



TOWN OF COLMA

1198 El Camino Real • Colma, California • 94014-3212
Tel 650-997-8300 • Fax 650-997-8308

June 15, 2022

State Department of Housing and Community Development
Division of Housing Policy Development
2020 W. El Camino Ave, Suite 500
Sacramento, CA 95833

SUBJECT: DRAFT 2023-2031 HOUSING ELEMENT UPDATE

To whom it may concern,

Please find enclosed the **DRAFT** 2023-2031 Housing Element Update for the Town of Colma. We look forward to working with you on this update.

Respectfully,

A handwritten signature in blue ink, appearing to read "BD", is written over the signature line.

Brian Dossey
City Manager
Town of Colma, California
1198 El Camino Real
Colma, CA 94014

Helen Fisicaro, Mayor
Raquel P. Gonzalez, Vice Mayor
Diana Colvin, Council Member • Joanne F. del Rosario, Council Member • John Irish Goodwin, Council Member
Brian Dossey, City Manager



DRAFT Housing Element

TOWN OF COLMA 2023-2031

INTRODUCTION

Section 65302(c) of the California Government Code requires every county and city in the state to include a housing element as part of their adopted general plans. In stipulating the content of this element, Article 10.6 of the Government Code indicates that the element shall consist of “an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing.” Housing element law mandates that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community.

PURPOSE OF THE HOUSING ELEMENT

The purpose of the 2023 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 2023 – 2031 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 75% 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 the 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.



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.

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 for the 6th RHNA cycle is 202 units, 106 of which are

allocated as units affordable to moderate, low, and very-low-income households. The RHNA applies to the years 2023 to 2031. A total of 75 units have been developed within Colma since 2015, meeting the 2015-2023 5th cycle RHNA. Colma has the capacity for these 202 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.

Development of an additional 202 units before the close of the planning period is feasible (since the sites are zoned for housing and mixed-use commercial) 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 75% 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 2023 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 2015 - 2023 Housing Element were evaluated and modified where necessary to reflect changing market conditions and policy priorities. The 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);
- 2009 Housing Element (2007-2014 Planning Period; adopted October 2012); and
- 2015 Housing Element (2015-2023 Planning Period; January 2015)

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 2015 Housing Element, adopted in January 2015. This current Housing Element is titled and referenced as the 2023 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, 2023 which takes into account the housing needs assessment numbers allocated to the jurisdiction by the Association of Bay Area Governments, or ABAG for 2023 through 2031.

To meet this requirement, policies from the 2015 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 opportunities 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 adopted 2040 General Plan Update (March 2022) includes a newly created Commercial Overlay Districts including a 40-acre designated area north of Hillside Boulevard and to the west of Lawndale Boulevard, in addition to a vacant 3.07-acre parcel on the north side of Town east side of El Camino Real and south of BART railroad track.

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 – that it is entirely consistent with the policies and proposals set forth by the Plan.

Pursuant to Government Code Section 65400, the Town 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 which 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, but they also help residents and businesses save money and conserve natural resources.

The 2023 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 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

Plan Bay Area (Plan) 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 most of the new residential development in San Mateo County is expected to be created. The defined

¼-mile buffer encompassing El Camino Real from Daly City to San Jose is a planned PDA to encourage and leverage future growth near transit in existing communities.

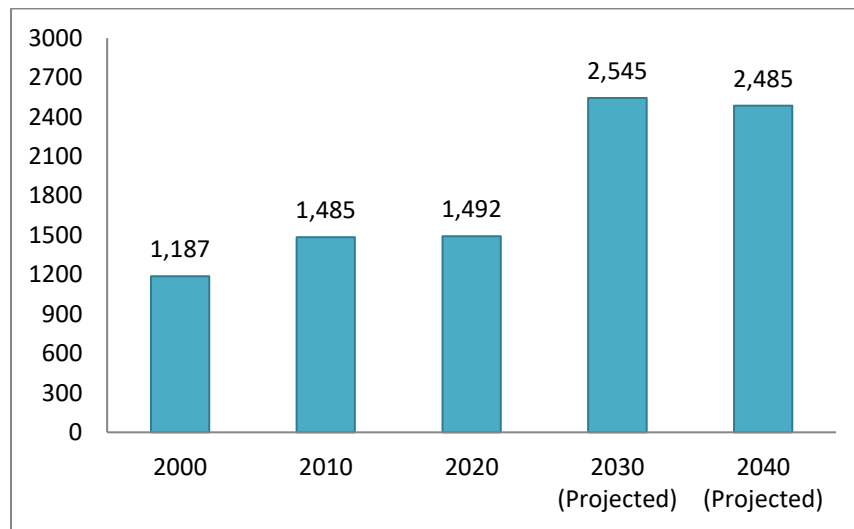
All of Colma’s new housing is anticipated to be within the PDA area, on El Camino Real or on Mission Road. By placing new housing in this corridor, residents will benefit from viable transit options for local and regional travel.

POPULATION, HOUSING AND EMPLOYMENT TRENDS

GENERAL DEMOGRAPHICS AND PROJECTIONS SUMMARY

Colma is a town of 1,492 residents according to US Census, 2020 American Community Survey estimates from January 2013. Between 2010 to 2020, Colma’s small population grew from 1,454 to 1,492: increasing by 38 residents or 3 percent. ABAG predicts Colma will continue to grow over the next 20 years, albeit not as rapidly, to reach a population of 2,485 in 2040.

