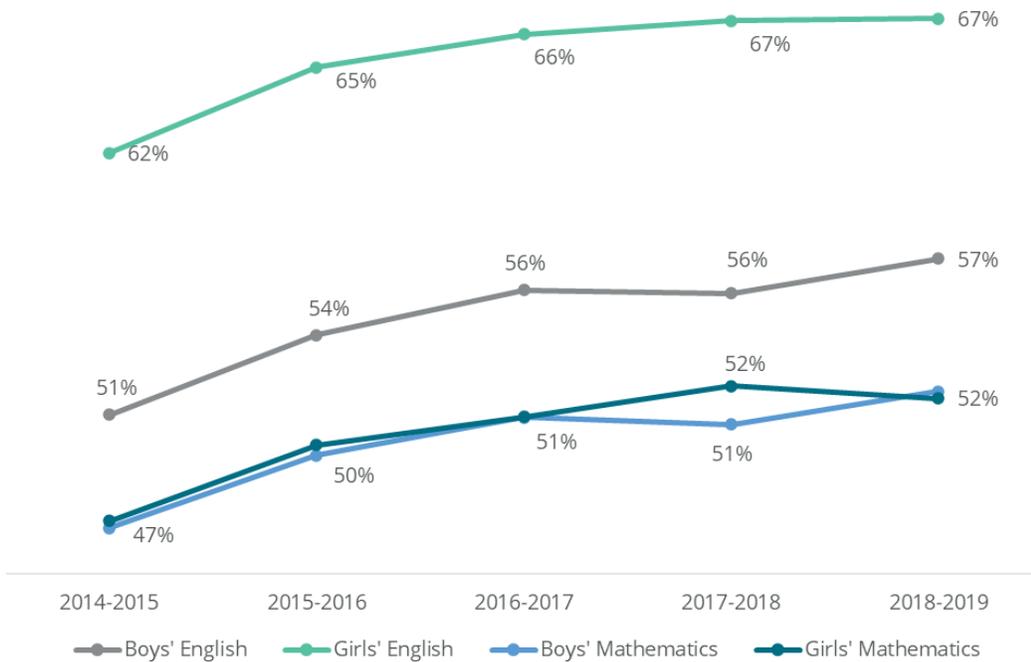
District	English Language Arts/Literacy			Mathematics		
	Total	Boys	Girls	Total	Boys	Girls
<b>Unified School Districts</b>						
<b>Cabrillo Unified</b>	48%	41%	55%	34%	31%	38%
<b>La Honda-Pescadero</b>	43%	36%	49%	31%	34%	28%
<b>South San Francisco</b>	52%	45%	60%	44%	42%	45%
<b>High &amp; Elementary School Districts</b>						
<b>Jefferson Union High School</b>	57%	52%	63%	37%	38%	35%
<b>Bayshore Elementary</b>	27%	24%	31%	27%	27%	28%
<b>Brisbane Elementary</b>	64%	56%	72%	54%	56%	53%
<b>Jefferson Elementary</b>	48%	43%	54%	37%	39%	35%
<b>Pacifica</b>	60%	55%	65%	57%	57%	57%
<b>San Mateo Union High School</b>	70%	66%	76%	50%	50%	50%
<b>Burlingame Elementary</b>	80%	75%	84%	78%	78%	78%
<b>Hillsborough Elementary</b>	85%	81%	89%	85%	86%	84%
<b>Millbrae Elementary</b>	63%	57%	70%	58%	58%	58%
<b>San Bruno Park Elementary</b>	50%	47%	53%	41%	43%	38%
<b>San Mateo-Foster City</b>	62%	58%	67%	56%	56%	56%
<b>Sequoia Union High School</b>	68%	64%	72%	50%	50%	50%
<b>Belmont-Redwood Shores</b>	82%	78%	86%	79%	78%	80%
<b>Las Lomas Elementary</b>	86%	84%	88%	82%	84%	80%
<b>Menlo Park City Elementary</b>	84%	81%	87%	83%	82%	83%
<b>Portola Valley Elementary</b>	87%	83%	91%	83%	84%	82%
<b>Ravenswood City Elementary</b>	22%	20%	23%	15%	16%	13%
<b>Redwood City Elementary</b>	54%	49%	59%	46%	46%	46%
<b>San Carlos Elementary</b>	80%	77%	83%	75%	76%	74%
<b>Woodside Elementary</b>	88%	85%	91%	84%	85%	83%
<b>Total</b>	62%	57%	67%	52%	52%	52%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

The gender gap in test scores has started to close in recent years, as indicated in Figure V-15. In 2014-2015 there was a 11 percentage point gap in girls' and boys' English testing pass rates, and by 2018-

2019 this was just a 10 percentage point gap. The figure also indicates that there have been steady gains in the share of students meeting or exceeding testing standards in the county.

**Figure V-15.**  
**Students who Met or Exceeded Testing Standards, by Gender, 2014-2015 to 2018-2019**



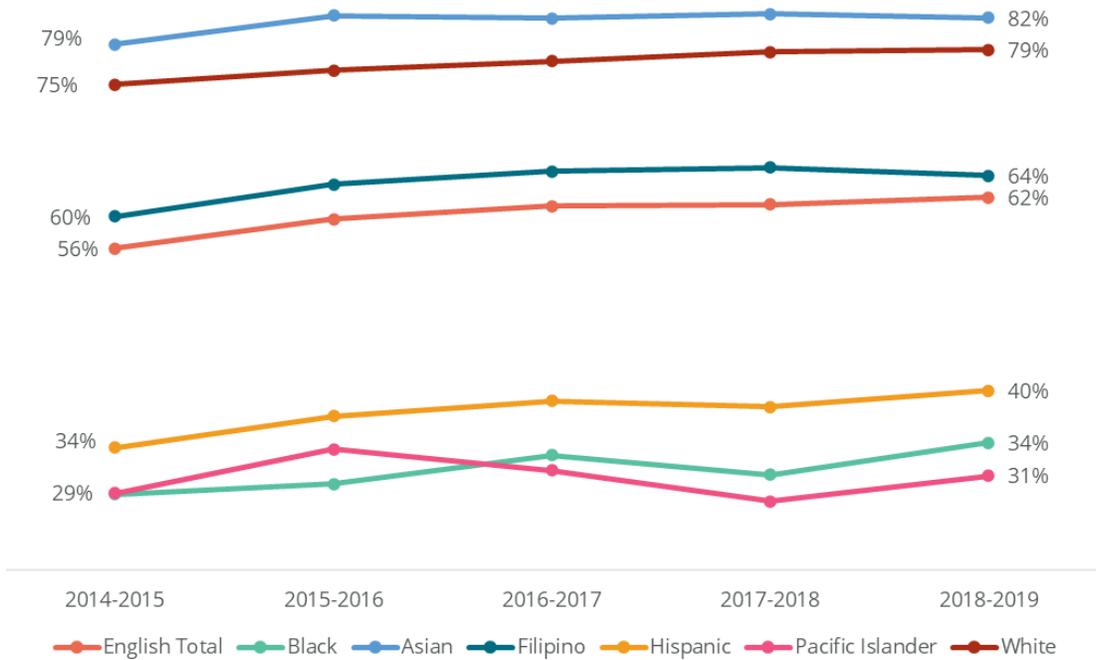
Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Very large gaps in test scores by race and ethnicity exist among students in some areas. Figure V-16 illustrates the rate at which students of various racial and ethnic groups met or exceeded English testing standards.

For the past five years in San Mateo County, Asian, White, and Filipino students have met or exceeded English testing standards at rates higher than the overall student population. Hispanic, Black/African American, and Pacific Islander students, on the other hand, have been underserved in this realm and have consistently scored lower than the overall student body.

However, across all groups, the rate at which students met or exceed English testing standards has increased since the 2014-2015 school year. Hispanic students have made the largest percentage point gain: 34% met standards in 2014-2015 and 40% met standards in 2019-19, an increase of six percentage points.

**Figure V-16.**  
**Students who Met or Exceeded English Testing Standards, by Race and Ethnicity, 2014-2015 to 2018-2019**

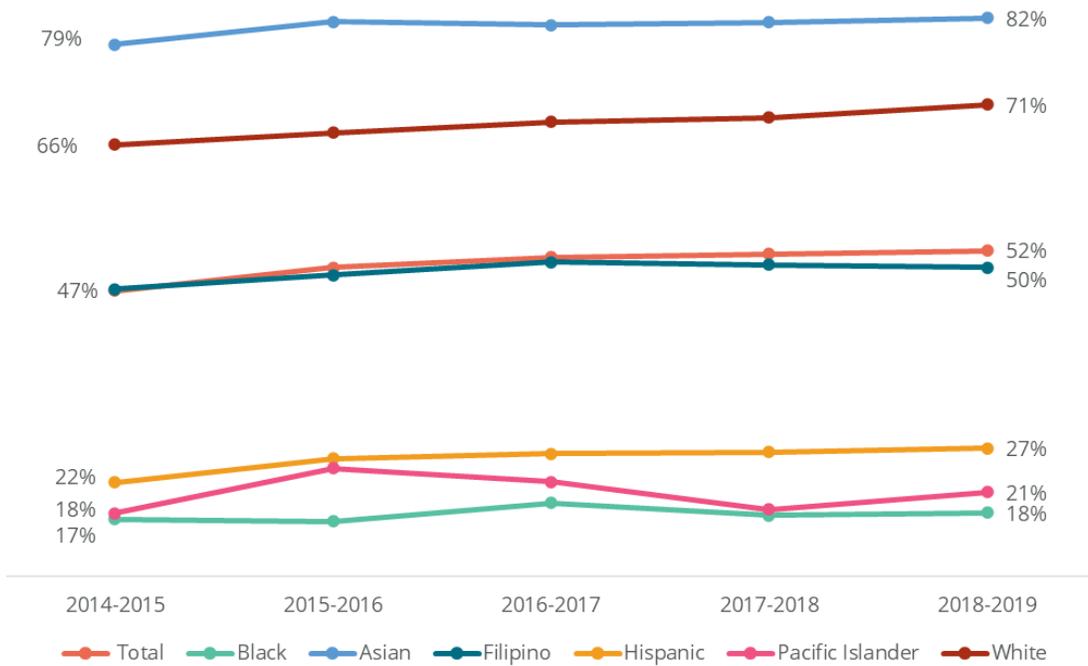


Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

A similar narrative holds in Math testing standards, where scores have improved among each racial and ethnic group from 2014-2015 to 2018-2019. Again, White and Asian students meet or exceed math testing standards at rates higher than the overall population while Hispanic, Pacific Islander, and Black/African American students scored lower.

White and Hispanic students have seen the biggest increases in rates of mathematics success: both have experienced a five percentage point increase in the percent of students who met or exceeded math testing standards.

**Figure V-17.**  
**Students who Met or Exceeded mathematics testing standards, by Race and Ethnicity, 2014-2015 to 2018-2019**



Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Figure V-18 illustrates the rates at which students of various racial and ethnic groups met or exceeded mathematics testing standards by district.

There were several districts in which the gaps between the overall test pass rates and a specific racial groups’ pass rates were especially wide. For instance, in San Carlos Elementary School District, 75% of the total student body met or exceeded math testing standards, but only 11% of Black/African American students met or exceeded math testing standards—a gap of 64 percentage points.

Other school districts with wide gaps between Black/African American and overall math testing success were Las Lomas Elementary (46 percentage point gap), Menlo Park City Elementary (43 percentage point gap), and Belmont-Redwood Shores (42 percentage point gap).

Some school districts also had similar gaps in Pacific Islander students’ math passing rates and overall passing rates. For instance, in Menlo Park City Elementary School District, 83% of the student body met or exceeded mathematics testing standards but just 35% of Pacific Islander students passed or exceeded mathematics testing standards—a gap of 48 percentage points. Millbrae Elementary School District also had a 47 percentage point gap between Pacific Islander students’ and total students’ math test rates.

**Figure V-18.**  
**Students who Met or Exceeded Mathematics Testing Standards, by Race/Ethnicity and District, 2018-2019**

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
<b>Unified School Districts</b>							
<b>Cabrillo Unified</b>	34%	65%	(no data)	38%	16%	(no data)	54%
<b>La Honda-Pescadero</b>	31%	(no data)	(no data)	(no data)	20%	(no data)	46%
<b>South San Francisco</b>	44%	75%	19%	60%	29%	33%	46%
<b>High &amp; Elementary School Districts</b>							
<b>Jefferson Union High School</b>	37%	75%	(no data)	36%	17%	(no data)	42%
<b>Bayshore Elementary</b>	27%	44%	(no data)	38%	17%	14%	(no data)
<b>Brisbane Elementary</b>	54%	67%	(no data)	65%	38%	(no data)	60%
<b>Jefferson Elementary</b>	37%	61%	15%	42%	23%	20%	30%
<b>Pacifica</b>	57%	74%	38%	48%	38%	(no data)	66%
<b>San Mateo Union High School</b>	50%	84%	(no data)	46%	22%	20%	63%
<b>Burlingame Elementary</b>	78%	92%	53%	66%	50%	(no data)	81%
<b>Hillsborough Elementary</b>	85%	92%	(no data)	(no data)	76%	(no data)	82%
<b>Millbrae Elementary</b>	58%	75%	31%	63%	27%	11%	51%
<b>San Bruno Park Elementary</b>	41%	69%	23%	64%	25%	27%	50%
<b>San Mateo-Foster City</b>	56%	87%	30%	61%	23%	27%	69%
<b>Sequoia Union High School</b>	50%	81%	18%	53%	22%	11%	76%
<b>Belmont-Redwood Shores</b>	79%	92%	37%	77%	52%	43%	79%
<b>Las Lomitas Elementary</b>	82%	93%	36%	(no data)	44%	(no data)	87%
<b>Menlo Park City Elementary</b>	83%	94%	40%	(no data)	55%	35%	88%
<b>Portola Valley Elementary</b>	83%	89%	(no data)	(no data)	56%	(no data)	89%
<b>Ravenswood City Elementary</b>	15%	(no data)	9%	(no data)	15%	11%	(no data)
<b>Redwood City Elementary</b>	46%	92%	22%	76%	34%	44%	75%
<b>San Carlos Elementary</b>	75%	91%	11%	85%	51%	(no data)	78%
<b>Woodside Elementary</b>	84%	92%	(no data)	(no data)	52%	(no data)	89%
<b>Total</b>	52%	82%	18%	50%	27%	21%	71%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Although racial gaps in English testing were less pronounced, San Carlos Elementary School District also had a wide gap between the total student body and Black/African American students. Namely, 80% of the student body met or exceeded English testing standards, but only 19% of Black/African American students met or exceeded testing standards—a 61 percentage point gap. Las Lomitas Elementary had a

41 percentage point gap between overall English testing success and Black/African American English testing success.

Other districts had large gaps between the total student body's English test scores and Pacific Islander students' test scores. Namely, in Menlo Park City Elementary School District 84% of students met or exceeded English testing standards, but only 40% of Pacific Islander students—a 44 percentage point gap.

**Figure V-19.**  
**Students who Met or Exceeded English Testing Standards, by Race/Ethnicity and District, 2018-2019**

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
<b>Unified School Districts</b>							
Cabrillo Unified	48%	78%	(no data)	54%	28%	(no data)	71%
La Honda-Pescadero	43%	(no data)	(no data)	(no data)	27%	(no data)	61%
South San Francisco	52%	76%	36%	66%	38%	44%	56%
<b>High &amp; Elementary School Districts</b>							
Jefferson Union High School	57%	81%	(no data)	60%	43%	(no data)	59%
Bayshore Elementary	27%	49%	(no data)	33%	20%	14%	(no data)
Brisbane Elementary	64%	63%	(no data)	75%	51%	(no data)	79%
Jefferson Elementary	48%	62%	28%	59%	34%	33%	43%
Pacifica	60%	65%	32%	52%	45%	(no data)	68%
San Mateo Union High School	70%	88%	55%	79%	50%	34%	81%
Burlingame Elementary	80%	88%	61%	73%	55%	(no data)	83%
Hillsborough Elementary	85%	89%	(no data)	(no data)	77%	(no data)	83%
Millbrae Elementary	63%	74%	46%	68%	42%	23%	61%
San Bruno Park Elementary	50%	72%	39%	76%	36%	31%	56%
San Mateo-Foster City	62%	85%	41%	68%	34%	37%	77%
Sequoia Union High School	68%	87%	44%	92%	47%	31%	88%
Belmont-Redwood Shores	82%	91%	44%	81%	64%	61%	83%
Las Lomas Elementary	86%	91%	45%	(no data)	65%	(no data)	89%
Menlo Park City Elementary	84%	92%	60%	(no data)	62%	40%	88%
Portola Valley Elementary	87%	92%	(no data)	(no data)	58%	(no data)	93%
Ravenswood City Elementary	22%	(no data)	24%	(no data)	21%	18%	(no data)
Redwood City Elementary	54%	91%	35%	73%	43%	47%	83%
San Carlos Elementary	80%	90%	19%	76%	60%	(no data)	83%
Woodside Elementary	88%	92%	(no data)	(no data)	58%	(no data)	92%
<b>Total</b>	<b>62%</b>	<b>82%</b>	<b>34%</b>	<b>64%</b>	<b>40%</b>	<b>31%</b>	<b>79%</b>

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances across all districts met or exceeded testing standards at lower rates. However, some districts had especially wide disparities between overall test scores and test scores of students with extenuating circumstances.

