



**TOWN OF COLMA**  
**2015 Housing Element**

Planning Period 2015-2023

**Adopted by Town of Colma**

**City Council on January 14, 2015**

***Resolution 2015-04***

***Certified by California Department of Housing and Community  
Development on January 30, 2015***

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## **INTRODUCTION TO THE HOUSING ELEMENT**

### **Purpose of the Housing Element**

The purpose of the 2015 Housing Element of the Town of Colma General Plan is to plan for the Town's housing needs and establish the housing-related goals, objectives and programs necessary to allow for and encourage the development and maintenance of housing for all economic segments of the community over the 2015 – 2023 planning period. The Housing Element is designed to comply with State Housing Element Law and guidelines for the preparation and adoption of Housing Elements.

### **Setting, Context and Housing Need**

Colma's location just south of San Francisco and Daly City makes it a desirable and slightly more affordable location to live than San Francisco, with easy transit into San Francisco from the Colma and South San Francisco BART stations. Colma is also a regional shopping destination for automobiles and retail goods. Colma has limited land available for new development given that about 76% of its two square miles is devoted to cemetery land uses. Remaining land uses include developed residential properties and commercial uses.

The San Francisco Bay Area continues to be one of the most desirable and expensive real estate markets in the country. Despite the economic downturn and a lowering of housing prices that began in 2008, rents generally continued to rise throughout region. Housing sales prices have regained losses associated with the recession and most Bay Area homes are too expensive for families with average household incomes to afford. Despite its small size and limited land resources, opportunities exist within Colma to provide new and affordable housing with good transit access.

In a collaborative process, the 20 cities of San Mateo County and the County of San Mateo formed a countywide "Sub-region," an ad-hoc joint powers authority formed to specifically administer ABAG's Regional Housing Needs Allocation (RHNA) process. From this process, it was determined that Colma's allocation is 59 units, 37 of which are allocated as units affordable to moderate, low, very-low and extremely low income households. The RHNA applies to the years 2015 to 2023. No units have been developed within Colma since 2009, leaving an estimated need of 59 units for the 2015 – 2023 period. Colma has the capacity



for these 59 units through the development of vacant and underutilized parcels located throughout the Town. Colma has also adopted goals, policies and programs to encourage and facilitate the development of these units.

*The Town's historic cemetery uses make Colma a truly unique community, but also place constraints on the development of housing. Here townhomes in the Villa Hoffman development look out over Olivet Cemetery.*

Development of an additional 59 units before the close of the planning period is feasible (since the sites are zoned for housing) but construction before the end of the planning period is unpredictable due to the economy. Colma, however, faces significant non-governmental constraints to the development of housing units, the most pressing and unique of which is Colma's cemetery land uses. Cemetery and related land uses comprise approximately 76% of the Town's total land area, and are an historic use in Colma, a Town originally incorporated to protect cemetery land uses and accommodate the regional need for these uses. By State law, the dedication of property for cemetery uses makes these lands unavailable for housing projects.



Cemeteries tend to suffer from vandalism when residential uses are built nearby. Furthermore, some cultural groups and some individuals may avoid living near cemeteries if possible; however, Colma's cemeteries are easily visible from many development sites within the Town. Cemetery uses also place fiscal constraints on the Town, which receives no tax revenue from cemetery uses or burials. This financial constraint increases the dependence of the Town on its regional commercial and retail uses to fund Town services. See the Governmental Constraints Section and Non-Governmental Constraints

Section for more information regarding constraints to residential development in Colma.

### **Contents and Organization of the Housing Element**

The contents of the 2015 Housing Element include an analysis of population, employment and housing trends, an evaluation of housing needs, statements of goals and policies, a schedule of programs and actions, and an estimate of the number of housing units the Town expects to be developed, improved and maintained in the local housing stock. Programs and policies in the 2009 Housing Element were evaluated and modified where necessary to reflect

changing market conditions and policy priorities. The 2015 Housing Element is organized into the following sections:

- Introduction to the Housing Element
- Population, Housing and Employment Trends
- Existing and Projected Housing Needs
- Ability to Meet Housing Needs
- Evaluation of Housing Programs
- Housing Program Strategy
- Housing Goals, Policies, and Programs

### **Background and History of the Housing Element**

The Town of Colma has previously adopted several Housing Elements, as follows:

- 1991 Housing Element (1988-1995 Planning Period);
- 1999 Housing Element (prepared with comprehensive General Plan update, 1995-1999 Planning Period);
- 2004 Housing Element (1999-2007 Planning Period); and
- 2009 Housing Element (2007-2014 Planning Period; adopted October 2012)

When referred to in the text of this document, previous Housing Elements will be referenced primarily by date and title and not planning period. This Housing Element is an update and revision of the 2009 Housing Element, adopted in October 2012. This current Housing Element is titled and referenced as the 2015 Housing Element throughout this document. The State of California requires housing element updates at regularly designated time periods or when a city or town makes any change in its policies, zoning and land use designations. State law mandates that all cities in the San Francisco Bay Area submit an adopted housing element by January 31, 2015 which takes into account the housing needs assessment numbers allocated to the jurisdiction by the Association of Bay Area Governments, or ABAG for 2015 through 2023.

To meet this requirement, policies from the 2009 Housing Element were reviewed, projected housing needs of all economic segments of Colma

evaluated, and new policies and programs aimed at the preservation and improvement of housing have been developed.

## **Related Plans and Programs**

### ***Relationship to other General Plan Elements***

The Housing Element is closely related to the Land Use, Conservation/Open Space and Circulation Elements of the Town of Colma General Plan.

The Land Use Element sets forth the amount and type of residential development permitted under the General Plan, thereby establishing housing opportunity in Colma. In addition, the Land Use Element contains policies directed at maintaining the existing housing stock, as well as ensuring the quality of new residential development.

The Circulation Element contains policies to minimize traffic spillover into residential neighborhoods and includes complete street considerations for alternate transportation such as transit, bicycling and walking. The Conservation/Open Space Element establishes policies to minimize the impact of residential development on sensitive resources, such as ecological habitat, and scenic viewsheds.

Finally, the Safety Element sets forth policies to ensure the safety of the Colma's housing stock through such measures as mitigation of environmental hazards as a condition to development.

The Housing Element has been reviewed for consistency with Colma's other General Plan elements, and the policies and programs in this Element reflect the policy direction contained in other parts of the General Plan. As portions of the General Plan are amended in the future, this Housing Element will be reviewed to ensure that internal consistency is maintained. It is entirely consistent with the policies and proposals set forth by the Plan.

Pursuant to Government Code Section 65400, the City will annually review its progress in implementing this Housing Element and ensuring consistency between this and the City's other General Plan Elements.

### ***Climate Action Plan***

The Town of Colma joins a growing number of California cities who have adopted a Climate Action Plan to reduce greenhouse gas emissions and meet State emission reduction targets. The Town adopted the Plan in May of 2013. The Plan includes programs such as energy efficiency, water conservation, and improved recycling programs for residents and businesses. Colma will also see an increase of bicycle lanes, green business program participation and a new green building program. These programs not only reduce emissions, they also help residents and businesses save money and conserve natural resources.

The 2015 Housing Element is fully consistent with the Climate Action Plan. Housing Element policies that encourage the maintenance and upgrades to existing residences are inherently sustainable since new resources are not used to reconstruct units. New housing units will be required to be constructed to the latest energy and water saving standards, which will make them efficient and economical to maintain.

### ***HOPE Plan to End Homelessness***

HOPE (Housing Our People Effectively) is a ten-year action plan initiated by San Mateo County that brings together the business, nonprofit, and public sector communities to address the challenging issue of homelessness. This plan reflects the Board of Supervisors' goal that housing should exist in our community for people at all income levels and all generations of families, including those who are extremely low-income or who are homeless. To end homelessness, San Mateo County must follow the housing strategy successfully documented in other communities around the country. The HOPE Plan is built around the following two key strategies:

- Housing - increasing the supply of permanent affordable and supportive housing for people who are homeless and developing strategies to help them move into housing as rapidly as possible; and
- Prevention - prevent individuals and families from becoming homeless in the first place by assisting them to maintain their housing. These goals are consistent with the Town of Colma Housing Element.

### ***Grand Boulevard Initiative***

The Grand Boulevard Initiative is a coordinated effort of 19 cities (including the Town of Colma), San Mateo and Santa Clara counties, and local and regional agencies united to improve the performance, safety, and aesthetics of El Camino Real. Starting at the northern Daly City boundary (where it is named Mission Street) and ending near the Diridon Caltrain Station in central San Jose (where it is named The Alameda), the initiative brings together for the first time all of the agencies having responsibility for the condition, use, and performance of the El Camino Real. The Grand Boulevard Initiative looks to transform El Camino Real from a suburban, low-density strip commercial highway to vibrant, mixed-use pedestrian-friendly boulevard and destination that links regional transportation improvements and local economic development efforts.

Within Colma, much of the El Camino Real is dedicated to cemetery uses and the Town desires development that is respectful of this established land use. However, opportunities exist on the northern edge of Colma for the development of housing across the street and adjacent to the Colma BART station and to the south on Mission Road.

### ***Plan Bay Area and Priority Development Areas (PDA)***

Plan Bay Area is an integrated transportation and land-use strategy through the year 2040 that marks the Bay Area's nine-county first long-range plan to meet the requirements of California's landmark 2008 Senate Bill 375. This bill calls on each of the state's 18 metropolitan areas to develop a Sustainable Communities Strategy (SCS) to accommodate future population growth and reduce greenhouse gas emissions from cars and light trucks. Working in collaboration with cities and counties, the Plan advances initiatives to expand housing and transportation choices, create healthier communities, and build a stronger regional economy.

The Plan was prepared by the Metropolitan Transportation Commission (MTC) and the Association of Bay Area Governments (ABAG) and approved in July of 2013. It is the long-term regional land-use and transportation strategy for the Bay Area, and Transportation funding from state and federal sources will be distributed consistent with the plan. In addition, it will be used to determine housing needs allocations for Bay Area jurisdictions, including Colma.

The El Camino Real corridor and is in a “Priority Development Area” (PDA) along which a majority of the new residential development in San Mateo County is expected to be created. The defined ¼-mile buffer around El Camino Real from Daly City to San Jose is a planned PDA to encourage and leverage future growth near transit in existing communities.

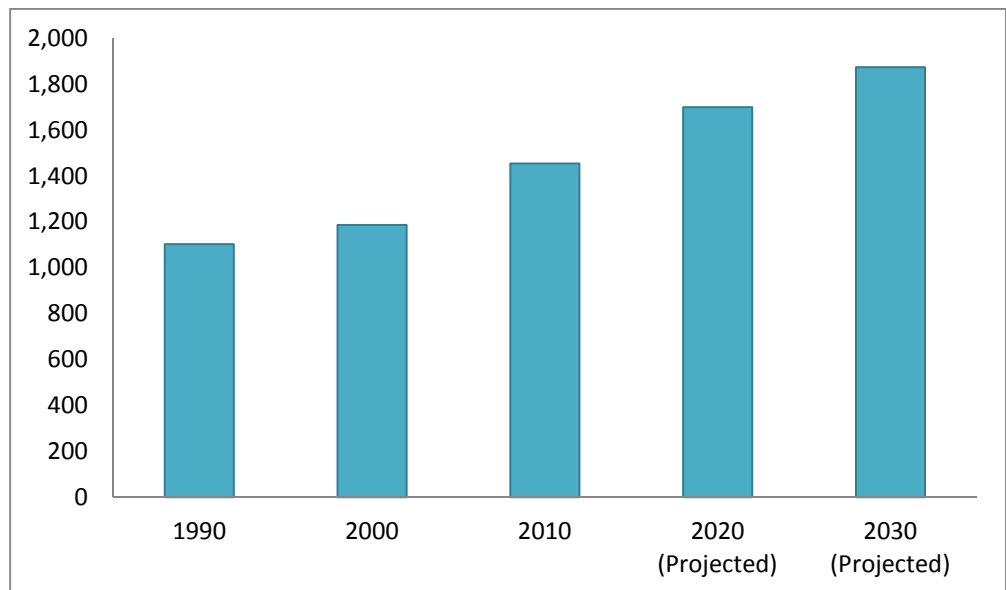
All of Colma’s new housing is anticipated to be within the PDA area, on El Camino Real or on Mission Road. By placing new housing in this corridor, residents will benefit from good transit options for local and regional travel.

## POPULATION, HOUSING AND EMPLOYMENT TRENDS

### General Demographics and Projections Summary

Colma is a town of 1,458 residents according to Department of Finance estimates from January 2013. Colma’s small population grew from 2000 to 2010 from 1,187 to 1,454: increasing by 267 residents or 22 percent. ABAG predicts Colma will continue to grow over the next 20 years, albeit not as rapidly, to reach a population of 1,874 in 2030.

**Table H-1: Colma’s Population Growth**



**Table H-2: San Mateo County and State Population Growth**

	Number			Percent Change		
	Colma	County	State	Colma	County	State
1990	1,103	649,623	29,760,021	x	x	x
2000	1,187	707,163	33,871,648	8%	9%	14%
2010	1,454	718,451	37,253,956	22%	2%	10%
2020 (Projected)	1,700	801,300	x	?%	12%	x
2030 (Projected)	1,874	862,800	x	29%	8%	x

Source: Association of Bay Area Governments, Projections 2009; US Census SF1 1990-2010

Colma is more diverse than San Mateo County as a whole. Only a third of the residents are white (compared to well over half in the county) and almost half are Asian. Over the past decade, the white population has declined, while the Asian population has grown. Approximately a quarter of the residents are non-white or more than one race. Additionally, 40 percent of the population is Hispanic. Latino or Hispanic is not a separate racial category on the American Community Survey, and so all individuals who identify as Latino or Hispanic also belong to another racial category as well (i.e.- black, white, other etc.).

**Table H-3: Race and Ethnicity**

	Colma	County	State
White	32%	59%	62%
Black	1%	3%	6%
Asian	44%	25%	13%
Other	20%	8%	14%
More than one Race	3%	5%	4%
Hispanic	40%	25%	38%
Not Hispanic	60%	75%	62%
Total population	1,785*	720,143	37,330,448

Source: 2007-2011 American Community Survey

\*Includes additional population in unincorporated San Manteo County and Daly City immediately adjacent to Colma.

The average age in Colma has decreased notably over the past decade. In 2000, the median age was 37 but in 2011 it was 31. This appears to be due to a growth in the 20-34 segments of the population, which grew from one-fifth of the total population in 2000 to a third in 2011. Almost 30 percent of Colma's population is comprised of children under 19, and only 12 percent of the population includes seniors over the age of 60. Colma is the only city in San Mateo County whose population has gotten younger.

**Table H-4: Age of Residents**

	2000		2011	
	Colma	Colma	County	State
Under 5 years	5%	9%	6%	7%
5 to 19 years	21%	18%	18%	21%
20 to 34 years	21%	33%	19%	22%
35 to 44 years	18%	12%	15%	14%
45 to 59 years	15%	17%	22%	20%
60 to 74 years	10%	8%	13%	11%
75 years and over	9%	3%	6%	5%
Median age	37	31	39	35
Total population	1,191	1,785*	720,143	37,330,448

Source: 2000 US Census SF1, 2007-2011 American Community Survey

\*Includes additional population in unincorporated San Mateo County and Daly City immediately adjacent to Colma.

## HOUSING SAN MATEO COUNTY'S WORKFORCE

### Income Categories

The U.S. Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) use household income categories to help standardize analysis of housing needs. The income categories are summarized below and are based on a household's percentage of San Mateo County's Area Median Income (AMI).

**Table H-5: Income Category Definitions**

Extremely Low	Below 30% of area median income
Very Low	30%-50% of area median income
Low	50%-80% of area median income
Moderate	80%-120% of area median income
Above Moderate	Above 120% of area median income

HCD uses these categories, sometimes with minor adjustments, to establish the annual income limits for San Mateo County, as shown in the table below.



**Table H-6: San Mateo County Income Limits (2013)**

Income Category	Number of Persons Per Household (Maximum Income)				
	1	2	3	4	5
Extremely Low	\$23,750	\$27,150	\$30,550	\$33,950	\$36,650
Very Low	\$39,600	\$42,250	\$50,900	\$56,550	\$61,050
Lower Income	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700
Median Income	\$72,100	\$82,400	\$92,700	\$103,000	\$111,250
Moderate Income	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500

Source: HCD State Income Limits 2013 and State CDBG and HOME Income Limits also available at <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>

The table on the following page shows Plan Bay Area projections (approved July 2013) for housing units, households and local jobs. The following tables are ABAG Projections 2013, which provide more detailed information on household characteristics, types of jobs, etc. ABAG Projections 2013 provide an indicator of trends and conditions in San Mateo County and its jurisdictions.

ABAG Projections 2013 are based on 2010 demographic data taken directly from the U.S. Census. The 2010 employment data are derived from (1) California County-Level Economic Forecast, 2011-2040, California Department of Transportation; (2) Bay Area Job Growth to 2040: Projections and Analysis, Center for Continuing Study of the California Economy; and, (3) 1989-2009 National Establishment Times-Series (NETS) Database, Walls & Associates using Dun and Bradstreet data; and labor force data from U.S. Bureau of Labor Statistics and the U.S. Census Bureau's 2005-2009 ACS.

**Table H-7: ABAG/MTC Plan Bay Area Projections for Housing, Households and Jobs (2010-2040)**

	2010 Housing Units	2040 Housing Units	Percent Change	2010 Households	2040 Households	Percent Change	2010 Jobs	2040 Jobs	Percent Change
Atherton	2,530	2,750	+9%	2,330	2,580	+11%	2,610	3,160	+21%
Belmont	11,030	12,150	+10%	10,580	11,790	+11%	8,180	10,450	+28%
Brisbane	1,930	2,180	+13%	1,820	2,090	+15%	6,780	7,670	+13%
Burlingame	13,030	16,700	+28%	12,360	16,170	+31%	29,540	37,780	+28%
<b>Colma</b>	<b>430</b>	<b>680</b>	<b>+58%</b>	<b>410</b>	<b>660</b>	<b>+61%</b>	<b>2,780</b>	<b>3,200</b>	<b>+15%</b>
Daly City	32,590	36,900	+13%	31,090	35,770	+15%	20,760	26,580	+28%
East Palo Alto	7,820	8,670	+11%	6,940	8,340	+20%	2,670	3,680	+38%
Foster City	12,460	13,350	+7%	12,020	12,950	+8%	13,780	17,350	+26%
Half Moon Bay	4,400	4,660	+6%	4,150	4,410	+6%	5,030	6,020	+20%
Hillsborough	3,910	4,230	+8%	3,690	4,010	+9%	1,850	2,250	+22%
Menlo Park	13,090	15,090	+15%	12,350	14,520	+18%	28,890	34,980	+21%
Millbrae	8,370	11,400	+36%	7,990	11,050	+38%	6,870	9,300	+35%
Pacifica	14,520	15,130	+4%	13,970	14,650	+5%	5,870	7,100	+21%
Portola Valley	1,900	2,020	+6%	1,750	1,900	+9%	1,500	1,770	+18%
Redwood City	29,170	37,890	+30%	27,960	36,860	+32%	58,080	77,480	+33%
San Bruno	15,360	19,820	+29%	14,700	19,170	+30%	12,710	16,950	+33%
San Carlos	12,020	13,800	+15%	11,520	13,390	+16%	15,870	19,370	+22%
San Mateo	40,010	50,200	+25%	38,230	48,620	+27%	52,540	72,950	+39%
South San Francisco	21,810	28,470	+31%	20,940	27,900	+33%	43,550	53,790	+24%
Woodside	2,160	2,250	+4%	1,980	2,080	+5%	1,760	2,060	+17%
Unincorporated	22,510	27,470	+22%	21,070	26,170	+24%	23,570	31,180	+32%
<b>County Total</b>	<b>271,030</b>	<b>326,070</b>	<b>+20%</b>	<b>257,840</b>	<b>315,090</b>	<b>+22%</b>	<b>345,200</b>	<b>445,080</b>	<b>+29%</b>
<b>San Mateo County Change (2010-2040)</b>		<b>+55,040</b>			<b>+57,240</b>			<b>+99,880</b>	

Source: Draft Plan Bay Area, Final Forecast of Jobs, Population and Housing, July 2013

[http://onebayarea.org/pdf/final\\_supplemental\\_reports/FINAL\\_PBA\\_Forecast\\_of\\_Jobs\\_Population\\_and\\_Housing.pdf](http://onebayarea.org/pdf/final_supplemental_reports/FINAL_PBA_Forecast_of_Jobs_Population_and_Housing.pdf)

**Table H-8: Projections for Population, Households and Total Jobs (2010-2040)**

Geographical Area	2010	2015	2020	2025	2030	2035	2035	2010-2040 Change
<b>Bay Area Regional Total</b>								
Population	7,150,739	7,461,400	7,786,800	8,134,000	8,496,800	8,889,000	9,299,100	<b>1,738,261</b>
Households	2,608,023	2,720,410	2,837,680	2,952,910	3,072,920	3,188,330	3,308,090	<b>580,307</b>
Persons Per Household	2.69	2.69	2.69	2.70	2.71	2.73	2.75	<b>0.06</b>
Employed Residents	3,268,680	3,547,310	3,849,790	3,949,620	4,052,020	4,198,400	4,350,070	<b>929,720</b>
Jobs	3,385,300	3,669,990	3,987,150	4,089,320	4,196,580	4,346,820	4,505,230	<b>961,520</b>
Jobs/Employed Residents	1.04	1.03	1.04	1.04	1.04	1.04	1.04	<b>0.00</b>
<b>San Mateo County</b>								
Population	718,451	745,400	775,100	805,600	836,100	869,300	904,400	<b>150,849</b>
Households	257,837	267,150	277,200	286,790	296,280	305,390	315,100	<b>47,553</b>
Persons Per Household	2.75	2.76	2.76	2.77	2.79	2.81	2.83	<b>0.06</b>
Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	<b>83,770</b>
Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	<b>87,790</b>
Jobs/Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	<b>0.00</b>
Percent of Bay Area Population	10.0%	10.0%	10.0%	9.9%	9.8%	9.8%	9.7%	<b>-0.3%</b>
Percent of Bay Area Jobs	10.2%	10.2%	10.2%	10.1%	10.0%	10.0%	9.9%	<b>-0.3%</b>
<b>Colma Planning Area (City Limits)</b>								
Population	1,403	1,500	1,700	1,800	2,000	2,200	2,300	<b>797</b>
Households	412	450	490	530	580	620	660	<b>208</b>
Persons Per Household	3.33	3.33	3.47	3.40	3.45	3.55	3.48	<b>0.21</b>
Employed Residents	810	920	1,050	1,120	1,190	1,280	1,370	<b>470</b>
Jobs	2,780	2,910	3,030	3,070	3,090	3,140	3,200	<b>360</b>
Jobs/Employed Residents	3.43	3.16	2.89	2.74	2.60	2.45	2.34	<b>0.00</b>
Percent of County Population	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	<b>0.1%</b>
Percent of County Jobs	0.8%	0.8%	0.7%	0.7%	0.7%	0.7%	0.7%	<b>-0.1%</b>

Source: ABAG Projections 2013

**Table H-9: Projections for Types of Jobs (2010-2040)**

<b>Geographical Area</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>2040</b>	<b>2010-2040 Change</b>
<b>Bay Area Regional Total</b>								
Agriculture and Natural Resources Jobs	24,640	25,180	25,690	24,800	23,940	23,330	22,750	-1,890
Mfg, Wholesale and Transportation Jobs	863,420	711,380	717,180	763,680	819,010	861,170	861,170	-2,250
Retail Jobs	402,670	367,180	347,400	370,880	399,950	453,870	453,870	51,200
Health, Educ. and Recreation Service Jobs	1,056,030	1,053,510	1,120,700	1,216,120	1,322,650	1,403,080	1,403,080	347,050
Financial and Professional Services Jobs	851,610	780,260	766,860	824,190	893,550	990,840	990,840	139,230
Other Jobs	555,260	513,240	499,180	534,850	580,460	645,670	645,670	90,410
Total Jobs	3,753,460	3,449,640	3,693,920	3,979,200	4,280,700	4,595,170	4,595,170	841,710
Total Employed Residents	3,452,117	3,225,100	3,410,300	3,633,700	3,962,800	4,264,600	4,264,600	812,483
<b>San Mateo County County</b>								
Agriculture and Natural Resources Jobs	2,220	2,270	2,330	2,170	2,050	1,920	1,810	-410
Mfg, Wholesale and Transportation Jobs	67,480	72,420	77,750	74,520	71,470	69,260	67,140	-340
Retail Jobs	35,350	36,680	38,060	38,210	38,340	38,760	39,180	3,830
Financial and Professional Services Jobs	86,150	93,920	102,400	106,780	111,300	116,930	122,770	36,620
Health, Educ. and Recreation Service Jobs	86,980	95,860	105,670	110,160	114,870	120,830	127,060	40,080
Other Jobs	67,010	73,790	81,340	82,400	83,470	85,280	87,110	20,100
Total Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	99,880
Total Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	96,710
Ratio of Jobs to Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	0.00
<b>Colma Planning Area (City Limits)</b>								
Agriculture and Natural Resources Jobs	0	0	0	0	0	0	0	0
Mfg, Wholesale and Transportation Jobs	130	140	150	140	130	120	110	-20
Retail Jobs	1,430	1,460	1,490	1,490	1,490	1,500	1,520	90
Financial and Professional Service Jobs	140	140	140	150	150	150	150	10
Health, Educ. and Recreation Service Jobs	910	990	1,070	1,100	1,130	1,180	1,220	310
Other Jobs	170	180	180	190	190	190	200	30
Total Jobs	2,780	2,910	3,030	3,070	3,090	3,140	3,200	420
Employed Residents	810	920	1,050	1,120	1,190	1,280	1,370	560
Ratio of Local Jobs to Employed Residents	3.43	3.16	2.89	2.74	2.60	2.45	2.34	0.75

Source: ABAG Projections 2013

Though San Mateo County has a robust economy, much of its workforce cannot afford to live within the county. Job growth has been strong, although cyclical, over the past 10 years, and is projected to continue. Housing development has not kept up the pace with the growth in local jobs. According to the Department of Housing (Housing Needs Study, 2007), by 2025, San Mateo County’s supply of housing will only meet one third to one half of the demand. Additionally, 40 percent of new jobs in the county will pay lower income wages.

A home meets the standard definition of affordability if it does not cost more than 30 percent of a household’s income. A household that spends more than 30 percent of its gross income on housing is considered to be overpaying for housing. Housing that costs more than 30% of household income is a more acute problem for lower income households, since there is less discretionary money for other necessities.