Figure H-1: Colma’s Population Growth



Source: Association of Bay Area Governments, Projections 2040; US Census, 2020 American Community Survey 5-Year Estimates

Table H-1: San Mateo County and State Population Growth

	Number			Percent Change		
	Colma	County	State	Colma	County	State
2000	1,187	707,163	33,871,648	8%	9%	14%
2010	1,485	718,451	37,253,956	22%	2%	10%
2020	1,492	765,623	39,346,023	3%	7%	6%
2030 (Projected)	2,545	853,260	x	70%	11%	x
2040 (Projected)	2,485	916,590	x	-2%	7%	x

Source: Association of Bay Area Governments, Projections 2040; US Census, 2020 American Community Survey 5-Year Estimates

Colma is more diverse than San Mateo County as a whole. Only 45 percent of the residents are white (compared to well over half in the county) and 36 percent are Asian. Over the past decade, the white population has increased, while the Asian population has declined. Approximately a quarter of the residents are non-white or more than one race. Additionally, 37 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-2: Race and Ethnicity

Race and Ethnicity	Colma	County	State
White	45%	48%	56%
Black	3%	2%	6%
Asian	36%	29%	15%
Other	10%	11%	14%
More than one Race	7%	8%	8%
Hispanic	37%	24%	39%
Not Hispanic	63%	76%	61%
Total population	1,492 *	765,623	39,346,023

Source: Source: US Census, 2020 American Community Survey 5-Year Estimates

The average age in Colma has increased notably over the past decade. In 2010, the median age was 31 but in 2020 it was 36. This appears to be due to a growth in the 45-59 segments of the population, which grew from one-fifth of the total population in 2010 to a fourth in 2020. Almost 24 percent of Colma’s population is comprised of children under 19, and 18 percent of the population includes seniors over the age of 60.

Table H-3: Age of Residents

Age	2010	2020		
	Colma	Colma	County	State
Under 5 years	9%	8%	6%	6%
5 to 19 years	18%	16%	16%	19%
20 to 34 years	33%	24%	20%	22%
35 to 44 years	12%	9%	14%	13%
45 to 59 years	17%	25%	20%	19%
60 to 74 years	8%	12%	15%	12%
75 years and over	3%	6%	7%	6%
Median age	31	36	40	36
Total population	1,454	1,492 *	720,143	37,330,448

Source: Source: US Census, 2020 American Community Survey 5-Year Estimates

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-4: Income Category Definitions

Income Category	Definition
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

Source: U.S. Department of Housing and Urban Development

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-5: San Mateo County Income Limits (2021)

Income Category	Number of Persons Per Household (Maximum Income)				
	1	2	3	4	5
Extremely Low	\$38,400	\$43,850	\$49,350	\$54,800	\$59,200
Very Low	\$63,950	\$73,100	\$82,250	\$91,350	\$98,700
Lower Income	\$102,450	\$117,100	\$131,750	\$146,350	\$158,100
Median Income	\$104,700	\$119,700	\$134,650	\$149,600	\$161,550
Moderate Income	\$125,650	\$143,600	\$161,550	\$179,500	\$193,850

Source: HCD State Income Limits 2021 and State CDBG and HOME Income Limits also available at

<https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml>

The table on the following page shows Plan Bay Area projections (approved November 2018) for housing units, households and local jobs. The following tables are ABAG Projections 2040, which provide more detailed information on household characteristics, types of jobs, etc. ABAG

Projections 2040 provides an indicator of trends and conditions in San Mateo County and its jurisdictions.

ABAG Projections 2040 are based on 2015 demographic data taken directly from the U.S. Census. The 2015 employment data are derived from (1) California County-Level Economic Forecast, 2017-2050, California Department of Transportation; (2) Bay Area Job Growth to 2040: Projections and Analysis, Center for Continuing Study of the California Economy; and (3) U.S. Bureau of Labor Statistics and the U.S. Census Bureau's 2013-2015 ACS.

Table H-6: ABAG/MTC Plan Bay Area Projections for Housing, Households and Jobs (2020-2040)