For example, English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary each met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district. English learning students in Las Lomas Elementary (54%) had the highest mathematics pass rates, followed by those in Belmont-Redwood Shores (42%) and Burlingame Elementary (40%).

Students with disabilities scored especially high on mathematics tests in Hillsborough Elementary, where 48% met or exceeded standards. Others in Belmont-Redwood Shores (43%) and Woodside Elementary (41%) had high pass rates as well. Students with disabilities in San Carlos Elementary and Las Lomas Elementary school districts scored far below the overall student body: in these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

In Jefferson Elementary and Ravenswood Elementary students experiencing homelessness passed math tests at a rate similar to their housed peers. In other districts, however, students experiencing homelessness often scored substantially lower. School districts with the widest math testing gaps between the overall student body and students experiencing homelessness were San Mateo-Foster City and Millbrae Elementary, with a 41 percentage point gap and 42 percentage point gap, respectively.

Figure V-20.

Students who Met or Exceeded Math Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
<b>Unified School Districts</b>					
Cabrillo Unified	34%	4%	5%	4%	9%
La Honda-Pescadero	31%	4%	(no data)	(no data)	2%
South San Francisco	44%	20%	25%	4%	18%
<b>High &amp; Elementary School Districts</b>					
Jefferson Union High School	37%	5%	(no data)	(no data)	6%
Bayshore Elementary	27%	11%	(no data)	(no data)	9%
Brisbane Elementary	54%	4%	(no data)	(no data)	12%
Jefferson Elementary	37%	15%	36%	(no data)	11%
Pacifica	57%	22%	(no data)	(no data)	17%
San Mateo Union High School	50%	10%	(no data)	(no data)	13%
Burlingame Elementary	78%	40%	(no data)	(no data)	29%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	48%
Millbrae Elementary	58%	26%	16%	(no data)	25%
San Bruno Park Elementary	41%	12%	(no data)	(no data)	9%
San Mateo-Foster City	56%	11%	15%	(no data)	14%
Sequoia Union High School	50%	3%	33%	(no data)	9%
Belmont-Redwood Shores	79%	42%	(no data)	(no data)	43%
Las Lomas Elementary	82%	54%	(no data)	(no data)	28%
Menlo Park City Elementary	83%	31%	(no data)	(no data)	38%
Portola Valley Elementary	83%	14%	(no data)	(no data)	39%
Ravenswood City Elementary	15%	5%	11%	(no data)	2%
Redwood City Elementary	46%	14%	(no data)	29%	14%
San Carlos Elementary	75%	24%	(no data)	(no data)	21%
Woodside Elementary	84%	27%	(no data)	(no data)	41%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances also consistently scored lower in English testing than the overall student body.

For instance, English learning students in San Mateo Union High School District, Hillsborough Elementary School District, Sequoia Union High School District, Menlo Park City Elementary School District, and Portola Valley Elementary School District met or exceeded English test standards at a rate at least 60 percentage points below the overall test rate in each district. Hillsborough Elementary had the largest gap at 85 percentage points. Las Lomas Elementary had the highest success rate among English learners, where 50% met or exceeded English testing standards.

However, students with disabilities in Las Lomas Elementary and San Carlos Elementary school districts met or exceeded English test standards at rate 55 and 51 percentage points below the overall test rate, respectively. These were the largest gaps in the county. Students with disabilities at Woodside Elementary did the best on English testing, where 56% passed or exceeded standards.

Among students experiencing homelessness, those at Sequoia Union High School were most likely to meet English testing standards, with 42% meeting or exceeding standards. The school district with the widest gap between overall English test scores and scores among students experiencing homelessness was Cabrillo Unified with a 34 percentage point gap.

Just three districts reported English testing scores among migrant students. Redwood City Elementary had the highest pass rate at 34% and Cabrillo Unified had the lowest at 16%.

Figure V-21.

Students who Met or Exceeded English Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
<b>Unified School Districts</b>					
Cabrillo Unified	48%	9%	14%	16%	12%
La Honda-Pescadero	43%	9%	(no data)	(no data)	9%
South San Francisco	52%	21%	35%	20%	18%
<b>High &amp; Elementary School Districts</b>					
Jefferson Union High School	57%	3%	(no data)	(no data)	19%
Bayshore Elementary	27%	3%	(no data)	(no data)	4%
Brisbane Elementary	64%	21%	(no data)	(no data)	16%
Jefferson Elementary	48%	16%	30%	(no data)	15%
Pacifica	60%	12%	(no data)	(no data)	15%
San Mateo Union High School	70%	11%	(no data)	(no data)	27%
Burlingame Elementary	80%	33%	(no data)	(no data)	33%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	47%
Millbrae Elementary	63%	19%	34%	(no data)	23%
San Bruno Park Elementary	50%	14%	(no data)	(no data)	12%
San Mateo-Foster City	62%	9%	33%	(no data)	15%
Sequoia Union High School	68%	8%	42%	(no data)	27%
Belmont-Redwood Shores	82%	31%	(no data)	(no data)	45%
Las Lomas Elementary	86%	51%	(no data)	(no data)	31%
Menlo Park City Elementary	84%	21%	(no data)	(no data)	42%
Portola Valley Elementary	87%	17%	(no data)	(no data)	37%
Ravenswood City Elementary	22%	6%	16%	(no data)	5%
Redwood City Elementary	54%	13%	(no data)	34%	16%
San Carlos Elementary	80%	29%	(no data)	(no data)	28%
Woodside Elementary	88%	18%	(no data)	(no data)	56%

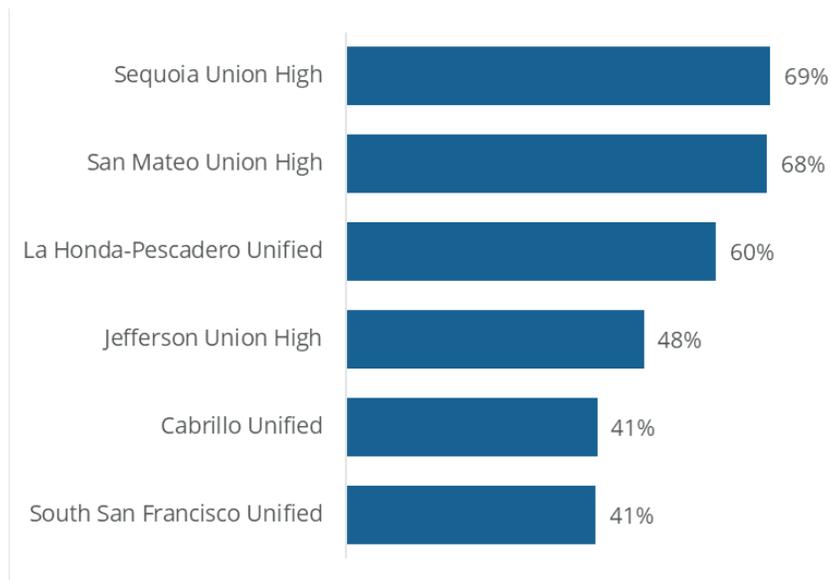
Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

**Students who met university requirements.** Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Figure V-22 illustrates the percentage of cohort graduates who met admission requirements for a CSU or UC school according to California Department of Education data.

Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.

**Figure V-22.**  
**Students Meeting**  
**California University**  
**Admission Standards,**  
**2019-2020**

Source:  
 California Department of Education  
 and Root Policy Research.



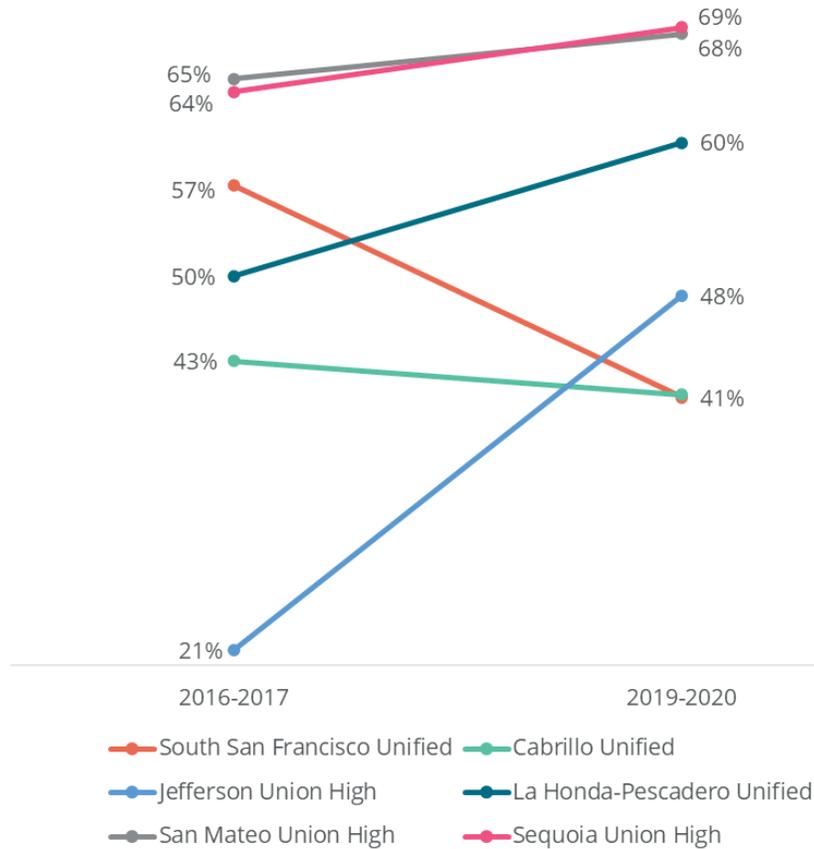
Cabrillo Unified and South San Francisco Unified have experienced a decrease in the share of graduates meeting CSU or UC admission standards in recent years. For instance, in 2016-2017, 57% of South San Francisco Unified graduates met these standards, but this decreased by 16 percentage points by 2019-2020. Cabrillo Unified experienced a less drastic decrease over the same period, but the rate still shrunk by two percentage points.

Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Sequoia Union and San Mateo Union experienced more modest increases, but remain the districts with the highest rates of students meeting CSU and UC standards.

**Figure V-23.  
Students Meeting  
University Admission  
Standards, 2016-2017  
and 2019-2020**

Source:  
California Department of Education  
and Root Policy Research.



Rates at which students met CSU or UC admissions standards varied substantially by race and ethnicity in 2019-2020. In all high school districts in San Mateo County, White and Asian students meet CSU and UC admissions standards at higher rates than the overall student population.

The largest gap is in South San Francisco Unified, where just 41% of students meet CSU or UC admissions standards, but 73% of Asian students meet those standards—a 32 percentage point gap.

On the other end of the spectrum, Black/African American students typically met CSU or UC admissions standards at lower-than-average rates. The largest gap was in San Mateo Union, where just 29% of Black/African American students met CSU or UC standards compared to 68% of students in the district overall.

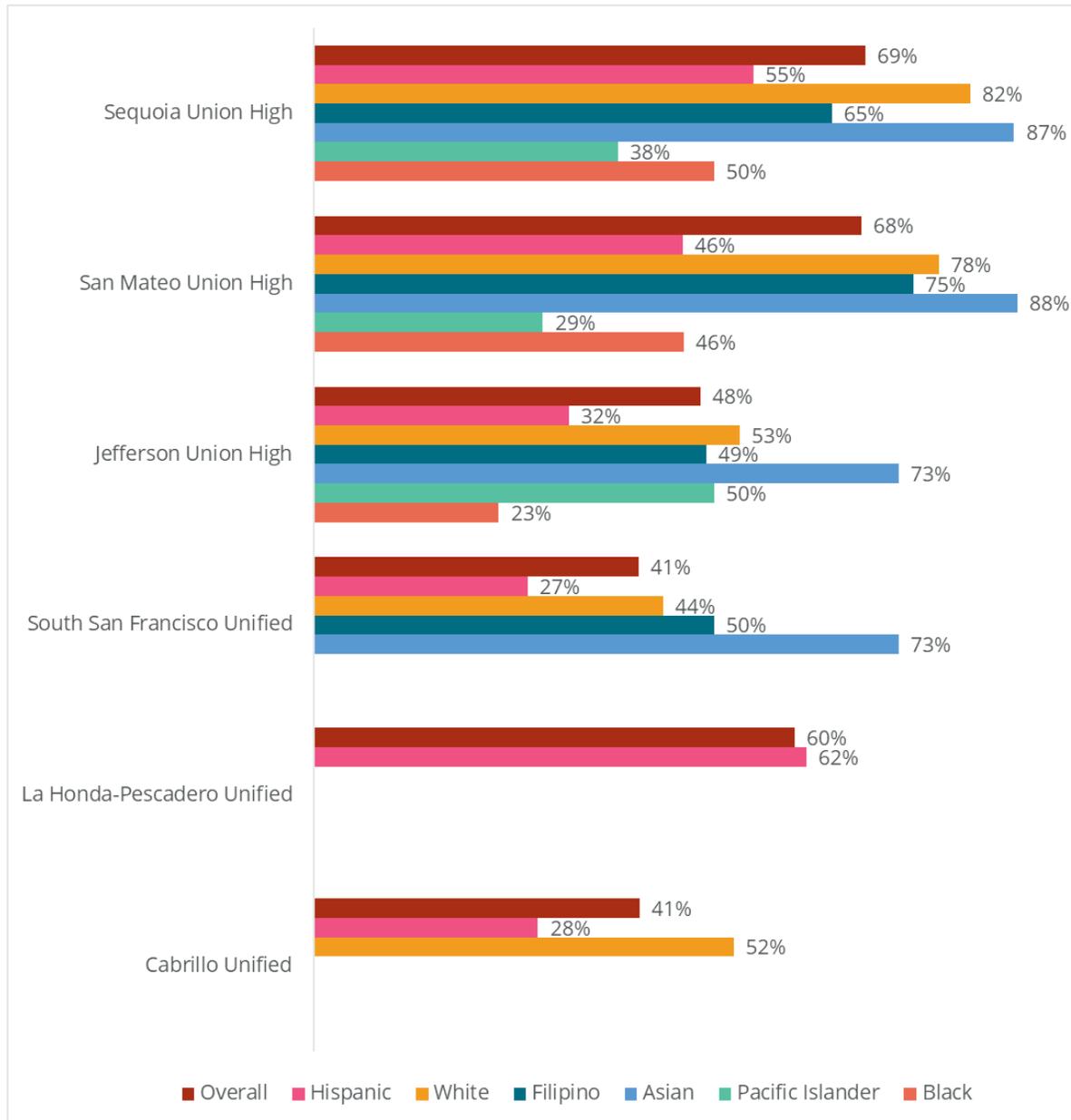
Filipino students typically met admissions standards at rates similar to the overall student body. For instance, in Jefferson Union, San Mateo Union, and South San Francisco Unified, Filipino students are slightly more likely to have met CSU and UC standards than the overall student population. In Sequoia Union, they are slightly less likely to have met admission standards than the overall student population.