While individual household income conditions vary, an example can be useful to illustrate affordability conditions for a low income family in San Mateo County. A four-person family with one parent working fulltime as a cook and the other parent working in retail, can afford a monthly rent of about \$1,400 and a home sales price of \$222,000. A single parent family with the adult working as a police officer would be considered moderate income, and can afford a monthly rent of about \$2,400 and a home costing \$374,000. Neither of these example households can afford San Mateo County’s median condominium, costing \$579,418, or single-family home, which costs \$1,246,121 (SAMCAR), although the example single-parent family can afford the median county rent of \$2,234.

Other examples of affordable home sales and rents based on occupation are shown in the table below.

**Table H-10: Home Affordability by Occupation (2013)**

Occupation	Annual Salary	Affordable Home	Affordable Rent
Elementary School Teacher	\$66,590	\$255,805	\$1,665
Police Officer	\$97,487	\$374,495	\$2,437
Cook	\$29,247	\$112,352	\$731
Retail Salesperson	\$28,427	\$109,202	\$711
Registered Nurse	\$112,137	\$430,774	\$2,804

Source: HCD State Income Limits 2013; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)  
 Maximum Affordable House Price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

Colma has more than three times as many jobs as residents, with approximately 2,900 jobs in the town. Colma serves as a regional shopping destination for retail goods and used and new automobiles and automobile services. In addition, Colma serves a regional need for cemetery land and associated services. The town also has a card room, Lucky Chances, which employs over 600 individuals. About 45 percent of the workers in the town make between \$1,251 and \$3,333/month, and almost 30 percent make more than \$3,333 per month. Almost all (99 percent) of the workers in Colma commute in from other cities to work, according to 2011 US census data.

According to ABAG projections, Colma can expect to see its workforce increase by a quarter by 2025, with much of that job growth coming from the financial and professional services sector.

<b>Table H-11: Workforce Age, Salary and Education</b>		
	<b>Colma</b>	<b>County</b>
<b>Jobs by Worker Age</b>		
Age 29 or Younger	27%	19%
Age 30 to 54	51%	61%
Age 55 or Older	23%	20%
<b>Salaries Paid by Jurisdiction Employers</b>		
\$1,250 per Month or Less	27%	14%
\$1,251 to \$3,333 per Month	44%	27%
More than \$3,333 per Month	28%	59%
<b>Jobs by Worker Educational Attainment</b>		
Less than High School	13%	9%
High school or Equivalent, No College	17%	13%
Some College or Associate Degree	22%	23%
Bachelor's Degree or Advanced Degree	21%	36%
Educational Attainment Not Available	27%	19%
<b>Total Workers</b>	<b>3,597</b>	<b>303,529</b>

Source: 2011 U.S. Census On The Map

Note: Educational Attainment Not Available is for workers 29 and younger

## HOUSEHOLD TRENDS AND CHARACTERISTICS

In 2008, the estimated number of households within Colma was 450 per US Census and Department of Finance data.

### *Occupancy Characteristics*

Colma has a relatively large average household size, at three, but this size has decreased since 2000 when it was 3.5. Households in owner-occupied units tend to be slightly larger at 3.2.

**Table H-12 Household Size**

		Colma	County	State
2000	Average Household Size	3.5	2.7	2.9
2011	Average Household Size	3.05	2.7	2.9
	Owners Average Household Size	3.2	2.8	3.0
	Renters Average Household Size	3.0	2.7	2.9

*Source: 2010 US Census SF1, 2007-2011 American Community Survey*

Colma has a high percentage of families with children: more than 40 percent of the households. An additional 30 percent of the population consists of families without children, though this percentage has declined since 2000. Single people make up 20 percent of the households.

**Table H-13 Household Type**

	Colma	County	State
Single person	20%	25%	24%
Family no children	29%	37%	35%
Family with children	41%	31%	33%
Multi-person, nonfamily	10%	7%	7%
Total households	585*	256,305	12,433,049

*Source: 2007-2011 American Community Survey*

*\*Includes additional units in unincorporated San Mateo County and Daly City immediately adjacent to Colma.*

### **Overcrowded Households**

According to the U.S. Census Bureau, a unit is considered overcrowded if it the unit is occupied by more than 1.01 persons per room (excluding bathrooms and kitchens). Homes with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding correlates strongly with household size, particularly for large households.

Colma has a small number of overcrowded homes. Almost six percent of owner-occupied homes, or 12 homes, are overcrowded. The vast majority of rental homes are not overcrowded, however, six homes are considered overcrowded and 25 homes are extremely overcrowded. The percent of overcrowded households has decreased since 2000, when close to a quarter of the homes were considered overcrowded.

<b>H-14 Number of Overcrowded Units</b>					
		<b>Occupied Homes</b>		<b>Percent</b>	
		Colma	Colma	County	State
Owner	Not overcrowded	192	94%	96%	96%
	Overcrowded	12	5.9%	3%	3%
	Extremely overcrowded	0	0.0%	1%	1%
Renter	Not overcrowded	350	92%	86%	86%
	Overcrowded	6	1.6%	8%	8%
	Extremely overcrowded	25	6.6%	5%	6%

Source: 2007-2011 American Community Survey

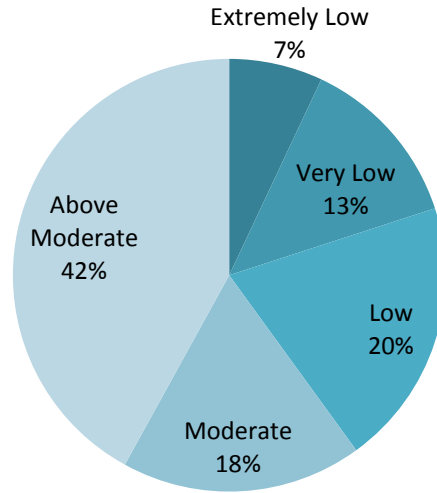
Note: 0-1 people per room is not overcrowded, 1-1.5 people per room is overcrowded, more than 1.5 people per room is extremely overcrowded

### **Trends In Household Income and Tenure**

Colma’s median household income is \$79,000, below the countywide average of \$92,000. Just over 40 percent of Colma’s households make more than a moderate income, and another 40 percent of Colma’s households are lower income. 20 percent of all households are considered low-income, 13 percent are very low income, and seven percent are extremely low income.



**Table H-15: Households by Income**



**Table H-16: Household Income**

	Colma	County	State
Under \$25,000	10%	12%	21%
\$25,000 to \$34,999	2%	6%	9%
\$35,000 to \$49,999	6%	10%	13%
\$50,000 to \$74,999	27%	16%	17%
\$75,000 to \$99,999	22%	12%	12%
\$100,000+	31%	44%	28%
Poverty Rate	7.4%	7.4%	16%
Total	585	256,305	12,433,049
Median Income 2000	\$79,313	\$95,606	\$64,116
Median Income 2011	\$86,640	\$91,958	\$63,816

Source: Association of Bay Area Governments

Note: Adjusted for inflation to 2013 dollars

**Table H-17: Households by Income and Tenure**

		Extremely Low	Very Low	Low	Moderate	Above Moderate
All						
Ages	Owner	56%	68%	37%	41%	64%
	Renter	44%	32%	63%	59%	36%
Total		34	59	95	85	195
% of all households		7%	13%	20%	18%	42%

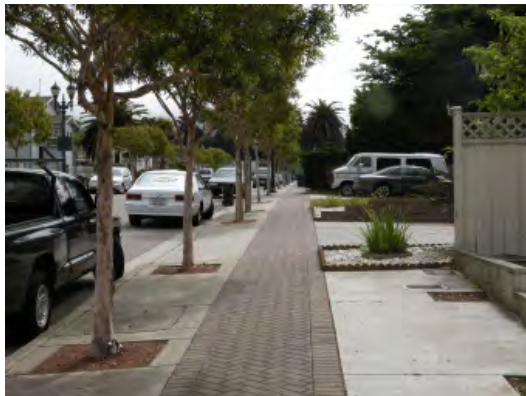
Sources: CHAS Data 2006-2010

### Housing Values and Costs

With relatively few homes, housing price data for Colma is hard to come by. According to Trulia data from October 2013, the median sale price for a home (including both multi-family and single-family) in Colma is \$500,000.

Colma’s home prices are below countywide averages for single-family homes, yet above the prices for multi-family homes. Despite the seemingly more reasonable prices, the median home in Colma is unaffordable to most households making less than the median income. A four-person family making moderate income, however, can afford the median home in Colma.

*The existing Sterling Park neighborhood was improved to include brick streets, sidewalks, landscaping, lighting and underground utilities.*



**Table H-18: Ability to Pay for For-Sale Housing**

	Annual Income	Maximum Affordable Home Price	Median Home Sale Price	Affordability Gap
<b>Single Person</b>				
Extremely Low Income	\$23,750	\$97,114	\$500,000	-\$402,886
Very Low Income	\$39,600	\$161,925	\$500,000	-\$338,075
Low Income	\$63,350	\$259,039	\$500,000	-\$240,961
Median Income	\$72,100	\$294,818	\$500,000	-\$205,182
Moderate Income	\$86,500	\$353,699	\$500,000	-\$146,301
<b>Four Person</b>				
Extremely Low Income	\$33,950	\$138,822	\$500,000	-\$361,178
Very Low Income	\$56,550	\$231,233	\$500,000	-\$268,767
Low Income	\$90,500	\$347,655	\$500,000	-\$152,345
Median Income	\$103,000	\$370,055	\$500,000	-\$129,945
Moderate Income	\$123,600	\$505,402	\$500,000	\$5,402

Source: Baird+ Driskell Community Planning; San Mateo County Association of Realtors; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)

Note: Maximum Affordable House Price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

Extremely limited rental data is available in Colma due to the very small number of homes. According to this limited data, Colma’s rental prices for one and two-bedroom apartments are higher than the countywide averages for apartments of a similar size.

**Table H-19: Summary of 2013 Rents**

	Colma Craigslist	County Craigslist
Studio	x	\$1,429
One Bedroom	\$2,633	\$1,990
Two Bedroom	\$2,904	\$2,660
Three Bedroom	x	\$3,758
Four Bedroom	x	\$6,418

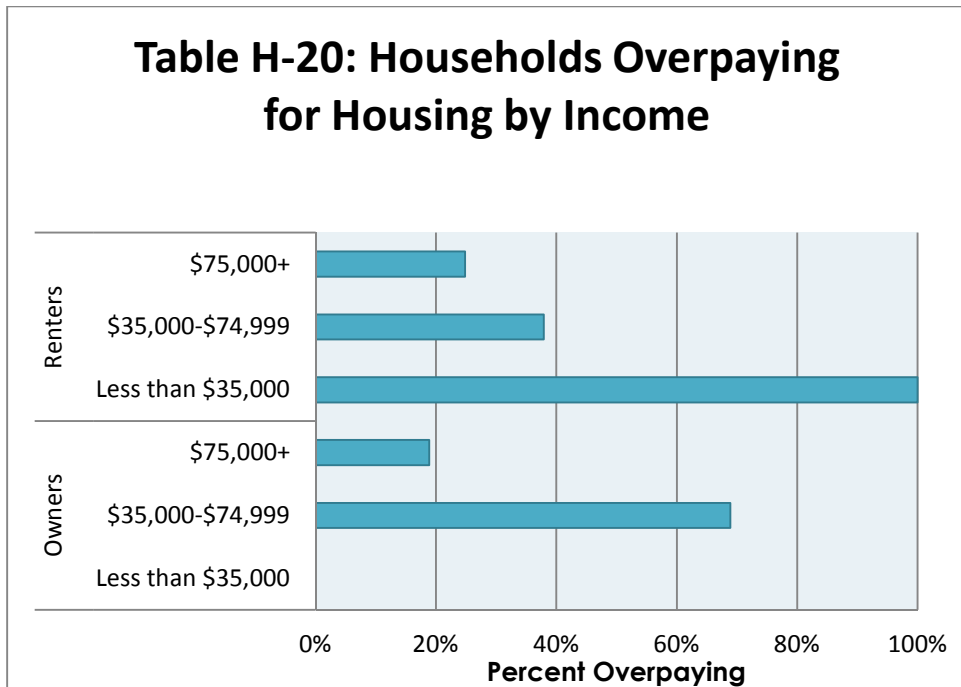
Source: RealFacts Annual Trends Report, based on reporting from large apartment complexes, Craigslist Survey conducted in June and July 2013

Note: County Craigslist information derived from average of municipal sampling.

### **Overpayment for Housing**

A household is considered to be overpaying for housing if they spend more than 30 percent of their income on rent or mortgage payments. Almost 70 percent of Colma residents making under \$75,000 annually are overpaying for homeownership, and even 20 percent of those making more than \$75,000 are overpaying for their homes. All of the lowest income renters, those making under \$35,000, are overpaying on rent, and almost 40 percent of those making under \$75,000 are overpaying as well.

If there is not enough affordable housing in Colma, lower-income people may choose to live elsewhere and commute into the city to work. Those who do live in Colma may live in overcrowded homes, and have extremely limited money to dedicate towards other necessities such as food, transportation, and medical care. Extremely low income households paying more than 50 percent of their income towards housing are at greater risk for becoming homeless.



**Table H-21: Households Overpaying for Housing**

	Income	Colma		County	State
		Number	Percent		
Owner-occupied	Less than \$35,000	0	0%	68%	68%
	\$35,000-\$74,999	31	69%	53%	54%
	\$75,000+	27	19%	33%	27%
Renter-occupied	Less than \$35,000	52	100%	95%	90%
	\$35,000-\$74,999	58	38%	61%	49%
	\$75,000+	41	25%	11%	9%

Source: 2007-2011 American Community Survey

Note: Excludes Households with no income or cash rent.

## HOUSING CHARACTERISTICS

### Physical Characteristics

Colma's housing stock has grown even faster than its population. In 2000, Colma had 342 homes, and by 2010 it had 446 homes - an increase of 31 percent. Most of the homes in Colma are single-family detached buildings (percent). There are two newer townhome/attached single family developments with a total of 81 units which account for 18% of the total housing units. Close to 40 percent of homes in Colma have three bedrooms. Half the homes have 1-2 bedrooms.



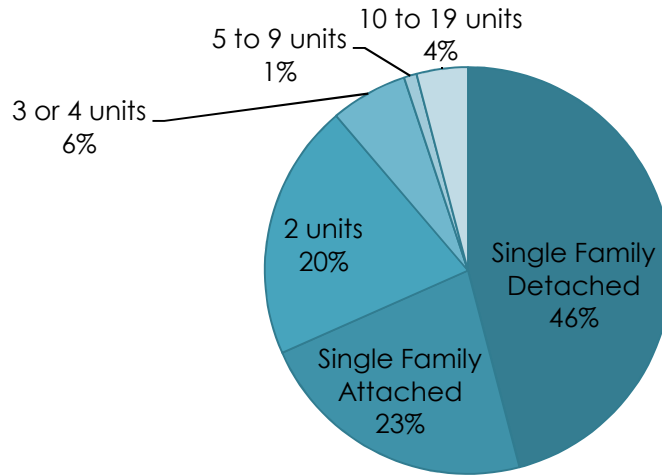
In 2000, almost half the population owned, while half rented. Due to the erroneous inclusion of 135 rental units in the housing count for the Town in the 2010 census, it is not possible to accurately determine how many properties are owner-occupied and how many are tenant-occupied. Due to the addition of 81 for sale units between 2000 and 2010, and no new rental housing, it is likely that the percentage of owner-occupied units has increased since 2000, and may be consistent with the county average of 59 percent.



Colma has extremely low vacancy rates. According to 2011 data from the American Community Survey, Colma has no vacant ownership units, and only a vacancy rate of two percent for rental units. A housing market with a vacancy rate under five percent is considered to be a tight market. Tight markets can lead to high housing prices and subsequent higher rates of overcrowding.

*A remodeled historic single family home (top) and duplex units (bottom) in Colma's Sterling Park neighborhood.*

## Table H-22: Building Type Chart



**Table H-23: Total Housing Units**

	Colma		County		State	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
2000	342	x	260,576	x	12,214,549	x
2011	446	31.0%	271,140	4%	13,688,351	12%

Source: 2007-2011 American Community Survey, 2000 US Census, adjusted 2010 Census

**Table H-24 Tenure Type**

		Colma	County	State
2000	Percent Owners	52%	61%	57%
	Percent Renters	48%	39%	43%
2011	Percent Owners	unknown	59%	56%
	Percent Renters	unknown	41%	44%

Source: 2010 US Census SF1, 2007-2011 American Community Survey

**Table H-25: Building Type**

	Colma	County	State
Single Family Detached	45%	57%	58%
Single Family Attached	22%	9%	7%
2 units	20%	2%	3%
3 or 4 units	6%	5%	6%
5 to 9 units	1%	6%	6%
10 to 19 units	4%	6%	5%
20 or more units	0%	14%	11%
Mobile Home or Other	0%	1%	4%
<b>Total</b>	<b>446</b>	<b>271,140</b>	<b>13,688,351</b>

*Source: 2007-2011 American Community Survey, Town of Colma Building Permit records, San Mateo County Assessor's Records*

**Table H-26: Bedrooms**

	Colma	County	State
No bedroom	1%	4%	4%
1 bedroom	22%	16%	14%
2 bedrooms	28%	26%	28%
3 bedrooms	39%	34%	33%
4 bedrooms	7%	16%	16%
5 or more bedrooms	2%	5%	4%
<b>Total</b>	<b>446</b>	<b>271,140</b>	<b>13,688,351</b>

*Source: 2007-2011 American Community Survey.*

**Table H-27: Vacancy Rate**

		Colma	County	State
2000	Owner	0.0%	0.5%	1.4%
	Renter	0.6%	1.8%	3.7%
2011	Owner	0.0%	1.2%	2.2%
	Renter	2.1%	4.0%	5.5%

*Source: 2007-2011 American Community Survey, 2000 US Census*

## HOUSING CONDITIONS

In addition to issues with affordability and overcrowding, housing can have physical problems such as age or lack of facilities. One of the best ways to assess the condition of the housing stock is through a windshield tour. However, barring that, the census gives some useful information as to the status of the housing.



Approximately 19 percent of Colma’s housing stock has been built since 2000. This is an extremely high percentage: for comparison only approximately five percent of San Mateo County’s housing stock has been built since 2000. An additional 40 percent of Colma’s housing stock was built in the 1950s or earlier. Older housing can be more expensive to maintain and renovate.

The census tracks other housing problems, including a lack of plumbing and kitchen facilities and found no facilities lacking from homes in Colma.

**Table H-28: Year Structure Built**

	Colma	County	State
Built in 2000 or more recently	19%	5.4%	12%
Built in 1990s	10%	6%	11%
Built in 1980s	12%	9%	15%
Built in 1970s	10%	17%	18%
Built in 1960s	9%	17%	14%
Built 1950s or Earlier	40%	45%	30%
Total	446	271,140	13,688,351

*Source: 2007-2011 American Community Survey Town of Colma Building Permit Records and windshield survey(February 2014)*

**Table H-29: Number of Potential Housing Problems**

	Colma		County	
	Number	Percent	Percent	Percent
Lacking complete plumbing facilities	0	0.0%	0.3%	0.6%
Lacking complete kitchen facilities	0	0.0%	0.9%	1.3%
No telephone service available	0	0.0%	1.2%	1.9%

*Source: 2007-2011 American Community Survey*

## **BELOW MARKET RATE HOUSING TRENDS AND CHARACTERISTICS**

Units offered at rents or sale prices below that which they would command on the open market are referred to as “below-market rate” or BMR units. They are also often referred to as “affordable housing” units. Just over 40 percent of Colma’s households make more than a moderate income, and another 40 percent of Colma’s households are lower income. 20 percent of all households are considered low-income, 13 percent are very low income, and seven percent are extremely low income.

There are 18 units that were developed by the Town of Colma with monies from the Town’s general fund in the early 1990’s. The units, located along El Camino Real, are reserved for senior tenants. The below-market rate rents collected from these housing units are paid into the general fund. The Town also purchased one housing unit within a multi-unit complex at 1365 Mission Road, and has dedicated it as a below-market rate unit, renting it to qualifying very low-to-moderate income households.

### **Potential Loss of Subsidized Units**

Government Code Section 65583 requires local jurisdictions to address the potential conversion of multi-family rental housing that receive governmental assistance under federal programs, state and local multi-family revenue bond programs, or local density bonus programs to no low-income housing use. There are no locally subsidized units at risk in Colma, as the Town has not issued mortgage revenue bonds, has not approved any density bonus units with financial assistance, and has not assisted multi-family housing with redevelopment or CDBG funds.

## EXISTING AND PROJECTED HOUSING NEEDS

### Determination of Housing Needs

The Regional Housing Needs Allocation (RHNA) process addresses housing needs across income levels for each jurisdiction in California. All of the Bay Area's 101 cities and nine counties are given a share of the Bay Area's total regional housing need. The Bay Area's regional housing need is allocated by the California Department of Housing and Community Development (HCD), and finalized through negotiations with the Association of Bay Area Governments (ABAG). San Mateo County jurisdictions, through a unique process different from other Bay Area counties, collaboratively developed a formula to divide up San Mateo County's overall housing allocation among the 21 jurisdictions in the county.

**Table H-30: Regional Housing Needs Allocation (2014 – 2022)**

	Extremely Low Income Up to \$31,650	Very Low Income \$31,651-\$52,750	Low Income \$52,751-\$84,400	Moderate Income \$84,401-\$123,600	Above Moderate Income \$123,601+	Total
Atherton	17	18	26	29	3	93
Belmont	58	58	63	67	222	468
Brisbane	12	13	13	15	30	83
Burlingame	138	138	144	155	288	863
<b>Colma</b>	<b>10</b>	<b>10</b>	<b>8</b>	<b>9</b>	<b>22</b>	<b>59</b>
Daly City	200	200	188	221	541	1,350
East Palo Alto	32	32	54	83	266	467
Foster City	74	74	87	76	119	430
Half Moon Bay	26	26	31	36	121	240
Hillsborough	16	16	17	21	21	91
Menlo Park	116	117	129	143	150	655
Hillsborough	96	97	101	112	257	663
Pacifica	60	61	68	70	154	413
Portola Valley	10	11	15	15	13	64
Redwood City	353	353	429	502	1,152	2,789
San Bruno	179	179	161	205	431	1,155
San Carlos	97	98	107	111	183	596
San Mateo	429	430	469	530	1,242	3,100
South San Francisco	282	283	281	313	705	1,864
Woodside	11	12	13	15	11	62
Unincorporated San Mateo	76	77	103	102	555	913
County Total	2,292	2,303	2,507	2,830	6,486	16,418

Source: Association of Bay Area Governments, Final 2014-2022 Regional Housing Need Allocation by County. Yearly Income is based on a family of four.

According to the RHNA, Colma will need to ensure there is land available for a total of 59 new units between 2015 and 2023. Approximately 37 percent of those units will be for households making more than moderate income, 15 percent will be for households making moderate income, 13 percent for low-income, and 17 percent for very low income and extremely low income households each.

The housing policies and programs set forth in this document are intended to reach the local housing objective of 59 units within the 2015 to 2023 period.

### **Special Housing Needs**

Certain groups have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to employment and income, family characteristics, disability, and household characteristics.

State Housing Element law states that special needs groups include the following: senior households, disabled persons, developmentally delayed persons, large households, female-headed households with children, students, homeless persons, and farmworkers. This section provides a discussion of the housing needs facing each group.

### **Housing Needs for Senior Residents**



Seniors face many housing challenges as they age, including a fixed budget, higher medical costs, and greater likelihood of disabilities. It is estimated that 11% of Colma’s population is over the age of 60 (about 160 individuals)

Almost a quarter of the seniors in Colma have incomes higher than \$100,000, but almost half the seniors have an income below \$50,000.

Seniors in Colma, like seniors in San Mateo County at large, are significantly more likely to be homeowners than renters. Thus, housing concerns for seniors in Colma might include retrofits to allow seniors to age in place (stay in their current home as they get older). Often, homeownership means greater housing security. According to the “Key Housing Trends in San Mateo” report, 52 percent of seniors who rent in San Mateo County are economically insecure while

*The Town of Colma owns 18 Senior Housing Units, located on El Camino Real*

only 27 percent of seniors who own their own home without a mortgage are economically insecure.

As the large baby boomer population ages, Colma, like the rest of San Mateo County, is expected to see a growing senior population. According to the “Key Housing Trends in San Mateo County” document, the county can expect to see a 76 percent increase in the number of seniors. A key challenge in the coming years will be how to accommodate the needs of aging residents. For more information about senior trends and preferences, see the 2013 “Key Housing Trends in San Mateo” report in Appendix A.

**Table H-31: Senior Households by Tenure (2011)**

		Colma	County	State
All Ages	Owners	35%	60%	57%
	Renters	65%	40%	43%
	Total	585	256,423	12,433,172
Age 65-74	Owners	35%	79%	75%
	Renters	65%	21%	25%
	Total	37	27,053	1,265,873
Age 75-84	Owners	19%	81%	75%
	Renters	81%	19%	25%
	Total	21	18,014	823,750
Age 85 +	Owners	100%	75%	69%
	Renters	0%	25%	31%
	Total	11	9,136	342,029

Source and Notes: 2007-2011 American Community Survey, Seniors are age 65 +

### People Living With Disabilities

People with disabilities face many challenges when looking for housing. There is a limited supply of handicap accessible, affordable housing generally, and the supply is especially tight near transit. Being near transit is important because many people with disabilities cannot drive. People with disabilities are also often extremely low income due to the challenge of securing long-term employment, and to higher medical bills. Additionally, because some people with disabilities, particularly developmental disabilities, have lived with their parents they often do not have rental or credit history. This makes it harder for them to compete for the limited housing that is available.

## People with Developmental Disabilities

A recent state law, SB 812, requires Housing Elements to include an analysis of the special housing needs of people with developmental disabilities. Additionally, SB 812 requires that individuals with disabilities receive public services in the least restrictive, most integrated setting appropriate to their needs

California defines developmentally disabled as a, “severe and chronic disability that is attributable to a mental or physical impairment. The disability must begin before the person’s 18th birthday, be expected to continue indefinitely, and present a substantial disability.” Some development disabilities cause mental retardation and some do not. Common developmental disabilities include Down’s syndrome, autism, epilepsy and cerebral palsy.

People with developmental disabilities in San Mateo County have various diagnoses. The common ones are summarized below. Because people can have multiple diagnoses, the numbers total more than 100 percent.

**Table H-32: Type of Developmental Disability**

	Jurisdiction Percent
Mild/Moderate Mental Retardation	50%
Autism	18%
Epilepsy	18%
Cerebral Palsy	17%
Severe/Profound Mental Retardation	11%

*Source: Golden Gate Regional Center*

People with developmental disabilities tend to be younger than the general population. There are several reasons for this. For some diagnoses there is a shorter life expectancy. More importantly, starting in the 1990s there was an “autism wave” with many more young people being diagnosed with the disorder, for reasons that are still not well understood. The racial demographics of the developmentally disabled population mirror that of the population of the Bay Area.