City	Housing Units		% Change	Households		% Change	Jobs		% Change
	2020	2040		2020	2040		2020	2040	
Atherton	2,560	2,560	0%	2,470	2,460	-1%	2,140	2,165	+2%
Belmont	11,085	11,775	+6%	10,910	11,620	+7%	9,240	9,430	+2%
Brisbane	6,500	6,670	+3%	6,360	6,410	+1%	6,590	16,870	+155%
Burlingame	13,110	14,010	+7%	12,755	13,735	+8%	32,335	42,625	+32%
Colma	860	940	+9%	835	940	+13%	4,070	4,315	+6%
Daly City	34,500	36,360	+5%	33,615	35,775	+6%	18,370	22,480	+22%
East Palo Alto	7,730	8,705	+13%	7,610	8,675	+14%	5,810	6,660	+15%
Foster City	13,310	15,365	+15%	13,055	15,110	+16%	23,700	27,250	+15%
Half Moon Bay	4,790	4,790	+0%	4,590	4,585	-1%	5,290	5,375	+2%
Hillsborough	4,000	4,015	+1%	3,895	3,910	+1%	2,210	2,265	+3%
Menlo Park	15,650	18,045	+15%	15,390	17,680	+15%	36,410	42,475	+17%
Millbrae	8,470	10,050	+19%	8,235	9,725	+18%	6,570	11,595	+76%
Pacifica	14,565	14,800	+2%	14,155	14,520	+3%	6,160	7,115	+16%
Portola Valley	1,855	1,855	+0%	1,800	1,800	0%	1,520	1,520	0%
Redwood City	31,540	38,640	+23%	30,820	38,085	+24%	71,050	86,720	+22%
San Bruno	15,345	18,310	+19%	14,890	17,935	+20%	14,645	14,780	+1%
San Carlos	13,725	14,060	+3%	13,575	13,985	+3%	17,800	19,135	+8%
San Mateo	43,870	51,400	+17%	43,035	50,830	+18%	62,570	68,010	+9%
South San Francisco	22,700	25,715	+13%	22,155	25,305	+14%	46,365	54,230	+17%
Woodside	2,205	2,210	+1%	2,130	2,125	-1%	2,000	1,995	-1%
Unincorporated	22,845	23,480	+3%	21,980	22,755	+4%	24,430	25,045	+3%
County Total	291,195	323,755	+11%	284,260	317,965	+12%	399,275	472,045	+18%
SMC Change (2010-2040)		+32,560			+33,705			+72,770	

Source: Plan Bay Area 2040, Final Forecast of Jobs, Population and Housing,

Table H-7: Projections for Population, Households and Total Jobs (2010-2040)

Geographic Area	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
Bay Area Regional Total								
Population	7,150,740	7,573,915	7,920,230	8,284,200	8,689,440	9,142,745	9,652,950	2,502,210
Households	2,606,290	2,678,810	2,881,965	3,009,055	3,142,015	3,281,130	3,426,700	820,410
Persons Per Household	2.69	2.77	2.69	2.70	2.71	2.73	2.76	0.07
Employed Residents	3,506,680	3,894,850	4,147,000	4,270,595	4,397,865	4,528,925	4,663,900	1,157,220
Jobs	3,451,820	4,026,060	4,136,190	4,267,760	4,405,125	4,548,565	4,698,375	1,246,555
Jobs/Employed Residents	.98	1.03	.99	.99	1.0	1.0	1.01	0.03
San Mateo County								
Population	718,450	757,895	796,925	816,460	853,260	878,020	916,590	198,140
Households	257,835	270,715	284,260	290,330	302,520	308,410	317,965	60,130
Persons Per Household	2.75	2.76	2.77	2.78	2.78	2.81	2.84	0.09
Employed Residents	367,940	396,885	415,275	420,235	433,655	437,190	446,040	78,100
Jobs	347,860	385,770	399,275	415,305	423,005	436,205	472,045	124,185
Jobs/Employed Residents	.95	.97	.96	.99	.98	1.00	1.06	0.11
% of Bay Area Population	10.0%	10.0%	10.0%	9.8%	9.8%	9.6%	9.4%	-0.6%
% of Bay Area Jobs	10.0%	9.5%	9.7%	9.7%	9.6%	9.6%	10.0%	0%
Colma Planning Area (City Limits)								
Population	1,485	1,485	1,492	2,500	2,545	2,690	2,485	1,000
Households	430	795	835	880	895	935	940	510
Persons Per Household	3.31	2.86	2.82	2.81	2.82	2.85	2.62	-0.69
Employed Residents	1,035	1,175	1,185	1,215	1,225	1,225	1,130	95
Jobs	3,935	4,065	4,070	4,150	4,195	4,270	4,315	380
Jobs/Employed Residents	3.80	3.46	3.43	3.42	3.42	3.49	3.82	0.02
% of County Population	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.1%
% of County Jobs	1.1%	0.8%	1.1%	0.9%	0.9%	0.9%	0.9%	0.2%

Source: Plan Bay Area 2040 Model Estimates

Table H-8: Projections for Types of Jobs (2010-2040)*

Job Industry	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
Bay Area Regional Total								
Agriculture and Natural Resources	22,800	24,990	24,865	24,740	24,620	24,500	24,380	1,580
Mfg, Wholesale and Transportation	525,685	524,475	523,320	522,175	521,025	519,885	518,740	-6,945
Retail	325,645	356,555	364,515	372,655	380,975	389,480	398,175	72,530
Health, Educ. and Recreation Service	998,125	1,112,930	1,178,130	1,247,145	1,320,205	1,397,545	1,479,410	481,285
Financial and Professional Services	817,405	1,138,830	1,174,370	1,211,020	1,248,815	1,287,790	1,327,980	510,575
Information, Government and Construction	733,180	852,355	870,990	890,030	909,490	929,365	949,685	216,505
Total Jobs	3,422,845	4,010,135	4,136,190	4,267,760	4,405,125	4,548,565	4,698,375	1,275,530
Total Employed Residents	3,376,380	4,026,995	4,147,000	4,270,595	4,397,865	4,528,925	4,663,900	1,287,520
San Mateo County								
Agriculture and Natural Resources	2,305	2,475	2,460	2,455	2,450	2,435	2,440	135
Mfg, Wholesale and Transportation	63,720	58,320	55,850	53,595	51,240	49,430	48,305	-15,415
Retail	34,625	36,515	37,530	38,120	39,220	39,420	39,675	5,050
Financial and Professional Services	91,670	124,590	130,365	140,750	145,610	151,195	169,620	77,950
Health, Educ. and Recreation Service	90,695	96,840	104,175	110,690	114,890	120,415	134,400	43,705
Information, Government and Construction	60,325	67,025	68,900	69,695	69,595	73,305	77,605	17,280
Total Jobs	343,335	385,770	399,275	415,305	423,005	436,205	472,045	128,710
Total Employed Residents	332,760	396,885	415,275	420,235	433,655	437,190	446,040	113,280
Ratio of Jobs to Employed Residents	1.03	.97	.96	.99	.98	.99	1.06	0.03