In La Honda-Pescadero, Hispanic students are slightly more likely to have met CSU or UC standards than the overall student body. However, in all other school districts, Hispanic students are less likely to have met CSU and UC standards than the overall student body. The largest disparity is in San Mateo

Union, where just 46% of Hispanic students meet the university admissions standards compared to 68% of students overall.

Finally, Pacific Islander students in Jefferson Union were slightly more likely to have met California university admissions standards compared to the overall student body, but in Sequoia Union and San Mateo Union they were substantially less likely.

**Figure V-24.**  
**Students Meeting University Admission Standards, by Race and Ethnicity, 2019-2020**



Source: California Department of Education and Root Policy Research

As expected, students with extenuating circumstances were less likely to meet CSU or UC admissions standards than students in the county overall. In all school districts where data are available, students with disabilities, students experiencing homelessness, English learners, foster youth, and migrant students met CSU or UC admission standards at lower rates than the overall student population.

English learners in Sequoia Union and San Mateo Regional met CSU or UC admission standards at higher rates than their peers in other school districts. However, compared to the overall student body within their own school districts, they had a larger gap than other districts. Namely, in Sequoia Union, 69% of students met admissions standards compared to just 32% of students learning English— a 37 percentage point gap.

Similarly, students with disabilities in Sequoia Union had the highest rate of meeting admissions standards (31%) compared to peers with disabilities in other districts, but also had the largest gap (38 percentage points) compared to the district's overall student body.

Migrant students met admission standards at the lowest rate in South San Francisco Unified (27%) and at the highest rate in Sequoia Union (45%). However, in Cabrillo Unified, their rates were only eight percentage points lower than that of the overall student body, the smallest gap in the county.

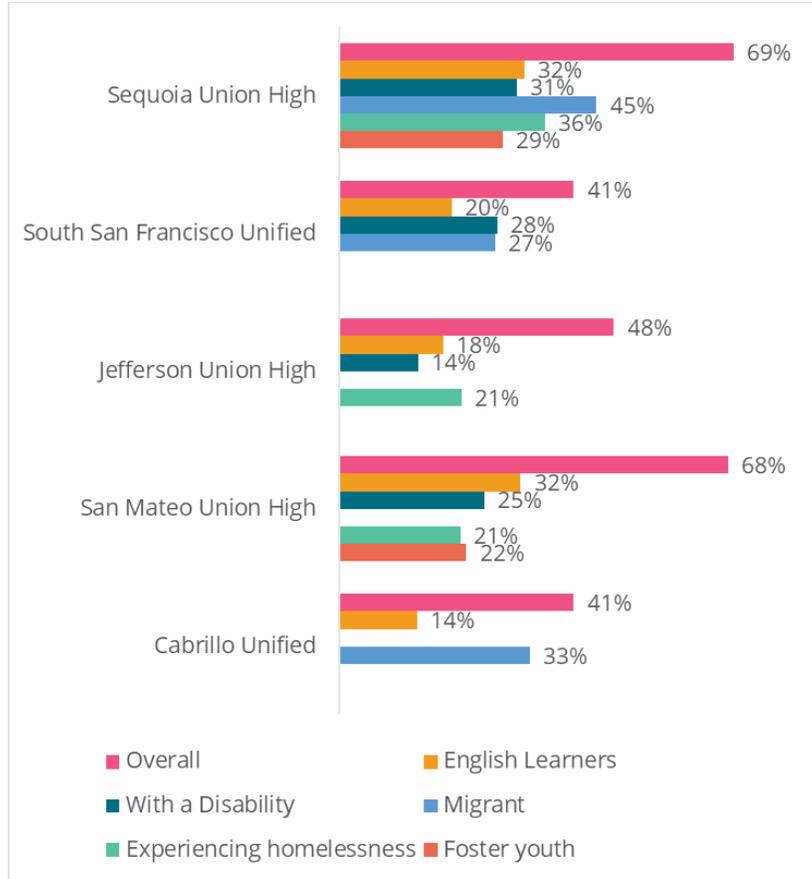
Approximately 36% of students experiencing homelessness in Sequoia Union met CSU or UC admission standards, which was higher than rates in San Mateo Union (21%) and Jefferson Union (21%).

Just San Mateo Union and Sequoia Union had enough foster youth to report their rate of meeting CSU or UC admission standards. In Sequoia Union, 29% met admissions standards and 22% in San Mateo Union met admissions standards.

**Figure V-25.  
Students Meeting  
University Admission  
Standards, 2019-2020**

Source:  
California Department of Education  
and Root Policy Research.

Notes; La-Honda Pescadero Unified is  
excluded from these data as they do  
not report admission standards data  
for these special groups, likely due to  
small sample size.

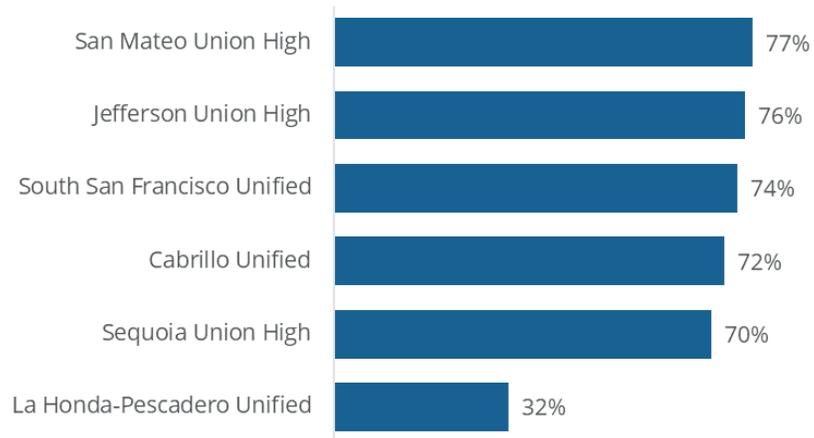


**College-going rates.** The college-going rate is defined as the percentage of public high school students who completed high school in a given year and subsequently enrolled in any public or private postsecondary institution (in-state or out-of-state) in the United States within 12 or 16 months of completing high school.

Most school districts in the county have a college-going rate at 70% or higher. San Mateo Union had the highest college-going rate at 77%. La Honda-Pescadero School District is the notable exception, with just 32% of graduates attending college within 12 or 16 months.

**Figure V-26.**  
**College-Going Rates,**  
**2017-2018**

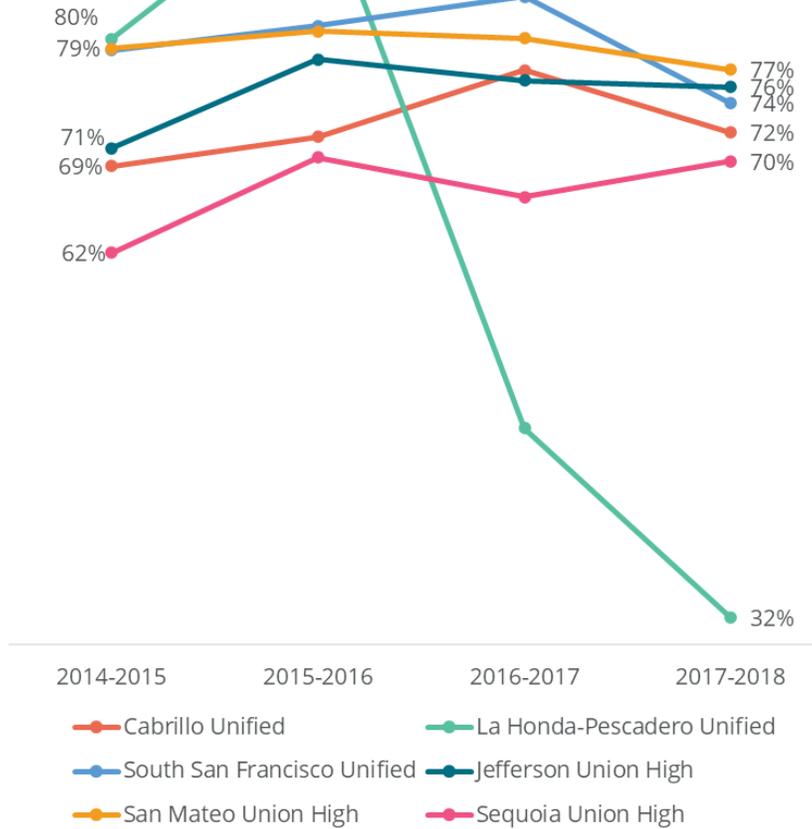
Source:  
California Department of Education  
and Root Policy Research.



As shown in Figure V-27, La Honda-Pescadero School District previously had the highest college-going rate of all the county's high school districts, with an 80% college-going rate in 2014-2015 and a 93% college-going rate in 2015-2016. The district experienced a rapid decline in college-going rates, starting in 2016-2017. However, La Honda-Pescadero has especially small sample sizes. For instance, the district had just 26 twelfth-graders in the 2017-2018 school year, meaning that just a couple students going to college (or not) drastically alters the college-going rate in La Honda-Pescadero. All other high school districts in the county have maintained relatively consistent college-going rates.

**Figure V-27.  
College-Going Rates,  
2014-2015 to 2017-  
2018**

Source:  
California Department of Education  
and Root Policy Research.

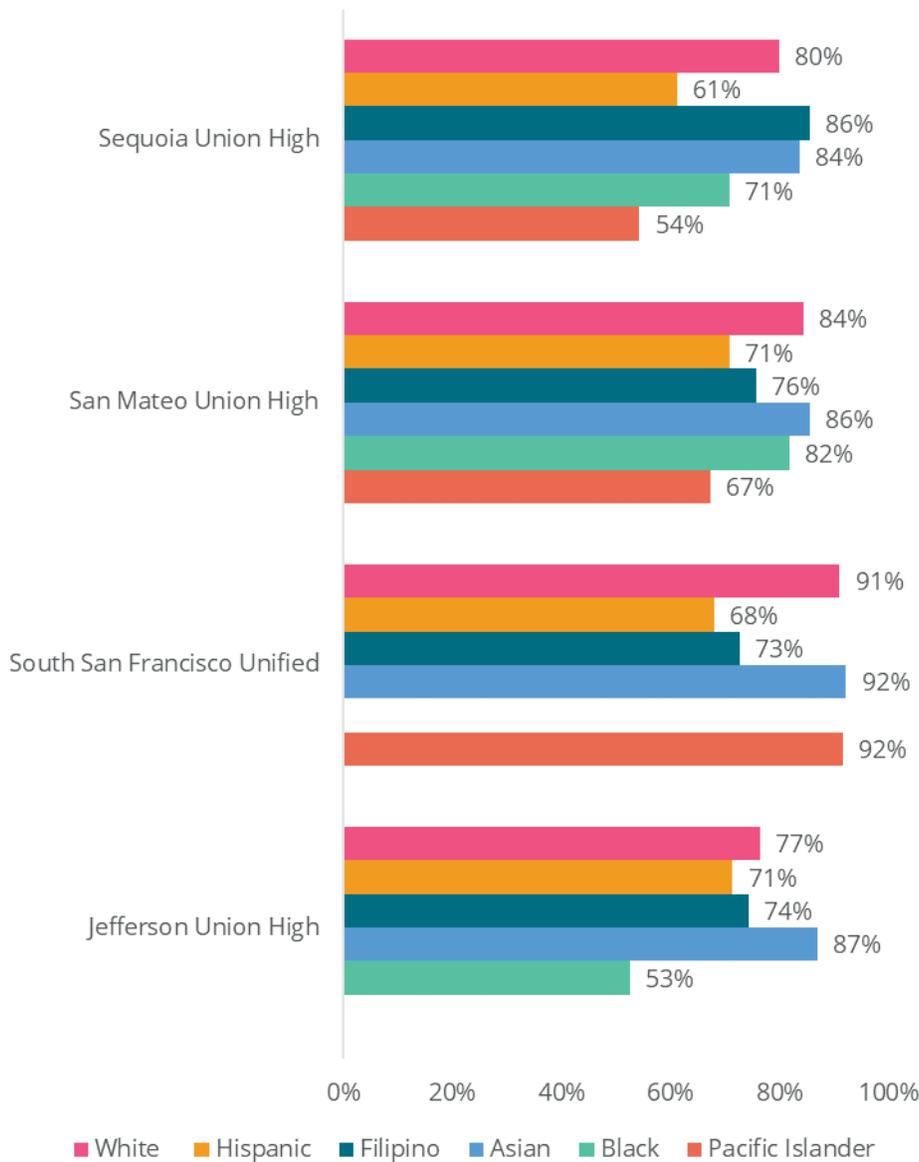


Within each of the high school districts, college-going rates vary by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco Unified, where 91% of White students go to college compared to just 68% of Hispanic students, a 23 percentage point gap. Jefferson Union has the smallest gap between the two groups: 77% of White students go to college compared to 71% of Hispanic students.
- Among Black/African American students, those at San Mateo Union have the highest college-going rate at 82%. Those at Jefferson Union have the lowest at just 53%, which is 24 percentage points lower than that of White students and 34 percentage points lower than that of Asian students.
- Overall, Asian students have among the highest college-going-rates in the county. The rate is especially high in South San Francisco Unified, where 92% go to college. The rate is lowest in Sequoia Union High School District, where 84% go to college.

- Filipino students also have generally high rates of college-going. The highest college-going rate among Filipino students is in Sequoia Union (86%) and the lowest is in South San Francisco Unified (73%).
- College-going rates for Pacific Islander students vary substantially by district. For instance, in Sequoia Union 54% go to college, but in South San Francisco Unified 92% go to college.

**Figure V-28.**  
**College-going Rates by Race and Ethnicity, 2017-18**



▪ Note: Cabrillo Unified and La Honda- Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

▪ Source: California Department of Education and Root Policy Research

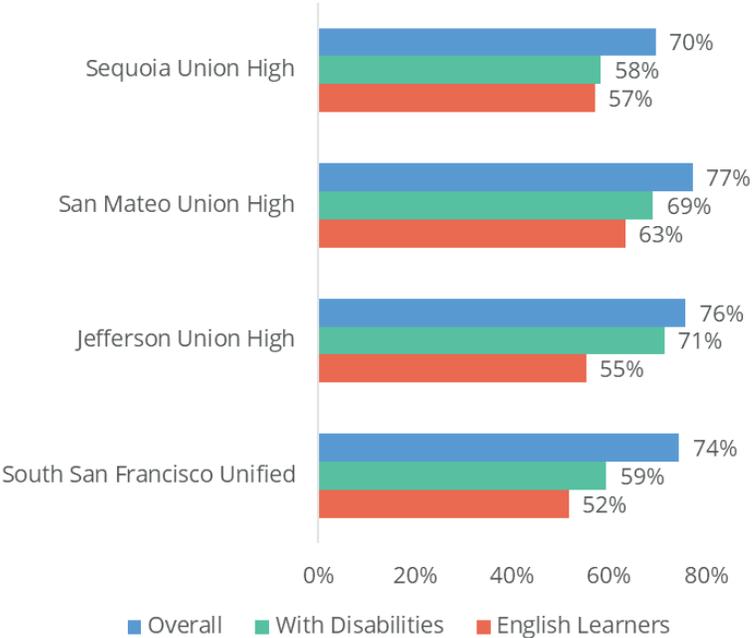
College-going rates are lower for students with disabilities and those learning English compared to the overall student population across the county.

- For instance, the largest gap between overall college-going rates and English learners’ college-going rates is in South San Francisco Unified, where just 52% of English learning students go to college as opposed to 74% of the overall student population— a 22 percentage point gap. Among English learners, San Mateo Union High School District had the highest college-going rate, where 63% of English learners go to college.
- Among students with disabilities, South San Francisco Unified also had the largest gap, where 59% of students with disabilities went to college compared to 74% of the overall student population — a 15 percentage point gap. Jefferson Union, on the other hand, had a relatively high college-going rate among students with disabilities that was not very different from the district’s overall college-going rate: 71% went to college which is just five percentage points lower than the district’s overall student population.