**Table H-33: Age of People with Development Disabilities**

Age	People with Developmental Disability
0-5	19%
6-21	30%
22-51	36%
52+	15%
Total	100%

Source: Golden Gate Regional Center. (County level data)

Many people with developmental disabilities are unable to secure long-term employment. This results in many people relying on Supplemental Security Income (SSI) and many earn 10-20 percent of the Area Median Income (AMI).

People with developmental disabilities have various housing needs and housing situations. Almost all (88 percent) of Colma residents with disabilities live with a parent or legal guardian.

**Table H-34: Living Arrangements of People with Developmental Disabilities**

Lives with	Number		Percent	
	Colma	County	Colma	County
Parents/Legal Guardian	162	2,289	88%	66%
Community Care Facility (1-6 Beds)	7	532	4%	15%
Community Care Facility (7+ Beds)	3	73	2%	2%
Independent/Supportive Living	12	349	7%	10%
Intermediate Care Facility	0	191	0%	5%
All Others	0	60	0%	2%
Total:	184	3,494	100%	100%

Source: Golden Gate Regional Center

Note: Counts based on zip code and may include areas outside of jurisdictional borders.

Trends that are affecting the people with developmental disabilities include California's moves to reduce institutionalization, ageing family caregivers not being able to continue providing in-house care and the growing wave of people with autism.

- **Deinstitutionalization** – In 1977, California, passed the Lanterman Developmentally Disabled Services Act, to minimize the institutionalization of developmentally disabled people, help them remain in their communities, and to allow them to live their lives as similar to non-disabled people as possible. To accomplish this end the state has been closing large institutional care facilities,

resulting in more people with disabilities being integrated into the community. However, this has increased the demand for community based independent living options to serve the needs of the developmentally disabled.

- **Aging Baby Boomers Unable to Care for their Children with Developmental Disabilities** – As displayed in the table below, almost three quarters of people with developmental disabilities live with a parent or caregiver, and many of these caregivers are baby boomers. As these caregivers age their ability to continue to care for their developmentally disabled children will decrease to the point where it is no longer possible. This trend is also going to be a factor in the increased need for community-based independent living options for the developmentally disabled. Many service delivery systems and communities are not prepared to meet the increasing need.

**Table H-35: Housing Type of People with Developmental Disabilities in San Mateo County (2014)**

Age	Home of Parent or Guardian	Own Home	Licensed Group Home	Licensed Health Care Facility	Foster-Type Care	Homeless	Subtotal of Autism Only	Total Number for All Diagnoses
0-3	609	0	0	0	11	0	**	620
4-12	930	0	11	0	1	1	329	943
15-29	908	47	113	17	13	2	212	1,100
30-44	294	103	135	35	12	0	34	579
45-59	156	109	245	71	11	1	52	593
60-74	35	53	122	91	6	0	10	307
75-89	3	5	20	17	0	0	0	45
90-104	0	0	4	1	0	0	0	5
Grand Total	2,935	317	650	232	54	4	637	4,192

\*\*No diagnosis yet

Source: Golden Gate Regional Center, February 2014

- **Increasing Numbers of People with Autism** - There is a large number of people with developmentally disabilities that have autism. They have been brought up as independent members of the community and want to remain independent and involved in the community. There is a coming need to supply community based independent living options for these individuals.

### Other Disabilities and Policy Recommendations

People in Colma have non-developmental disabilities, such as hearing disabilities or vision disabilities, as well. Some residents have both developmental and non-developmental disabilities.



In San Mateo County, almost a third of the senior population has some kind of disability. Eight percent of the total population in the county has some kind of disability. The most common disabilities in the county are ambulatory disabilities (four percent of the population) and independent living disabilities (three percent).

The census does not have numbers specifically for Colma because it is too small, but the percentages are likely similar to the countywide averages.

**Table H-36: Age and Type of Disability**

	Number		Percent	
	County	State	County	State
Under 18 with Disability	3,270	280,649	2.1%	3.0%
Age 18-64 with Disability	23,231	1,843,497	5.0%	7.9%
Age 65 + with Disability	28,703	1,547,712	31%	37%
Any Age with Any Disability	55,204	3,671,858	8%	10%
Any Age With Hearing Disability	15,651	1,022,928	2.2%	2.8%
With Vision Disability	8,199	685,600	1.1%	1.9%
With Cognitive Disability	19,549	1,400,745	2.7%	3.8%
With Ambulatory Disability	29,757	1,960,853	4.2%	5.3%
With Self Care Disability	12,819	862,575	1.8%	2.3%
With Independent Living Disability	22,735	1,438,328	3.2%	3.9%

*Source: 2007-2011 American Community Survey*

*Note: Some people may have multiple disabilities*

The three major needs for people with disabilities are low cost (subsidized) rents, handicapped accessible homes, and buildings near public transportation. These needs are very similar to the desires of other segments of the population. Policies that promote affordable housing generally are also good for the disabled community. Specific recommendations from the Golden Gate Regional Center (with a note of Colma’s actions or programs) include:

- Jurisdictions assisting with site identification for low income developments (Colma’s Program 5.5, regular meetings with non-profit developers, Program 3.2, Density Bonus allowance and Program 4.3 Emergency Shelters);
- Policies to promote accessible homes (Colma’ Progam 4.1, Reasonable Accommodation and enforcement of building codes related to accessibility);
- Inclusionary zoning (Colma’s Program 3.7, Inclusionary Housing);
- Second units (Colma’s Program 2.1), Second Unit Ordinance); and
- Mixed use zoning (Colma’s Program 3.3, High Density Housing near BART).

Additionally, some people with development disabilities need supportive housing that is affordable and located near public transit. In supportive housing, additional services are provided at the home.

## Female-Headed and Large Households

Households headed by a single parent can have special needs due to the economic limitation of earning only one income, and the challenges of childcare without a partner. Although gender equality has made strides over the past 50 years, women continue to earn lower incomes than men. Therefore, female-headed households in particular have specific housing needs that must be addressed. Female-headed households can have special needs that include low cost housing, suitable for children and located near schools and childcare facilities. Innovative, shared living arrangements, including congregate cooking and childcare, could also be appropriate

Female-headed households comprise 28 percent of the households in Colma. The most vulnerable female-headed households can be those where women are living with children without a partner. Colma has 90 such households, or 15 percent of the total number of households. An additional, approximately 80 households are headed by women living alone or with other family members. Female-headed households are more likely to be living under the poverty line than other households: 10 percent of female-headed households in Colma are under the poverty line.

**Table H-37: Female Headed Households**

	Colma		County	State
	Number	Percent		
Female living with own children, no husband	90	15%	4%	7%
Female living with other family members, no husband	17	3%	6%	6%
Female living alone	61	10%	15%	13%
Total Households	585	100%	256,305	12,433,049
Female Households Below Poverty Level	NA	10%	8%	17%

Source: 2007-2011 American Community Survey

Large households are defined as households with five or more members living in the same home. Large households are a special needs group because of the difficulty in finding adequate and affordable housing. Many jurisdictions have few large homes, and often these larger homes are significantly more expensive than smaller ones. Large households throughout San Mateo County are much more likely than smaller households to have some kind of housing problem.

Colma has approximately 90 large households. In Colma, overcrowding is rare;

however large renter households are much more likely to have some housing problems.

**Table H-38: Households of 5 or more by Tenure and Housing Problems**

		Colma		County	State
		Number	Percent		
Owner-occupied	Housing Problems	10	29%	59%	61%
	No Housing Problems	24	71%	41%	39%
Renter-occupied	Housing Problems	35	64%	84%	81%
	No Housing Problems	20	36%	16%	19%

Source: 2006-2010 CHAS Data

### Housing Needs for Farm Workers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. Most jurisdictions in San Mateo County have no farms or farmworkers; however there are 334 farms and 1,722 farmworkers in the county, primarily located in coastal communities. Of these 1,722 farmworkers, 88 are migrant workers and 329 work less than 150 days annually (and are therefore considered to be “seasonal labor”). Farm workers who are migrant or seasonal workers have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). These workers generally face higher rates of overcrowding and other substandard housing conditions. Continued efforts to provide affordable housing, especially affordable housing suitable for families, will help meet the needs of these Farm workers.

The Town of Colma has several commercial container plant nurseries that operate year-round and offer their employees regular pay and benefits. In addition, Colma has two small flower farms that are maintained by individual farmers that lease land and successfully sell their crops to local merchants.

**Table H-39: Farm workers in San Mateo County (2012)**

	2007	2012
<b>Total Farms</b>	329	334
<b>Land in farms (acres)</b>	57,089	48,160
<b>Hired Farm Labor</b>	-	1,722
<b>Migrant labor</b>	-	88
<b>Working &gt; 150 days annually</b>	-	718
<b>Working &lt;150 days annually</b>	-	329

Source: USDA Census of Agriculture, 2012.

## Housing Needs for the Homeless

All 21 jurisdictions within San Mateo County have adopted the ten-year HOPE Plan (Housing Our People Effectively: Ending Homelessness in San Mateo County), designed to end homelessness within ten years. The HOPE Plan adopts a Housing First policy, which seeks to move homeless people into permanent housing instead of shelters by increasing the stock of affordable and subsidized housing. Although the HOPE planners recognized that there is a lack of needed resources throughout the housing continuum, including emergency and transitional housing, the greatest need and the most effective use of new and/or redirected resources is for creating and sustaining quality affordable housing and supportive housing.

According to a 2013 countywide homeless survey there are 2,281 homeless people living in San Mateo County. Close to 90 percent of the homeless population was living in San Mateo County when they became homeless.

**Table H-40: Demographics of Homeless Population**

	County	
	Unsheltered Homeless	Sheltered Homeless
Single Adult or Living w/Another Adult	94%	79%
Family	6%	21%
Male	71%	60%
Female	29%	40%
White	60%	x
Latino	19%	x
African American	13%	x
Other Races	10%	x
Non-Veteran	89%	76%
Veteran	11%	24%
Alcohol / Drug Problems	72%	8%
Physical Disability	52%	x
Chronic Health Problem	47%	x
Mental Illness	37%	10%

*Source: 2013 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness. May not total 100% due to rounding*

**Table H-41: County Homeless Population Location 2007-2013**

	2007	2013	Change
On the Street	29%	15%	-41%
In Car, R.V., or Encampment	24%	41%	90%
In Emergency Shelter	14%	11%	-18%
In Motel with Motel Voucher	5%	1%	-73%
In Transitional Housing	15%	19%	41%
In Institution	13%	12%	7%
Total:	2,064	2,281	217

*Source: 2013 San Mateo County Homeless Census and Survey, 2011 San Mateo County Homeless Census and Survey, 2009 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness*

The homeless in San Mateo are both sheltered, meaning they live in emergency shelters, transitional housing, treatment centers or other similar institutions; and unsheltered, meaning they live on the street, in encampments or in a vehicle.

The number of homeless people living on the street in San Mateo County has decreased since 2007. However, the number living in an RV, car or encampment has risen dramatically to just over 40 percent of the total homeless population. The remaining 43 percent are considered sheltered homeless, and live in shelters, transitional housing, motels or institutions.

The vast majority homeless people are single adults (who may be living with another adult, but no children). Still, one-fifth of the sheltered homeless are families. Most were white (60%) and male (60-71 percent). Notably, 72 percent of the unsheltered homeless population has an alcohol and drug problem, while only eight percent of the sheltered population has a similar problem.

**Table H-42: Location when Homelessness Occurred**

	County
Living in San Mateo County when became homeless	87%
Hometown in San Mateo County	69%

*Source: 2013 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness*

### ***Quantification of Available Homeless Assistance Resources***

Shelters and homeless assistance programs are the main resources available to homeless residents of San Mateo County. Colma helps to meet the needs of its homeless residents by providing financial support and appropriate referrals to local homeless assistance programs available in San Mateo County, including Shelter Network, the Human Investment Project, North Peninsula Food Pantry and Dining Center of Daly City, and the Second Harvest Food Bank. In addition, Colma permits development of a homeless shelter as a permitted use in the Commercial (C) zone.

San Mateo County's Center on Homeless, a program overseen by the County Human Services Agency, coordinates the provision of homeless services within the County, including those by non-governmental entities. The Center on Homeless provides information to county residents, provides referrals, administers self-sufficiency programs and develops homeless resources. There are also several specialized shelters for persons with substance abuse problems and mental illnesses, as well as victims of domestic violence and youth.

The nearest large homeless assistance facility is the Community Service Center in Daly City. The Center is a clearinghouse providing motel vouchers, bus tickets and referrals to the County's transitional shelters. In addition, this facility provides a Home Sharing service which keeps track of those with living quarters to share.

### ***Determination of Unmet Homeless Needs in Colma***

As of the 2013 San Mateo Homeless Census, 7 unsheltered homeless people were counted in Colma. Homelessness is a regional issue and consideration of the homeless is important in formulating housing policy.

### ***Housing Needs for Extremely Low Income Households***

Extremely Low Income (ELI) households earn 30 percent of the area median income or less. In San Mateo County this amounts to an annual income of \$33,950 or below for a family of four. Many ELI households live in rental housing and most likely facing overpayment, overcrowding or substandard housing conditions. Some ELI households are recipients of public assistance such as social security insurance or disability insurance. Housing types available and suitable for ELI households include affordable rentals, secondary dwelling units, emergency shelters, supportive housing and transitional housing.

There are 35 ELI households in Colma according to 2010 CHAS data. More than half of Colma’s ELI households face some kind of housing problem: 100 percent of all ELI renter households, and 20 percent of ELI owner households face overcrowding, overpayment, and/or lack complete kitchen or plumbing facilities.

**Table H-43: Housing Needs for Extremely Low Income (ELI) Households in Colma**

<b>Household Category</b>	Renter Households	Owner Households	Total Households
Total households any income	220	250	470
Total ELI households	15	20	35
ELI households with housing problems	100%	20%	54%
ELI households with cost burden (paying 30% or more of income)	100%	20%	54%
ELI households with cost burden (paying 50% or more of income)	100%	0%	43%

*Source: HUD Comprehensive Housing Affordability Strategy (2006-2010)*

## ABILITY TO MEET HOUSING NEEDS

### Residential Land Inventory

A key component of the Housing Element is a projection of a jurisdiction's housing supply. State law requires that the element identify adequate sites for housing, including rental housing and manufactured housing, and make adequate provisions of the existing and projected needs of all economic segments of the community. This includes an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public services to these sites.

### *Existing Residential Development*



Existing housing units are identified on **Exhibit H-1, Housing** and **Exhibit H-2, Sterling Park Neighborhood**. These maps include all dwelling units constructed prior to 2011. Based on American Community Survey (2007-2011) and Census records, there are a total of 463 dwelling units in the Town of Colma, 274 of which are located in the Sterling Park neighborhood and the remaining are located outside of Sterling Park.

*This former greenhouse is located in Sterling Park. The parcel is zoned for residential use and has a realistic development potential of nine single family detached units.*

Due to the recession and limited available land, no new residential units have been constructed in Colma since 2007.

### **Approved Residential Development**

As of July 31, 2014, there are no residential projects under construction in the Town, nor are there any approved residential projects not yet under construction.

### **Development Potential**

In total, there are parcels available for the development of approximately 75 new residential units, including 12 single family units and 63 multi-family units. Of these units, there is potential for at least 10 units available to extremely low income households, 10 units to very low income households, 8 units to low income



households, 9 units to moderate income households and 22 units to above moderate income households. The potential for 75 new units exceeds the development need for 59 units to be constructed between 2015 and 2023.

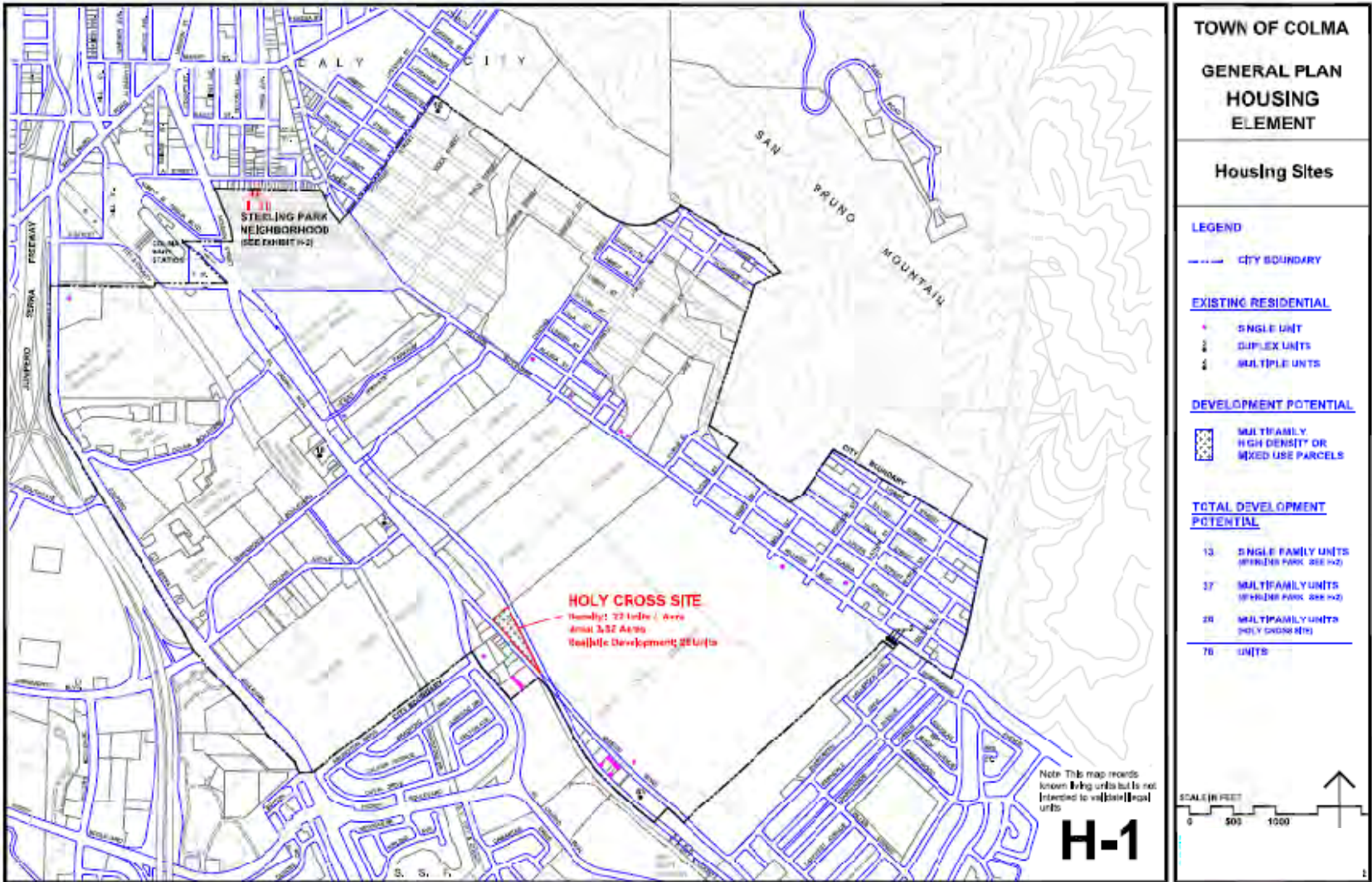
### ***Adequate Sites Inventory***

Planning staff inventoried vacant and underutilized parcels in Colma to determine what land is available for development at various levels of density. These density levels were then equated to the affordability levels set during the RHNA process and the number of units which might be developed at each affordability level was estimated. The analysis was also completed using the actual average built densities for developments built on land with various zoning designations; the State has determined that it is not sufficient to simply calculate it at the zoned densities, especially if there are significant differences between zoned and built densities.

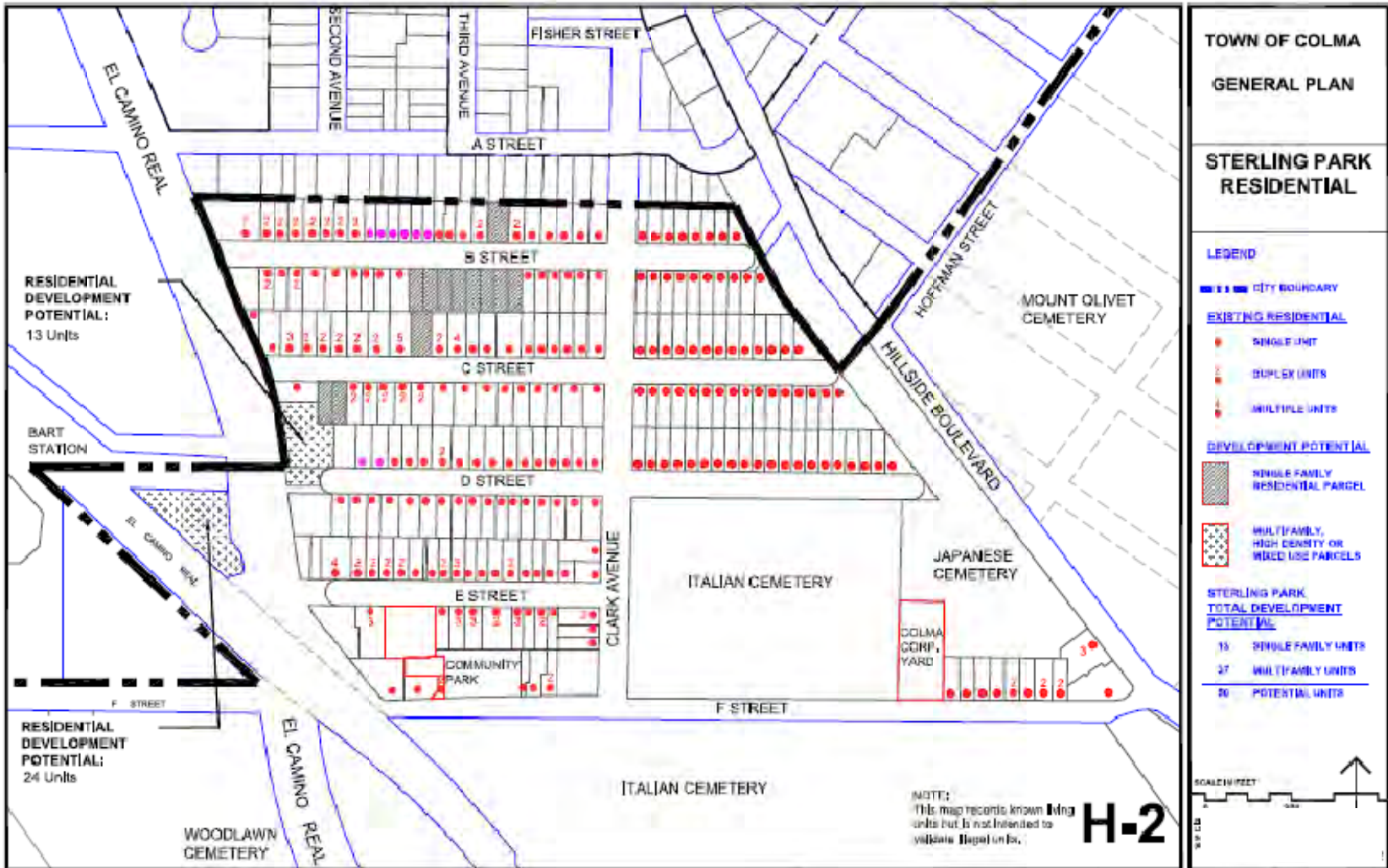
The Town of Colma's land inventory for future housing includes property zoned for multi-family use that is currently vacant, as well as land that is underutilized. The adequate sites analysis demonstrates that there is enough land to meet the ABAG Regional Housing Needs Allocation. The analysis for affordable housing units for extremely low, very low, low and moderate income households is based on the assumption that any property zoned to accommodate multi-family development of twelve or more units will produce 20% affordable units through the provisions of the Inclusionary Housing Subchapter 12 of the Colma Municipal Code.

The ability to provide affordable units in Colma is more dependent on available financial resources than zoning density. If qualified developments are able to obtain federal tax credits and other funding or incentives, there is a higher probability that more affordable units will be provided than in a development where no government or other subsidies are available or obtained.

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BACK OF EXHIBIT H-1



BACK OF EXHIBIT H-2

Several sites have development potential, including three parcels located in the Sterling Park neighborhood, two sites located along El Camino Real near the Colma BART Station, and one site located near the intersection of Old Mission Road and El Camino Real. A detailed site inventory describing the development potential of each, as well as site-specific constraints is provided in the following section.

**A. Sterling Park Development Potential**

Three separate vacant or underutilized parcels are located within the Sterling Park residential neighborhood. A site analysis has determined that 12 single family detached (SFD) units can be developed on these three parcels, which have a combined total area of 0.91 acre.

There are no governmental or site specific constraints impeding the development of these parcels with single family residences. All parcels are designated for single family residential development with a maximum allowable density of 13 units per acre. Sewer and water infrastructure capacity exists to accommodate the potential housing units. This amount of residential development in Sterling Park is already anticipated in the Colma General Plan.

**Table H-44: Sterling Park Single Family Detached Development Potential**

APN	Location	Designation & Zone	Acres	Dev. Pot.	Density Allowed	Constraints
008-126-100	C Street (southside)	Residential (R)	0.1	2	13 units/ acre	None, infrastructure capacity exists
008-126-040	B Street (southside)	Residential (R)	0.7	9		
008-125-180	B Street (northside)	Residential (R)	0.11	1		
<b>Total</b>			<b>0.91</b>	<b>12 units</b>		

**B. El Camino Real Development Potential**

Two separate parcels are located along El Camino Real, near the Colma BART Station which is located just outside the Town's municipal boundaries. Together, these parcels total 1.13 acres. The presence of the Colma BART

Station is expected to stimulate development of multiple unit residential buildings and mixed use developments in this area. Sewer and water infrastructure capacity exists and can accommodate all potential housing units. Development of existing and projected parcels is already anticipated in the Colma General Plan.

The County adopted the Colma BART Station Area Plan which provides incentives for higher density development and density bonuses for affordable housing on unincorporated land near the BART Station. Additionally, Colma’s Zoning Code provides density bonus incentives for affordable units.

### Sandblaster Property – 7773 El Camino Real



A 0.53 acre parcel on the east side of El Camino Real is bounded by “C” Street to the north and the “D” Street stairs to the south. This parcel is referred to as the ‘Sandblaster Property’ due to its past light industrial use. The parcel currently, contains two billboards. The site is currently designated as residential/commercial.