*Continued on next page

Job Industry	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
Colma Planning Area (City Limits)								
Agriculture and Natural Resources	0	5	5	5	5	5	5	5
Mfg, Wholesale and Transportation	160	165	150	150	150	155	155	-15
Retail	2,030	2,075	2,180	2,285	2,325	2,395	2,435	405
Financial and Professional Service	115	145	140	140	140	140	140	25
Health, Educ. and Recreation Service	1,180	1,215	1,160	1,135	1,135	1,130	1,135	-45
Information, Government and Construction	430	460	440	440	440	445	450	20
Total Jobs	3,915	4,065	4,070	4,150	4,195	4,270	4,315	400
Employed Residents	970	1,175	1,185	1,215	1,225	1,225	1,130	160
Ratio of Local Jobs to Employed Residents	4.04	3.46	3.43	3.42	3.42	3.49	3.82	-0.22

Source: Plan Bay Area 2040 Model Estimates

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 pace with the growth in local jobs. According to ABAG/MTC Staff and Baird + Driskell Community Planning (Housing Needs Data Report, 2021), The number of homes in Colma increased 15.9%, from 2010 to 2020, which is above the growth rate for San Mateo County and above the growth rate of the region’s housing stock during this time period.

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 full-time as a cook and the other parent working in retail, can afford a monthly rent of about \$1,690 and a home sales price of \$274,650. 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 \$2,505 and a home costing \$407,053. Neither of these example households can afford San Mateo County’s median condominium, costing \$910, or single-family

home, which costs \$1,891,500 (SAMCAR). the example single-parent family also cannot afford the median county rent of \$2,618.

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

Table H-9: Home Affordability by Occupation (2021)

Occupation	Annual Salary	Affordable Home	Affordable Rent
Elementary School Teacher	\$76,136	\$288,697	\$1,777
Police Officer	\$107,349	\$407,053	\$2,505
Cook	\$33,550	\$127,217	\$783
Retail Salesperson	\$38,883	\$147,440	\$907
Registered Nurse	\$131,263	\$497,731	\$3,063

Source: HCD State Income Limits 2021; www.hsh.com/calc-howmuch.html

Maximum Affordable House Price is based on the following assumptions: 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 4,070 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 39 percent of the workers in the town make between \$1,251 and \$3,333/month, and 40 percent make more than \$3,333 per month. Almost all (93 percent) of the workers in Colma commute in from other cities to work, according to 2020 US census data.

According to ABAG projections, Colma can expect to see its workforce increase by 10 percent by 2040, with much of that job growth coming from the retail services sector.

Table H-10: Workforce Age, Salary and Education

Category	Colma	County
Jobs by Worker Age		
Age 29 or Younger	26%	20%
Age 30 to 54	46%	58%
Age 55 or Older	28%	22%
Salaries Paid by Jurisdiction Employers		
\$1,250 per Month or Less	21%	13%
\$1,251 to \$3,333 per Month	39%	21%
More than \$3,333 per Month	40%	67%
Jobs by Worker Educational Attainment		
Less than High School	15%	11%
High school or Equivalent, No College	17%	14%
Some College or Associate Degree	24%	22%
Bachelor's Degree or Advanced Degree	18%	34%
Educational Attainment Not Available	26%	19%
Total Workers	4,509	422,723

Source: 2019 U.S. Census On The Map

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

HOUSEHOLD TRENDS AND CHARACTERISTICS

In 2020, the estimated number of households within Colma was 480 per US Census data.

OCCUPANCY CHARACTERISTICS

Colma has a relatively large average household size, at 3.08, but this size has increased since 2010 when it was 2.8. Households in renter-occupied units tend to be slightly larger at 3.12.

Table H-11 Household Size

Year	Household Size	Colma	County	State
2010	Average Household Size	2.8	2.7	2.4
2020	Average Household Size	3.08	2.87	2.9
	Owners Average Household Size	3.03	2.95	3.0
	Renters Average Household Size	3.12	2.75	2.9

Source: US Census, 2010 American Community Survey 5-Year Estimates
2020 American Community Survey 5-Year Estimates

Colma has a high percentage of families with children: more than 30 percent of the households. An additional 38 percent of the population consists of families without children, this percentage has increased since 2010. Single people make up 20 percent of households.