**Figure V-29.**  
**College-going Rates**  
**for English Learners**  
**and Students with**  
**Disabilities, 2017-2018**

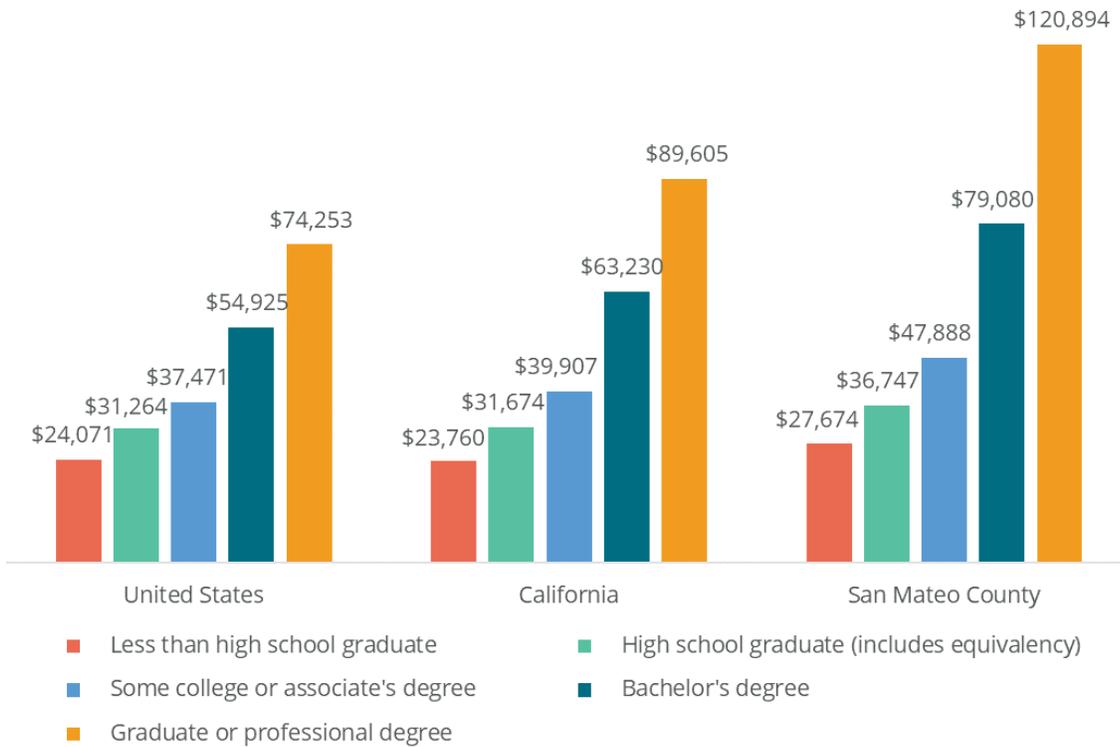
Note:  
 Cabrillo Unified and La Honda-Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

Source:  
 California Department of Education and Root Policy Research.



Gaps in college enrollment by race, ethnicity, disability status, or English learning have stark financial consequences for students in the long-term. Figure V-30 illustrates median annual earnings by educational attainment. College degrees are especially important in San Mateo County: those with a bachelor’s degree in the county earn 115% more than those with a high school diploma. This gap is wider in San Mateo County than in other parts of California and nationwide. The differences between high-school graduate earnings and bachelor’s degree earnings are around 100% in California and 76% in the US overall.

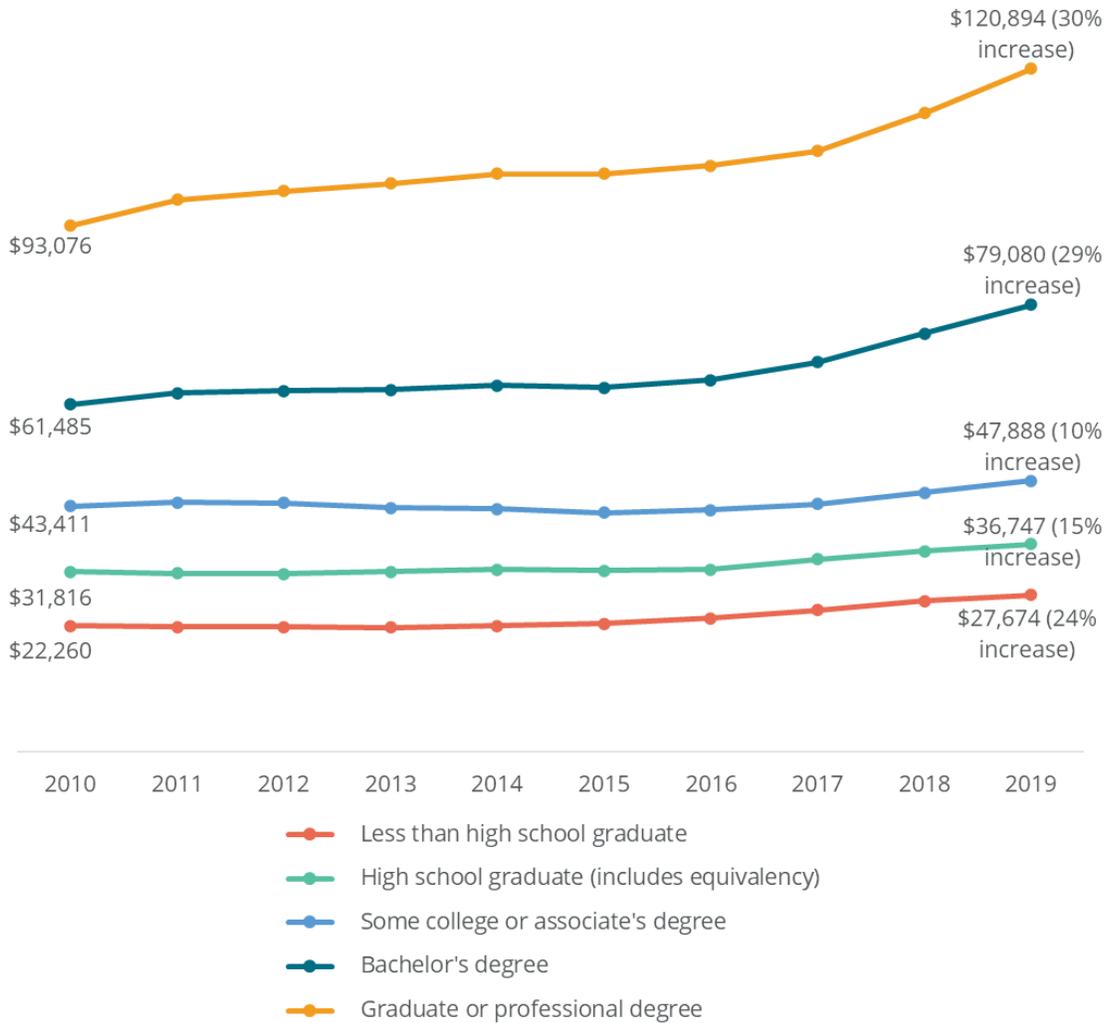
**Figure V-30.**  
**Median Annual Earnings by Educational Attainment, 2019**



Source: 5-year 2019 American Community Surveys Data.

Unfortunately, the gap between high school graduates' and college graduates' earnings have been increasing in San Mateo County. As illustrated in Figure V-31, median earnings for high school graduates increased by just 15% over the last decade (from \$31,816 to \$36,747) while earnings for college graduates increased by 29% over the same period (from \$61,485 to \$79,080).

**Figure V-31.**  
**Median Annual Earnings by Educational Attainment in San Mateo County, 2010 to 2019**



Source: 5-year American Community Surveys Data.

Because income disparities between college graduates and high school graduates have been increasing, it is increasingly important that school districts in San Mateo County address differences in college-going rates stratified by race, ethnicity, and extenuating circumstances.

### Barriers to Success

Many students are unable to achieve academic success because of barriers in home and school. This section explores the available indicators of barriers to success, including chronic absenteeism and dropout rates. It also describes inequities in discipline rates by race and ethnicity, which has been linked both to discrimination by education professionals as well as a major barrier to students' future success.

**Chronic absenteeism.** Academic studies have found that if a student is chronically absent, it reduces their math and reading achievement outcomes, educational engagement, and social engagement.<sup>48</sup> Chronic absenteeism also has spillover effects and negatively impacts students who themselves are not chronically absent. For instance, one study found that students suffer academically from having chronically absent classmates—as exhibited across both reading and math testing outcomes.<sup>49</sup>

Students are considered chronically absent if they were absent for 10% or more of the days during a school year. Note, however, students are exempt from chronic absenteeism calculations if they receive instruction through a home or hospital instructional setting, are attending community college full-time, or were not expected to attend more than 31 days.

In the county overall, 10% of students were chronically absent during the 2018-2019 school year.<sup>50</sup> This is a slight increase from the 2016-2017 school year, where just 9% of students overall were chronically absent.

Chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity. For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%. La Honda-Pescadero and Sequoia Union high school districts also had high rates of chronically absent students at 16% and 17%, respectively.

When disaggregating by race and ethnicity, just 3% of Asian students were chronically absent, and 7% of White and Filipino students were chronically absent. On the other end of the spectrum, Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%). Chronic absenteeism among Pacific Islander students has increased in recent years, as illustrated in Figure V-32.

---

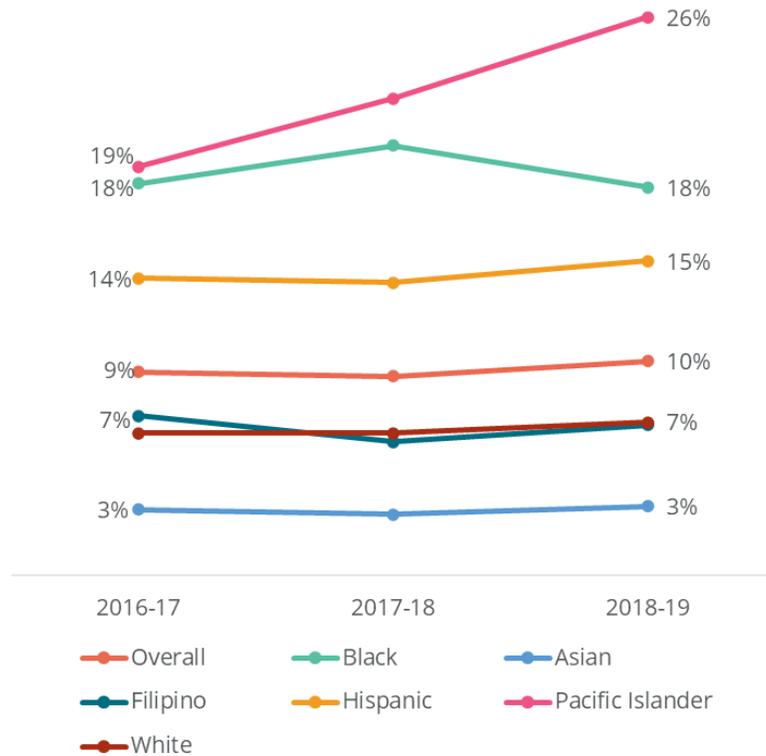
<sup>48</sup> Gottfried, Michael A. "Chronic absenteeism and its effects on students' academic and socioemotional outcomes." *Journal of Education for Students Placed at Risk (JESPAR)* 19.2 (2014): 53-75.

<sup>49</sup> Gottfried, Michael A. "Chronic absenteeism in the classroom context: Effects on achievement." *Urban Education* 54.1 (2019): 3-34.

<sup>50</sup> Because of the physical school closures during the COVID-19 pandemic, the California Department of Education determined that 2019–2020 absenteeism data are not valid, therefore, we present data from the 2018-2019 school year.

**Figure V-32.**  
**Chronic Absenteeism**  
**by Race/Ethnicity,**  
**2016-2017 to 2018-**  
**2019**

Source: California  
 Department of Education and  
 Root Policy Research



Chronic absenteeism among Pacific Islander students was especially pronounced in San Mateo-Foster City school district where there was a 26 percentage point gap between chronic absenteeism rates for Pacific Islander students (32%) and the overall student body (6%). Other districts had similarly large gaps, including San Bruno Park Elementary (20 percentage points) and South San Francisco Unified (18 percentage points).

Some districts had larger gaps in absenteeism rates between Black/African American students and the overall population. For instance, in San Carlos Elementary, 4% of the overall student body is chronically absent compared to 27% of Black/African American students— a 23 percentage point gap. Jefferson Elementary school district had a 17 percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black/African American students (28%).

Among White students, Bayshore Elementary School District was a major outlier, where 46% of White students were chronically absent compared to just 12% of the total student population. However, it is important to note that this represents a very small sample of White students: just 3% of students at Bayshore Elementary are White, one of lowest in the county.

**Figure V-33.**  
**Chronic Absenteeism by District and Race/Ethnicity, 2018-2019**

School District	Total	Asian	Black	Filipino	Hispanic	Pacific Islander	White
<b>Unified School Districts</b>							
<b>Cabrillo Unified</b>	10%	5%	(no data)	5%	11%	(no data)	10%
<b>La Honda-Pescadero</b>	16%	(no data)	(no data)	(no data)	14%	(no data)	18%
<b>South San Francisco</b>	13%	4%	16%	7%	17%	31%	12%
<b>High &amp; Elementary School Districts</b>							
<b>Jefferson Union High School</b>	15%	8%	22%	11%	22%	18%	15%
<b>Bayshore Elementary</b>	12%	5%	12%	0%	18%	19%	46%
<b>Brisbane Elementary</b>	12%	3%	(no data)	12%	17%	(no data)	17%
<b>Jefferson Elementary</b>	12%	5%	28%	6%	13%	25%	23%
<b>Pacifica</b>	7%	4%	12%	6%	9%	21%	7%
<b>San Mateo Union High School</b>	10%	3%	18%	4%	17%	21%	9%
<b>Burlingame Elementary</b>	5%	2%	15%	5%	10%	20%	5%
<b>Hillsborough Elementary</b>	4%	1%	(no data)	4%	4%	(no data)	6%
<b>Millbrae Elementary</b>	10%	3%	6%	17%	16%	26%	14%
<b>San Bruno Park Elementary</b>	12%	5%	10%	4%	14%	32%	9%
<b>San Mateo-Foster City</b>	6%	2%	9%	2%	10%	32%	4%
<b>Sequoia Union High School</b>	17%	6%	23%	8%	23%	33%	10%
<b>Belmont-Redwood Shores</b>	5%	3%	8%	5%	12%	17%	5%
<b>Las Lomas Elementary</b>	4%	2%	0%	(no data)	7%	(no data)	3%
<b>Menlo Park City Elementary</b>	3%	1%	8%	7%	5%	14%	3%
<b>Portola Valley Elementary</b>	4%	0%	(no data)	(no data)	6%	(no data)	3%
<b>Ravenswood City Elementary</b>	16%	0%	20%	(no data)	15%	24%	21%
<b>Redwood City Elementary</b>	10%	2%	19%	3%	12%	18%	4%
<b>San Carlos Elementary</b>	4%	2%	27%	8%	7%	(no data)	3%
<b>Woodside Elementary</b>	8%	0%	0%	(no data)	12%	(no data)	7%
<b>Total</b>	10%	3%	18%	7%	15%	26%	7%

Source: California Department of Education and Root Policy Research

In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary’s students with disabilities had a lower rate of chronic absenteeism than the overall student body. In all other districts, students with disabilities were more likely to be chronically absent than the overall student population. This was particularly true in Sequoia Union High School District, Jefferson Union High School District, and San Mateo Union High School District, which had gaps between the

overall absenteeism rate and the absenteeism rate among students with disabilities of 13, 12, and 11 percentage points, respectively.

Rates of chronic absenteeism were also higher among English learners than the general population in most districts (with the exception of Ravenswood City Elementary and Jefferson Elementary). Woodside Elementary and Sequoia Union High School districts both had 14 percentage point gaps between absenteeism rates of English learners and the overall student body.

In every school district where the data are available, foster youth had higher rates of chronic absenteeism than the overall population. This was especially true in Sequoia Union High School District, where 63% of foster youth were chronically absent compared to just 17% of the overall student body.

Similarly, in almost all districts with available data, students experiencing homelessness had higher rates of chronic absenteeism than the overall student body. The chronic absenteeism rate among students experiencing homelessness was highest in Burlingame Elementary at 64%.

Migrant students were chronically absent at rates similar to or lower than the total student body in all districts with reported data.