*This 0.53 acre property, the former site of a sandblasting business at 7773 El Camino, is one of two developable parcels along El Camino Real. The site has a realistic development potential of 13 high density residential units. Site-specific constraints on the property include steep topography along the edge of the developable pad.*

Site-specific constraints include steep topography along the eastern and northern boundaries of the site. In addition, there may be specific environmental and physical constraints on the site. Although an in-depth environmental site evaluation has not been completed, it is anticipated that there may be some surface and sub-surface ground contamination on the site as a result of the long-term sandblasting business. However, a development proposal for the site was received in 2007 by the Town Planning Department. The proposal included 13 residential units located above ground floor retail uses with sub-grade parking serving the development, and was deemed appropriate and feasible. The application was not pursued by the applicant. Rezoning the site to a ‘Planned Development’ land use designation would allow for additional flexibility in the setbacks and other design standards applicable to the project. Planned Development designation allows for a project’s design to respond to site specific conditions, and encourages mixed use and residential development. The Town’s Inclusionary Housing Ordinance (Subchapter 12 of the Colma Municipal Code) includes concessions and incentives for eligible development projects, subject to approval by the City Council, to facilitate development of affordable units on smaller sites such as the property at 7773 El Camino Real.



It should be noted that the project plans submitted in 2007 included this site and the two single family residential lots on C Street, mentioned in the Sterling Park Development Potential section, for a total of 15 units.

### Bocci Property – 7778 El Camino Real

A 0.6 acre parcel on the west side of El Camino Real was recently reoccupied by a monument making light industrial operation. The parcel is referred to as the ‘Bocci Property’ due to the family name of the historic monument manufacturing company located there.



The parcel is bounded by the entrance to the Colma BART station to the north, the BART right-of-way to the west and south, and El Camino Real to the east. This parcel could be redeveloped with high-density residential or a mixed use development that includes high density residential. The property is currently designated for commercial use, which allows for multi-family residential.

Site-specific constraints on the parcel include its triangular shape, the close proximity of the BART tracks to the property, and an

existing utility easement serving the adjacent Colma BART Station that reduces the buildable area of the property. However, a development proposal was previously submitted to the Town Planning Department, which took into account the site’s constraints. The proposal included 24 high density multifamily dwelling units over ground floor retail and was deemed to be a realistic development proposal. As with the other El Camino Real parcel, rezoning it to a ‘Planned Development’ land use designation would allow for additional flexibility in the setbacks and other design standards applicable to the project. Planned Development designation allows for a project’s design to respond to site specific conditions, and is anticipated to encourage mixed use and residential development. The development proposal has since been withdrawn and a small monument business has leased the property. While the terms of the lease are not known, it is likely that redevelopment of the site with mixed-use (including high-density residential) will not occur while the monument business exists on site. Given the site’s unusual shape and existing access, it is not recommended that residential development occur on the site while the present structures exist.

*The 0.6 acre Bocci site at 7778 El Camino Real has a realistic development potential of 24 high density multi-family units. Site specific constraints on the property include a utility easement serving the adjacent Colma BART Station.*

**Table H-45: El Camino Real Parcels Multi-Family Development Potential**

APN	Location	Designation & Zone	Acres	Dev. Pot.	Density Allowed	Constraints
008-127-020 (Sandblaster)	El Camino Real	Residential/ Commercial (Mixed Use) - (R/C)	0.53	13	30 units/acre	Topography, possible ground surface contamination
008-141-080 (Bocci)	El Camino Real	Commercial (Mixed-Use) - (C)	0.6	24	30 units/acre	Utility Easement, Triangular Shape
<b>Total</b>			<b>1.13 ac</b>	<b>37 units</b>		

**C. Holy Cross Site Development Potential**



An additional 3.32 acre development site is located on the north side of El Camino Real, near its intersection with Mission Road and the southern Town boundary. This site is referred to as the Holy Cross Site, as it is adjacent to the Holy Cross Cemetery and is owned by the Archdiocese of San Francisco. Although the maximum allowable density of 22 units per acre would allow for up to 73 multifamily units, site specific constraints reduce the realistic development potential of the site to approximately 26 dwelling units.

Site-specific constraints include its narrow and triangular shape, site topography and existing structural encumbrances on the site, including a small reservoir providing irrigation water to Holy Cross Cemetery. While the reservoir may be considered a significant constraint, the property owners have entertained the possibility of relocating or eliminating the reservoir should the property be sold for development. The realistic development potential of 26 dwelling units was calculated by evaluating required off-street parking and taking into account the unusual and difficult to develop triangular-shaped site. However, it may be possible to get a greater number of units on the site using the flexibility allowed by the Planned Development zoning designation and creative solutions that may include sub-grade parking.



Because the site is unique and has a number of site-specific physical constraints, a rezoning to a Planned Development land use designation would allow for the most development flexibility in setting standards such as height, setbacks, ingress and egress, and landscaping. The Planned Development designation would be accompanied by plans for development, including site plans, floor plans, elevations, landscaping and other site improvements. Sewer and water infrastructure capacity exists and can accommodate all potential housing units. Development of existing and projected parcels is already anticipated in the Colma General Plan.

**Table H-46: Holy Cross Site Multi-Family Development Potential**

APN	Location	Designation & Zone	Acres	Dev. Pot.	Density Allowed	Constraints
011-370-220	Mission Road	Commercial (C)	3.32	26 MFD	22 units/acre	Topography, narrow and triangular site, existing infrastructure
<b>Total</b>			<b>3.32</b>	<b>26 MFD</b>		

The Town of Colma will continue to entertain proposals on the various opportunity sites and will work with developers on meeting the Town’s development standards and overall design-related goals. The Planned Development designation allows flexibility in development standards, while not inhibiting the maximum densities allowed by the General Plan. In addition to the single-family residential infill opportunities, the realistic development potential on sites targeted for Planned Development are achievable.

In accordance with Government Code Section 65863(b), the City adopted a No Net Loss Program which was added to the Colma Municipal Code in 2013. This program requires that if any identified sites are developed at lower densities than anticipated, that the incremental loss of housing capacity will be accommodated elsewhere by either identifying other sites that have housing capacity or by rezoning sites within the Town to accommodate the lost capacity. One way to accomplish this is to require a minimum density rather than our standard practice of identifying a maximum density for a specific site.

## **GOVERNMENTAL CONSTRAINTS**

As part of the Housing Element process, the Town analyzed its Zoning Code, permitting processes, development standards, and building codes to identify potential constraints for the development of housing. Housing Element proposes specific actions and implementation schedules to remove such impediments, where possible.

### **General Plan and Zoning**

Colma's General Plan and Zoning Ordinance provide for a wide range of allowable residential densities in both residential and commercial districts. General Plan densities typically determine the maximum number of dwelling units allowed on a specific site. The Zoning Ordinance is consistent with the General Plan. Additionally, the Town has a Planned Development designation which permits relaxation of zoning standards. In the past, the Planned Development designation has been used to develop high density residential projects and is the most successful manner of developing the available parcels identified in the previous section, because of their unique site constraints and small size.

As discussed earlier, the Town's Commercial/Mixed Use and Commercial Land Use Designations sites will accommodate a majority of the housing need for lower income units. The Colma General Plan specifically identifies the Commercial/Mixed Use designation for ground-floor retail/office with residential units above. The mechanism to effectuate a mixed-use development is the rezoning of the property to Planned Development, which maintains the full multi-family allowance in the commercial zone but allows for greater flexibility in development standards to maximize unit yield.

This analysis is based upon two assumptions: that the identified sites allowing mixed-use will be developed with the residential uses and developers will build to the estimated realistic densities for each of these sites. The first of these assumptions is prudent in light of recent trends in the Town and sites near the identified sites. Developments near the identified sites were almost exclusively residential use projects or include a small portion of retail/commercial uses.

Residential projects have been proposed on two of the sites in close proximity to the Colma BART Station, lending credence toward the sites being developed with

residential uses. There are several other reasons why the identified sites are likely to develop with the estimated residential capacity during the planning period:

1. Areas designated for mixed-use development have no minimum commercial component requirement, so developers are able to develop 100 percent residential (i.e. there is no vertical mixed use requirement) on mixed use sites.
2. The Town supports housing in the Town's mixed-use areas by assisting in site assembly.
3. The majority of mixed-use sites are not prime sites favored by commercial establishments.
4. The sites are located in close proximity to where other new residential development has been built or approved.

Thus, it is reasonable to assume that the identified sites will be developed as residential-use projects, at, or above, the estimated densities.

The zoning ordinance sets forth requirements that can affect the type, appearance and cost of housing to be built within the Town of Colma. The zoning ordinance includes standards for development determining minimum lot size, permitted use(s), minimum setbacks, maximum height limits and minimum parking standards. There is no lot coverage limit or floor area ratio standard for residential zoning districts in Colma. The building envelope allowed on a residentially zoned lot in Colma is determined by setbacks and height limits. There are two residentially zoned districts in Colma, the Residential (R) zone and the Residential – Sterling Park (R-S) zone. The R-zone allows single family dwellings by right (no land use entitlements required) and multi-family dwellings up to six units with approval of a Use Permit provided that the residential density proposed does not exceed that which is specified in the General Plan. The R-S zone allows single family detached dwellings only.

Development standards in Colma such as setbacks, building height and off-street parking are similar to or less restrictive than those in surrounding communities and would not be considered unreasonable development constraints. For example, the minimum side yard (10 percent of lot width) can be as narrow as 3.33 feet, which is much smaller than the 10 foot setback required by many San Mateo County

jurisdictions. Colma allows a minimum lot size of 3,333 square feet, which is significantly smaller than most jurisdictions. In addition, Colma allows residential development on commercially-zoned parcels, which is a far less restrictive land use policy than found elsewhere in the County. The development standards for residential zones are summarized in the table below.

**CURRENT R-S AND R-ZONE DEVELOPMENT STANDARDS**

<b>SETBACKS</b>	<b>R-S ZONE</b>	<b>R-ZONE</b>
<b>Front (1st flr): (2nd flr):</b>	15'/19' to garage None	15'/19' to garage None
<b>Side (1st flr): (2<sup>nd</sup> flr):</b>	3'3"=10% of lot width or 10' whichever is less None	10% of lot width or 10', whichever is less
<b>Rear (1st flr): (2nd flr):</b>	15' 25'	25% of total lot area, not to exceed 25'
<b>FAR:</b>	No restriction. Governed by setbacks/height limits	No restriction- governed by setbacks/height limits
<b>Height:</b>	27'	36'

In 2013, the Town adopted manufactured home design standards for the Town’s two single-family residential zoning districts in compliance with Government Code Section 65852.3(a), and are permitted as single-family dwellings.

The parking standards are set forth in the zoning ordinance by district, and are defined in Section 5.01.080 of the zoning ordinance. These standards are summarized in the table below.

Residence Type	Spaces Required		Total
	Covered	Uncovered	
<b>Single Family Detached:</b> (Over 4 bdrms., add 0.5 spaces/each addl. bedroom)	2		2
<b>Multiple Units:</b>			
Studio	1	.5	1.5
1 Bedroom	1	.5	1.5
2-4 Bedrooms	1	1	2
Over 4 Bedrooms add .5 covered or uncovered for each additional bedroom			

The Zoning Ordinance includes provisions for residential structures existing or approved prior to March 1, 1988. These provisions require only one (1) parking space for each single family dwelling or for a multi-family dwelling having no more than one bedroom and 1.5 covered parking spaces for each multi-family dwelling having two (2) or more bedrooms. If the existing units comply with these provisions, property owners are not required to provide additional parking spaces because of repairs, restoration, remodeling or additions to such units; however, if additional bedrooms are added to an existing single family dwelling, the number off-street parking spaces must be increased by 0.5 covered or uncovered spaces for each bedroom exceeding the total, existing and added, of four (4) bedrooms.

The density limits set forth in the Colma General Plan allow 13-30 units per acre in residentially zoned areas, and up to 30 units per acre in the mixed commercial/residential areas. Up to 30 residential units per acre are permitted in certain commercial areas through mixed-use developments, which are established through the Planned Development process. Through the establishment of a Planned Development, standards may vary including those associated with parking, building height, and Floor Area Ratio. Density bonuses are also permitted under specific circumstances.

Although development standards and densities are generally less restrictive than those found in other Peninsula communities, Colma's high proportion of land uses directly related to the large inventory of cemetery land discussed in the preceding section must be viewed as a constraint to future development of housing in Colma. This constraint is not, however, insurmountable in view of the availability of sites identified in this document. Existing residential development standards, such as setbacks, height limits and parking requirements have not constrained housing

development in the Town. In many cases, they are less restrictive than other jurisdictions in San Mateo County, resulting in lower costs to develop housing. The flexibility afforded in the Planned Development process allows residential development to achieve maximum densities while balancing livability and habitability standards.

### **Building Codes**

The California Building Code is used in Colma. The Town's Building Official verifies that new residences, additions, auxiliary structures, etc., meet all construction and safety standards. Building permits are required for most construction work. Additionally, building code enforcement helps the Town maintain a safe building stock.

### **On- and Off-Site Improvements**

Site improvements are a necessary component of the development process. Improvements can include the laying of sewer, water, and streets for use by a community when that infrastructure is lacking, and these improvements make the development feasible. Due to the built-out nature of the Town, all of the residential and commercial areas in Colma are already served with adequate streets, sidewalks and infrastructure. This includes sidewalks that only usually require modification to the location of curb-cuts.

In areas already served by infrastructure, site improvement requirements vary depending on the existing condition of each project site. Usually, only standard connection laterals are required for most project utilities. The undergrounding of utilities from the nearest pole to the project is required of all projects, and street tree planting may also be required. These costs have not shown to be problematic for any developments in the Town when anticipated and known by the developer early in the process.

### **Permit Processing and Procedures**

Building permits must be secured before commencement of any construction, reconstruction, conversion, alteration or addition. Approval of permit applications is based on conformity with the Zoning Ordinance, although the City Council has the power to grant variances from the terms of the Ordinance within the limitations provided by law.



Two ways of developing housing in Colma include the construction of individual single-family residential units on existing lots or the rezoning of larger properties to a Planned Development (PD) zoning designation for provision of multi-family or higher density housing. The Town of Colma does not have a specific multi-family zoning designation, so the Planned Development designation provides opportunities for multi-family housing. The Planned Development entitlement process requires the approval of a Conceptual Development Plan and a Detailed Development Plan and is subject to evaluation under the California Environmental Quality Act (CEQA). Construction of single-family residential units does not require discretionary review and is exempt from CEQA evaluation.

The table below identifies various entitlements and the estimated processing time for each. Because many applications require multiple approvals, many of these approvals run concurrently. Variance and Use Permit requests usually take only two to four months to process. Because Colma has no Planning Commission, decision-making is unusually streamlined.

Amendments and reclassifications to the Zoning Ordinance can be made by the City Council, subject to applicable provisions of state law and typically take four to six months to review. Procedures for amendments and reclassifications are stated in the Zoning Ordinance.

TYPE OF PERMIT	TYPICAL PROCESSING TIME	APPROVING AUTHORITY
Design Review	2-4 months	City Council
General Plan Amendment	4-6 months	City Council
Zoning Reclassification	4-6 months	City Council
Variance to Zoning Regulations	2-4 months	City Council
Planned Development Plan	6-8 months	City Council
Parcel Map (in conjunction with PD)	6-8 months	City Council/Public Works

Subdivision Map (in conjunction with PD)	6-8 months	City Council/Public Works
Negative Declaration	4-6 months	City Council
Environmental Impact Report	6-8 months	City Council

The Planned Development process can be summarized as follows:

Once an application for a Planned Development (which consists of a Rezoning and a Use Permit request, at a minimum) is received by the Planning Department, the application is reviewed for completeness and processed as a Conceptual Development Plan. Environmental review is completed during the Conceptual Development Plan phase. All applications are processed concurrently, and entitlements are generally approved within four to six months of application filing. The final step in the approval process is a Detailed Development Plan. The development standards that provide a guideline for a Planned Development are those most closely associated with the General Plan land use designation. For example, the properties targeted for mixed-use along El Camino Real are designated as Commercial/Mixed Use in the Colma General Plan. Building heights, floor area ratios and setbacks adopted in the Commercial zoning district would be used as a guideline for a Planned Development.

The following is a summary of application fees for Planned Development submittals:

<b>Planned Development Entitlement Application Fees</b>	
Entitlement	Fee
Establishment of Planned Development	\$4,880 deposit
Major Use Permit	\$4,225 deposit
Design Review Permit (Major)	\$4,190 deposit

While deposits would be due at the time of application submittal, the applicant would receive a refund of any unused monies after completion of the entitlement process.

Single-family residential infill construction does not require land use entitlements, and building permit-related fees vary depending on the project's valuation. Provided that a proposal meet zoning code regulations, additions to and new construction of single family dwellings do not require review or approval by City Council. As noted above, single family dwellings are not subject to CEQA. Processing for a new single family dwelling would begin with building permit submittal and there are no neighborhood noticing requirements.

Upon submittal of a building permit application for a single family addition or construction of a new single family dwelling, the Building Department routes the plans and application to the other City Departments for review. At that time there would be a detailed review of the proposed construction to determine if the project meets all municipal code regulations. There are no residential design guidelines for single family additions or new construction. During review of the application by the Planning Department, design of the proposed addition or new construction would consider overall mass and bulk of the project in relation to the surrounding neighborhood. While there is no specific design criteria, impacts of the addition on adjacent properties is considered during the plan check of the building permit application. Plan check comments are returned to the Building Department within 10-days of submittal so that comments can be provided to the applicant in a timely manner.

Building permit plan check and processing in Colma is efficient and timely. Building permits generally are processed in a few days. Building permits for projects that require approval of entitlements cannot be issued until CEQA review is completed and the City Council approves all entitlement applications. In order to expedite the process leading to construction, it is not uncommon for applicants to submit plans for building permit review while simultaneously proceeding through the CEQA and entitlement processes. Depending on the complexity of a project, building permit issuance ranges from a few days to a few weeks.

## **Fees**

The cost of development within the Town of Colma includes planning and building plan check fees; permit fees; utility service fees, recycling fees, and school fees. In addition, the Town of Colma imposes a parkland dedication fee for subdivisions (Quimby fee) and if inclusionary housing is not included (where required) then a housing in-lieu fee may also be imposed. Local governments typically assess many

different types of residential development fees. These include planning fees, building permit and related fees, capital facilities fees and development impact fees.

Planning Fees

Planning-related application fees required for development in the Town of Colma fall into two categories: flat fees and deposit against actual costs. Flat fees are charged for processing applications through the Planning Department to develop property. Fees are due and payable upon making application, and are non-refundable. Based upon an analysis of staff hours and comparison with other jurisdictions, the fees set forth do not exceed the estimated reasonable cost of providing the service. The following table summarizes the flat fees applicable to development:

<b>TYPE OF PERMIT</b>	<b>FEE</b>
Administrative Use Permit	\$280
Design Review, Minor	\$325
Sign Permit	\$382
Sign Review	\$102
Temporary or Short Term Use Permit	\$280
Tree Removal Permit	\$474
Use Permit, Home Occupation	\$50
Use Permit, Minor	\$905
Zoning Clearance for Retail Merchandising Unit	\$184

Deposit-based fees are required for processing major development applications through the Planning Department. The initial deposits shown below are due and payable upon filing an application, and are based on the typical amount of staff time necessary to process similar applications. If additional staff time is necessary to adequately evaluate an application, additional deposits will be required. In accordance with the Colma ordinance that established the current Master Fee Schedule, the total amount of deposit-based fees shall not exceed three times the initial deposit, plus reimbursable costs. Any unused deposits are returned to the applicant after a decision on the application has been made by the City Council.

Proposed amendments require the same fees as an initial application. The following summarizes the deposit-based fees associated with typical entitlement applications for all types of residential development:

<b>Table H-47: DEPOSIT AGAINST ACTUAL COST -LAND USE DEVELOPMENT PROCESSING FEES, PLANNING SERVICES</b>	
<b>TYPE OF PERMIT</b>	<b>INITIAL DEPOSIT</b>
Design Review, Major	\$4,190
General Plan Amendment	\$5,575
Lot Line Adjustment	\$2,540
Parcel Map	\$3,950
Planned Development Plan	\$4,880
Subdivision Map	\$5,465
Use Permit, Major	\$4,245
Vacation or abandonment of Public Easement	\$5,705
Variance to Zoning Regulations	\$4,720
Zoning Reclassification	\$5,245

In addition to the above noted planning application fees, staff time associated with environmental review in accordance with CEQA (California Environmental Quality Act) review requires a separate deposit, which is due and payable at the time an application is submitted. As noted above, additional deposits will be required if the amount of staff time to evaluate the proposal exceeds the amount of the initial deposit. Any unused deposits are returned to the applicant after a decision on the environmental document has been made by the City Council. The total processing fee will not exceed the actual, reasonable cost of providing the service. In addition to the application and CEQA review fees, applicants are required to submit pass-through fees to the San Mateo County Clerk and California Department of Fish and Game, collected by the City after the environmental determination has been approved by the City Council. The following table summarizes the fees associated with environmental review of a proposed development (not specifically residential):

**CEQA REVIEW FEES FOR LAND USE DEVELOPMENT PROJECTS –  
DEPOSIT AGAINST ACTUAL COST**

APPLICATION	INITIAL DEPOSIT	PASS-THROUGH FEES
Categorical Exemption	\$100	\$50-Document handling fee
(Mitigated) Negative Declaration	\$4,780 is prepared by Staff; otherwise 10% of the cost charged by an outside consultant	\$2,181.25 –CA Dept. Fish & Game fee \$50- Document handling fee
Environmental Impact Report	Consultant cost plus a deposit of 10% of the cost charged by an outside consultant	\$3,029.75 –CA Dept. Fish & Game fee \$50- Document handling fee
Environmental Document pursuant to a Certified Regulatory Program (CRP)	-	\$1,030.25 –CA Dept. Fish & Game fee \$50- Document handling fee

The Town of Colma’s Planning Department is partially funded by application fees and deposits, but the remaining cost of operating the department is subsidized by the Town’s General Fund. An August 2008 study was conducted which evaluated typical planning and building permit fees to construct a new single-family residence in each San Mateo County jurisdiction. In this study, Colma’s fees fell near the low end of the range, considerably lower than most San Mateo County jurisdictions.

Residential planning and building fees are broadly required by all jurisdictions in San Mateo County. In Colma, such fees are noted here as affecting development, but are not viewed as a governmental constraint.

The following tables provide estimated planning, building and impact fees when compared to other jurisdictions within San Mateo County. The fees are based on the following prototypical projects:

- One single-family residence: A new home on an empty lot in an existing neighborhood, no significant grading or other complicating factors, 2400 sf and 500 sf garage, two stories, four bedrooms, three bedrooms.
- Ninety-Six Units in 16 Buildings on Eight Acres of Land: the project has a total of 145,500 square feet. The construction will be type VN. The building will have no sprinklers and will have HVAC air conditioning.

The 96 unit project will require a zoning change: Planned Development Zoning/ PD Permit, and Tentative Map, High Complexity. The project will generate 72 peak hour trips.

The project will require significant grading work (5,000CY), and type 1 erosion/sediment control.

The project will include existing public street frontage, and will need \$400,000 of frontage improvements (half street reconstruction). The project will also require the construction of new private streets, which will cost an additional \$600,000.

The project will require no public landscaping and no traffic signal work.

Units:

Model A: 28 units, 1250 sf + 500 sf garage, 2 stories, 2 bdrm, 2 bth

Model B: 34 units, 1500 sf + 500 sf garage, 2 stories, 3 bdrm, 2 bth

Model C: 34 units, 1750 sf + 500 sf garage, 2 stories, 3 bdrm, 2.5 bth

City	Entitlement Fees	Construction Fees	Impact Fees	Total
Brisbane	-	\$4,211	\$11,111	\$15,322
Burlingame	\$1,806	\$32,400	\$9,062	\$43,268
Colma	-	\$6,760	\$7,680	\$14,439
Daly City	-	\$15,998	\$5,074	\$21,072
Foster City	\$2,000	\$18,682	-	\$20,682
Half Moon Bay	\$12,055	\$3,312	\$25,032	\$40,399
Hillsborough	\$2,901	\$10,699	\$4,980	\$15,679
Portola Valley	\$3,640	\$19,772	\$7,860	\$31,092
Redwood City	\$620	\$6,384	\$21,531	\$28,535
San Mateo	\$3,500	\$26,107	\$20,844	\$50,451
South San Francisco	\$670	\$9,996	\$6,312	\$16,978
Woodside	\$4,380	\$16,484	\$4,350	\$25,214

Source: 21 Elements Fee Survey, 2013/2014

Colma's fees are generally much less than those of other jurisdictions in the County for the single-family home prototype. The impact fees collected by the Town for the 96-unit Multi-Family prototype are comparable with surveyed jurisdictions.

Generally, the fees collected by the Town are relatively low and are not considered an impediment to development.

	Entitlement Fees	Construction Fees	Impact Fees	CEQA Fees	Total	Per unit cost
Brisbane	\$33,543	\$191,358	\$302,252	\$2,218	\$529,371	\$5,514.28
Burlingame	\$58,076	\$1,431,000	\$531,552	\$273,234	\$2,020,628	\$21,048.21
Colma	\$22,275	\$230,847- \$554,837	\$1,429,085	\$60,000	\$1,742,207 - \$2,066,197	\$18,147 - 21,522
Daly City	\$18,041	\$530,861	\$487,104	\$2,995	\$1,036,006	\$10,791.73
Foster City	\$50,000	\$560,875	\$1,920,000	-	\$2,530,875	\$26,363.28
San Mateo	\$75,000	\$841,502	\$1,463,652	\$25,000	\$2,405,154	\$25,053.69
Redwood City	\$12,500	\$689,712	\$1,537,620	\$5,000*	-	-

Source: 21 Elements Fee Survey, 2013/2014

Notes: **Construction Fees**- Colma's costs vary depending on the sewer district. **Impact fees**- Colma and Foster City listed a school fee, but these were removed for consistency with other jurisdictions. **CEQA**- Burlingame assumes a higher CEQA cost than the other jurisdictions. Other cities assumed a Negative Declaration or a Mitigated Negative Declaration. Redwood City assumes that a project is downtown; otherwise the CEQA fees are based on cost recovery and can vary dramatically. All EIR related expenses have been separated into their own category.



### Building Fees

Colma, in accordance with the Government Code, enforces the latest edition of the California Building Code to ensure the health and safety of residents of newly constructed housing. The Town's Building Department enforces the building code. Inspections and approvals are completed promptly and do not add unnecessary delays in the construction of new housing. Fees are assessed for these projects to offset plan check and inspection activities. From time to time, the Town adjusts fees to keep up with inflation. These fees are established in accordance with the Government Code.