Table H-12 Household Type

Household Type	Colma	County	State
Single person	20%	22%	24%
Family no children	38%	38%	34%
Family with children	34%	32%	34%
Multi-person, nonfamily	8%	8%	8%
Total households	485	263,351	13,103,114

Source: 2020 American Community Survey 5-Year Estimates

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 3 percent of owner-occupied homes, or 7 homes, are overcrowded. The vast majority of rental homes are not overcrowded; however, nine homes are considered overcrowded, and zero homes are extremely overcrowded. The percentage of overcrowded households has decreased since 2010, when close to 15 percent of the homes were considered overcrowded.

Table H-13 Number of Overcrowded Units

Occupant	Overcrowded	Occupied Homes	Percent		
			Colma	County	State
Owner	Not overcrowded	222	97%	97%	96%
	Overcrowded	7	3%	2%	3%
	Extremely overcrowded	0	0.0%	1%	1%
Renter	Not overcrowded	232	96%	85%	87%
	Overcrowded	9	4%	8%	8%
	Extremely overcrowded	0	0%	7%	5%

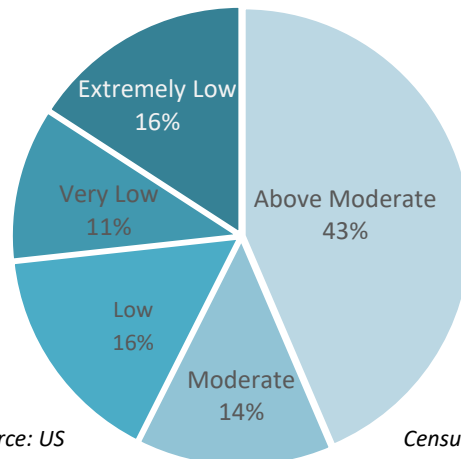
Source: US Census, 2020 American Community Survey 5-Year Estimates

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 \$118,750, below the countywide average of \$128,091. Just over 40 percent of Colma’s households make more than a moderate income, and another 43 percent of Colma’s households are lower income. 16 percent of all households are considered low-income, 11 percent are very low income, and 16 percent are extremely low income.

Figure H-2: Households by Income



Source: US

Census, 2020 American Community Survey 5-

Year

Table H-14: Household Income

Income	Colma	County	State
Under \$25,000	8%	9%	16%
\$25,000 to \$34,999	3%	4%	7%
\$35,000 to \$49,999	3%	6%	10%
\$50,000 to \$74,999	12%	10%	15%
\$75,000 to \$99,999	14%	10%	12%
\$100,000+	59%	61%	40%
Poverty Rate	8.9%	6.7%	12.6%
Total	485	263,351	13,103,114
Median Income 2011	\$86,640	\$91,958	\$63,816
Median Income 2020	\$118,750	\$128,091	\$78,672

Source: US Census, 2020 American Community Survey 5-Year Estimates Note:
Adjusted for inflation to 2020 dollars

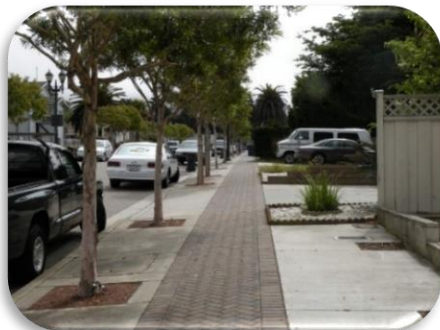
Table H-15: Households by Income and Tenure

Occupant	Extremely Low	Very Low	Low	Moderate	Above Moderate
Owner	20%	50%	66%	38%	64%
Renter	80%	50%	33%	62%	36%
Total	75	50	75	65	210
% of all households	16%	11%	16%	14%	44%

Sources: CHAS Data 2014-2018

HOUSING VALUES AND COSTS

With relatively few homes, housing price data for Colma is hard to come by. According to Zillow data from 2022, the median sale price for a home (including both multi-family and single-



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

family) in Colma is \$1,180,000. 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.

Table H-16: Ability to Pay for For-Sale Housing

	Annual Income	Maximum Affordable Home Price	Median Home Sale Price	Affordability Gap
Single Person				
Extremely Low Income	\$38,400	\$142,016	\$1,180,000	-\$1,037,984
Very Low Income	\$63,950	\$236,509	\$1,180,000	-\$943,491
Low Income	\$102,450	\$378,895	\$1,180,000	-\$801,105
Median Income	\$104,700	\$387,216	\$1,180,000	-\$792,784
Moderate Income	\$125,650	\$464,697	\$1,180,000	-\$715,303
Four Person				
Extremely Low Income	\$54,800	\$202,669	\$1,180,000	-\$977,331
Very Low Income	\$91,350	\$337,844	\$1,180,000	-\$842,156
Low Income	\$146,350	\$541,253	\$1,180,000	-\$638,747
Median Income	\$149,600	\$553,272	\$1,180,000	-\$626,728
Moderate Income	\$179,500	\$663,853	\$1,180,000	-\$516,147

Source: HCD State Income Limits 2021 and State CDBG and HOME Income Limits www.hsh.com/calc-howmuch.html

Note: Maximum Affordable House Price is based on the following assumptions: 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-17: Summary of 2022 Rents