**Figure V-34.**  
**Chronic Absenteeism by District and Extenuating Circumstance, 2018-2019**

School District	Total	English Learners	Experiencing homelessness	Migrant	Foster Youth	With Disabilities
<b>Unified School Districts</b>						
<b>Cabrillo Unified</b>	10%	12%	23%	9%	(no data)	18%
<b>La Honda-Pescadero</b>	16%	16%	(no data)	(no data)	(no data)	22%
<b>South San Francisco</b>	13%	14%	47%	13%	49%	18%
<b>High &amp; Elementary School Districts</b>						
<b>Jefferson Union High School</b>	15%	27%	33%	(no data)	36%	28%
<b>Bayshore Elementary</b>	12%	19%	(no data)	(no data)	(no data)	11%
<b>Brisbane Elementary</b>	12%	18%	(no data)	(no data)	(no data)	18%
<b>Jefferson Elementary</b>	12%	10%	21%	(no data)	24%	16%
<b>Pacifica</b>	7%	11%	(no data)	(no data)	(no data)	14%
<b>San Mateo Union High School</b>	10%	21%	50%	(no data)	53%	21%
<b>Burlingame Elementary</b>	5%	8%	64%	(no data)	(no data)	12%
<b>Hillsborough Elementary</b>	4%	6%	(no data)	(no data)	(no data)	8%
<b>Millbrae Elementary</b>	10%	12%	5%	(no data)	(no data)	12%
<b>San Bruno Park Elementary</b>	12%	12%	(no data)	(no data)	18%	20%
<b>San Mateo-Foster City</b>	6%	8%	15%	(no data)	17%	13%
<b>Sequoia Union High School</b>	17%	31%	52%	16%	63%	29%
<b>Belmont-Redwood Shores</b>	5%	11%	(no data)	(no data)	(no data)	10%
<b>Las Lomas Elementary</b>	4%	6%	(no data)	(no data)	(no data)	5%
<b>Menlo Park City Elementary</b>	3%	5%	(no data)	(no data)	(no data)	9%
<b>Portola Valley Elementary</b>	4%	3%	(no data)	(no data)	(no data)	9%
<b>Ravenswood City Elementary</b>	16%	16%	19%	17%	23%	21%
<b>Redwood City Elementary</b>	10%	12%	30%	6%	32%	16%
<b>San Carlos Elementary</b>	4%	8%	23%	(no data)	(no data)	11%
<b>Woodside Elementary</b>	8%	22%	(no data)	(no data)	(no data)	10%

Source: California Department of Education and Root Policy Research

**Dropout rates.** As previously indicated, workers without a high school degree have the lowest annual earnings compared to others at higher levels of educational attainment. In addition to the economic and

housing precarity associated with low earnings, low earnings also often lead to increased incentives to participate in criminal activity. In fact, one study suggest that high school dropouts are 3.5 times more likely than high school graduates to be imprisoned at some point during their lifetime.<sup>51</sup> Another study found that raising the high school completion rate by one percent for all men ages 20 through 60 would save the US \$1.4 billion annually in crime related costs.<sup>52</sup> Dropping out of high school also has adverse health costs: for instance, research has shown that high school dropouts are more likely to smoke and have a marijuana disorder in adulthood.<sup>53</sup> For these reasons, reducing high school dropout rates in San Mateo County is pivotal to the health and economic prosperity of the community.

In this report, dropout rates shown for high school districts with available data and are defined as the percentage of cohort students who did not graduate with a regular high school diploma, did not complete high school, and are not still enrolled as a "fifth year senior".

In the 2019-2020 academic year, dropout rates were highest in Sequoia Union High School District, where 10% of students dropped out. This is similar to South San Francisco Unified, where 9% of students dropped out. In both these districts, and in Cabrillo Unified, dropout rates have increased since 2016-2017.

Dropout rates have decreased by one percentage point over the same period in San Mateo Union High School District, from 5% to 4%. Jefferson Union had the lowest dropout rate in the county at just 3%, which after slightly higher rates in 2017-18 and 2018-19, is the same as its 2016-2017 rate.

---

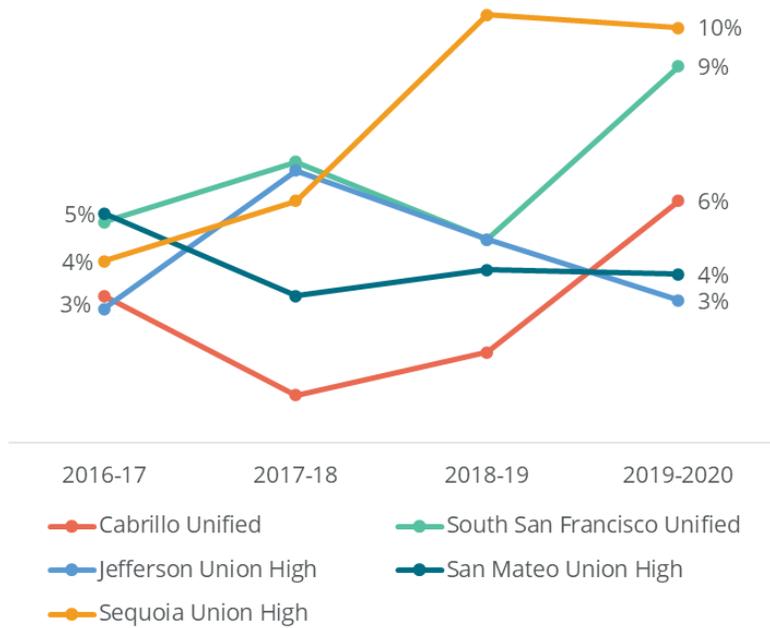
<sup>51</sup> Monrad, Maggie. "High School Dropout: A Quick Stats Fact Sheet." National High School Center (2007).

<sup>52</sup> U.S. Department of Justice, Bureau of Justice Statistics. (2002). Correctional populations in the United States, 1998 (NCJ-192929). Washington: U.S. Government Printing Office.

<sup>53</sup> Gonzalez, Jennifer M. Reingle, et al. "The long-term effects of school dropout and GED attainment on substance use disorders." Drug and alcohol dependence 158 (2016): 60-66.

**Figure V-35.**  
**Dropout Rates by**  
**District, 2016-2017 to**  
**2019-2020**

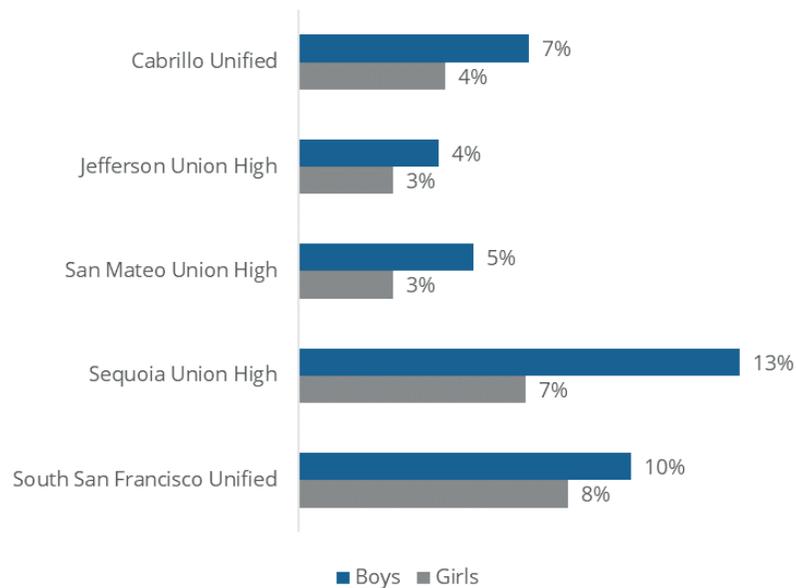
- Note: La Honda-Pescadero Unified School District is excluded from these data.
- Source: California Department of Education and Root Policy Research



In all school districts in the county, dropout rates are higher for boys than for girls. Jefferson Union had the smallest gender gap, where 3% of girls dropped out and 4% of boys dropped out. Sequoia Union had the widest gender gap, where 13% of boys dropped out compared to just 7% of girls.

**Figure V-36.**  
**Dropout Rates by**  
**Gender, 2019-2020**

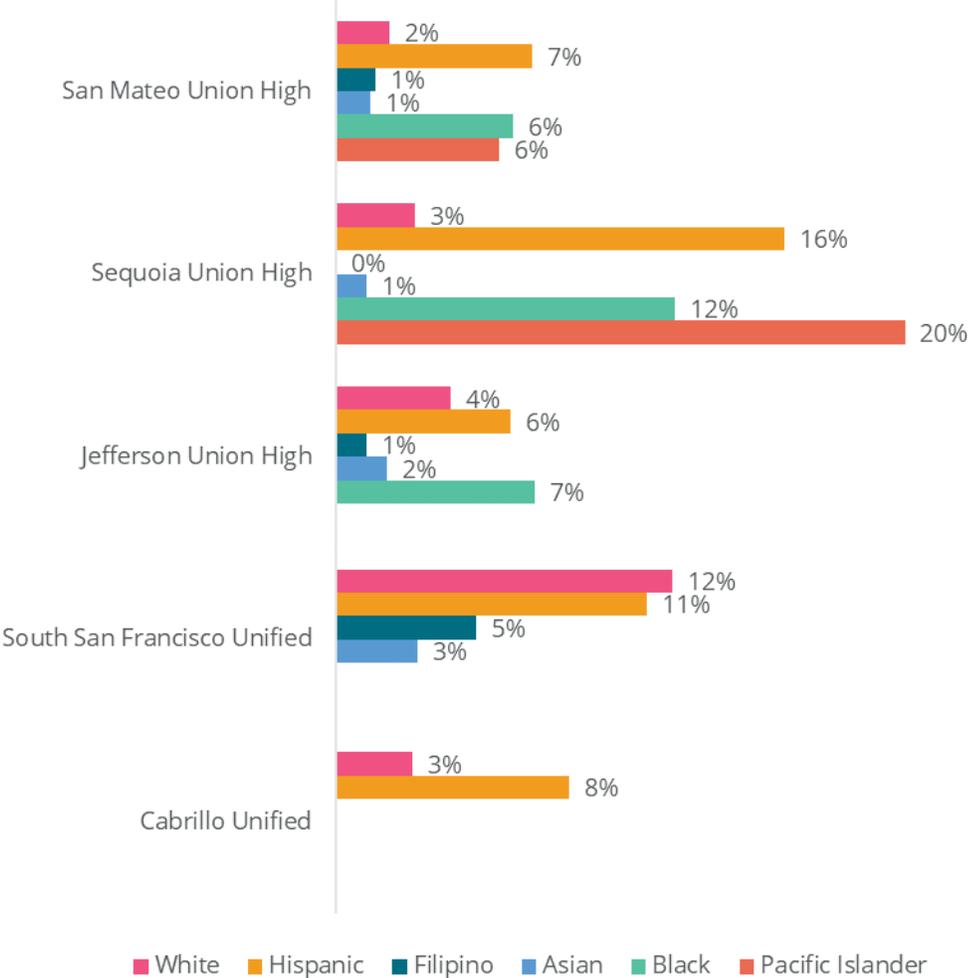
- Note: La Honda-Pescadero Unified School District is excluded from these data.
- Source: California Department of Education and Root Policy Research



Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups.

- In Sequoia Union High School District, dropout rates were highest among Pacific Islander students, where 20% dropped out in the 2019-2020 academic year. Dropout rates were also especially high among Hispanic and Black/African American students in Sequoia Union, at 16% and 12% respectively.
- In districts with lower dropout rates, for instance, Jefferson Union, the highest dropout rates still found among Black/African American (7%) and Hispanic students (6%).
- Notably, however, in South San Francisco Unified, White students were more likely to drop out than any other racial or ethnic group. In fact, 12% of White students dropped out compared to 11% of Hispanic students, 5% of Filipino students, and 3% of Asian students. Data for Black/African American and Pacific Islander students were not available for South San Francisco Unified due to small sample sizes.

**Figure V-37.**  
**Dropout Rates by Race, 2019-2020**

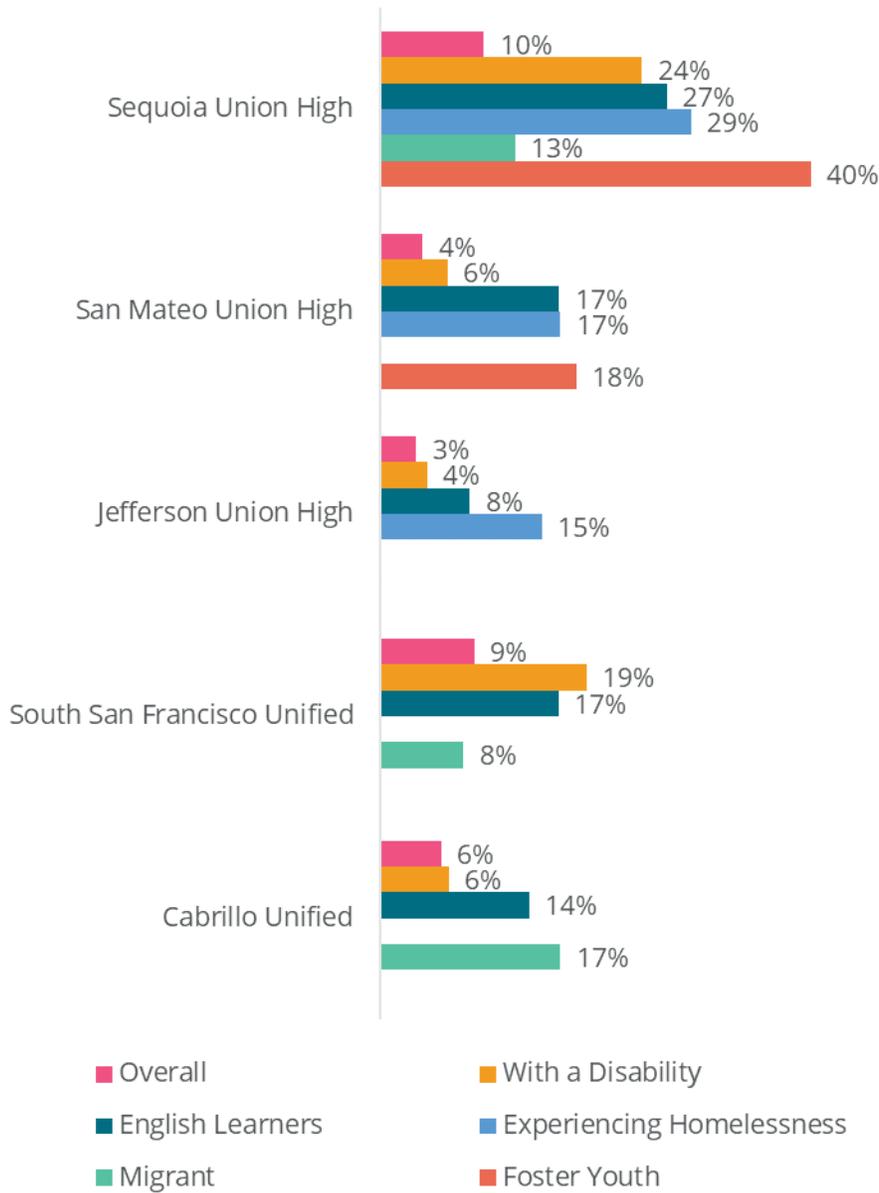


- Source: California Department of Education and Root Policy Research

In all school districts in the county, students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

- Among students with disabilities, the highest dropout rate was in Sequoia Union, where 24% dropped out. The gap between overall dropout rates and dropout rates among students with disabilities was wide in Sequoia Union at 14 percentage points.
- Cabrillo Unified, on the other hand, had less than a one percentage point gap between the dropout rate of overall students (6%) and students with disabilities (6%).
- Among students learning English, Sequoia Union had the highest dropout rate at 27%, while Jefferson Union had the lowest dropout rate at 8%.
- Sequoia Union also had the highest rate of dropout among students experiencing homelessness at 29% while Jefferson Union, again, had the lowest at 15%.
- Foster Youth in Sequoia Union had an exceptionally high dropout rate at 40%. San Mateo Union is the only other district in the county which reported these data in 2019-2020, and found only 18% of foster youth dropped out.
- Migrant students at South San Francisco Unified actually dropped out at a rate slightly lower than the general student body: just 8% of migrant students dropped out compared to 9% of the overall student body. However, those in Cabrillo Unified were 11 percentage points more likely than the total student body to dropout.