Building permit fees for new construction and additions are determined in dollars per square foot based on the occupancy of the use, with the final determination for the occupancy made by the Building Official. Permit fees for alternations, reports and interior changes (tenant improvements) are charged on a sliding scale that is based upon the valuation of the project. Plan check fee are 65% of the permit fees.

### Recycling Fees

In March 2004, the Colma City Council passed an ordinance to meet the goals of the California Integrated Waste Management Act of 1989. The ordinance requires that at least 50 percent of the waste tonnage from any demolition project, including concrete and asphalt, (or 15% where there is no concrete and/or asphalt) be recycled and/or reused, consistent with the Act. Prior to demolition and building permit issuance, applicants must comply with the Town's Construction Debris and Demolition recycling ordinance and complete a "Recycling and Waste Calculation Form". At the time of building permit issuance, the applicant posts a deposit, at a rate of \$50 per ton for the percentage of recycled materials calculated. At the completion of the project, it is the contractor's responsibility to demonstrate that they have properly recycled the correct amount of waste generated by submitting receipts, weight tags, or other records to the Colma's building department for verification. If it is demonstrated that the construction debris recycling goals were met, the full amount of the deposit is refunded. If the amount recycled is less than the required amount, the Town of Colma retains the \$50.00 for each ton not recycled and/or reused. Since waste diversion is broadly required of all jurisdictions under State law, it is noted here as affecting development, but is not viewed as a constraint.

Public Works Fees

There are also public works fees associated with property development. These fees are charged for processing documents necessary to implement a plan to develop a property. Fees are due and payable upon making application, and are non-refundable. These fees are in addition to any other fees set forth in this schedule.

Typical public works fees include sewer connection fees, water meter and service connection fees and sidewalk and special encroachment permits, and the most prevalent associated with residential construction are summarized below.

**PUBLIC WORKS FEES – Town of Colma**

TYPE OF PERMIT	FEE
<b>Grading Plan Check Fees</b>	
50-2,000 cu. yds	\$80.00 + \$20 per 100 cu. yds.
Grading Plan Checking > 2,000 cu. yds	\$400 + \$2 per 100 cu. yds. (if > 2,000 cu. yds.)
Grading Permit, 50-2,000 cu. yds	\$130.00 + \$20 per 100 cu. yds.
Grading Permit, >2,000 cu. yds	\$530.00 + \$7.50 per 100 cu. yds. (if >2,000 cu. yds.)
<b>Improvement Plan Check Fees</b>	
Contracts of <= \$10,000	5% of contract cost, \$100.00 min.
Contracts between \$10,000-\$100,000	\$500.00 plus 3.5% of contract cost
Contracts >\$100,000	\$3,650 plus 2% of contract cost
Street or easement vacation	\$500.00/first parcel + \$200.00/each contiguous parcel
Lot Line Adjustment by deed	\$400.00
Lot Line Adjustment by Parcel Map	\$200.00 + recording costs
Parcel or Final Map Subdividing Property	\$600.00 + \$50.00 /each lot + recording costs

School Fees

In 1987, Assembly Bill 2926 amended the California Government Code to authorize school districts to levy school impact fees on new residential, commercial and industrial development. There are four school districts that serve Colma: the Bayshore Elementary School District, Jefferson Elementary School District, Pacifica Elementary School District and the Brisbane Elementary School District. There is one high school district, the Jefferson Union High School District. School fees are collected to offset costs of rehabilitation and maintenance of school buildings. Fees are collected on all new construction projects in Colma and on residential remodels in Colma that add 500 square feet or more. Residential school development fees for

the Bayshore, Jefferson and Pacifica Elementary School Districts and Jefferson Union High School District are \$2.97 per square foot.

### Parkland Dedication

The Colma City Council adopted Ordinance 641 in 2006 to require dedication of land and/or payment of a parkland dedication fee. The parkland dedication fee applies to projects in Colma that require approval of a tentative map or parcel map for residential uses by one or more dwelling units, but exempts subdivisions containing fewer than 5 parcels and not used for residential purposes. This fee is determined by multiplying 0.003 acres per person in the dwelling unit (which is the same as three acres per 1,000 persons) times the total number of dwelling units in the development times the average number of persons per dwelling unit in the subdivision for which the approval of a map is being sought. The ordinance assumes that the average number of persons in a dwelling unit in the subdivision will be 3.05, which is the average occupancy Based on the 2010 Census and the 2007-2011 American Community Survey. In subdivisions over 50 lots, or, in the case of a condominium project, stock cooperative or community apartment project, if the subdivision contains more than fifty (50) dwelling units, the developer shall both dedicate land and pay a fee. The purpose of collecting these fees is to provide park and/or recreational land for use by the residents of Colma. The Colma Parkland Dedication Fee ordinance is based on California State enabling legislation, so it is applicable statewide. Therefore, it is not viewed as a constraint to development, as many communities in the area have adopted the same regulations.

Local governments typically assess many different types of residential development fees. These include planning fees, building permit and related fees, capital facilities fees and development impact fees. Residential planning and building fees are broadly required by all jurisdictions in San Mateo County. In Colma, such fees are noted here as affecting development, but are not viewed as a governmental constraint.

### **Governmental Constraints on Homeless Shelter Development**

The Town of Colma is in compliance with California Government Code 65583 4(A) which requires each community to identify one or more zoning districts where emergency shelters are permitted without a use permit or other discretionary permit.

Section 5.03.290 of the Town Municipal Code allows for emergency homeless shelters by right in a Commercial (C) zone.

### **Special Housing Accommodations**

#### *Reasonable Accommodation*

Chapter 5.15.010 of the Colma Municipal Code provides reasonable accommodation to people with disabilities and complies with the Fair Housing Amendments Act of 1988 and the California Fair Employment Act in the application of the Town's zoning, land use laws, regulations, rules, standards, policies, procedures and practices.

A request for reasonable accommodation may include a request for modification or exception to the land use rules for the siting, development and use of housing or housing-related facilities that would eliminate regulatory barriers and provide a person with a disability equal opportunity to housing of that person's choice. Requests for reasonable accommodation are submitted to the City Planner. No fee is required for submitting a letter of request under this chapter or for filing an appeal. All requests made in connection with a project or other land use entitlement applications are processed concurrently with review of such application(s). Public notice of the request for reasonable accommodation is transmitted along with the application notice, in the manner prescribed for the land use entitlements associated with the project. A written decision to grant or deny a request for reasonable accommodation is based on consideration of the following factors:

- 1) Whether the housing, which is the subject of the request, will be used by an individual with a disability under the Act.
- 2) Whether the request for reasonable accommodation is necessary to make specific housing available to an individual with a disability under the Act.
- 3) Whether the requested reasonable accommodation would impose an undue financial or administrative burden on the Town.
- 4) Whether the requested reasonable accommodation would require a fundamental alteration in the nature of the Town program or law, including, but not limited to, land use and zoning. If the Town determines that a

requested accommodation would result in a fundamental alteration or an undue financial or administrative burden, the Town may take any other action that would not result in such an alteration or such burdens but would nevertheless ensure that individuals with disabilities receive equal access to the benefits or services provided by the Town.

The City Planner may impose conditions of approval upon granting a request for reasonable accommodation to ensure that the reasonable accommodation would comply with the findings required. A written notice of decision is then issued either granting or denying the request within 10-days of the noticing period. Appeals on a decision made by the City Planner to grant or deny a request for reasonable accommodation may be appealed to the City Manager.

#### *Group Residential Care*

California State law requires that residential care facilities that serve six or fewer residents to be considered a residential property and be treated the same as a single-family home. Therefore, local jurisdictions cannot impose restrictions on these facilities, such as additional parking requirement or conditional use permits, other than the restrictions that apply to other single family homes. Such facilities are however required to have a license to operate from the State (Community Care Licensing) and to meet all of their operating requirements that address health and safety issues.

The Town of Colma does not require a conditional use permit for residential care homes for more than six (6) people in all zones that allow residential uses. There are no additional regulations or restrictions on residential care facilities that serve more than six (6) residents, no parking standards that are specific to residential care facilities and no specific development standards. The zoning code does not specifically restrict or prohibit residential care facilities for individuals with disabilities. There are no restrictions on distances of care facilities, as State laws addresses overconcentration of facilities as part of the licensing review and issuance. Currently the State law states that, except for residential care facilities for the elderly and alcohol and drug facilities, which must be located at least 300 feet from a similar facility. Occupancy limits are based on the safety requirements of the fire and building codes.

### *Building Code Considerations*

Colma's adopted Building Code did not include any amendments that might diminish the ability to accommodate persons with disabilities. While the Town has not adopted universal design elements that address limited lifting or flexibility (e.g., roll-in showers and grab bars), limited mobility (e.g., push/pull lever faucets, wide swing hinges) or limited vision (e.g., additional stairwells and task lighting), the Town would not restrict permits that include accommodations for individuals with disabilities.

Accessibility retrofits are handled through the standard permitting process. The California Building Code provides an option for meeting code requirements, whereby an applicant submits an alternate "methods and means" checklist to the Building Official noting the proposed design, the typical design and the rationale for the request.

A program is included that will provide outreach to local service providers of special needs groups, whereby the Town will assist in the identification and analysis of constraints to the provision of housing for persons with disabilities, including lack of capacity and available resources and unmet needs.

### *Supportive and Transitional Housing*

State law also requires the Town to explicitly permit supportive and transitional housing and treat these land uses identically to other residential uses in the same zone. For example, a multi-family transitional or supportive housing permitted use in a multi-family zone should be treated the same as any other multi-family use proposed in the zone. The same applies to single-family transitional and supportive housing. Supportive and transitional housing must be subject to the same permitting processes as other housing in the zone without undue special regulatory requirements.

Transitional housing is a type of rental housing used to facilitate the movement of homeless individuals and families to permanent housing. Stays are for at least six months and units are re-circulated after a set period or when stability and independence are achieved. Supportive services to gain necessary life skills in support of independent living may be provided.

Supportive housing is rental housing with no limit on length of stay linked to a range of support services designed to enable residents to maintain stable housing and lead fuller lives. Typically, supportive housing is targeted to people who have risk factors such as homelessness, or health challenges such as mental illness or substance addiction.

Together, supportive and transitional housing are one solution to homelessness. They offer the homeless a means to transition to permanent housing.

Supportive and transitional housing facilities shall comply with all federal and California State licensing requirements. Supportive and transitional housing facilities shall comply with all applicable California Building and Fire Codes, including maximum occupancy restrictions.

In 2013, the Town of Colma amended its zoning code to permit supportive and transitional housing as a permitted residential use in all zones where residential units are permitted.

### **Inclusionary Zoning**

Inclusionary zoning programs – including Colma’s – are sometimes perceived as adding to the cost of housing by requiring the market-rate housing units to subsidize the affordable units. This is an area of much dispute, both in the Bay Area and nationally.

In a 2009 case entitled *Palmer v. the City of Los Angeles (“Palmer”)*, the California Court of Appeal ruled that the City’s “below market rate” (“BMR”) housing requirement could not be imposed on rental housing projects, because this requirement was preempted by the provision of California Civil Code section 1954.52, a statute added by a bill known as the Costa Hawkins Act. This decision has called into question whether the Town of Colma can enforce its inclusionary BMR requirement on rental housing projects.

In Colma’s Inclusionary Housing Ordinance, the requirement to add inclusionary units results in substantial costs to a project compared to being allowed to build all market-rate units. Generally, these costs cannot be passed on to other purchasers because buyers will not pay more due to greater development costs; buyers will pay what the market will bear relative to the desirability of the unit, the location and the community. Nor will the developer build for a less profit (unless the developer is

unlucky enough to have purchased land and planned a project under one set of assumptions and conditions and must sell units under a different set of conditions as a result of economic climate or change in Town policy). The land price is the variable that adjusts, over time, to absorb the increased costs of development within the community.

If the cost of inclusionary housing programs is not borne by the buyers or renters, but rather the developers (in terms of less profit) or the original landowners (also in terms of less profit), the questions then becomes whether or not inclusionary housing policy unfairly reduces the profit one can realize through development of property. Land is a limited community resource and a jurisdiction such as Colma has discretion in implementing a variety of land use mechanisms that tend to restrict both the value and the particular use of property in order to achieve objectives that meet the greatest overall public good.

In most instances, the State HCD has analyzed inclusionary housing programs as potential constraints on development. While the State indicates that housing element law is neutral regarding mandatory local inclusionary housing programs, the State also notes that there may be tradeoffs that must be discussed in the Housing Element's constraints section. However, Colma's program contains provisions that include incentives and concessions to mitigate these impacts. Constraints, therefore, are offset by such provisions to mitigate them.

Due to Colma's small size, no units have been constructed required under the Inclusionary Housing program which was adopted in January 2006. The Town does not believe that the Inclusionary Housing program will increase housing costs to the consumer. Ultimately, the developer will charge market rate rents and sales prices on the unrestricted units, regardless of the development costs. Although the program may impact the developer's profit, it is difficult to determine at what point those impacts are great enough to discourage moving forward or decreasing the number of units on a development site. Generally, the cost of land has the most impact on those decisions.

According to the Town of Colma's Inclusionary Housing Ordinance, the following incentives are expressly identified:

- (1) A full or prorated reduction in the number or type (covered or uncovered, tandem, etc.) of off-street parking spaces required per dwelling unit;



- (2) Expedited processing by all Town departments before other residential land use applications regardless of the original submittal date;
- (3) Deferred payment of all city-required fees on a residential development project until issuance of a certificate of occupancy;
- (4) Approval of mixed use zoning;
- (5) Financial assistance; or
- (6) Any other concession or incentive authorized by state law.

In summary, the Town has considered the advantages and disadvantages of the Inclusionary Housing program and has determined that the benefits outweigh the costs, especially since developers are afforded incentives to mitigate the costs.

In light of case law, Program 3.2 of the 2009 Housing Element recommended that the Town suspend or repeal the Town's Inclusionary Housing Ordinance. As an alternative, the Town is participating in a San Mateo County-wide Nexus Study that will be completed in fall of 2014. The Town will consider the recommendations of the study and consider adoption of fees and amendments of existing Inclusionary Ordinance in 2015.

## NON-GOVERNMENTAL CONSTRAINTS

State law requires that the Housing Element include a discussion of the factors that present barriers to the production of housing, including government actions and market forces (non-governmental constraints). Identification of these constraints helps cities and towns implement measures that address these concerns and reduce their impacts on the production of housing.

### Land Use Constraints



*Cemeteries comprise approximately 76% of the Town's land area, placing a significant direct and indirect constraint on housing development.*

The Town of Colma was incorporated for the purpose of preserving in perpetuity the use of land for cemeteries. Cemetery and related uses has historically been the primary and most extensive land use zone in the Town. Cemeteries and related land uses comprise 76% of the total land area, which leaves little remaining land for infrastructure, public facilities, housing and commercial uses. Colma now accommodates a regional need for burial grounds, serving San Francisco and San Mateo Counties through its 17 cemeteries. By law, the dedication of

property for cemetery uses makes these lands unavailable for housing projects. This is a non-governmental constraint that cannot be mitigated by responsive programs. See **Table H-50**, below, for a detailed land use breakdown.

In addition to the direct constraints that cemeteries place on housing development, cemeteries also pose indirect constraints. Some cultural groups and individuals avoid living near cemeteries or where they are visible. Cemeteries also place considerable fiscal challenges on the Town, which receives no tax revenue from cemetery uses or burials. This financial constraint increases the importance of the Town's regional commercial uses to fund Town services.

While the existence of cemeteries in Colma may constrain housing there, at the same time, it facilitates housing elsewhere. The Colma cemeteries have made, and continue to make land available for housing in San Francisco and San Mateo Counties.

Many of Colma's cemeteries are approaching the maximum capacity of ground burials and are now focusing on construction of mausoleums and columbariums to

conserve land area. One of Colma’s cemeteries with extensive land reserves is the Holy Cross Catholic Cemetery, with over 100 acres of land dedicated for future ground burials on the east side of Hillside Boulevard.

**Table H-50: Colma Existing Land Use Breakdown**

<b>Land Use</b>	<b>Acres</b>	<b>Percent of Total Town Area</b>
Cemetery, Memorial Park and Open Space Uses	933.1	76.3%
Commercial Land Use	159.7	13.1%
Circulation Infrastructure	83.0	6.8%
Residential Land Use	22.1	1.8%
Executive, Administrative and Office Uses	18.0	1.5%
Public Uses	4.0	0.3%
Planned Development (includes mixed use)	2.4	0.2%
<b>Total</b>	<b>1,222.3</b>	<b>100%</b>

Despite these significant fiscal constraints, there are areas in the Town which are available for the development of high density residential uses and a variety of housing types. Specifically, those areas include the mixed use areas identified along El Camino Real, and the existing Sterling Park neighborhood which has sites suitable for infill single family residential development.

**Housing Cost and Financing Availability**

Until mid-2008, home mortgage financing was readily available at attractive rates throughout San Mateo County and California. Rates vary, but ranged around 6.25 percent to seven percent from 2006-2008 for a 30 year fixed rate loan (HSH Associates Financial Publishers). However, rates have been as high as ten or 12 percent in the last decade.

As part of the aftermath of the subprime crisis in 2008, interest rates are very low. In San Mateo County, rates range from 4.0-4.5 percent for a fixed-rate, 30-year mortgage. One remaining challenge is that many mortgages in San Mateo County

are for more than \$417,000, meaning they qualify as *jumbo loans* and often have higher interest rates.

The data in the table below is from the Home Mortgage Disclosure Act (HMDA) and represents loan applications in 2012 for one- to four-unit properties, as well as manufactured homes. More than 65 percent of the loan applications were filed by households earning above a moderate income (greater than 120 percent of AMI). Moderate income households (80-120 percent of AMI) represented 18 percent of loan applicants, low income households (50-80 percent of AMI) represent 12 percent, and very low income households (less than 50 percent of AMI) only 4 percent. Almost 75 percent of all loans were approved and accepted by the applicants, and 10 percent were denied. Above moderate-income households had the highest rates of approval of any group. Loan approval rates have improved since the subprime crisis.

**Table H-51: Disposition of Applications for Conventional Home Purchase Loans (2012)**

Income Level	number of loan applications	% of all loans	% of loans originated	% of loan applications denied	% other*
Less than 50% AMI (Very Low Income)	700	4%	57%	22%	21%
50-80% AMI (Low Income)	1,968	12%	67%	14%	20%
80-120% AMI (Moderate Income)	3,017	18%	73%	11%	17%
120%+	11,381	67%	76%	8%	16%
All	17,066	100%	74%	10%	17%

Source: HMDA Data, 2012 for San Francisco-San Mateo-Redwood City MSA

\* includes loans applications approved but not accepted, loan applications withdrawn, and incomplete files

### Construction Financing

Construction loans for new housing are difficult to secure in the current market. In past years, lenders would provide up to 80 percent of the cost of new construction (loan to value ratio). In recent years, due to market conditions and government regulations, banks require larger investments by the builder.

Due to Federal and state budget cuts, affordable housing developers have had a much harder time securing funding. Since 2009, the Federal Government has cut programs such as Community Development Block Grants, HOME, and HOPE VI funding by 27-50 percent (ABAG). Traditionally, these programs have been a large source of affordable housing funds. In addition to Federal cuts, the State dissolved Redevelopment agencies in 2012, leaving San Mateo County with a loss of \$25.5

million in funds for affordable housing. However, Low Income Housing Tax Credits still provide an important source of funding, so it is important for jurisdictions to consider which sites are eligible for affordable housing development. Mid-Peninsula Housing has agreed to help jurisdictions identify appropriate sites.

### **Land and Construction Costs**

Land costs in San Mateo County are high, due in part to the desirability of housing in the county, and because available land is in short supply. These costs vary both between and within jurisdictions based on factors like the desirability of the location and the permitted density.

The following land costs are approximate, and derived from conversations with local developers. For a typical multi-family construction in San Mateo County, land costs add approximately \$90,000 per unit. Land for a single-family home often costs \$400,000 or more per lot.

Construction costs include both hard costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees and insurance. For multi-family homes in San Mateo County, hard costs account of 60-65 percent of the building cost and soft costs average around 15-20 percent (the remaining 15-20 percent is land costs). For single family homes, hard costs often are roughly 40 percent of the total cost, soft costs are 20 percent, and land is 40 percent.

According to housing developers in San Mateo County, construction costs for multi-unit buildings vary based on the form of parking (structured vs. surface) in addition to other environmental factors such as topography, pre-existing structures etc. For a larger, multi-unit building, costs can vary from \$185,000/unit to as high as \$316,000/unit. The cost per square foot ranges from \$172-\$200.

For the least expensive production single-family homes, the cost of preparing the vacant land is around \$100,000/lot, and the cost of construction is approximately \$145/sf. For more expensive, custom homes, however, the construction costs can be higher than \$435/sf. In general, soft costs add another approximate third to the subtotal.

### **Environmental Conditions**

In Colma, residential development is not significantly constrained by local environmental conditions. Geotechnical hazards, noise level incompatibility, and flooding considerations are described in more detail in the following section.



*The parking structure serving the Colma BART Station seen in the distance, over homes in Colma's Sterling Park neighborhood. Colma residents can easily access both the Colma BART Station and the South San Francisco BART Station. It is anticipated that parcels near these stations will see high density, mixed use development.*

### *Noise Incompatibility*

Residential areas subjected to exterior noise levels of 60 dB or higher are less desirable than quieter living environments. No portions of Colma are subject to continuous, extremely high level noise sources. The higher noise levels are associated with vehicular travel along major streets in Colma which reach 80 dB at the roadside. Most affected would be the El Camino Real, Mission Road and the Sterling Park residential areas. Noise effects

can be mitigated by noise barriers, building orientation and the use of insulating construction materials. In order to minimize noise impacts, the Town worked closely with BART engineers to ensure that the extension of BART's turn back track and rail line was built below grade through Colma.

### *Geologic and Seismic Safety*

The extent of constraint due to geologic factors is very small in Colma. The Town of Colma is situated in the Colma Valley associated with the Colma Creek drainage. Recent coarse-grained alluvial deposits are found along the main drainage paralleling El Camino Real, and older coarse-grained alluvial deposits extend back several thousand feet from the drainage toward the Town boundaries. The easterly Town boundary follows the lower slopes of San Bruno Mountain where limited serpentine and greenstone outcrops have been mapped. Slopes are flatter than 30 percent throughout the Town, with few exceptions. Where artificial cuts have been made in the alluvium there is minor landslide potential. This could affect the westerly edge of the Sterling Park area, which is on a bluff above El Camino Real. The recent alluvial materials closest to the Colma Creek drainage corridor have a minor potential for lateral spreading during seismic shaking. One inactive fault trace, the Hillside Fault, is mapped through Colma. Very strong shaking would be expected from a seismic event along the active San Andreas Fault, located one mile west from the Town's westerly boundary, or the San Gregorio Fault, which runs along the San Mateo coast.

### *Flood Hazard*

Land subject to flooding is concentrated along Colma Creek, which generally parallels El Camino Real. Box culverts along both F Street and at Mission Road remove peak flow from the existing channel. The box culvert daylight into the open

creek channel just south of the future South San Francisco BART Station where the creek has increased capacity. Other locations along the Creek may be subject to minor flooding during a major storm. This constraint could affect new development adjacent to the creek. However, mitigation can be accomplished through the provision of on-site stormwater detention and/or raising ground floor elevation to above the 100-year flood level. None of the Town of Colma is within a 100 year flood zone.

### **Public Transportation**

Regional public transportation is easily accessible from the major residential area of Colma, at the Colma BART Station at the north end of Town and the South San Francisco BART Station at the south end of Town. The Colma BART Station, located off of El Camino Real and across from the Sterling Park residential area, is expected to encourage private development of higher density residential and mixed uses on parcels adjacent to both the Station and El Camino Real. The South San Francisco BART Station may also continue to stimulate development of higher density residential and mixed uses on and around Mission Road, both within Colma and adjacent areas.

### **Opportunities for Energy Conservation**

Colma encourages its residents to increase energy efficiency, and provides information to the public on measures one can take to increase energy conservation. The Town expanded its efforts to be a more sustainable community by joining the International Council for Local Environmental Initiatives (ICLEI), which works collaboratively to identify and to reduce existing greenhouse gas (GHG) emissions. Through this collaboration, the Town has completed a GHG inventory of Colma's residential and government operations and their GHG emissions. The Town adopted a Climate Action Plan in May of 2013 which includes programs and policies to reduce GHG emissions. Since adoption of the Climate Action Plan, substantial reductions in energy use have been realized town-wide through lighting retrofits.

The Town of Colma enforces current State standards for energy efficiency in new construction. All new construction must conform to the State of California's residential building standards for energy efficiency (Title 24 of the California Administrative Code). Title 24 Standards were established in 1978 to ensure that all new construction meets a minimum level of energy efficiency standards. In 2004,

the Town adopted a Construction Demolition and Debris (CD&D) ordinance that requires the recycling and salvaging of construction and demolition materials. The ordinance reduces the amount of materials sent to landfills and conserves energy through the reuse and recycling of materials. Town staff monitors and enforces the CD&D program, which diverts more than 50% of materials from landfill.

Pacific Gas and Electric Company (PG&E), which supplies all of the electric and gas service to the Town, offers a number of programs that provide residents and businesses with the opportunity to conserve energy. The State Energy Commission also offers rebate programs and other programs for low-income residents. A program to encourage the use of cool roofing systems and other energy conservation measures has been included in this Housing Element.



## **EVALUATION OF ACCOMPLISHMENTS OF THE 2009 HOUSING ELEMENT**

State housing element law requires communities to assess their achievements under adopted housing programs as part of the update of an existing housing element. These results should be quantified where possible (e.g. rehabilitation results), but may be qualitative where necessary (e.g. mitigation of governmental constraints). Past accomplishments are compared with what was projected or planned as part of the earlier housing element. Where significant shortfalls exist between what was planned and what was achieved, the reasons for such differences must be discussed.

The 2009 Housing Element identified a number of programs designed to facilitate affordable housing and quantified the number of units to be achieved through the various programs. An evaluation of the housing programs included in the 2004 Housing Element ultimately informed the policies and programs of the 2009 Housing Element, as several successful programs were carried over to this Housing Element, and some less successful programs were modified.

### **Effectiveness of Previous Housing Elements**

The previous Housing Elements have been effective in maintaining, improving and increasing the supply of new housing. The lack of new housing during the 2009 Housing Element period was caused by the recession and is not a reflection on the effectiveness of the policies.

The 2004 Housing Element called for 74 new units. Town records show that 92 new units were built under the 2004 Housing Element, exceeding the goal of 74 units. Therefore, the 2004 Housing Element was highly effective in meeting its RHNA allocation. This success was due to a successful identification of housing sites in the Housing Element and policies favorable to housing development.

The main factors that allowed the Town to reach its goal, was the development of 63 high density units near the South San Francisco BART Station, the development of an additional 18 townhome units, and the development of several single family units within the Sterling Park neighborhood.