Bedrooms	Colma	County
Studio	x	\$2,025
One Bedroom	\$2,797	\$2,618
Two Bedroom	\$3,627	\$3,469
Three Bedroom	x	\$4,300
Four Bedroom	x	\$6,188

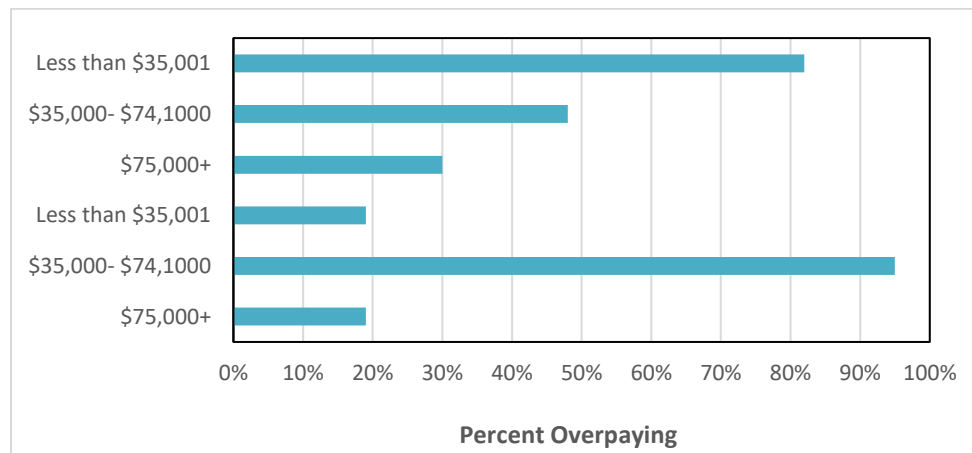
Source: Zumper Rent research

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 48 percent of Colma residents making under \$75,000 annually are overpaying for homeownership, and even 30 percent of those making more than \$75,000 are overpaying for their homes. Almost 95 percent of the lowest income renters, those making under \$35,000, are overpaying on rent, and almost 57 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.

Figure H-3: Households Overpaying for Housing by Income



Source: US Census, 2020 American Community Survey 5-Year

Table H-18: Households Overpaying for Housing

Occupant	Income	Colma		County	State
		Number	Percent	Percent	Percent
Owner-occupied	Less than \$35,000	9	82%	80%	73%
	\$35,000-\$74,999	16	48%	52%	48%
	\$75,000+	58	30%	20%	17%
Renter-occupied	Less than \$35,000	40	95%	91%	91%
	\$35,000-\$74,999	16	57%	88%	65%
	\$75,000+	30	19%	23%	15%

Source: US Census, 2020 American Community Survey 5-Year

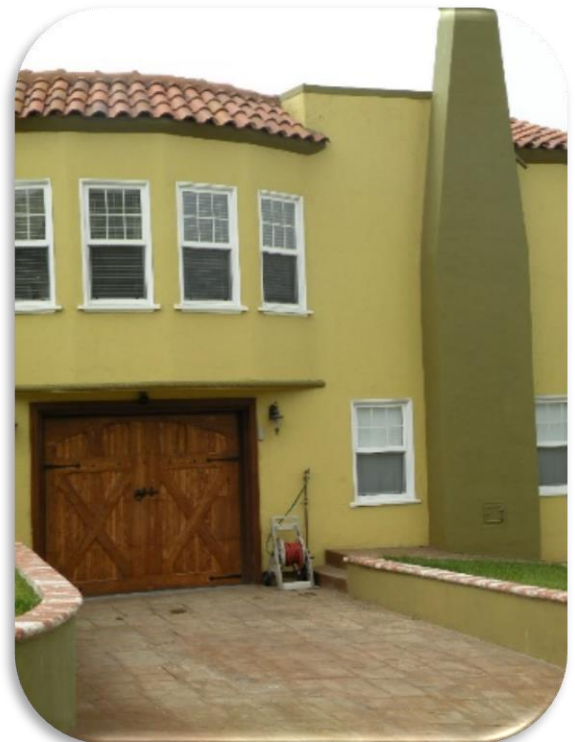
Note: Excludes Households with no income or cash rent.

HOUSING CHARACTERISTICS

PHYSICAL CHARACTERISTICS

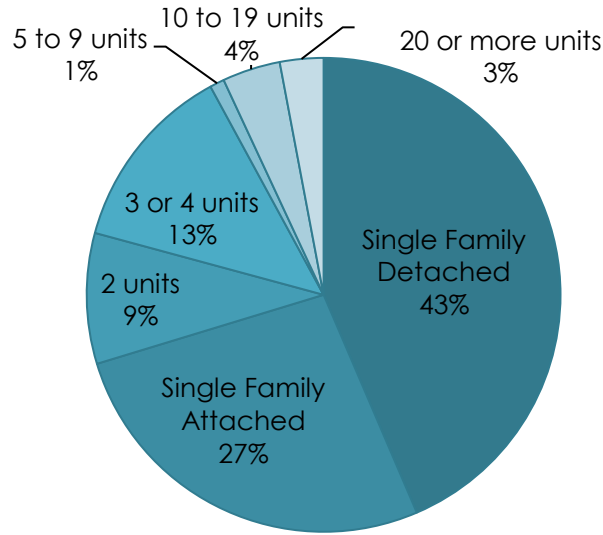
Colma's housing stock has grown even faster than its population. In 2010, Colma had 446 homes, and by 2020 it had 558 homes - an increase of 8 percent. Most of the homes in Colma are single-family detached buildings. There are two townhome/attached single family developments and a veterans housing development with a total of 147 units which account for 26% of the total housing units. Close to 47% of homes in Colma have three bedrooms. 41% of the homes have 1-2 bedrooms.