**Figure V-38.**  
**Dropout Rates by Extenuating Circumstance, 2019-2020**



Source: California Department of Education and Root Policy Research

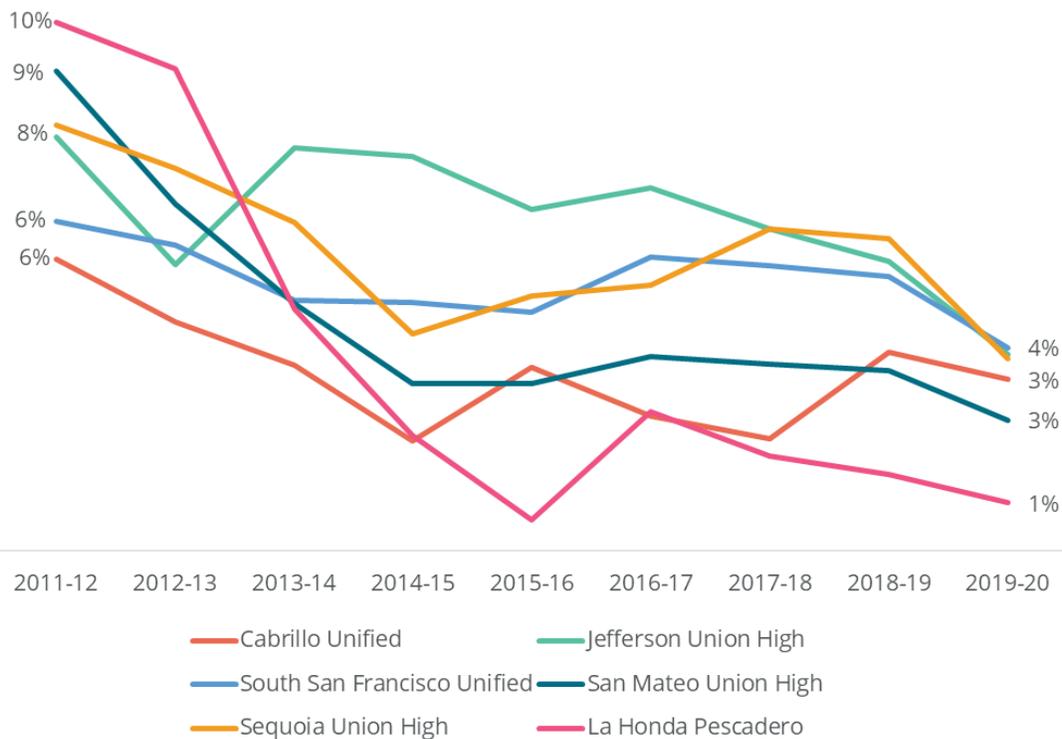
**Disproportionate discipline rates.** Strict discipline policies may stigmatize suspended students and expose them to the criminal justice system at a young age, setting them up for limited economic and social success down the line. Research has found that suspensions not only negatively affect the

suspended students, but also their peers. Students in schools with higher suspension rates are more likely to drop out of school and less likely to attend a four-year college.<sup>54</sup>

Other academic studies have found that students from African American and Latino families are more likely than their White peers to receive expulsion or out of school suspension as consequences for the same or similar problem behavior.<sup>55</sup> This means that Black/African American and Hispanic students suffer more of the economic and social consequences than their White peers for the same behaviors.

Luckily, in every high school district in San Mateo County, suspension rates have decreased since 2011-2012. La Honda-Pescadero School District experienced the largest decrease: it was the district with the highest suspension rate in 2011-2012 at 10%, but now has the lowest suspension rate at just 1% in 2019-2020. San Mateo Union also experienced a rapid decrease in suspension rates over the same period, with a rate of 9% in 2011-2012 to a rate of 3% in 2019-2020.

**Figure V-39.**  
**Suspension Rates, 2011-2012 to 2019-2020**



<sup>54</sup> Bacher-Hicks, Andrew, Stephen B. Billings, and David J. Deming. The school to prison pipeline: Long-run impacts of school suspensions on adult crime. No. w26257. National Bureau of Economic Research, 2019.

<sup>55</sup> Skiba, Russell J., et al. "Race is not neutral: A national investigation of African American and Latino disproportionality in school discipline." School Psychology Review 40.1 (2011): 85-107.

- Source: California Department of Education and Root Policy Research

**In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers. Figure V-40 compares each racial/ethnic group's share of suspensions to their share of the overall student population.**

- **In all districts except for La Honda-Pescadero, Hispanic students make up a larger share of suspensions than their overall share of the student body. For instance, in San Mateo Union, 34% of students are Hispanic, but 66% of suspended students are Hispanic, making a 32 percentage point overrepresentation gap.**
- **In most districts, Black and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students. For instance, in Sequoia Union, just 2% of the student body identified as Pacific Islander but 8% of suspended students were Pacific Islander.**
- **Asian and Filipino students were *underrepresented* in terms of suspension rates. For example, in Jefferson Union High School District, 31% of students identified as Filipino but just 10% of suspended students were Filipino, a 21 percentage point gap. In San Mateo Union High School, 22% of students identified as Asian but just 5% of suspended students were Asian, a 17 percentage point gap.**
- **White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero, where they were overrepresented by 30 percentage points. They were substantially underrepresented in Cabrillo Unified (with a gap of 21 percentage points) and Sequoia Union (18 percentage points).**

**Figure V-40.**  
**Suspension Rates by Race and Ethnicity, 2019-2020**

School District	Cabrillo Unified	Jefferson Union High	La Honda-Pescadero	San Mateo Union High	Sequoia Union High	South San Francisco Unified
<b>Asian Students</b>						
Share of Student Body	1%	14%		22%	9%	13%
Share of Suspensions	1%	7%		5%	1%	3%
Gap	0%	-7%		-17%	-8%	-10%
<b>Black Students</b>						
Share of Student Body		1%		1%	3%	1%
Share of Suspensions		5%		1%	6%	2%
Gap		4%		0%	3%	1%
<b>Filipino Students</b>						
Share of Student Body	1%	31%		6%	2%	23%
Share of Suspensions	0%	10%		2%	0%	9%
Gap	-1%	-21%		-4%	-2%	-14%
<b>Hispanic Students</b>						
Share of Student Body	52%	32%	61%	34%	41%	48%
Share of Suspensions	79%	46%	33%	66%	62%	69%
Gap	27%	14%	-28%	32%	21%	21%
<b>Pacific Islander Students</b>						
Share of Student Body		1%		2%	2%	2%
Share of Suspensions		4%		4%	8%	3%
Gap		3%		2%	6%	1%
<b>White Students</b>						
Share of Student Body	40%	14%	37%	26%	38%	7%
Share of Suspensions	19%	16%	67%	14%	20%	7%
Gap	-21%	2%	30%	-12%	-18%	0%

Notes: the percentage of suspensions and shares of racial groups do not sum to 100% because we exclude students with no reported race, with more than one reported race, where districts did not report racial/ethnic data due to small sample sizes. Gaps of 15 percentage points or more are highlighted.

Source: California Department of Education and Root Policy Research

**Staff demographics.** Diversity of school staff has been shown to improve outcomes for students of color. For instance, one recent study found that students are less likely to be removed from school as punishment when they and their teachers are the same race. This effect is driven almost entirely by black students, especially black boys, who are markedly less likely to be subjected to exclusionary discipline when taught by black teachers. There is little evidence of any benefit for white students of being matched with white teachers.<sup>56</sup> Other research in California has found that, when students have a teacher of their race, they are more likely to attend class, therefore reducing chronic absenteeism.<sup>57</sup> Even more studies have found that having a teacher of a student's own race substantially improves their math and reading achievement.<sup>58</sup>

In San Mateo County, the demographics of faculty and staff are fairly similar to that of its students. Figure V-41 illustrates the share of the county's faculty and staff who are Asian, Black/African American, Hispanic, Filipino, Pacific Islander, and White, and compares those shares to the racial/ethnic breakdown of the county's student body.

There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups. Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

---

<sup>56</sup> Lindsay, Constance A., and Cassandra MD Hart. "Teacher race and school discipline: Are students suspended less often when they have a teacher of the same race?." *Education Next* 17.1 (2017): 72-79.

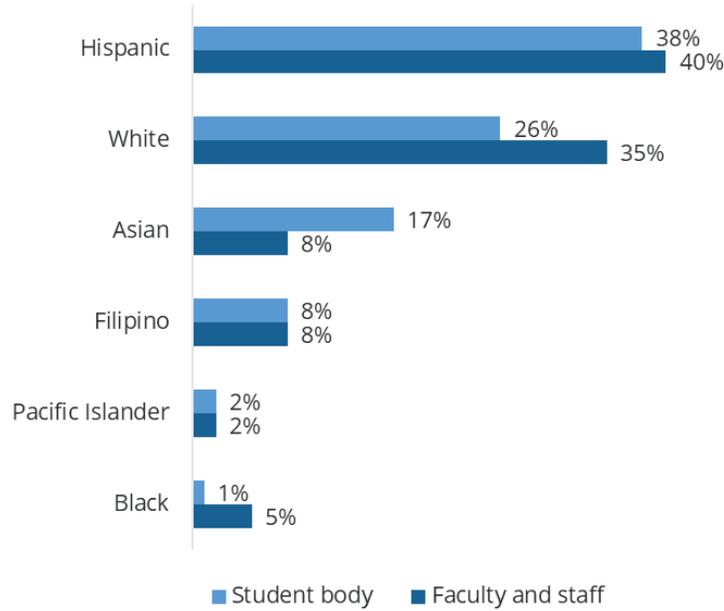
<sup>57</sup> Gottfried, Michael, J. Jacob Kirksey, and Tina L. Fletcher. "Do High School Students With a Same-Race Teacher Attend Class More Often?." *Educational Evaluation and Policy Analysis* (2021): 01623737211032241.

<sup>58</sup> Dee, T. S. (2004). Teachers, race, and student achievement in a randomized experiment. *Review of economics and statistics*, 86(1), 195-210.

**Figure V-41.  
Staff and Student  
Demographics, 2020-  
2021**

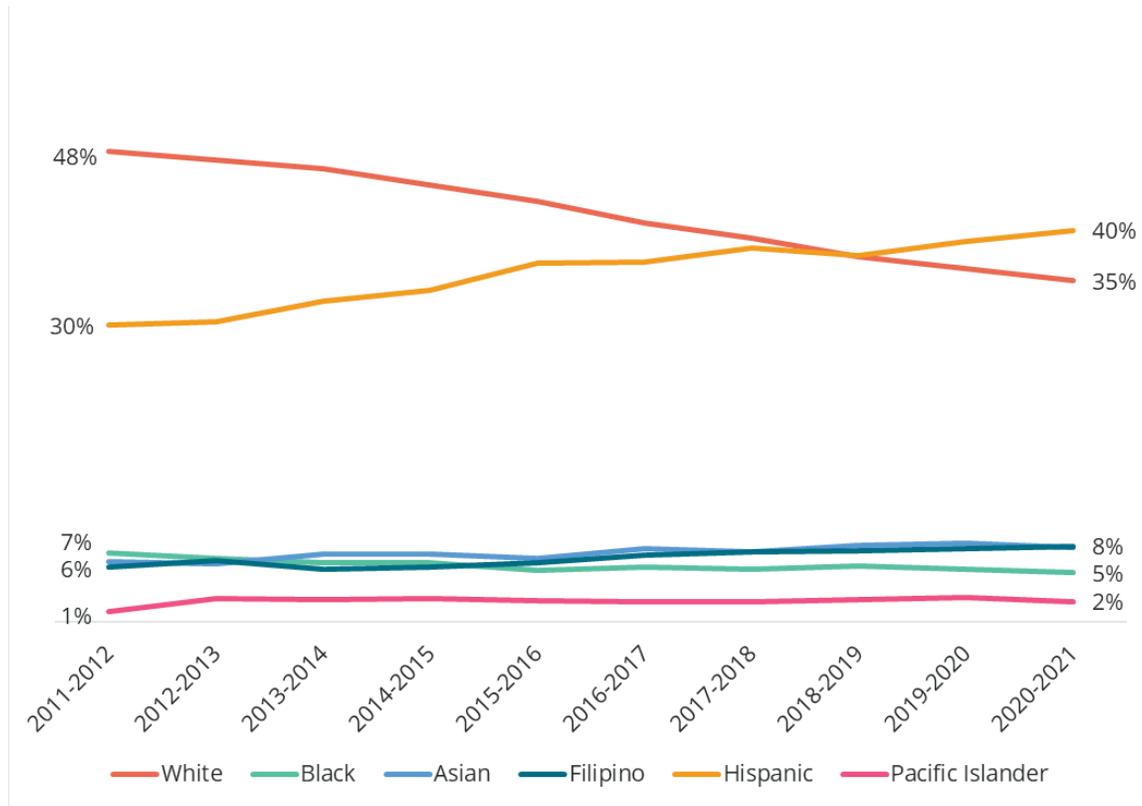
Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research



Since 2011-2012, the county’s school districts have diversified in that there has been a 13 percentage point decrease in the share of White faculty and staff and a 10 percentage point increase in Hispanic faculty and staff. However, there has been a slight decrease (by two percentage points) in the share of faculty and staff who identify as Black/African American. There has been a two percentage point increase in the share of Asian and Filipino faculty and staff, and a one percent increase in the share of Pacific Islander faculty and staff.

**Figure V-42.**  
**Faculty and Staff Demographics, 2011-2012 to 2020-2021**



- Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.
- Source: California Department of Education and Root Policy Research

Figure V-43 illustrates faculty and staff racial and ethnic diversity for the 2020-2021 school year by district.

- Portola Valley has the least diverse faculty and staff in the county, with 59% identifying as White.
- Ravenswood Elementary has the most diverse faculty and staff: the district has the highest share of Pacific Islander (5%), Black/African American (12%) and Hispanic (72%) faculty and staff.
- South San Francisco Unified School District has the highest share of Asian faculty and staff at 14%.
- Brisbane Elementary and Jefferson Elementary have the highest shares of Filipino faculty and staff at 28%.

**Figure V-43.**  
**Faculty and Staff Race/Ethnicity, by District, 2020-2021**

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
<b>Unified School Districts</b>						
<b>Cabrillo Unified</b>	0%	1%	1%	46%	0%	51%
<b>La Honda-Pescadero</b>	0%	5%	5%	39%	0%	51%
<b>South San Francisco</b>	14%	3%	16%	34%	2%	28%
<b>High &amp; Elementary School Districts</b>						
<b>Jefferson Union High School</b>	3%	3%	13%	26%	1%	43%
<b>Bayshore Elementary</b>	13%	4%	17%	61%	0%	4%
<b>Brisbane Elementary</b>	7%	0%	28%	20%	4%	42%
<b>Jefferson Elementary</b>	13%	3%	28%	25%	0%	29%
<b>Pacifica</b>	7%	2%	8%	23%	2%	54%
<b>San Mateo Union High School</b>	11%	5%	6%	34%	3%	40%
<b>Burlingame Elementary</b>	8%	5%	11%	27%	3%	45%
<b>Hillsborough Elementary</b>	2%	1%	7%	20%	1%	55%
<b>Millbrae Elementary</b>	13%	3%	9%	25%	0%	48%
<b>San Bruno Park Elementary</b>	4%	2%	13%	26%	4%	48%
<b>San Mateo-Foster City</b>	13%	2%	7%	33%	3%	37%
<b>Sequoia Union High School</b>	2%	12%	2%	54%	4%	26%
<b>Belmont-Redwood Shores</b>	13%	2%	3%	39%	0%	42%
<b>Las Lomas Elementary</b>	7%	7%	0%	42%	0%	42%
<b>Menlo Park City Elementary</b>	3%	1%	3%	28%	1%	40%
<b>Portola Valley Elementary</b>	4%	4%	0%	33%	0%	59%
<b>Ravenswood City Elementary</b>	2%	12%	1%	72%	5%	3%
<b>Redwood City Elementary</b>	4%	5%	2%	65%	1%	21%
<b>San Carlos Elementary</b>	8%	6%	3%	37%	1%	42%
<b>Woodside Elementary</b>	12%	8%	0%	30%	0%	49%
<b>Total</b>	8%	5%	8%	40%	2%	35%

Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-44 illustrates the gap between faculty/staff representation and the student body. For instance, at San Bruno Park Elementary, 15% of the students are White while 48% of the faculty/staff are White, leaving a 33 percentage point gap.