The 2009 Housing Element called for 65 units. Due to the recession, only two new market-rate single family residential units were built in 2007. The remaining 63

units identified in the element remain vacant. Inquiries have been made regarding the development of the sites, and the Town is optimistic that the sites may be developed under the 2015 Housing Element.

Colma is in compliance with Assembly Bill 1233, which requires that necessary rezoning identified by the previous Housing Element be adopted within a specific time frame.

### **Appropriateness of the 2009 Housing Element Policies and Programs**

Many of the policies and programs of the 2009 Housing Element were deemed to remain appropriate and have been carried over to the 2014 Housing Element. The 2009 Housing Element contains a series of Implementation Programs. Table H-51 provides a program-by-program review considering progress to date in implementation of these program actions, and the continued appropriateness of identified programs. The results of this analysis form the basis for developing the comprehensive housing program strategy presented in the General Plan Housing Element.

**Table H-52: Town of Colma Previous Housing Element Accomplishments**

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<b>Policy 1: Encourage construction of single family detached homes at all income levels in the Sterling Park residential neighborhood.</b>			
<p><b>Program 1.1 Manufactured Housing Design Standards.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>Allow for the development of new housing at a lower construction cost</p>	<p>In May of 2013 City Council adopted Ordinance No. 720, allowing manufactured homes to be located in a single-family residential zone, provided it is on a permanent foundation, devoid of wheels or axles, and meets specified design standards, and establishing development standards applicable to manufactured homes.</p>	<p>Since adoption of this ordinance in 2013, no requests have been made to construct a manufactured home. This program is continued in the 2015 Housing Element</p>
<p><b>Program 1.2 General Plan Consistency Review and Annual Report.</b></p> <p>Continue to conduct an annual Housing Element implementation review consistent with Government Code Section 65400.</p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To make decision makers and the state aware of progress in implementing the Housing Element</p>	<p>Continue internal consistency review annually and make report available to the public.</p>	<p>This program is continued in the 2015 Housing Element</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<b>Policy 2: Encourage construction of second dwelling units where appropriate.</b>			
<p><b>Program 2.1 Second Unit Ordinance.</b></p> <p>Pursuant to Colma’s Zoning Code, second dwelling units are permitted in the “R” Zone, in accordance with state law. Second dwelling units are not permitted in the Sterling Park neighborhood, in order to comply with the maximum density of the 13 units/acre density and to manage parking impacts.</p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To allow for the creation of second units to increase housing supply</p>	<p>The Town continues to encourage second units where they are permitted.</p>	<p>No new second units were constructed under the 2009 Housing Element. This program is effective and continued in the 2015 Housing Element.</p>
<b>Policy 3: Provide incentives that encourage affordable high-density residential uses near major regional transportation facilities.</b>			
<p><b>Program 3.1 Planned Development Districts and Mixed Use.</b></p> <p>Pursuant to the Colma Zoning Ordinance, parcels zoned as “Planned Development (PD)” permit a mix of uses, including both residential and commercial. Higher density, multi-unit residential developments are permitted in PD zones.</p> <p>PD districts may be established in any R or C zone upon application of a property owner or owners, or upon the initiative of the City Council.</p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To allow for flexibility in development standards such as setbacks, height etc. in order to maximize development potential of each site.</p>	<p>The Planned Development District process is an effective tool in allowing for design flexibility for maximizing unit output No new Residential Planned Developments were constructed under the 2009 Housing Element.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 3.2 Density Bonus and Inclusionary Housing Provisions</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To increase the supply of affordable housing by allowing density bonuses and by requiring that 20% of units be set aside as affordable.</p>	<p>Evaluation to be completed within one year of Housing Element adoption.</p>	<p>Town participating with other jurisdictions in San Mateo County to prepare a joint Nexus study to support existing ordinance. It is anticipated that Nexus study will be completed in fall of 2014.</p> <p>This program is modified in the 2015 Housing Element</p>
<p><b>Program 3.3 High-Density Housing Near Colma and South San Francisco BART Stations.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To increase the supply of transit-oriented housing by encouraging property fronting on El Camino Real between B, C and D Streets to develop with high density residential units in the vicinity of the Colma and South San Francisco BART Stations.</p>	<p>The Town continues to encourage development near the BART Stations. Due to the recession, no units were built.</p>	<p>No new units were built under the 2009 Housing Element as a result of the economy.</p> <p>This program is continued in the 2015 Housing Element</p>
<p><b>Program 3.4 Planner Responsibility to Promote Affordable Housing and Mixed-Use.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To encourage development of affordable housing and mixed unit development in the town.</p>	<p>Ongoing implementation of existing program.</p>	<p>Routine meetings and inquiries with property owners, citizens and developers as they request information about various properties.</p> <p>This program is continued in the 2015 Housing Element</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 3.5 Planned Development Zoning Provisions for Larger Lot Development.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p> <p>The Town's Planned Development Ordinance provides for residential development proposals that would not be possible under the available conventional zoning. Establishing a PD or 'Planned Development' allows for site-specific constraints to be taken into account when setting the regulations for development, such as design, setback, and parking standards.</p>	<p>To maximize housing development on vacant lots.</p>	<p>None. The Town of Colma only has smaller development sites which are planned to be developed with higher density housing. No opportunities for Planned Development zoning have been presented.</p>	<p>No new units were constructed under the 2009 Housing Element due to the recession.</p> <p>This policy is recommended to be modified in the 2015 Housing Element to clarify that it applies to the creation of single-family attached or detached development.</p>
<p><b>Program 3.6 Ensure No Net Loss of Required Units.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To assure that the three sites that the Town has designated for housing are developed for housing, or that units be developed elsewhere so that there is no net loss in the number of units constructed.</p>	<p>Completed. In May of 2013 City Council adopted Ordinance No. 720, prohibiting the density of any multi-family residential site identified in the 2009 Housing Element from being reduced unless (1) the reduction is consistent with the General Plan and (2) the remaining sites are adequate to meet the Town's allocation of the regional housing needs (RHNA)</p>	<p>No new units were built under the 2009 Housing Element as a result of the economy, so this program scenario has not presented itself.</p> <p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Policy 4: Provide Housing accessible to persons with special needs, including seniors, persons with disabilities, and homeless persons.</b></p>			
<p><b>Program 4.1 Reasonable Accommodations Ordinance Enforcement.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To provide a procedure by which persons with disabilities can request reasonable accommodation in seeking equal access to housing.</p>	<p>No requests for reasonable accommodation were made during the 2009 Housing Element period.</p>	<p>No requests for reasonable accommodations have been made during the reporting period. In January 2007, the Town adopted an ordinance amending the Colma municipal code which outlines the reasonable accommodation process.</p> <p>This program is effective and continued in the 2015 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 4.2 Senior Housing.</b>  <b>Timing:</b> Ongoing  <b>Responsibility:</b> Planning Department</p>	<p>To provide high quality, affordable senior housing to Colma and San Mateo County residents.</p>	<p>Completed and ongoing.</p>	<p>Through this program the Town maintains and manages Creekside Villas, an 18-unit Senior Housing Complex on El Camino Real. The current rental structure is designed to provide subsidized and affordable units to low-income seniors.</p> <p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 4.3 Emergency Shelters.</b>  <b>Timing:</b> Ongoing  <b>Responsibility:</b> Planning Department</p>	<p>To allow homeless shelters by right in accordance with California Government Code Section 65583(a) (4). This removes barriers to the development of these facilities, if needed</p>	<p>Completed. In May of 2013 City Council adopted Ordinance No. 720, allowing emergency shelters on all properties zoned for commercial use, without a conditional use permit or other discretionary permit, and establishing development standards applicable to emergency shelters (An emergency shelter is housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less).</p>	<p>No requests for an emergency shelter have been made during the 2009 Housing Element period.</p> <p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 4.4 Inform local developers of opportunities to provide transitional and supportive housing.</b>  <b>Timing:</b> Ongoing  <b>Responsibility:</b> Planning Department</p>	<p>To provide information regarding the Town's transitional and supportive housing opportunities to local developers through counter handouts and interactions, and on the Town's website.</p>	<p>Ongoing. Information provided at time of counter interaction.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 4.5 Amend the Zoning Code within one year of adoption of the Colma Housing Element to clarify that transitional and supportive housing is considered a residential use of the property, subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To allow for transitional and supportive housing within Colma’s residential neighborhoods.</p>	<p>Completed. In May of 2013 City Council adopted Ordinance No. 720, allowing transitional and supportive housing on all properties zoned for residential or commercial use (Transitional housing is rental housing for a set period of time of at least six months and Supportive housing means rental housing with no limit on length of stay, which is linked to certain support services), and establishing development standards applicable to both.</p>	<p>This program is proposed to be modified in the 2015 Housing Element to note that the Town has amended its zoning to clarify that the supportive housing is considered a residential use of property.</p>
<p><b>Program 4.6. Reach out to local service providers of special needs groups to assist in the identification and analysis of constraints to the provision of housing for persons with disabilities.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>Identify unmet needs for the disabled community and – to the degree possible – overcome any constraints, including lack of capacity and available resources.</p>	<p>During the preparation process of the 2015 Housing Element, the 21 Elements team facilitated a series of panel discussions to solicit input from stakeholders throughout the county on housing issues. Three meetings were held, with focused stakeholder participants, including housing developers, housing advocates and funding providers, and special needs service providers.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Policy 5: Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and fair housing.</b></p>			
<p><b>Program 5.1 Knowledgeable Housing Referral.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To assist individuals who inquire about housing opportunities</p>	<p>Information and referrals made during the reporting period to individuals calling or coming into planning department offices. The Colma Planning Department currently retains a listing of major agencies and organizations active in housing related services in nearby cities and a listing of relevant regional, state and federal offices providing project funding and individual assistance.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>



Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 5.2 Human Investment Project (HIP) Support.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To connect individuals with housing to individuals in need of affordable housing.</p>	<p>The Town supports the Human Investment Project (HIP), which provides affordable housing opportunities to residents of San Mateo County such as a Home Sharing Program for the elderly and roommate referral. Information about HIP is periodically printed in the Town’s monthly newsletter.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 5.3 Section 8 Rental Assistance.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To provide access to housing by low income families through the Section 8 program</p>	<p>Information is disbursed to the community by the Colma Planning Department. Through this program, the Town actively encourages very-low income households to apply to the San Mateo Housing Authority for rent subsidies.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 5.4 Housing Recordkeeping.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To track housing stock and opportunities for the benefit of the community and outside agencies.</p>	<p>Through this program a master list of total housing units and the estimated population is maintained by the City Planner and updated annually using building records.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 5.5 Address needs of Extremely Low-Income Households.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To understand the barriers in the construction of affordable housing.</p>	<p>San Mateo County and 21 Elements organized a affordable housing developer panel in December 2013 that was attended by Colma Staff.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<b>Policy 6: Recommended and promote energy conservation in existing and new housing.</b>			
<p><b>Program 6.1 Greenbuilding Regulations for Residential Uses.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department, Sustainability Team, Building Department</p>	<p>To create sustainable units that are inexpensive to maintain.</p>	<p>The Town has currently enforces the 2013 state building codes which provide for a high level of efficiency. In addition, the Town is working with PG&amp;E to support their “energy by design” review of building permit plans and rebate program. The Colma Planning Department will continue to evaluate the appropriateness and effectiveness of adopting green building and green landscaping ordinances that have greater energy efficiency standards, as part of a Town effort to address global climate change and energy conservation.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 6.2 Encourage use of cool roofing systems and other energy conservation measures to reduce a building’s energy usage.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department, Sustainability Team, Building Department</p>	<p>To reduce energy use and energy usage costs.</p>	<p>The Town has provided information to the public on programs to assist in the provision of energy efficiency measures during new construction or as a residential retrofits.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<b>Policy 7: Promote the conservation and improvement of the condition of existing housing stock, and encourage remodeling and expansion efforts by homeowners.</b>			
<p><b>Program 7.1 “Rebuilding Together Peninsula” Participation.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To improve and maintain existing housing stock</p>	<p>No residences were improved in Colma as part of this program during the 2009 Housing Element time period. The Town will continue participation in Rebuilding Together Peninsula as opportunities arise.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 7.2 Minor Housing Repair Grant Program.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To improve and maintain existing housing stock</p>	<p>The Minor Housing Repair Grant Program remains part of the town' Municipal Code. The funding program provided grants for repair of minor items such as unsafe walkways and porches, installation of insulation and dual-pane windows and energy-efficient appliances. The grants could also have been used for major repairs such as new roofs or foundation work, and for upgrades and retrofits pertaining to disable access.</p> <p>Although the program is currently not active, largely in part due to promotion of Rebuilding Together programs, the Town will consider reactivation of the program</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 7.3 Neighborhood Improvement (Code Enforcement).</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To improve and maintain existing residential areas</p>	<p>In September of 2012 City Council adopted an ordinance amending subchapter 2-01 of the Colma Municipal Code, relating to property maintenance and nuisance abatement, to provide for issuance of Administrative Citations and other enforcement tools, and Section 1.05.020 of the Colma Municipal Code, relating to penalties for infractions.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 7.4 Low-interest loan program for very-low, low, and moderate income homeowners.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>To provide low interest loans for the maintenance of existing properties</p>	<p>The Town will work to establish a low-interest loan program for rehabilitation of residential properties owned by those with very-low, low, and moderate income.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 7.5 Underground Utilities in the Mission Road Corridor.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Public Works Department and Planning Department</p>	<p>It is hoped that this program will encourage private property improvement through the beautification of the neighborhood.</p>	<p>Added to the 2013-2014 CIP. Will remain on the CIP list The Town will work with PG&amp;E to fund the undergrounding of utilities in the Mission Road corridor.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 7.6 Nuisance Abatement and Property Maintenance process to Improve Individual Properties and Neighborhood Pride.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>Maintain property values and reduce visual blight</p>	<p>The Town continues its active pursuance of compliance by property owners on laws related to property maintenance permit conditions and construction and zoning codes in order to correct conditions of visual blight and to protect property values.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>
<p><b>Program 7.7 Organize Community Clean Up Days.</b></p> <p><b>Timing:</b> Ongoing</p> <p><b>Responsibility:</b> Planning Department</p>	<p>Maintain property values and reduce visual blight</p>	<p>The Town hosts annual clean up days, to promote rehabilitation, renovation and home care. Program may include waste hauling program. The Town provides supplies and organizes volunteers and clean-up projects.</p>	<p>This program is effective and continued in the 2015 Housing Element.</p>

## **HOUSING PROGRAM STRATEGY**

To guide future residential growth, the Town has identified several housing goals, policies and implementation programs, which together will allow for and encourage the development necessary to meet the 2015 through 2023 need for an additional 59 housing units.

### **HOUSING UNIT SOURCES**

In general, the regional housing need allocation (RHNA) for the Town of Colma will be met through private construction, the provision of density bonuses to qualifying developments, and inclusionary housing requirements. However, in addition to private construction, unit rehabilitation, preservation and affordability may also be provided through the development of second units, the development of subsidized units, participation in home sharing programs, and the rehabilitation and conservation of existing housing stock. A brief discussion of the role each of these will play in meeting the Town's housing need is provided in the following section.

#### ***Private Construction***

The majority of new housing expected to be built in Colma within the planning period is likely to be the result of private construction activity. It is anticipated that there will be a continued interest in development in the vicinity of the two BART stations adjacent to Colma, increasing the likelihood that housing project goals can be reached. Additionally, higher density developments are becoming favored in San Mateo County because of its transportation and mild climate benefits.

#### ***Second Units***

The Town currently allows second dwelling units on all residential lots except in the Sterling Park neighborhood. Second units are not permitted in Sterling Park because such development would increase the density of this single-family residential area (Sterling Park's density is already higher than most suburban residential neighborhoods at 13 units per gross acre). Additional reasons for not allowing second units in Sterling Park include the constraint of Sterling Park's small minimum lot size (3,300 square feet), compliance with the neighborhood's expectation that only single dwellings will be constructed on vacant or underutilized lots in the neighborhood, a need to prevent overcrowded use of the neighborhood's streets

which may constrain access by emergency vehicles, and the existing high demand for on-street parking spaces throughout the neighborhood.

### **Subsidized Units**

Existing subsidized housing units within Colma include 18 units developed by the Town with monies from the Town's general fund reserved for senior tenants. Additionally, the Town subsidizes one very low-income housing unit within a multi-tenant complex. There are no subsidized multi-family rental units at risk in Colma that receive governmental assistance under any of the applicable federal, state and local programs.

### **Home Sharing**

An additional method of providing affordable housing is home sharing. Home sharing can be facilitated through the provision of information, referral and matching services. Home sharing may be promoted through occasional announcements in the Town's monthly newsletter. The Daly City Community Service Center also has a home sharing program as do some nonprofit housing advocacy groups working in the County.

The Housing Investment Project (HIP) offers home sharing services in San Mateo County. HIP Housing's Home Sharing program matches those who have space in their home with those who need an affordable place to live, maximizing housing inventory and turning existing housing stock into a new affordable housing option. It is the only program of its kind in San Mateo County and provides a housing option for over 700 people each year. Over 90% of those using the Home Sharing program are low to extremely low income. Due to the extraordinarily constrained environment for the developing new affordable housing that exists in San Mateo County, finding creative solutions like Home Sharing is a critical component to a local municipality's ability to provide fair housing choice and should be part of every municipalities efforts to provide housing for people at every income level (source: February 2014 memo from HIP Executive Director Kate Harr).

The Town of Colma supports HIP Housing Home Sharing Program with an annual funding commitment as a means to address the housing needs of those at the lowest income levels including seniors, those living with disabilities, those at risk of homelessness and female head of households.

### **Density Bonuses**

State law currently permits density bonuses as a way to facilitate the provision of affordable dwelling units. Density bonus incentives are offered to Colma developers who provide inclusionary affordable units in multi-unit residential developments that qualify under the Town's municipal code. Consistent with Government Code Section 69515 et seq., the developer of a proposed housing project of at least five units must provide housing units affordable to income-qualified households to qualify for a density bonus, concessions or other incentives. The Town's existing code complies with current State law.

### **Rehabilitation and Conservation**

The Town promotes rehabilitation and conservation of residential properties through several mechanisms, including participation in the "Rebuilding Together Peninsula" program and promotion of a roommate and home sharing referral program for the elderly.

The R-S residential zoning district, applicable to the Sterling Park neighborhood, serves to conserve the homes in the Town's largest residential neighborhood. This ordinance, as well as street improvements undertaken by the Town to increase street beautification, has encouraged private property improvements in the neighborhood. Additionally, the Town continues to actively pursue compliance by property owners on laws related to property maintenance, which can help to promote rehabilitation of existing housing units.

### **Housing Repair Grant Program**

In 2002, the Town established a Minor Housing Repair Grant Program concurrent with other neighborhood beautification efforts undertaken by the Town at that time. The program provided grants of up to \$1,000 per dwelling unit for minor home repairs such as repair of unsafe walkways and porches, installation of insulation and dual-pane windows, and upgrades and retrofitting for disabled access. Since the program expired in 2003, the Town currently encourages residents to apply for assistance through the Rebuilding Together "Safe at Home" program which is a minor home repair program that helps seniors, families, and people with disabilities live more independently by addressing minor repair needs before they become serious safety or deferred maintenance issues. Advertising of these opportunities is done through the Town's newsletter.

Volunteers tackle repairs such as debris removal, fence repair, basic home maintenance, exterior painting, light yard work, minor plumbing, minor electrical, heating repair, roof repair, window repair/replacement, door repair/replacement, energy efficiency measures, and some accessibility modifications.

The Town retains the Minor Housing Repair Grant Program in its Municipal Code to allow for reinstatement of the program when needed and when feasible.

### **Special Needs Housing**

The Town of Colma facilitates and encourages the provision of housing services for special needs populations, including the disabled, and in 2007 adopted a Reasonable Accommodations Ordinance which establishes a procedure by which residents may apply for reasonable accommodations and equal access to housing.

Additionally, pursuant to state law, Colma currently permits licensed community care facilities serving six or fewer persons, to be established by right in all residential zoning districts, and eliminated the definition of “family” in the Zoning Code. Colma is developing standards to facilitate the development of larger community care facilities and transitional housing.

### **Inclusionary Housing**

In December 2005, the Town adopted an Inclusionary Zoning Ordinance, which requires residential developments with five or more units dedicate at least 20% of the units as affordable, inclusionary units. This ordinance was adopted to further the goals of meeting regional housing needs requirements. The ordinance also allows for developers to pay in-lieu fees to fund affordable housing projects elsewhere in Town through establishment of a Housing Trust Fund.

Developers including affordable units within their project are also allowed a density bonus of 20%, meaning that they can construct 20% more units than the underlying zoning would normally permit.

Inclusionary owner-occupied units have deed restrictions that ensure their ongoing affordability for 45 years.



## HOUSING GOALS, POLICIES AND PROGRAMS

This section describes this Housing Element's policies and programs, and quantifies the objectives intended to guide housing development in Colma until the year 2023. Many of the following programs are carried over from the 2009 Housing Element.

### PUBLIC PARTICIPATION

Citizen involvement in the preparation of the Colma Housing Element was accomplished through the process of two City Council public hearings, as Colma does not have a Planning Commission. The first public hearing was held on October 8, 2014 to discuss the background of the Housing Element, the general topics addressed in the Housing Element, and the proposed housing policies and programs. Public notice of the study session was posted on all official bulletin boards in the community and emailed to housing advocacy groups active in San Mateo County. The draft Housing Element was also posted on the Town's website.

Due to the extremely small size of the Town of Colma, community outreach is usually done as part of a Council Study Session. Separate workshops held on specific topics are typically not well attended or effective. Input gained at the Study Session was incorporated into the document and informed the policies and programs included herein **(update text if necessary based on Public Hearings)**.

In addition to public hearings, input from housing groups and panels hosted by 21 Elements were considered in the preparation of this document. Specifically:

**Correspondence from Bay Area Building Industry Association (BIA)** - The BIA has requested that Housing Elements in San Mateo County address the following impediments to the production of housing (summarized from correspondence):

- Consideration of constraints to housing production and reducing those constraints;
- Consideration of the impacts of an Inclusionary Housing Policy;
- Adoption and use of State Density Bonus Law (Govt. Code 65915);
- Cumulative fee exaction and burden on housing;
- Ongoing fees or tax on housing for ongoing services;
- Cap on number or types of housing units;

- Impediments to infill or transit oriented development;
- Inclusion of PDA areas and density allowance in the General Plan;
- Compliance with the Permit Streamlining Act;
- Quimby Act credit to open space;
- Historic Preservation Policies;
- Use of BAAQMD CEQA Thresholds; and
- Climate Action Plan restrictions.

The Town of Colma Housing Element addresses and answers a majority of these questions. Where not addressed specifically, Town of Colma policies and procedures do not act to restrict or unduly burden the production of housing. The Town of Colma does currently have a General Plan restriction limiting the number of building permits per year in its General Plan. This restriction is recommended to be removed at the same time the Housing Element is adopted.

**Correspondence from the Golden Gate Regional Center** – The Golden Gate Regional Center has requested that Housing Elements be in compliance with SB812 which requires that the needs of development disabilities be discussed in the current Housing Element. As a result of SB812, the discussion regarding accommodation of the disabled has been greatly expanded in Colma’s current Housing Element to include all types of disabilities.

**California Housing Element Policy Best Practices, Version 1.2:** This document makes recommendations for policies and policy types. Most of these policy types are included in the Colma Housing Element. The following additional policies were considered but found to not be practical for Colma as discussed below:

- **Rent Stabilization.** The Town of Colma has only 463 residential units, with less than half being rentals. Establishment of rent control or a rent control board for such a small number of units is not practical. The town relies on the San Mateo County Department of Housing to provide resources to renters. Likewise, the town would look to San Mateo County for direction on this issue.
- **Just Cause Eviction Ordinance.** Since Colma relies on San Mateo County to provide resources to renters, any policy changes in this area would need to be initiated by the County.

- **Condominium Conversion Controls.** Given Colma’s small size and low number of multi-family units, the town has never and never expects to receive a request for a condominium conversion.
- **Housing Overlay Zone (HOZ).** Given the limited land available for housing, establishment of an HOZ is not necessary. The town uses a streamlined Planned Development rezoning process to provide a flexible tool in the development of affordable housing.
- **Commercial Linkage Fee and Housing Impact Fee.** The town is participating in the Countywide Nexus Study that will make recommendations for a Commercial Linkage Fee and Housing Impact Fee.

**HIP Housing** – In response to HIP’s February 2014 memo to jurisdictions, the Town of Colma expanded the discussion of HIP Housing’s programs which can be found in the HOUSING PROGRAM STRATEGY section of this document. A policy regarding homesharing was included in the 2009 Housing Element (Policy 5.2) and has been included in the 2015 Housing Element (Policy 5.2).

### **Key Housing Considerations**

By the year 2030, nearly one out of four San Mateo County residents will be over the age of 65. We must prepare for the aging baby boomer population by supporting healthy aging. Communities can support healthy older adults by placing neighborhood services near housing to allow for an easy walk between destinations, and viable public transit. Housing options for seniors can include senior housing with a variety of levels of services provided, assisted living facilities (a growing trend), and aging in place. Universal design (a set of building and design standards that make it easy for someone of any age to occupy a housing unit) can assist with aging in place. Shared housing arrangements (i.e., renting a room in an existing home) can also help meet senior needs.

Preserving the existing housing stock in Colma is a high priority. Continued maintenance of the existing housing stock helps provide lower-cost housing and ensures high-quality neighborhoods. Housing activities that help achieve these goals include rehabilitation of single- and multi-family housing, and code enforcement. Through code enforcement, neighborhood, and home improvement programs, the Town maintains a safe and healthy condition of existing housing units.

Providing affordable housing is essential for a healthy and balanced community. In addition to a diverse mix of housing types, it is necessary to make housing available for residents of all income levels. Throughout the Bay Area, residents face increasing challenges in finding affordable housing due to high housing demand at all levels. High demand and short supply have driven property values to levels that have shut many families and individuals out of the ownership market as well as affordable rental housing. Lower-income families in particular find it difficult to secure decent, safe housing. The Town of Colma works with both nonprofit and for-profit developers to assist in the production of affordable for-sale and rental housing when opportunities arise. Seeking funding from varied sources increases opportunities for the development of affordable housing. Meeting the housing needs of all residents of the community requires the identification of adequate sites for all types of housing. By capitalizing on the variety of options available through the General Plan and continuing to maintain an inventory of potential sites, the Town will ensure that adequate residentially zoned and mixed-use sites are available to facilitate the development of a variety of housing types.