According to 2020 data from the American Community Survey, Colma has a vacancy rate of 13%. About 14 percent of those units are vacant for seasonal, recreational or occasional use. The other 86% are classified as "other vacant". The Census Bureau classifies vacant units as "other vacant" if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration. 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 (right) and duplex units (top) in Colma's Sterling Park neighborhood.

Figure H-3: Building Type Chart



Source: US Census, 2010 American Community Survey 5-Year Estimates

Table H-19: Total Housing Units

Year	Colma		County		State	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
2010	491	X	270,039	X	13,552,624	X
2020	558	17.0%	278,756	3.2%	14,210,945	5%

Source: US Census, 2010 American Community Survey 5-Year Estimates
2010 US Census SF1, 2020 American Community Survey 5-Year Estimates

Table H-20 Tenure Type

Year	Occupant	Colma	County	State
2010	Percent Owners	53.6%	61.1%	57.4%
	Percent Renters	46.4%	38.9%	42.6%
2020	Percent Owners	49.5%	59.9%	55.3%
	Percent Renters	50.5%	40.1%	44.7%

Source: US Census, 2010 American Community Survey 5-Year Estimates
US Census, 2020 American Community Survey 5-Year Estimates

Table H-21: Building Type

Building Type	Colma	County	State
Single Family Detached	43.9%	56.5%	57.7%
Single Family Attached	26.7%	8.4%	7.1%
2 units	8.8%	2.5%	2.4%
3 or 4 units	13.1%	4.5%	5.4%
5 to 9 units	0.7%	6.4%	5.9%
10 to 19 units	3.6%	5.9%	5.1%
20 or more units	3.2%	14.7%	12.6%
Mobile Home or Other	0%	1.2%	3.7%
Total	558	278,756	14,210,945

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP04, Town of Colma Building Permit records, San Mateo County Assessor's Records

Table H-22: Bedrooms

Bedrooms	Colma	County	State
No bedroom	0%	4.9%	4%
1 bedroom	22.2%	15.2%	4.0%
2 bedrooms	19.2%	25.4%	4.3%
3 bedrooms	46.6%	33.0%	11.8%
4 bedrooms	10.0%	16.8%	19.1%
5	2.0%	4.7%	19.4%
Total	558	278,756	14,210,945

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP04.

Table H-23: Vacancy Rate

Year	Colma	County	State
2010	4.3%	5.3%	8.6%
2020	13.1%	5.5%	7.8%

Source: US Census, 2010 American Community Survey 5-Year Estimates, Table DP04, US Census, 2020 American Community Survey 5-Year Estimates, Table DP04

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 housing.

Approximately 35 percent of Colma’s housing stock has been built since 2000. This is an extremely high percentage: for comparison only approximately nine percent of San Mateo County’s housing stock has been built since 2000. An additional 48 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 four homes lacking complete kitchen facilities and four homes lacking telephone service in Colma.

Table H-24: Year Structure Built

	Colma	County	State
Built in 2014 or more recently	0.4%	2.3%	2.4%
Built in 2010 to 2013	0.0%	1.6%	1.8%
Built in 2000s	34.9%	5.3%	10.9%
Built in 1990s	5.9%	6.2%	11.0%
Built in 1980s	7.3%	9.6%	15.1%
Built in 1970s	2.2%	17.3%	17.5%
Built in 1960s	0.9%	17.2%	13.2%
Built 1950s or Earlier	48.3%	40.5%	30.1%
Total	558	278,756	14,210,945

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP04

Table H-25: Number of Potential Housing Problems

	Colma		County	
	Number	Percent	Number	Percent
Lacking complete plumbing facilities	0	0.0%	664	0.3%
Lacking complete kitchen facilities	4	0.8%	2,428	0.9%
No telephone service available	4	0.8%	3,384	1.3%

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP04

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. Approximately 47 percent of Colma’s households make more than a moderate income, and another 42 percent of Colma’s households are lower income.

Approximately 18 percent of all households are considered low-income, 11 percent are very low income, and 14 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.