If schools are striving for a distribution of faculty/staff that reflects the racial and ethnic distribution of their student body, the closer to a 0 percentage point gap, the better. Schools like San Bruno Park Elementary fall short of meeting this goal, in that there is a large overrepresentation of White faculty/staff compared to the student body. Many other districts have a large overrepresentation of White faculty/staff, including Millbrae Elementary (32 percentage point gap), Jefferson Union High School District (29 percentage point gap), and South San Francisco Unified School District (22 percentage points). There are just a few school districts where the share of White students is higher than the share of White faculty, particularly Woodside Elementary and Menlo Park City Elementary, both with a 15 percentage point gap.

Across most school districts, the share of Asian students is larger than the share of Asian faculty/staff. This suggests that Asian students are less likely than their peers to interact with a same-race teacher or staff member. The largest disparity is in Millbrae Elementary, where just 13% of the faculty identify as Asian compared to 46% of the student body, a 33 percentage point gap.

In many school districts, there is a dearth of Hispanic faculty and staff. For instance, in La Honda-Pescadero, 63% of students are Hispanic compared to 39% of faculty, a 24 percentage point gap. In other districts, however, there is a larger share of Hispanic faculty/staff than students. In Las Lomas Elementary, for instance, 13% of students are Hispanic and 42% of faculty/staff are Hispanic. Recall that Las Lomas Elementary commonly has high-performing English language learners students. This may be partly due to the district's large portion of Hispanic faculty/staff.

Though district wide there are approximately the same portions of Filipino students as there are faculty/staff, Jefferson Union High School stands out as a district where Filipino students are less likely to interact with a same-race teacher or staff member. In Jefferson Union, 29% of students are Filipino compared to just 13% of faculty/staff.

In all districts, there are only very small gaps in the share of students that identify as Pacific Islander and the share of faculty/staff that identify as Pacific Islander. All in all, they are represented in approximately equal proportions.

**Figure V-44.**  
**Difference Between Staff and Student Populations, by District, 2020-2021**

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
<b>Unified School Districts</b>						
<b>Cabrillo Unified</b>	-1%	1%	0%	-6%	0%	11%
<b>La Honda-Pescadero</b>	0%	5%	4%	-24%	0%	16%
<b>South San Francisco</b>	0%	2%	-7%	-14%	0%	22%
<b>High &amp; Elementary School Districts</b>						
<b>Jefferson Union High School</b>	-12%	2%	-16%	-5%	0%	29%
<b>Bayshore Elementary</b>	-6%	1%	-4%	20%	-4%	1%
<b>Brisbane Elementary</b>	-13%	-1%	16%	-8%	4%	18%
<b>Jefferson Elementary</b>	-6%	1%	3%	-11%	-1%	18%
<b>Pacifica</b>	-1%	1%	-1%	-3%	2%	15%
<b>San Mateo Union High School</b>	-12%	4%	1%	2%	1%	12%
<b>Burlingame Elementary</b>	-19%	5%	8%	11%	3%	4%
<b>Hillsborough Elementary</b>	-30%	1%	5%	15%	1%	7%
<b>Millbrae Elementary</b>	-33%	2%	3%	5%	-2%	32%
<b>San Bruno Park Elementary</b>	-12%	1%	3%	-15%	-1%	33%
<b>San Mateo-Foster City</b>	-13%	1%	4%	-4%	1%	16%
<b>Sequoia Union High School</b>	-7%	10%	1%	9%	2%	-9%
<b>Belmont-Redwood Shores</b>	-19%	1%	0%	27%	-1%	8%
<b>Las Lomitas Elementary</b>	-11%	6%	-1%	29%	0%	-11%
<b>Menlo Park City Elementary</b>	-10%	0%	2%	11%	0%	-15%
<b>Portola Valley Elementary</b>	-2%	4%	0%	19%	0%	-7%
<b>Ravenswood City Elementary</b>	2%	7%	1%	-12%	-2%	2%
<b>Redwood City Elementary</b>	0%	4%	1%	-5%	0%	2%
<b>San Carlos Elementary</b>	-10%	5%	2%	23%	1%	-7%
<b>Woodside Elementary</b>	8%	6%	0%	14%	-1%	-15%
<b>Total</b>	-9%	4%	0%	2%	0%	9%

Notes: The figure shows percentage point gaps in student representation versus faculty/staff representation (calculated as the share of faculty/staff minus the share of students).

Source: California Department of Education and Root Policy Research

# APPENDIX G-4: STATE FAIR HOUSING LAWS AND REGULATIONS

This appendix summarizes key state laws and regulations related to mitigating housing discrimination and expanding housing choice.

**California Fair Employment and Housing Act (FEHA)** (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2) is the state fair housing law that prohibits those engaged in the housing business—landlords, real estate agents, home sellers, builders, mortgage lenders, and others—from discriminating against tenants or homeowners.

California law protects individuals from illegal discrimination by housing providers based on:

- Race, color
- Ancestry, national origin
- Citizenship, immigration status
- Primary language
- Age
- Religion
- Disability, mental or physical
- Sex, gender
- Gender identity, gender expression
- Marital status
- Familial status
- Source of income
- Military or veteran status

**Government Code section 65008.** Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.

For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.

Government Code section 65008, subdivision (e), authorizes preferential treatment of affordable housing

**Government Code section 8899.50** requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.

**Government Code section 11135 et seq.** requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.

**Density Bonus Law** (Gov. Code, section 65915) requires California jurisdictions to adopt ordinances that specify how density bonuses will be offered to incentivize affordable housing. The state law contains the minimum specifications for density bonuses.

**Housing Accountability Act** (Gov. Code, section 65589.5) prohibits local agencies from disapproving housing developments, including farmworker housing and emergency shelters, or requiring conditions that make such housing infeasible except under certain conditions specified in the law.

**No-Net-Loss Law** (Gov. Code, section 65863) is meant to ensure that development opportunities remain available throughout a jurisdiction's regional housing need allocation (RHNA) period, especially for low and moderate income households. It prohibits jurisdictions from lowering residential densities without substantial evidence.

**Least Cost Zoning Law** (Gov. Code, section 65913.1) requires jurisdictions to designate and zone sufficient vacant land for residential use with sufficient standards in relation to growth projections.

**Excessive subdivision standards** (Gov. Code, section 65913.2) prohibits jurisdictions from imposing design criteria that make residential development infeasible.

**Limits on growth controls** (Gov. Code, section 65302.8) describes how flood plains are used in comprehensive planning and zoning.

**Housing Element Law** (Gov. Code, section 65583, esp. subds. (c) (5), (c) (10) governs state-required housing elements.

**APPENDIX G-5: FAIR HOUSING ACTION PLAN**

Action Area 1. Enhancing housing mobility strategies: consist of removing barriers to housing in areas of opportunity and strategically enhancing access.

ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 1.1: Participate in a regional downpayment assistance program with affirmative marketing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).</b></p>	<p>Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.</p>	<p>Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty</p>	<p>Disparities in access to opportunity</p>	<p>Promote equal housing opportunity</p>
Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
<p>Financial resources</p>	<p>Regional Partnership with HEART</p>	<p><b>HE 27.2:</b> Continue to provide technical assistance to HEART for its first-time homebuyer program which provides a 5% downpayment – without private mortgage insurance – to qualifying homebuyers.</p>	<p>Department of Housing to continue to provide technical assistance to HEART staff regarding updates and changes requested by HEART's board to its first-time homebuyer program. HEART will affirmatively market the downpayment assistance program to households that experience high rates of mortgage loan denials. HEART will create a baseline report that identifies the number and percentage of households within these communities that receive assistance through the first-time homebuyer program. This data will continue to be tracked annually to monitor progress towards engaging more households within these communities. HEART will engage with stakeholders (program participants and prospective homebuyers) based upon findings of data to</p>	<p>2023-2031; DOH will continue to provide technical assistance to HEART for as long as its first-time homebuyer program is operating. Tracking and program review annually.</p>

			understand any barriers in achieving homeownership.	
<b>ACTION:</b>	<b>Fair Housing Issues</b>	<b>Contributing Factors</b>	<b>Fair Housing Category</b>	<b>Statutorily Required Program</b>
<b>Action 1.2: Inventory county owned land and evaluate development potential for affordable housing and use the TCAC access to opportunity maps to prioritize the sites for development in high opportunity census tracts.</b>	Concentration of low income households, persons with a disability, and Hispanic households in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Segregation/ integration patterns	Assist in development of housing for low income households and households with special needs
<b>Type of Action</b>	<b>Responsible Party</b>	<b>HE PROGRAM</b>	<b>Objectives</b>	<b>Timeline</b>
Land use resources	San Mateo County	<b>HE 19.1:</b> Continue, as required by state law, to investigate and refine the inventory of County-owned lands that have the potential to be used for affordable housing. This inventory may include parcels that have been declared surplus property by the County as well as underutilized County properties, including air-rights parcels, which might be determined to be appropriate for affordable housing development.	Continue to investigate and refine the existing list of County-owned parcels, including properties declared surplus as well as others that are currently underutilized but not declared surplus, that have potential to be used for affordable housing. For parcels with potential to be used for affordable housing, investigate with the County agency or department controlling such parcels the feasibility of selling, granting, or otherwise transferring the land to a qualified nonprofit developer for affordable housing. Encourage the provision of below market land leases, land donations, or completing land sales with	Annually review list of County-owned properties with potential for residential use. Refine interdepartmental process for evaluation by 2027. The County will enter into a ground lease with an affordable housing developer on County-owned land located on Middlefield Road in the unincorporated County by 2024. In addition, the County has engaged a developer in the phased redevelopment of a Housing Authority-owned site in Daly City. The first phase of redevelopment was ground leased to the developer in 2021 and is scheduled to complete construction in 2024. Future phases will be ground leased to the developer over the Housing Element cycle.

			<p>significant write-downs for affordable housing use. Prioritize parcels that score high on the access to opportunity metrics used by Turner Center's Mapping Opportunity in California. This map identifies areas with access to jobs and/or short commute distances for lower-income households. Over the next eight years, DOH's definition of areas of access to opportunity may change but such change will be informed by State HCD's guidance. This activity will create more affordable units in high opportunity areas which will create more housing options for low-income households to live in high opportunity areas.</p>	
--	--	--	--	--

**Action Area 2. Encouraging new housing choices and affordability in high resource areas: promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty.**

ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 2.1: Continue the dedication of funds to the County's Affordable Housing Fund for the creation and preservation of affordable units throughout San Mateo County. Prioritize county housing funds for developments that serve extremely low income households and/or residents living with a disability and are located near transit and high resource areas.</b></p>	<p>Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.</p>	<p>Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty</p>	<p>Disproportionate housing need for low income households and protected classes</p>	<p>Assist in development of housing for low income households and households with special needs</p>
Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
<p>Financial resources</p>	<p>San Mateo County</p>	<p><b>HE 27.1:</b> Continue to provide support for affordable homeownership opportunities for lower-income residents.. As funding is available, provide appropriate funds through annual Notice of Funding Availability (NOFAs) for programs that support affordable homeownership opportunities.</p>	<p>As funding is available, provide appropriate funds through annual Notice of Funding Availability (NOFAs) for programs that support affordable homeownership opportunities.</p>	<p>2023-2031. Annually, upon release of County funding NOFAs.</p>

		<p><b>HE 37.1:</b> DOH defines high-opportunity areas as tracts that rank above the regional average in at least four of the following indicators: share of the population above 200% of the poverty line; share of the population (25 years+) with a Bachelor's degree or higher; employment-to-population ratio for the population 20 to 60 years old; 4th grade reading proficiency in three closest elementary schools; share of students not on Free and Reduced Price Meals in the three closest elementary schools; and/or high school graduation rate in the three closest high schools. DOH defines jobs-rich areas as tracts where the number of all jobs within 3 miles of the tract, or jobs that pay less than \$40,000/year within 3 miles are above the regional median. Together, High Opportunity Jobs-Rich (HOJR) areas are mapped here: Turner Center's Mapping Opportunity in California (<a href="https://mappingopportunityca.org">https://mappingopportunityca.org</a>). Over the next eight years, DOH's definition of HOJR may change, but such change will be informed by State HCD's guidance.</p>	<p>DOH will use its development pipeline dashboard to map the location of DOH-funded affordable housing projects within the HOJR areas. DOH will add the following funding priority to its Affordable Housing Fund NOFA priorities to encourage development in HOJR areas: Affordable housing developments located within high-opportunity, jobs-rich areas, defined here. Lead: Department of Housing</p>	<p>2023-2031. Annually, upon release of Affordable Housing Fund NOFA.</p>
<b>ACTION:</b>	<b>Fair Housing Issues</b>	<b>Contributing Factors</b>	<b>Fair Housing Category</b>	<b>Statutorily Required Program</b>
<p><b>Action 2.1: Continue the dedication of funds to the County's Affordable Housing Fund for the creation and preservation of affordable units throughout San Mateo County. Prioritize county housing funds for developments that serve extremely low income households and/or residents living with a disability and are located near transit and high resource areas.</b></p>	<p>Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.</p>	<p>Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty</p>	<p>Disproportionate housing need for low income households and protected classes</p>	<p>Assist in development of housing for low income households and households with special needs</p>

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Financial resources	San Mateo County	<p><b>HE 38.1:</b> The County will continue to support affordable housing needs in historically disinvested lower resourced communities of color by continuing to provide funding for preservation of existing affordable housing and creation of new affordable housing developments in Low Resource and High Segregation &amp; Poverty Areas.</p> <p>DOH defines low resource areas as tracts that rank lowest in the regional average in the indicators described in HE 48 for high-opportunity areas. In addition, DOH defines High Segregation &amp; Poverty Areas as census tracts and rural block groups that have both a poverty rate of over 30 percent and have a disproportionate share of households of color. Low resource and High Segregation &amp; Poverty Areas are mapped here: <a href="https://www.treasurer.ca.gov/ctcac/opportunity.asp">https://www.treasurer.ca.gov/ctcac/opportunity.asp</a>. Over the next eight years, the definition for these areas may change and will be informed by State HCD's guidance.</p>	DOH will continue to provide funding for the creation of new affordable housing developments and the preservation of existing affordable housing developments in Low-resource and High Segregation & Poverty Areas through the Federal and Affordable Housing Fund NOFAs.	2023-2031. Annually, upon release of the Federal and Affordable Housing Fund NOFAs.
ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 2.2: Incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to increase accessibility requirements beyond the federal requirement of 5% for subsidized developments.</b></p>	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disproportionate housing need for low income households and protected classes	Promote equal housing opportunity

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Financial resources	San Mateo County	<p><b>HE 22.1:</b> Provide affordable housing and supportive services for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs:</p> <p>A. Pursue and utilize available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), No Place Like Home, Housing for a Healthy California Program, Homekey, and similar programs, and continue to prioritize use of these funds for supportive and extremely low-income housing.</p> <p>B. Continue to collaborate within the County, with regional agencies (Human Services Agency, Behavioral Health, Health Plan, All Home, and others), and with community service providers to ensure that (1) appropriate support services are linked with housing, (2) appropriate project location is being considered for special populations, and (3) appropriate design is implemented for special populations.</p> <p>C. Encourage or require developers to use Universal Design elements (building features, fixtures, and other elements) for appropriate new construction projects by including Universal Design as a funding priority in Department of Housing's NOFAs. Explore adoption of Universal Design standards as a mandatory element of appropriate projects, using the Department of Housing and Community Development's model ordinance as a basis for assessment. Align these standards with state funding and any adopted County requirements regarding accessibility standards.</p>	<p>22.1.A: Implementation Target: Continue to prioritize housing for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs in DOH's Notice of Funding Availability (NOFAs).</p> <p>22.1.B: On a regular and ad hoc basis as project proposals are considered, DOH will reach out to above-mentioned agencies.</p> <p>22.1.C: Review opportunities to integrate Universal Design standards that are aligned with state funding requirements in Department of Housing's NOFAs. Study adoption of universal design standards based on HCD model ordinance, and draft and adopt ordinance if recommended.</p>	<p>22.1.A: Each year upon drafting federal and local funding NOFAs, assess/reassess the required percentages of permanent supportive housing units and Extremely Low-Income housing units.</p> <p>22.1.B: 2023-2031</p> <p>22.1.C: Study of local universal design ordinance beginning June 2025, with recommendations for adoption by January 2026. If adoption is recommended, drafting and adoption by September 2026. Review possible integration of Universal Design standards into DOH NOFAs after adoption of ordinance.</p>