Market and governmental factors pose constraints to the provision of adequate and affordable housing. These factors tend to disproportionately impact lower- and moderate-income households due to their limited resources for absorbing the costs. The Town of Colma is committed to removing governmental constraints that might hinder the production of housing. To fully meet the community's housing needs, the Town must ensure that housing is accessible to all residents, regardless of race, religion, family status, age, or physical disability.

### **Housing Element Goals, Policies, Programs and Objectives**

Colma's long-term housing goal is to facilitate and encourage housing that fulfills the diverse needs of the community. The Housing Element identifies long-term housing goals and shorter-term policies to address the identified housing needs. The goals and policies are implemented through a series of housing programs. Programs identify specific actions the town will undertake toward putting each goal and policy into action.

The goals, policies, and programs build upon the identified housing needs in the community, constraints confronting the town, and resources available to address

the housing needs. This Housing Element will guide Colma's housing policy through the 2015-2023 planning period.

Colma's housing goals, policies, and programs address the six major housing needs identified by State law:

- Maintain and preserve the existing affordable housing stock
- Assist in the development of affordable housing
- Identify adequate sites to achieve a variety and diversity of housing
- Remove constraints to housing development
- Promote equal housing opportunity
- Provide programs to meet other identified housing needs

Colma takes a comprehensive approach to housing planning. Housing, land use, economic development, and transportation policies work together to address the total housing need in Colma.

Colma has established 7 goals relating to housing. These goals are same seven goals that were included in the 2009 Housing Element. Under each goal, policies related to that goal area listed.

**Goal A:** Identify adequate sites, with appropriate zoning and development standards and services to accommodate Colma's share of the regional housing needs for each income level.

**Goal B:** Assist in making available adequate housing to meet the needs of extremely low, very low, low and moderate income households.

**Goal C:** Address, and where possible, remove governmental constraints to the maintenance, improvement and development of housing, including housing for all income levels and housing for persons with disabilities.

**Goal D:** Conserve and improve the condition of the existing housing stock.

**Goal E:** Preserve assisted housing developments at risk of conversion to market-rate.

**Goal F:** Promote equal housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status or disability.

**Goal G:** Encourage sustainable residential development that is energy efficient and consistent with existing and future Town values and policies related to reducing greenhouse gas emissions.

To reach the above identified housing goals, specific housing policies and programs have been identified. Table H-53, below, identifies each housing policy, the specific housing goals that the policies relate to, and the programs implementing the policies. Table H-54 identifies the quantified objectives for construction, rehabilitation and conservation of housing in the Town of Colma.

**Table H-53: Town of Colma Goals, Polices, Programs and Objectives**

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<b>Policy 1: Encourage construction of single family detached homes at all income levels in the Sterling Park residential neighborhood.</b>				
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p><b>Program 1.1 Manufactured Housing Design Standards.</b></p> <p>California’s Factory Built Housing Law allows jurisdictions to regulate the design and aesthetics of manufactured housing as long as the restrictions are similar to those applied to other residences of similar size.</p> <p>Manufactured homes complying with and certified by state law must be permitted as single family homes in residential neighborhoods. By drafting and adopting a design ordinance for manufactured homes, Colma can ensure that the aesthetics of Sterling Park will not be adversely affected by manufactured homes.</p> <p>In May of 2013 City Council adopted Ordinance No. 720, allowing manufactured homes to be located in a single-family residential zone, provided it is on a permanent foundation, devoid of wheels or axles, and meets specified design standards, and establishing development standards applicable to manufactured homes.</p>	<p>Ongoing</p>	<p>Planning Department is responsible for making developer s aware of this provision</p>	<p>Allows for construction of single family residences at lower costs, thereby reducing the cost of housing.</p>

**Table H-53: Town of Colma Goals, Polices, Programs and Objectives**

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p><b>Program 1.2 General Plan Consistency Review and Annual Report.</b></p> <p>Continue to conduct an annual Housing Element implementation review consistent with Government Code Section 65400. Provide an annual report on the Town’s housing efforts, to the City Council and ensure the annual report is available to the public.</p>	<p>Continue internal consistency review annually and make report available to the public.</p>	<p>Planning Department is responsible for General Plan and Housing Element review and maintenance.</p>	<p>Increase awareness to decision makers of annual progress toward meeting Housing Element Goals</p>
<p><b>Policy 2: Encourage construction of second dwelling units where appropriate.</b></p>				
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p><b>Program 2.1 Second Unit Ordinance.</b></p> <p>Pursuant to Colma’s Zoning Code, second dwelling units are permitted in the “R” Zone, in accordance with state law. They are also permitted in the “C” zone with a Conditional Use Permit. Second dwelling units are not permitted in the Sterling Park neighborhood, in order to comply with the maximum density of the 13 units/acre density and to manage parking impacts.</p>	<p>Ongoing</p>	<p>Planning Department is responsible for providing information to prospective developers in areas where second units are permitted.</p>	<ul style="list-style-type: none"> <li>• To increase the number of second dwelling units</li> <li>• To encourage the development of second units in areas of the town where they are permitted or conditionally permitted (C and R zones)</li> </ul>



Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
<b>Policy 3: Provide incentives that encourage affordable high-density residential uses near major regional transportation facilities.</b>				
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p> <p>Goal C: Remove governmental constraints</p>	<p><b>Program 3.1 Planned Development Districts and Mixed Use.</b></p> <p>Pursuant to the Colma Zoning Ordinance, parcels zoned as “Planned Development (PD)” permit a mix of uses, including both residential and commercial. Higher density, multi-unit residential developments are permitted in PD zones.</p> <p>PD districts may be established in any R or C zone upon application of a property owner or owners, or upon the initiative of the City Council.</p>	Ongoing	<p>Planning Department is responsible for the review of planned development applications.</p> <p>City Council is responsible for the adoption of planned development rezones.</p>	<ul style="list-style-type: none"> <li>• To optimize the use of developable land to maximize the General Plan density of each developable site.</li> <li>• To allow for implementation of Density Bonus provisions when appropriate</li> </ul>

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
Goal B: Assist in making affordable units available	<p><b>Program 3.2 Density Bonus Provisions for Affordable Housing.</b></p> <p>In December of 2005, the Town adopted a Density Bonus Ordinance that provides for the granting of concessions and an increase in density for qualifying residential projects, consistent with State Law.</p>	Ongoing	Planning Department is responsible for making developers aware of density bonus provisions	To increase the supply of housing units through the use of density bonus provisions.
Goal B: Assist in making affordable units available	<p><b>Program 3.3 High-Density Housing Near Colma and South San Francisco BART Stations.</b></p> <p>Pursuant to the Colma General Plan, a residential density policy applicable to property fronting on El Camino Real between B, C and D Streets encourages high density residential facilities in the vicinity of the Colma and South San Francisco BART Stations.</p> <p>At the Colma BART Station, policies suggest that rooflines exhibit a pitched roof treatment and that the east facade of all structures not exceed the equivalent of two stories above properties in the adjacent R-S Zoning District.</p>	Ongoing provision of information to prospective property buyers	<p>Planning Department is responsible for processing development applications</p> <p>City Council is responsible for approving new developments.</p>	To facilitate the development of housing units and affordable housing units in proximity to the BART station.

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p> <p>Goal C: Remove governmental constraints</p>	<p><b>Program 3.4 Planner Responsibility to Promote Affordable Housing and Mixed-Use.</b></p> <p>At the time first contact is made with Town staff, developers are alerted by the City Planner of the Town’s desire to provide a wide range of housing, including units affordable to lower income households. The Planner informs prospective developers of the numerous alternatives for financing the construction of affordable housing units, including available incentives such as density bonuses, and provides them with a list of vacant and underutilized properties in Colma. Provide development community with HCD “Financial Assistance Program Directory”.</p>	<p>Ongoing implementation of existing program.</p>	<p>Planning Department is responsible for ongoing management of existing program.</p> <p>City Council is responsible for approving new developments</p>	<p>To assist in the development of affordable units</p>
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p> <p>Goal C: Remove governmental constraints</p>	<p><b>Program 3.5 Planned Development Zoning Provisions for Single Family Attached Development.</b></p> <p>The Town’s Planned Development Ordinance provides for residential development proposals that would not be possible under the available conventional zoning. Establishing a PD or ‘Planned Development’ allows for site-specific constraints to be taken into account when setting the regulations for development, such as design, setback, and parking standards. By allowing for PDs in the Zoning Code, the Zoning Code becomes more flexible and accommodating of residential proposals that can respond to site specific conditions.</p>	<p>Ongoing enforcement of existing ordinance and standards.</p>	<p>Planning Department is responsible for ongoing enforcement of municipal zoning code</p>	<ul style="list-style-type: none"> <li>• To optimize the use of developable land to maximize the General Plan density of each developable site.</li> <li>• To allow for implementation of Density Bonus provisions when appropriate</li> </ul>

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p> <p>Goal C: Remove governmental constraints</p>	<p><b>Program 3.6 Ensure No Net Loss of Required Units.</b></p> <p>For each of the three sites identified to accommodate housing for lower income households approved for development at a realistic capacity lower than that identified in the Housing Element, the Town shall identify a site with available infrastructure, without site constraints that would impair achieving maximum densities, and rezone the identified site with a maximum density of 30 units per acre. The rezoned site shall be of sufficient size to accommodate the equivalent realistic capacity of the underdeveloped site so that there is no net loss of capacity in zoning for lower income households.</p> <p>In May of 2013, the Town added to the Colma Municipal Code the provision that there be no net loss of housing at designated housing sites, pursuant to Govt. Code Section 65863.</p>	<p>Ongoing provision of information to developers and enforcement of the no net loss provision</p>	<p>Planning Department is responsible for determining realistic capacity and ensuring adequate sites for required units.</p>	<p>To assure that all units identified in the Housing Element will be built on designated sites or alternative sites.</p>

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
<p>Goal B: Assist in making affordable units available</p>	<p><b>Program 3.7 Inclusionary Housing.</b></p> <p>In December 2005, the Town adopted an Inclusionary Housing Ordinance amending the Colma Municipal Code. The Ordinance requires developments of 5 or more units include 20% inclusionary affordable units, or pay an in-lieu fee to the Colma Housing Trust Fund.</p> <p>In light of current case law the town is seeking creative ways to support inclusionary housing.</p> <p>The Town is participating in the countywide nexus study to consider appropriate affordable housing impact fees, commercial linkage fees, and determine a nexus for an affordable housing requirement that is fair and equitable. The results of this study are anticipated in late 2014. Once the study is released, the town will determine which implementation options are most appropriate. Separate public hearings and environmental analysis will occur for implementation of any new fees or changes to the existing inclusionary housing ordinance.</p>	<p>Nexus Study to be released in 2014; implementation of recommendations will occur in 2015-2016.</p>	<p>Planning Department is responsible for evaluating and presenting to the City Council options on how to implement the Nexus Study.</p>	<p>To create new affordable housing units both for rent and for sale.</p>

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
<b>Policy 4: Provide Housing accessible to persons with special needs, including seniors, persons with disabilities, and homeless persons.</b>				
<p>Goal C: Remove governmental constraints</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 4.1 Reasonable Accommodations Ordinance Public Information, Ordinance Amendment and Monitoring</b></p> <p>In January 2007, the Town adopted an ordinance amending the Colma municipal code to provide a procedure by which persons with disabilities can request reasonable accommodation in seeking equal access to housing. The procedure includes an application form, establishes review authority, requires public noticing and requires findings.</p> <p>The Town will amend its Reasonable Accommodation Ordinance to remove provisions that are not in compliance with fair housing laws. The Town will continue to provide public information in order to continue to allow for reasonable accommodations for persons with special needs. The Town will regularly monitor the implementation of the Town’s codes, policies and procedures to ensure that they comply with the “reasonable accommodation” for disabled provisions and all fair housing laws.</p>	<p>Ongoing. Provide public information and monitor implementation of ordinance</p> <p>Amend Municipal Code by December 31, 2015 to remove provisions of the existing reasonable accommodation ordinance that do not comply with fair housing law.</p>	<p>The Planning Department is responsible for <del>ongoing enforcement</del> of amending and providing information about the municipal zoning code</p> <p>The Planning Department is responsible for monitoring the implementation of the Town’s codes, policies and procedures to ensure that they comply with the “reasonable accommodation” for disabled provisions and all fair housing laws.</p>	<p>To assure that reasonable accommodation is made for individuals to have equal access to housing.</p>
<p>Goal E: Preserve assisted housing developments at-risk of conversion to market-rate.</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 4.2 Senior Housing.</b></p> <p>Through this program the Town maintains and manages Creekside Villas, an 18-unit Senior Housing Complex on El Camino Real. The current rental structure is designed to provide subsidized and affordable units to low-income seniors.</p>	<p>Ongoing</p>	<p>Town of Colma Administration and the Department of Public Works responsible for maintenance/management of the facility.</p>	<p>To maintain affordable housing for seniors within the community.</p>

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
Goal F: Equal Opportunity for Housing	<p><b>Program 4.3 Emergency Shelters.</b></p> <p>California Government Code Section 65583(a) (4) requires Colma to assess the need for emergency homeless shelters and zone to permit these shelters by right and without environmental review.</p> <p>In May of 2013, the Town of Colma amended its Municipal Code to implement Government Code Section 65583(a) 94). The amendment allows for the construction of an emergency homeless shelter within the Commercial (C) district.</p>	Ongoing	<p>Planning Department responsible for advising a potential developer of an emergency shelter of the zoning provisions.</p> <p>Building Department responsible for processing building permit</p>	Allowance for an emergency shelter
Goal F: Equal Opportunity for Housing	<p><b>Program 4.4 Inform local developers of opportunities to provide transitional and supportive housing.</b></p> <p>Provide information regarding the Town’s transitional and supportive housing opportunities to local developers through counter handouts and interactions, and on the Town’s website.</p>	Ongoing	Planning Department.	Allowance for transitional and supportive housing
Goal F: Equal Opportunity for Housing	<p><b>Program 4.5 Amend the Zoning Code within one year of adoption of the Colma Housing Element to clarify that transitional and supportive housing is considered a residential use of the property, subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.</b></p> <p>In May of 2013, the Town of Colma amended its Municipal Code to allow transitional and supportive housing as a residential use of property of the same type and in the same zone, with no restriction on the number of units within the Commercial/Multi-family zone.</p>	Ongoing	Planning Department to inform those that make inquiries to the Planning Department of the provisions.	Allowance for transitional and supportive housing in residential zones

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
Goal F: Equal Opportunity for Housing	<p><b>Program 4.6. Reach out to local service providers of special needs groups to assist in the identification and analysis of constraints to the provision of housing for persons with disabilities.</b></p> <p>Identify unmet needs and – to the degree possible – overcome any constraints, including lack of capacity and available resources.</p>	Development of program and ongoing implementation	Planning Department	To assure that equal access and opportunities are provided to persons with disabilities for housing.
<b>Policy 5: Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and fair housing.</b>				
<p>Goal B: Assist in making affordable units available</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 5.1 Knowledgeable Housing Referral.</b></p> <p>The Colma Planning Department currently retains a listing of major agencies and organizations active in housing related services in nearby cities and a listing of relevant regional, state and federal offices providing project funding and individual assistance. In particular, persons requesting information or assistance relative to fair housing discrimination complaints shall be referred to the County Community Services Department and provided with State and Federal printed information concerning Fair Housing Law and rights. Local fair housing policies are posted for public review at the Town Hall, Colma Community Center, and Creekside Villas, the Town’s Senior Housing Complex.</p>	Ongoing implementation of existing program	Planning Department is responsible for the ongoing management of the existing program.	To assure that referrals can be made to provide equal access to housing.
<p>Goal E: Preserve assisted housing developments at-risk of conversion to market-rate.</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 5.2 Human Investment Project (HIP) Support.</b></p> <p>The Town supports the Human Investment Project (HIP), which provides affordable housing opportunities to residents of San Mateo County such as a Home Sharing Program for the elderly and roommate referral. Information about HIP is periodically printed in the Town’s monthly newsletter.</p>	Ongoing implementation of existing program	<p>Planning Department is responsible for the ongoing management of the existing program.</p> <p>City Council responsible for the approval of any monetary support.</p>	Supports better utilization of existing housing stock and provides affordable housing. It also supports better maintenance of existing housing stock.



Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
<p>Goal B: Assist in making affordable units available</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 5.3 Section 8 Rental Assistance.</b></p> <p>Through this program, the Town actively encourages very-low income households to apply to the San Mateo Housing Authority for rent subsidies. Information on application dates and contacts will be disbursed to the community by the Colma Planning Department, in addition to the Housing Authority's local advertisement. The Town's existing newsletter, mailed to all households, is also utilized to distribute information, as is the Town's website.</p>	Ongoing implementation of existing program	Planning Department is responsible for the ongoing management of the existing program.	To assure that information is provided to qualified applicants to provide equal access to housing.
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p> <p>Goal E: Preserve assisted housing developments.</p>	<p><b>Program 5.4 Housing Recordkeeping.</b></p> <p>Through this program a master list of total housing units and the estimated population is maintained by the City Planner and updated annually using building records.</p>	Ongoing implementation of existing program	Planning Department is responsible for the ongoing management of the existing program.	To conserve and improve the condition of the existing housing stock.
<p>Goal B: Assist in making affordable units available</p> <p>Goal E: Preserve assisted housing developments.</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 5.5 Address needs of Extremely Low-Income Households.</b></p> <p>To address the housing needs of extremely low-income, very low, low, low and moderate income households, the Town will identify and meet with property owners and nonprofit builders annually who specialize in building housing for extremely low-income households including those with special needs and veterans. This effort is designed to build a long-term partnership in development, assist potential developers in gaining access to specialized funding sources, identify the range of local resources and assistance needed to facilitate the development of housing for extremely low-income households, and to promote a variety of housing types, including higher density, multi-family and shared housing.</p>	<p>Ongoing. Meetings with property owners and non-profit developers on an annual basis.</p> <p>Planning Department Staff participated in a number of panel discussions and interacted with developers and housing advocates as part of the 21 Elements process to prepare this Housing Element.</p>	Planning Department will lead the outreach and information dispersal efforts.	To assist developers and property owners in making affordable units available, which, in turn, provides equal housing opportunities.

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
<b>Policy 6: Recommended and promote energy conservation in existing and new housing.</b>				
Goal G: Sustainable residential development	<p><b><i>Program 6.1 Greenbuilding Regulations for Residential Uses.</i></b></p> <p>Colma Planning Department will study the appropriateness and effectiveness of adopting green building and green landscaping ordinances, as part of a Town effort to address global climate change and energy conservation. The study will include consideration of energy efficient design, use of renewable resources in building and interior design materials, and the incorporation of solar and wind energy infrastructure.</p>	Current State Building Codes require higher energy efficiency. After there is a better understanding of the new code requirements, the town will study the appropriateness, effectiveness and feasibility of adopting greenbuilding and green landscaping ordinances.,	The Planning Department and Building Department are responsible for implementing the Climate Action Plan and reviewing code requirements. City Council is responsible for approval of code amendments	<ul style="list-style-type: none"> <li>• To create new and sustainable residential development</li> <li>• To retrofit existing structures to increase efficiency and reduce energy use and cost</li> </ul>
Goal G: Sustainable residential development	<p><b><i>Program 6.2 Encourage use of cool roofing systems and other energy conservation measures to reduce a building's energy usage.</i></b></p> <p>The Town will provide information to the public on programs to assist in the provision of energy efficiency measures during new construction or as a residential retrofit.</p>	Ongoing.	Planning and Building Departments.	<ul style="list-style-type: none"> <li>• To create new and sustainable residential development</li> <li>• To retrofit existing structures to increase efficiency and reduce energy use and cost</li> </ul>

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
<b>Policy 7: Promote the conservation and improvement of the condition of existing housing stock, and encourage remodeling and expansion efforts by homeowners.</b>				
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p> <p>Goal E: Preserve assisted housing developments at-risk of conversion to market-rate.</p>	<p><b>Program 7.1 “Rebuilding Together Peninsula” Participation.</b></p> <p>The Town will continue participation in <i>Rebuilding Together Peninsula</i> as opportunities arise. <i>Rebuilding Together Peninsula</i> is a program organized by the Mid-Peninsula Housing Coalition. Through this program, Colma citizens and employees volunteer to rehabilitate a residence in the area, so their neighbors can live in warmth, safety and independence.</p>	Ongoing participation in existing program	All Town staff and residents responsible for participation	To conserve and improve the condition of the existing housing stock.
Goal D: Conserve and improve the condition of the existing housing stock.	<p><b>Program 7.2 Minor Housing Repair Grant Program.</b></p> <p>The Minor Housing Repair Grant Program was run by the Town until December 2003. The funding program provided grants for repair of minor items such as unsafe walkways and porches, installation of insulation and dual-pane windows and energy-efficient appliances. The grants could also have been used for major repairs such as new roofs or foundation work, and for upgrades and retrofits pertaining to disable access.</p> <p>The Town will study the benefits and costs of modifying and reinstating the program, as well as study the program’s effectiveness and possible ways to improve the program.</p>	Study to be conducted by December 2016. If found feasible, implement program by December 31, 2018	<p>Planning Department and City Manager’s Office responsible for determine financial feasibility and effectiveness of the program.</p> <p>City Council responsible for adopting the program.</p>	To conserve and improve the condition of the existing housing stock.
Goal D: Conserve and improve the condition of the existing housing stock.	<p><b>Program 7.3 Neighborhood Improvement (Code Enforcement).</b></p> <p>Continue neighborhood improvement efforts through an active code enforcement program and provide staff as needed to improve residential areas. Consider revision of the Municipal Code section to allow administrative citation authority and to levy fees, civil penalties and continue to use civil and criminal litigation to bring about compliance.</p>	Completed. Ordinance adopted September 12, 2012. Ongoing code enforcement program	Planning Department, with assistance from the Building Official and City Attorney’s office.	To conserve and improve the condition of the existing housing stock.

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p> <p>Goal E: Preserve assisted housing developments at-risk of conversion to market-rate.</p>	<p><b>Program 7.4 Low-interest loan program for very-low, low, and moderate income homeowners.</b></p> <p>The Town will study the feasibility of a low-interest loan program for rehabilitation of residential properties owned by those with very-low, low, and moderate income. If feasible, the Town will implement a loan program.</p>	<p>Study to be completed December 2016. If feasible, adopt the loan program by December 2017</p>	<p>Planning Department and City Manager’s Office responsible for determine financial feasibility and effectiveness of the program.</p> <p>City Council responsible for adopting the program.</p>	<ul style="list-style-type: none"> <li>• To conserve and improve the condition of the existing housing stock.</li> <li>• To allow low income homeowners to remain in their homes</li> </ul>
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p>	<p><b>Program 7.5 Underground Utilities in the Mission Road Corridor.</b></p> <p>The Town will work with PG&amp;E to fund the undergrounding of utilities in the Mission Road corridor. It is hoped that this program will encourage private property improvement through the beautification of the neighborhood.</p>	<p>Portions completed but suspended due to recession. Project to remain in CIP until implemented.</p>	<p>Department of Public Works responsible for completion of the project</p>	<p>To make Mission Road more attractive for new residential development</p>
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p>	<p><b>Program 7.6 Nuisance Abatement and Property Maintenance process to Improve Individual Properties and Neighborhood Pride.</b></p> <p>The Town will continue its active pursuance of compliance by property owners on laws related to property maintenance permit conditions and construction and zoning codes in order to correct conditions of visual blight and to protect property values.</p>	<p>Ongoing enforcement of existing ordinance and standards.</p>	<p>Planning Department is responsible for ongoing enforcement of municipal zoning code</p>	<p>To conserve and improve the condition of the existing housing stock</p>

Related Goal	Implementing Program	Timeframe	Tasks and Responsibility	Quantified Objective (s)
Goal D: Conserve and improve the condition of the existing housing stock.	<p><b><i>Program 7.7 Organize Community Clean Up Days.</i></b></p> <p>Town will organize community clean up days, to promote rehabilitation, renovation and home care. Program may include waste hauling programs, Town provided painting and other renovation supplies, and possibly organizes volunteers.</p>	Ongoing – the Town organizes community clean-up days on an annual basis.	<p>Planning and Recreation departments responsible for program.</p> <p>City Council responsible for adopting program.</p>	To conserve and improve the condition of the existing housing stock.

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## Quantified Objectives

The following table summarizes quantified objectives for the construction, rehabilitation and conservation of housing in the Town of Colma for this Housing Element.

**Table H-54: Quantified Objectives 2015-2023**

Income Category	RHNA	New Construction	Rehabilitation	Conservation/ Preservation	Total <sup>1</sup>
Extremely Low (Less than 30% of AMI) <sup>2</sup>	10	10	3	2	15
Very Low (30-50% of AMI)	10	10	2	1	13
Low (50-80% of AMI)	8	8	2	1	11
Moderate (80-120% of AMI)	9	9	0	0	9
Above Moderate (Greater than 120% of AMI)	22	39	0	0	39
<b>Total</b>	<b>59</b>	<b>76</b>	<b>7</b>	<b>4</b>	<b>87</b>

Notes:

1. Totals in each category are estimated based on site inventory, income category of existing units to be conserved and past performance in rehabilitation.
2. The “extremely low income” category is not formally included in the RHNA. However, cities are charged with addressing the housing needs of this population in the Housing Element. The extremely low income totals are based on an estimated average of 50 percent of all very low income households, per HCD direction.

## **APPENDIX A: GLOSSARY OF RELEVANT HOUSING TERMS**

This glossary provides definitions of terms commonly found in Housing Elements, General Plans and other planning and policy documents. The abbreviations and definitions may include terms not found in the Colma Housing Element.

### **1. Abbreviations**

**ABAG:** Association of Bay Area Governments

**AMI:** Area Median (Household) Income

**BMR:** Below-market-rate dwelling unit

**C/CAG:** City/County Association of Governments, San Mateo County

**CEQA:** California Environmental Quality Act

**CIP:** Capital Improvements Program

**COG:** Council of Governments

**EIR:** Environmental Impact Report

**FAR:** Floor Area Ratio

**FY:** Fiscal Year

**GMI:** Gross Monthly Income

**HCD:** Housing and Community Development Department of the State of California

**LAFCO:** Local Agency Formation Commission

**N/A:** Not Applicable

**PD:** Planned Development

**RHNA:** Regional Housing Needs Allocation

### **2. Definitions**

**Acres, Gross:** The entire acreage of a site. Most communities calculate gross acreage to the centerline of proposed bounding streets and to the edge of the right-of-way of existing or dedicated streets.

**Acres, Net:** The portion of a site that can actually be built upon. The following generally are not included in the net acreage of a site: public or private road rights-of-way, public open space, and flood ways.



**Adverse Impact:** A negative consequence for the physical, social, or economic environment resulting from an action or project.

**Affordability Requirements:** Provisions established by a public agency to require that a specific percentage of housing units in a project or development remain affordable to extremely low, very-low and low income households for a specified period.