		<p><b>HE 22.1:</b> Provide affordable housing and supportive services for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs:</p> <p>D. Continue to discretionarily exempt building features intended to increase residential accessibility and visitability in new and remodeled buildings (such as ramps, stairless entries, and other features) from setback requirements, lot coverage restrictions, FAR restrictions, and other appropriate lot development standards, unless these exemptions present safety concerns.</p> <p>E. Adopt a formal reasonable accommodation procedure that allows applicants to pursue exemptions beyond those offered by the standard zoning and land use exception processes, in order to accommodate exceptions necessary for the purposes of creating and maintaining housing for persons with disabilities.</p>	<p>22.1.D: Continue to use the Planning and Building Department's discretionary authority to grant exemptions related to appropriate permit applications until these processes are formalized. Formalize these exemptions as part of the project permitting process, subject to the discretion of the Community Development Director or designee, by drafting and submitting a formal exception procedure for Board of Supervisors adoption.</p> <p>22.1.E: Formal reasonable accommodation policy adopted by County Board of Supervisors.</p>	<p>22.1.D: Begin study and drafting of exception policy by January 2023. Draft and adopt a formal policy by June 2024.</p> <p>22.1.E: Timeframe: Begin study and drafting of reasonable accommodation policy by January 2023. Draft and adopt a formal reasonable accommodation policy by June 2024.</p>
--	--	--	--	--

**Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.**

ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 3.1: Update the North Fair Oaks Community Plan (last updated in 2011) to create a resident-driven vision for new development, redevelopment, and preservation of housing in the area.</b></p>	<p>Concentration of low income households and Hispanic households in low opportunity census tracts.</p>	<p>Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages</p>	<p>Outreach capacity and enforcement</p>	<p>Address governmental and non-governmental constraints</p>
Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
<p>Land use resources</p>	<p>San Mateo County</p>	<p><b>HE 11.1:</b> Completion of additional phase of North Fair Oaks rezoning and general plan amendments, expanding areas in which higher density housing is allowed, by 2023. Explore additional need for rezoning of other areas as needed, depending on RHNA progress. Revisit and reassess or confirm how well the North Fair Oaks Plan is meeting the residents' current vision for new development.</p>	<ul style="list-style-type: none"> <li>• \$610,000 in LEAP and SB-2 funding allocated to rezoning and general plan amendment project; 14 acres proposed for rezoning, facilitating production of 750 to 1,000 additional residential units (minimum 20% of which will be long-term affordable)</li> <li>• Planned resident engagement: approximately 10 local CBOs, minimum 250 residents</li> </ul> <p>14 acres proposed for rezoning, facilitating production of 750 to 1,000 additional residential units, and analysis and potential revisions to floor area ratio standards, setback standards, and other regulations potentially constraining development potential in transit-proximate areas throughout North Fair Oaks. Further potential revision</p>	<p>Underway; 2022-2024; rezoning adoption by June 2023</p>

		HE 11.2: Assess the status and implementation of the North Fair Oaks Community Plan, reassess community needs and goals, and determine amendments to the Plan to better meet those needs, and to ensure that fair housing and equity goals are directly incorporated in the Plan and its implementation programs.	Retention of a consulting firm to undertake a broad assessment of the effectiveness of the North Fair Oaks Community Plan in meeting the needs of community residents, particularly in relation to housing affordability, fair housing, and equity issues broadly. Assessment to include significant outreach and community input, intended to reach at least 500 community residents, 10 local stakeholder groups, and 20 businesses through public workshops, resident surveys, and other direct outreach. Creation of an assessment report and recommended policy and program amendments, for adoption by the Board of Supervisors.	The County has already issued an RFP soliciting a consultant/consultant team to lead this work. Finalized contract by October 2022; outreach, analysis, assessment throughout 2023; draft and final recommendations and strategies by January 2024.
<b>ACTION:</b>	<b>Fair Housing Issues</b>	<b>Contributing Factors</b>	<b>Fair Housing Category</b>	<b>Statutorily Required Program</b>
<b>Action 3.2: Conduct public outreach in the Moonridge affordable housing development (2001) to explore preservation, rehabilitation needs, and transportation satisfaction with bus line 17.</b>	<p>Concentration of low income households and people with a disability in low opportunity census tracts; AND</p> <p>People with disabilities have disproportionately high rates of unemployment.</p>	<p>Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages</p>	<p>Outreach capacity and enforcement</p>	<p>Address governmental and non-governmental constraints</p>

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Human resources	San Mateo County	<p><b>HE 35.2:</b> Continue to participate in housing and transportation task forces that support the goals of the Housing Element, including those that aim to increase transit and active transportation infrastructure, programs, and funding. Task forces could include the Grand Boulevard Initiative, San Mateo County Transportation Working Group, Home for All, Caltrain's City Staff Coordinating Group, 21 Elements, and others. Implementation Target:</p>	<p>Representatives from listed departments to continue to participate in various housing and transportation task force meetings. In particular, the County will be tracking the implementation of changes in frequency and coverage of bus line 17 on the coastside. This will include resident feedback from Moonridge, a 160-unit affordable housing community in the unincorporated County. The outreach to residents will be in coordination with Samtrans' community engagement schedule.</p>	2023-2031
ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 3.3: Evaluate the frequency and efficiency of bus line 17 in serving the 160 unit affordable housing community Moonridge in the unincorporated county. Discuss improvements and needs with the transit agency.</b></p>	<p>Concentration of low income households and people with a disability in low opportunity census tracts; AND</p> <p>People with disabilities have disproportionately high rates of unemployment.</p>	<p>Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages</p>	<p>Disparities in access to opportunity</p>	<p>Conserve and improve the existing affordable housing stock</p>

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Human resources	San Mateo County	<b>HE 35.2:</b> Continue to participate in housing and transportation task forces that support the goals of the Housing Element, including those that aim to increase transit and active transportation infrastructure, programs, and funding. Task forces could include the Grand Boulevard Initiative, San Mateo County Transportation Working Group, Home for All, Caltrain's City Staff Coordinating Group, 21 Elements, and others. Implementation Target:	Representatives from listed departments to continue to participate in various housing and transportation task force meetings. In particular, the County will be tracking the implementation of changes in frequency and coverage of bus line 17 on the coastside. This will include resident feedback from Moonridge, a 160-unit affordable housing community in the unincorporated County. The outreach to residents will be in coordination with Samtrans' community engagement schedule.	2023-2031
<b>ACTION:</b>	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<b>Action 3.4: Invest in environmental hazard remediation, parks and landscaping, and urban design to improve the environmental landscape in the unincorporated areas of San Mateo County. Target Census tracts east and south of Half Moon Bay, Pescadero, and the Harbor/Industrial area with environmental remediation and improvements.</b>	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disparities in access to opportunity	Address governmental and non-governmental constraints
Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Financial resources	San Mateo County	<b>HE 39.1:</b> Invest in environmental hazard remediation, parks and landscaping, and urban design to improve the environmental landscape in the unincorporated areas of San Mateo County. Target Census tracts in the Harbor/Industrial area with environmental remediation and improvements.	Approval and implementation of the County's Green Infrastructure Plan, which calls out Harbor/Industrial as an opportunity area due to high pollutant loading associated with historic land use.	Projects identified in San Mateo County's Green Infrastructure Implementation Plan in the Harbor/Industrial opportunity area will commence construction by 2030.

**Action Area 4. Protecting existing residents from displacement: strategies that protects residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability.**

ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 4.1: Affirmatively market county supported affordable units to people with disabilities, extremely low income households, Hispanic households, and American Indian or Alaskan Native households.</b></p>	<p>Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.</p> <p>AND</p> <p>Concentration of low income households, people with a disability, and Hispanic households in low opportunity census tracts.</p>	<p>Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty; Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages</p>	<p>Outreach capacity and enforcement</p>	<p>Promote equal housing opportunity</p>
Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
<p>Human resources</p>	<p>San Mateo County</p>	<p><b>HE 36.6:</b> Affirmatively market County supported affordable units, through the online affordable housing listings portal and elsewhere, to underrepresented groups such as people with disabilities, extremely low-income households, Hispanic households, and American Indian or Alaskan Native households to the extent that this marketing does not violate Fair Housing requirements.</p>	<p>Reevaluate affirmative marketing requirements annually prior to release of Notice of Funding Opportunities. Specifically, finalize evaluation on appropriate number of days needed for affirmative marketing (which includes but is not limited to marketing to the underrepresented groups listed above) and incorporate findings and recommendations into requirements for loan documents for County-funded affordable housing developments. Review and provide comments on draft marketing plans submitted by housing development partners.</p>	<p>By 2024 and annually, upon drafting NOFAs and loan agreement templates.</p>

		<b>HE 36.7:</b> The Housing Authority will affirmatively further fair housing by accepting applications through a variety of methods when marketing/advertising the opening of applications for project-based vouchers.	The Housing Authority will provide and accept applications through a variety of methods, translating to the County's large Limited English Proficient populations, displaying a TDD number for persons with hearing impairments, and providing flyers to social service providers, core service providers, etc. The Housing Authority will continue to assess and address any identified fair housing concerns throughout the term of the Housing Element Cycle.	2023-2031
<b>ACTION:</b>	<b>Fair Housing Issues</b>	<b>Contributing Factors</b>	<b>Fair Housing Category</b>	<b>Statutorily Required Program</b>
<b>Action 4.2: Continue partnership with non-profit organizations to perform fair housing training for landlords and tenants. Focus enforcement efforts on race based discrimination and reasonable accommodations.</b>	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty	Outreach capacity and enforcement	Promote equal housing opportunity
<b>Type of Action</b>	<b>Responsible Party</b>	<b>HE PROGRAM</b>	<b>Objectives</b>	<b>Timeline</b>
Human resources	Nonprofit organizations	<b>HE 36.1:</b> Continue to use CDBG and other local funds to fund fair housing enforcement, education, and technical assistance in the County. Adhere to the implementation plan included in County's Affirmatively Furthering Fair Housing Assessment, which is part of the County's Consolidated Plan (available through the County Housing Department website).	Evaluate and review fair housing priorities annually at The Housing and Community Development Committee's (HCDC) meetings where federal funding priorities are set. Provide up to \$200,000 annually to nonprofits for fair housing assistance and legal aid; 30 households and 150 tenants assisted annually with fair housing related services (based on 2020-2021 service numbers of 27 households and 140 tenants).	2023-2031; annual review.

ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 4.3: Allow accessibility improvement funds to be used on rental properties with property owner's permission.</b></p>	<p>Concentration of low income households and people with a disability in low opportunity census tracts; AND</p> <p>People with disabilities have disproportionately high rates of unemployment.</p>	<p>Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages</p>	<p>Disproportionate housing need for low income households and protected classes</p>	<p>Promote equal housing opportunity</p>
Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
<p>Financial resources</p>	<p>San Mateo County</p>	<p><b>HE 1.2:</b> Continue to use CDBG funds to support minor home repair and modification programs operated by nonprofit agencies that provide cost-effective improvements focusing on health &amp; safety, housing quality standards, and/or access modifications for homeowners and renters, so long as permission from property owners is granted. CDBG funds to prioritize minor home repair dollars to be invested in homes located in Low Resource/ High Segregation &amp; Poverty Areas, as defined by State HCD's Opportunity Area Maps, that are at greatest risk of displacement. Over the next eight years, DOH's definition of Low Resource/ High Segregation &amp; Poverty Areas may change but such change will be informed by State HCD's guidance.</p>	<p>Target funding minor home repair and modification programs as a high priority for CDBG program funds. Approximately 45% of all unit modifications (or around 30 units) under a minor home repair program will be for residences of a disabled household. CDBG NOFA will also prioritize investments in homes located in Low Resource/ High Segregation &amp; Poverty Areas.</p>	<p>2023-2031</p>

ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 4.4: Target and affirmatively market rental assistance programs to households who live in lower-resourced areas and support those households that receive a tenant-based voucher to seek housing in higher-resources areas.</b></p>	<p>Concentration of low income households and people with a disability in low opportunity census tracts.</p>	<p>Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages</p>	<p>Racially and/or ethnically concentrated areas of poverty</p>	<p>Promote equal housing opportunity</p>
Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
<p>Financial resources</p>	<p>San Mateo County</p>	<p><b>HE 6.5:</b> Identify barriers for tenant-based voucher holders who seek housing in areas that increase access to areas such as education, economic mobility, and health.</p>	<p>The Housing Authority will create a baseline report that identifies the number and percentage of households from lower-resource areas who have moved into housing in higher resource areas. This is currently defined by the State HCD's Opportunity Area Mapping methodology found here: <a href="https://www.treasurer.ca.gov/ctcac/opportunity.asp">https://www.treasurer.ca.gov/ctcac/opportunity.asp</a>. Over the next eight years, the definition for these areas may change and will be informed by State HCD's guidance. This data will continue to be tracked annually to monitor progress.</p> <p>The Housing Authority will engage with stakeholders (voucher holders, landlords, community, etc.) based upon findings of data to understand any barriers in seeking housing in areas that increase access to areas such as education, economic mobility, and health.</p>	<p>The baseline report will be created by 2025 and will continue to be tracked throughout the Housing Element cycle.</p>
ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 4.5 Prevent displacement of low and very-low households and households of color who currently occupy non-conforming ADUs.</b></p>	<p>Concentration of low income households and Hispanic households in low opportunity census tracts.</p>	<p>Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages</p>	<p>Outreach capacity and enforcement</p>	<p>Address governmental and non-governmental constraints</p>

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Land use resources	San Mateo County	<p><b>HE 10.2:</b> Continue to administer the ADU Amnesty program, funded by local County funds, to legalize unpermitted residential units constructed in unincorporated urban bayside areas, provided that the units are eligible to be upgraded in conformance with building and safety codes and that the rent or resale value of the unit is restricted to be affordable to low- or very low-income households.</p>	<p>Study the outcomes of the previous program years and reevaluate income targeting, loan sizing, displacement impacts, and affirmative marketing. Reevaluate whether this loan program addresses barriers to ADU development. Upon completion of reevaluation and dependent of outcomes of review, identify potential sources of financial assistance for applicants attempting to bring accessory dwelling units up to code, including funding from HEART and other entities, to assist applicants in making necessary repairs and upgrades.</p>	<p>Complete reevaluation study in December 2024-2025</p>
ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
<p><b>Action 4.6: Develop a program that funds rehabilitation of homes in areas at risk of displacement that are owned by or rented to low or moderate income households. Rehabilitation grants based on the number of years that the unit is occupied by LMI households.</b></p>	<p>Concentration of low income households and people with a disability in low opportunity census tracts.</p>	<p>Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages</p>	<p>Racially and/or ethnically concentrated areas of poverty</p>	<p>Conserve and improve the existing affordable housing stock</p>

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Financial resources	San Mateo County	<p><b>HE 1.2:</b> Continue to use CDBG funds to support minor home repair and modification programs operated by nonprofit agencies that provide cost-effective improvements focusing on health &amp; safety, housing quality standards, and/or access modifications for homeowners and renters, so long as permission from property owners is granted. CDBG funds to prioritize minor home repair dollars to be invested in homes located in Low Resource/ High Segregation &amp; Poverty Areas, as defined by State HCD's Opportunity Area Maps, that are at greatest risk of displacement. Over the next eight years, DOH's definition of Low Resource/ High Segregation &amp; Poverty Areas may change but such change will be informed by State HCD's guidance.</p>	<p>Target funding minor home repair and modification programs as a high priority for CDBG program funds. Approximately 45% of all unit modifications (or around 30 units) under a minor home repair program will be for residences of a disabled household. CDBG NOFA will also prioritize investments in homes located in Low Resource/ High Segregation &amp; Poverty Areas.</p>	2023-2031