**Affordable Housing:** Housing capable of being affordably purchased or rented by a household with very low, low, or moderate income, based on a household's ability to make monthly payments necessary to obtain housing. Housing is considered affordable when a household pays less than 30 percent of its gross monthly income (GMI) for housing, including utilities.

**Agency:** The governmental entity, department, office, or administrative unit responsible for carrying out regulations.

**Apartment:** (1) One or more rooms of a building used as a place to live, in a building containing at least one other unit used for the same purpose. (2) A separate suite, not owner occupied, which includes kitchen facilities and is designed for and rented as the home, residence, or sleeping place of one or more persons living as a single housekeeping unit.

**Appropriate:** An act, condition, or state that is considered suitable.

**Area; Area Median Income:** As used in State of California housing law with respect to income eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) or the California Department of Housing and Community Development (HCD), "area" means metropolitan area or Non-metropolitan County.

**Below-market-rate (BMR) Housing Unit:** (1) Any housing unit specifically priced to be sold or rented to low- or moderate-income households for an amount less than the fair-market value of the unit. Both the State of California and the U.S. Department of Housing and Urban Development set standards for determining which households qualify as "low income" or "moderate income." (2) The financing of housing at less than prevailing interest rates.

**Building:** Any structure used or intended for supporting or sheltering any use or occupancy.

**Buildout; Build-out:** Development of land to its full potential or theoretical capacity as permitted under current or proposed planning or zoning designations.

**California Building Code (CBC):** A statewide standard building code that sets forth minimum standards for construction in California. The Building Codes are contained within the California Code of Regulation, Title 24, and each jurisdiction is mandated to enforce them.

**California Environmental Quality Act (CEQA):** A State law requiring State and local agencies to regulate activities with consideration for environmental protection. If a proposed activity has the potential for a significant adverse environmental impact, an Environmental Impact

Report (EIR) must be prepared and certified as to its adequacy before taking action on the proposed project. An Initial Study must be prepared for housing elements, leading to a Negative Declaration in most cases.

**Capital Improvements Program (CIP):** A program administered by the Town government and reviewed and adopted by its City Council, which schedules permanent improvements, usually for a minimum of five years in the future, to fit the projected fiscal capability of the local jurisdiction. The program generally is reviewed annually, for conformance to and consistency with the General Plan.

**Census:** The official decennial enumeration of the population conducted by the federal government.

**Community Care Facility:** Any facility maintained and operated to provide non-medical residential care, day treatment, adult day care, or foster family agency services for six or fewer persons. "Six or fewer persons" does not include the licensee or members of the licensee's family or persons employed as facility staff. Community care facilities which serve six or fewer persons are considered a residential use of property.

**Compatible:** Capable of existing together without conflict or ill effects.

**Condominium:** A structure of two or more units, the interior spaces of which are individually owned; the balance of the property (both land and building) is owned in common by the owners of the individual units. (See "Townhouse.")

**Congregate Care:** Apartment housing, usually for seniors, in a group setting that includes independent living and sleeping accommodations in conjunction with shared dining and recreational facilities. Congregate care usually implies a higher level of care than independent living. (See "Community Care Facility.")

**Consistent:** Free from variation or contradiction. Programs in the General Plan are to be consistent, not contradictory or preferential. State law requires consistency between a General Plan and implementation measures such as the zoning ordinance.

**County:** County with a capital "C" generally refers to the government or administration of a county. County with a lower case "c" may mean any county or may refer to the geographical area of a county (e.g., the county's 20 cities).

**Covenants, Conditions, and Restrictions (CC&Rs):** A term used to describe restrictive limitations that may be placed on property and its use, and which usually are made a condition of holding title or lease.

**Criterion:** A standard upon which a judgment or decision may be based. (See "Standards.")

**Density, Residential:** The number of permanent residential dwelling units per acre of land. Densities specified in the General Plan may be expressed in units per gross acre or per net developable acre. (See "Acres, Gross," and "Developable Acres, Net.")

**Density Bonus:** The allocation of development rights that allow a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned, usually in exchange for the provision or preservation of an amenity at the same site or at another location. Under California law, a housing development that provides 10 percent of its units for moderate income or lower income households, or 5 percent of its units for very-low income households, or is a senior housing facility, is entitled to a density bonus.

**Developable Acres, Net:** The portion of a site that can be used for density calculations. Some communities calculate density based on gross acreage. Public or private road rights-of-way are not included in the net developable acreage of a site.

**Developable Land:** Land that is suitable as a location for structures and that can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

**Developer:** An individual who or business that prepares raw land for the construction of buildings or causes to be built physical building space for use primarily by others, and in which the preparation of the land or the creation of the building space is in itself a business and is not incidental to another business or activity.

**Development:** The physical extension and/or construction of urban land uses. Development activities include subdivision of land; construction or alteration of structures, roads, utilities, and other facilities; installation of septic systems; grading; deposit of refuse, debris, or fill materials; and clearing of natural vegetative cover (with the exception of agricultural activities). Routine repair and maintenance activities are exempted.

**Development Fee:** (See “Impact Fee.”)

**Development Rights:** The right to develop land by a land owner who maintains fee-simple ownership over the land or by a party other than the owner who has obtained the rights to develop. Such rights usually are expressed in terms of density allowed under existing zoning. For example, one development right may equal one unit of housing or may equal a specific number of square feet of gross floor area in one or more specified zone districts. (See “Interest, Fee.”)

**District:** (1) An area of a town or county that has a unique character identifiable as different from surrounding areas because of distinctive architecture, streets, geographic features, culture, landmarks, activities, or land uses. (2) A portion of the territory of a town or county within which uniform zoning regulations and requirements apply; a zone.

**Diversity:** Differences among otherwise similar elements that give them unique forms and qualities. E.g., housing diversity can be achieved by differences in unit size, tenure, or cost.

**Duplex:** A single building under single ownership that is designed for occupation as the residence of two families living independently of each other. No part of a duplex is considered a “second unit.”

**Dwelling Unit:** A room or group of rooms (including sleeping, eating, cooking, and sanitation facilities, but not more than one kitchen), which constitutes an independent housekeeping unit, occupied or intended for occupancy by one household on a long-term basis.

**Elderly Housing:** Typically one- and two-bedroom apartments or condominiums designed to meet the needs of persons 62 years of age and older or, if more than 35 units, persons 55 years of age and older, and restricted to occupancy by them. (See “Senior Housing.”)

**Emergency Shelter:** Housing with minimal supportive services that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay. Supportive services usually include food, counseling, and access to other social programs. (See “Homeless” and “Transitional Housing.”)

**Encourage, v:** To stimulate or foster a particular condition through direct or indirect action by the private sector or government agencies.

**Enhance, v:** To improve existing conditions by increasing the quantity or quality of beneficial uses or features.

**Environmental Impact Report (EIR):** A report required by the California Environmental Quality Act for a project, including a General Plan, that may have a significant effect on the environment. The report assesses all the environmental characteristics of an area and determines what effects or impacts will result if the area is altered or disturbed by a proposed action. (See “California Environmental Quality Act.”)

**Extremely Low Income Household:** A household with an annual income no greater than approximately 30 percent of the area median family income, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) or the California Department of Housing and Community Development (HCD). A local agency may either use available census data to calculate the percentage of very-low income households that qualify as extremely low income, or may presume that 50 percent so qualify. California Govt. Code §65583(a) (1).

**Fair Market Rent:** The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposes of administering the Section 8 Existing Housing Program.

**Family:** (1) Two or more persons related by birth, marriage, or adoption [U.S. Bureau of the Census]. (2) An individual or a group of persons living together who constitute a bona fide single-family housekeeping unit in a dwelling unit, not including a fraternity, sorority, club, or other group of persons occupying a hotel, lodging house or institution of any kind.

**Feasible:** Capable of being done, executed, or managed successfully from the standpoint of the physical and/or financial abilities of the implementer(s).

**Finding(s):** The basis upon which decisions are made. Findings are used by government agents and bodies to justify action taken by the entity and must be supported by substantial evidence.

**Floor Area Ratio (FAR):** The gross floor area permitted on a site divided by the total net area of the site, expressed in percent. For example, on a site with 10,000 net sq. ft. of land area, a Floor Area Ratio of 100 percent will allow a maximum of 10,000 gross sq. ft. of building floor area to be built. On the same site, an FAR of 150 percent would allow 15,000 sq. ft. of floor area; an FAR of 200 percent would allow 20,000 sq. ft.; and an FAR of 50 percent would allow only 5,000 sq. ft. Also commonly used in zoning, FAR's typically are applied on a parcel-by-parcel basis as opposed to an average FAR for an entire land use or zoning district.

**Footprint; Building Footprint:** The outline of a building at all of those points where it meets the ground.

**General Plan:** A compendium of town policies regarding its long-term development, in the form of maps and accompanying text. The General Plan is a legal document required of each local agency by the State of California Government Code Section 65301 and adopted by the City Council or Board of Supervisors. In California, the General Plan has seven mandatory elements (Circulation, Conservation, Housing, Land Use, Noise, Open Space, Safety and Seismic Safety) and may include any number of optional elements (such as Air Quality, Economic Development, Hazardous Waste, and Parks and Recreation). The General Plan may also be called a "City Plan," "Comprehensive Plan," or "Master Plan."

**Granny Flat:** (See "Second Unit.")

**Group Quarters:** A residential living arrangement, other than the usual house, apartment, or mobile home, in which two or more unrelated persons share living quarters and cooking facilities. Institutional group quarters include nursing homes, orphanages, and prisons. Non-institutional group quarters include dormitories, shelters, and large boarding houses.

**Guidelines:** General statements of policy direction around which specific details may be later established.

**Historic; Historical:** A historic building or site is one that is noteworthy for its significance in local, state, or national history or culture, its architecture or design, or its works of art, memorabilia, or artifacts.

**Homeless:** Persons [and families] who lack a fixed, regular, and adequate nighttime residence or whose primary nighttime residence is a shelter, an institution, or place not designed or ordinarily used as a regular sleeping accommodation for humans. (US Code, Title 42, Chapter 119, Subchapter I, §11302) Includes those who are accommodated with friends or others with the understanding that shelter is being provided as a last resort. (See "Emergency Shelter" and "Transitional Housing.")

**Household:** All those persons—related or unrelated—who occupy a single housing unit. (See "Family.")

**Households, Number of:** The count of all year-round housing units occupied by one or more persons. The concept of household is important because the formation of new households generates the demand for housing. Each new household formed creates the need for one additional housing unit or requires that one existing housing unit be shared by two households. Thus, household formation can continue to take place even without an increase in population, thereby increasing the demand for housing.

**Housing and Community Development Department of the State of California (HCD):** The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low- and moderate-income households.

**Housing Element:** One of the seven State-mandated elements of a local general plan, it assesses the existing and projected housing needs of all economic segments of the community, identifies potential sites adequate to provide the amount and kind of housing needed, and contains adopted goals, policies, and implementation programs for the preservation, improvement, and development of housing. Under State law, Housing Elements must be updated every five years.

**Housing Unit:** A house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied as a separate living quarters, or if vacant, is intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupancies whenever possible. (Source: US Census 2000. See also “Dwelling Unit,” “Family,” and “Household.”)

**Impact:** The effect of any direct man-made actions or indirect repercussions of man-made actions on existing physical, social, or economic conditions.

**Impact Fee:** A fee, often called a development fee, levied on the developer of a project by a town, county, or other public agency as compensation for otherwise-unmitigated impacts the project will produce. California Government Code Section 66000 et seq. specifies that development fees shall not exceed the estimated reasonable cost of providing the service for which the fee is charged. To lawfully impose a development fee, the public agency must verify its method of calculation and document proper restrictions on use of the fund.

**Implementation:** Actions, procedures, programs, or techniques that carry out policies.

**Improvement:** The addition of one or more structures or utilities on a parcel of land.

**Infill Development:** Development of vacant land (usually individual lots or left-over properties) within areas that are already largely developed.

**Infrastructure:** Public services and facilities, such as sewage-disposal systems, water-supply systems, other utility systems, and roads.

**In Lieu Fee:** Cash payments that may be required of an owner or developer as a substitute for a dedication of land or construction of below-market-rate housing, and referred to as in lieu fees or in lieu contributions.

**Institutional Use:** (1) Publicly or privately owned and operated activities that are institutional in nature, such as hospitals, museums, and schools; (2) churches and other religious organizations; and (3) other nonprofit activities of a welfare, educational, or philanthropic nature that cannot be considered a residential, commercial, or industrial activity.

**Interest, Fee:** The broadest ownership interest in land, entitling a land owner to exercise the greatest control over use of land, subject only to recorded restrictions such as easements and covenants, government land use regulations, and other limitations.

**Issues:** Important unsettled community matters or problems that are identified in a community's general plan and are dealt with by the plan's goals, policies, and implementation programs.

**Land Use Classification:** A system for classifying and designating the appropriate use of properties.

**Land Use Regulation:** A term encompassing the regulation of land in general and often used to mean those regulations incorporated in the General Plan, as distinct from zoning regulations (which are more specific).

**Lease:** A contractual agreement by which an owner of real property (the lessor) gives the right of possession to another (a lessee) for a specified period of time (term) and for a specified consideration (rent).

**Lot:** (See "Site.")

**Lot of Record:** A lot that is part of a recorded subdivision or a parcel of land that has been recorded at the County Recorder's office containing property tax records.

**Low-income Household:** A household with an annual income no greater than approximately 80 percent of the area median income for a household of that size and based on the latest available eligibility limits established by either the U.S. Department of Housing and Urban Development (HUD) for the Section 8 Housing Program or the California Department of Housing and Community Development (HCD). (See "Area.")

**Maintain, v:** To keep in an existing state. (See "Preserve, v.")

**Mandatory Element:** A component of the General Plan mandated by State Law. California State law requires that a General Plan include elements dealing with seven subjects—circulation, conservation, housing, land use, noise, open space and safety—and specifies to various degrees the information to be incorporated in each element.

**Manufactured Housing:** Residential structures that are constructed entirely in the factory and that since June 15, 1976, have been regulated by the federal Manufactured Home

Construction and Safety Standards Act of 1974 under the administration of the U.S. Department of Housing and Urban Development (HUD). (See “Mobile Home” and “Modular Unit.”)

**May:** That which is permissible.

**Minimize:** To reduce or lessen, but not necessarily to eliminate.

**Ministerial Decision:** An action taken by a governmental agency that follows established procedures and rules and does not call for the exercise of judgment in deciding whether to approve a project.

**Mitigate:** To ameliorate, alleviate, or avoid to the extent reasonably feasible.

**Mixed-use:** Properties on which various uses, such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A “single site” may include contiguous properties.

**Mobile Home:** A structure, transportable in one or more sections, built on a permanent chassis and designed for use as a single-family dwelling unit and which (1) has a minimum of 400 square feet of living space; (2) has a minimum width in excess of 102 inches; (3) is connected to all available permanent utilities; and (4) is tied down (a) to a permanent foundation on a lot either owned or leased by the homeowner or (b) is set on piers, with wheels removed and skirted, in a mobile home park. (See “Manufactured Housing” and “Modular Unit.”)

**Moderate-income Household:** A household with an annual income between the lower income eligibility limits and 120 percent of the area median family income, as established by either the U.S. Department of Housing and Urban Development (HUD) or the California Department of Housing and Community Development (HCD). (See “Area” and “Low-income Household.”)

**Modular Unit:** A factory-fabricated, transportable building or major component designed for use by itself or for incorporation with similar units on-site into a structure for residential, commercial, educational, or industrial use. Differs from mobile homes and manufactured housing by (in addition to lacking an integral chassis or permanent hitch to allow future movement) being subject to California housing law design standards. California standards are more restrictive than federal standards in some respects (e.g., plumbing and energy conservation). Also called Factory-built Housing and regulated by State law of that title. (See “Mobile Home” and “Manufactured Housing.”)

**Multifamily Building:** A detached building designed and used exclusively as a dwelling by three or more families occupying separate suites.

**Must:** That which is mandatory.

**Necessary:** Essential or required.



**Need:** A condition requiring supply or relief. The Town or County may act upon findings of need within or on behalf of the community.

**Objective:** A specific statement of desired future condition toward which the Town or County will expend effort in the context of striving to achieve a broader goal. An objective should be achievable and, where possible, should be measurable and time-specific. The State Government Code (Section 65302) requires that general plans spell out the “objectives,” principles, standards, and proposals of the general plan. “The addition of 30 units of affordable housing by 2006” is an example of an objective.

**Ordinance:** A law or regulation set forth and adopted by a governmental authority, such as the Town of Colma.

**Overlay:** A land use designation on the Land Use Map, or a zoning designation on a zoning map, that modifies the basic underlying designation in some specific manner. In Colma, the Design Review (DR) designation is considered an overlay.

**Parcel:** A lot, or contiguous group of lots, in single ownership or under single control, usually considered a unit for purposes of development.

**Planned Development (PD):** A large-scale development whose essential features are a definable boundary; a consistent but not necessarily uniform, character; overall control during the development process by a single development entity; private ownership of recreation amenities; and enforcement of covenants, conditions, and restrictions by a master community association. In Colma, a Planned Development is permitted certain flexibility in the standards of development (such as setback and percentage of lot coverage) that would not be permitted in the underlying land use designation.

**Planning and Research, Office of (OPR):** A governmental division of the State of California that has among its responsibilities the preparation of a set of guidelines for use by local jurisdictions in drafting General Plans.

**Policy:** A specific statement of principle or of guiding actions that implies clear commitment but is not mandatory. A general direction that a governmental agency sets to follow, in order to meet its goals and objectives before undertaking an action program. (See “Program.”)

**Poverty Level:** As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or “poverty thresholds” varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

**Preserve:** To keep safe from destruction or decay; to maintain or keep intact. (See “Maintain.”)

**Principle:** An assumption, fundamental rule, or doctrine that will guide general plan policies, proposals, standards, and implementation measures. The State Government Code (Section

65302) requires that general plans spell out the objectives, “principles,” standards, and proposals of the general plan. “Adjacent land uses should be compatible with one another” is an example of a principle.

**Program:** An action, activity, or strategy carried out in response to adopted policy to achieve a specific goal or objective. Policies and action statements establish the “who,” “how” and “when” for carrying out the “what” and “where” of goals and objectives.

**Protect:** To maintain and preserve beneficial uses in their present condition as nearly as possible. (See “Enhance.”)

**Recognize:** To officially (or by official action) identify or perceive a given situation.

**Redevelop:** To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

**Regional:** Pertaining to activities or economies at a scale greater than that of a single jurisdiction, and affecting a broad geographic area.

**Regional Housing Needs Allocation (RHNA):** quantification by the regional planning agency, which in the Bay Area is ABAG, the Association of Bay Area Governments, or by HCD of existing and projected housing need, by household income group, for all localities within a region. San Mateo County and its 20 cities have used a provision in the applicable statute that allows formation of a subregional organization to accept the county’s RHN from ABAG with authority to distribute the total subregional need across the county’s 20 cities and its unincorporated areas. Members of the City/County Association of Governments of San Mateo County (C/CAG) agreed on and adopted the local distribution of the subregional housing need for the individual jurisdictions.

**Regulation:** A rule or order prescribed for managing government.

**Rehabilitation:** The repair, preservation, and/or improvement of substandard housing.

**Residential:** Land designated in the Town General Plan and zoning ordinance for buildings consisting only of dwelling units. May be improved, vacant, or unimproved. (See “Dwelling Unit.”)

**Residential Care Facility:** A home serving six or fewer persons or family units who have chronic, life-threatening illness and who are 18 years of age or older or are emancipated minors. A “family unit” means at least one parent or guardian and one or more of that parent or guardian’s children, one of whom has a chronic, life-threatening illness. “Six or fewer persons” does not include the licensee or members of the licensee’s family or persons employed as facility staff. (Health and Safety Code, §1568.01) Residential care facilities which serve six or fewer persons are considered a residential use of property. (Health and Safety Code, §1568.0831)

**Residential, Multi-family:** Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

**Residential, Single-family:** A single dwelling unit on a building site.

**Restore:** To renew, rebuild, or reconstruct to a former state.

**Restrict:** To check, bound, or decrease the range, scope, or incidence of a particular condition.

**Retrofit:** To add materials and/or devices to an existing building or system to improve its operation, safety, or efficiency. Buildings have been retrofitted to use solar energy and to strengthen their ability to withstand earthquakes, for example.

**Rezoning:** An amendment to the map and/or text of a zoning ordinance to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area.

**Second Unit:** A self-contained unit providing living, sleeping, eating, cooking, and sanitation accommodations, either attached to or detached from, and in addition to, the primary residential unit on a single lot. Sometimes called “Granny Flat.” (See “Dwelling Unit”; also see Government Code §65852.2(i)(4).)

**Senior Housing:** (See “Elderly Housing.”)

**Seniors:** Persons age 62 and older, or 55 years and older in senior housing with at least 35 dwelling units.

**Shall:** That which is obligatory or necessary.

**Shared Living:** The occupancy of a dwelling unit by persons of more than one family in order to reduce housing expenses and provide social contact, mutual support, and assistance.

**Should:** Signifies a directive to be honored if at all possible.

**Significant Effect:** An adverse impact on the environment. May include, but is not limited to, significant changes in an area’s air, water, and land resources.

**Single-family Dwelling, Attached:** A dwelling unit occupied or intended for occupancy by only one household that is structurally connected with at least one other such dwelling unit. (See “Townhouse.”)

**Single-family Dwelling, Detached:** A dwelling unit occupied or intended for occupancy by only one household that is structurally independent from any other such dwelling unit or structure intended for residential or other use. (See “Family.”)

**Site:** A parcel of land used or intended for one use or a group of uses and having frontage on a public or an approved private street. A lot.

**Special Needs Groups:** Those segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, female-headed households, farmworkers and the homeless. A jurisdiction may also

choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

**Specific Plan:** Under Article 8 of the Government Code (Section 65450 et seq.), a legal tool for detailed design and implementation of a defined portion of the area covered by a General Plan. A specific plan may include all detailed regulations, conditions, programs, and/or proposed legislation that may be necessary or convenient for the systematic implementation of any General Plan element(s).

**Sphere of Influence (SOI):** The probable ultimate physical boundaries and service area of a local agency (town or district) as determined by the Local Agency Formation Commission of the County.

**Standards:** (1) A rule or measure establishing a level of quality or quantity that must be complied with or satisfied. The State Government Code (Section 65302) requires that general plans spell out the objectives, principles, “standards,” and proposals of the general plan. Examples of standards might include the number of acres of park land per 1,000 population that the community will attempt to acquire and improve, or the “traffic Level of Service” (LOS) that the plan hopes to attain. (2) Requirements in a zoning ordinance that govern building and development as distinguished from use restrictions—for example, site-design regulations such as lot area, height limit, frontage, landscaping, and floor area ratio.

**Structure:** Anything constructed or erected that requires a permanent location on the ground (excluding swimming pools, fences, and walls used as fences).

**Subdivision:** The division of a tract of land into defined lots, either improved or unimproved, which can be separately conveyed by sale or lease, and which can be altered or developed. “Subdivision” includes a condominium project as defined in Section 1350 of the California Civil Code and a community apartment project as defined in Section 11004 of the Business and Professions Code.

**Subdivision Map Act:** Division 2 (Sections 66410 et seq.) of the California Government code, this act vests in local legislative bodies the regulation and control of the design and improvement of subdivisions, including the requirement for tentative and final maps. (See “Subdivision.”)

**Subregional:** Pertaining to a portion of a region. C/CAG is a subregional task force.

**Substandard Housing:** Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

**Substantial:** Considerable in importance, value, degree, or amount.

**Supportive Housing:** Housing with no limit on length of stay, occupied by a target population defined in Health and Safety Code §53260(d), and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. In general, “target population” means low-income adults

with one or more disabilities, and may include families with children, elderly persons, and young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, or homeless people.

**Town:** Town with a capital “T” generally refers to the government or administration of a town. Town with a lower case “t” may mean any town or may refer to the geographical area of a town (e.g., the properties in the town.)

**Townhouse; Townhome:** A one-family dwelling in a row of at least three such units in which each unit has its own front and rear access to the outside, no unit is located over another unit, and each unit is separated from any other unit by one or more common and fire-resistant walls. Townhouses usually have separate utilities; however, in some condominium situations, common areas are serviced by utilities purchased by a homeowners association on behalf of all townhouse members of the association. (See “Condominium.”)

**Transitional Housing:** Buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at a future time, but no less than six months. In general, the program provides supportive services (including self-sufficiency development services) for recently homeless persons, with the goal of moving them to permanent housing as quickly as possible.

**Undue:** Improper, or more than necessary.

**Uniform Housing Code (UHC):** State housing regulations governing the condition of habitable structures with regard to health and safety standards, and which provide for the conservation and rehabilitation of housing as adopted by the Department of Housing and Community Development. The 1997 edition is currently in effect.

**Urban Services:** Utilities (such as water, gas, electricity, and sewer) and public services (such as police, fire, schools, parks, and recreation) provided to an urbanized or urbanizing area.

**Use:** The purpose for which a lot or structure is or may be leased, occupied, maintained, arranged, designed, intended, constructed, erected, moved, altered, and/or enlarged in accordance with the Town zoning ordinance and General Plan land use designations.

**Use, Non-conforming:** (See “Non-conforming Use.”)

**Use Permit:** The discretionary and conditional review of an activity or function or operation on a site or in a building or facility.

**Vacant:** Lands or buildings that are not actively used for any purpose.

**Very-low Income Household:** A household with an annual income no greater than approximately 50 percent of the area median family income, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 Housing Program or the California Department of Housing and Community Development (HCD). “Very-low income households” includes extremely low

income households as defined in Health and Safety Code §50106. A local agency may either use available census data to calculate the percentage of very-low income households that qualify as extremely low income, or may presume that 50 percent so qualify. California Govt. Code §65583(a)(1). (See “Area.”)

**Zero Lot Line:** A detached single family unit distinguished by the location of one exterior wall on a side property line.

**Zoning:** The division of a town or county by legislative regulations into areas, or zones, which specify allowable uses for real property and size restrictions for buildings within these areas; a program that implements policies of the General Plan.

**Zoning District:** A designated section of a town or county for which prescribed land use requirements and building and development standards are uniform.

**Zoning, Inclusionary:** Regulations that increase housing choice by providing the opportunity to construct more diverse and economical housing to meet the needs of low- and moderate-income families. Often such regulations require a minimum percentage of housing for low- and moderate-income households in new housing developments and in conversions of apartments to condominiums.

**Zoning Map:** Government Code Section 65851 permits a legislative body to divide a county, city, town, or portions thereof, into zones of the number, shape, and area it deems best suited to carry out the purposes of the zoning ordinance. These zones are delineated on a map or maps, called the Zoning Map.