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 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-26: Regional Housing Needs Allocation (2023-2031) – 6th Cycle

	Very Low Income (<50% of AMI)	Low Income (50-80% of AMI)	Moderate Income (80-120% of AMI)	Above Moderate Income (>120% of AMI)	Total
Atherton	94	54	56	144	348
Belmont	448	281	283	733	1,785
Brisbane	317	183	303	785	1,588
Burlingame	863	497	529	1,368	3,257
Colma	44	25	37	96	202
Daly City	1,336	769	762	1,971	4,838
East Palo Alto	165	95	159	419	829
Foster City	520	299	300	777	1,896
Half Moon Bay	181	104	54	141	480
Hillsborough	155	89	87	223	554
Menlo Park	740	426	496	1,284	2,946
Hillsborough	575	331	361	932	2,199
Pacifica	538	310	291	753	1,892
Portola Valley	73	42	39	99	253
Redwood City	1,115	643	789	2,041	4,588
San Bruno	704	405	573	1,483	3,165
San Carlos	739	425	438	1,133	2,735
San Mateo	1,777	1,023	1,175	3,040	7,015
South San Francisco	871	502	720	1,863	3,956
Woodside	90	52	52	134	328
Unincorporated	811	468	433	1,121	2,833

Source: Association of Bay Area Governments, Final RHNA Allocation Report 2023-2031

According to the RHNA, Colma will need to ensure there is land available for a total of 202 new units between 2023 and 2031. Approximately 48 percent of those units will be for households making more than moderate income, 18 percent will be for households making moderate income, 12 percent for low-income, and 22 percent for very low income

The housing policies and programs set forth in this document are intended to reach the local housing objective of 202 units within the 2023 to 2031 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. According to the US Census 2020 American Community Survey, it is estimated that 13.9% of Colma's population is over the age of 65 (about 208 individuals).



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

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. The US Census 2020 American Community Survey estimates that approximately 20% of the population over the age of 65 in Colma are in poverty.

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 ABAG MTC, all seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 46.2% spend less than 30% of their income on housing and are considered not cost-burdened by housing costs.

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-27: Senior Households by Tenure (2020)

	Occupant	Colma	County	State
All Ages	Owners	49.5%	59.9%	55.3%
	Renters	50.5%	40.1%	44.7%
	Total	485	263,351	13,103,114
Age 65-74	Owners	54.3%	79.2%	75%
	Renters	45.7%	20.7%	25%
	Total	35	37,482	1,834,659
Age 75-84	Owners	57.7%	80.6%	75%
	Renters	42.3%	19.3%	25%
	Total	52	20,016	922,510
Age 85 +	Owners	62.5%	74.3%	68.3%
	Renters	37.5%	25.6%	31.7%
	Total	8	11,465	441,681

Source: US Census, 2020 American Community Survey 5-Year Estimates

Notes: 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 and 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

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 “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 developmental 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-28: Type of Developmental Disability (2020)

Developmental Disability	Percent
Mild/Moderate Mental Retardation	43.3%
Autism	25.9%
Epilepsy	14.7%
Cerebral Palsy	14.4%
Severe/Profound Mental Retardation	9.5%

Source: Golden Gate Regional Center, 2020 Performance Report

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-29: Age of People with Development Disabilities (2020)

Age Range	People with Developmental Disability
Under 18	4
Over 18	6

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)

Notes:

-The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions.

-The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were cross walked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

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. All Colma residents with disabilities live with a parent or legal guardian.

Table H-30: Living Arrangements of People with Developmental Disabilities

Lives with	Number
Home of Parents/Family/Legal Guardian	9
Community Care Facility	0
Foster Family Home	0
Independent/Supportive Living	0
Intermediate Care Facility	0
All Others	0

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

Notes:

-The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions.

-The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were cross worked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Trends that are affecting people with developmental disabilities include California's moves to reduce institutionalization, aging 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, 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.
- **Increasing Numbers of People with Autism** - There is a large number of people with developmental 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 Colma, almost half of the senior population has some kind of disability. Nine percent of the total population in the county has some kind of disability. The most common disabilities in the Town are ambulatory disabilities (approximately seven percent of the population) and independent living disabilities (approximately six percent).

Table H-31: Age and Type of Disability

	Number			Percent		
	Colma	County	State	Colma	County	State
Under 18 with Disability	0	3,919	306,806	0.0%	2.5%	3.4%
Age 18-64 with Disability	39	23,680	1,944,580	4.1%	4.9%	8.0%
Age 65 + with Disability	94	34,818	1,895,565	45%	28.6%	34.2%
Any Age with Any Disability	133	62,417	4,146,951	9.0%	8.2%	10.7%
Any Age with Hearing Disability	19	19,065	1,147,500	1.3%	2.5%	3.0%
With Vision Disability	14	10,500	778,145	0.9%	1.4%	2.0%
With Cognitive Disability	65	22,911	1,585,969	4.8%	3.2%	4.4%
With Ambulatory Disability	92	30,648	2,118,765	6.8%	4.3%	5.8%
With Self Care Disability	25	14,141	964,579	1.8%	2.0%	2.6%
With Independent Living Disability	74	26,339	1,654,210	6.4%	4.4%	5.5%

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table S1810.

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’ Program 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).
- Accessory Dwelling Units (Colma’s Program 2.2).
- 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 19 percent of the total number of households. Female-headed households are more likely to be living under the poverty line than other households: approximately eight percent of female-headed households in Colma are under the poverty line.

Table H-32: Female Headed Households

	Colma		County	State
	Number	Percent		
Female living with own children, no husband	90	18.6%	23.5%	26.2%
Female living alone	48	9.9%	12.6%	13.1%
Total Households	485	100%	263,351	13,103,114
Female Households Below Poverty Level in past 12 months	38	7.8%	4.2%	11.3%

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP02, B17021

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. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Colma, 15.2% of large family households experience a cost burden of 30%-50%, while 0.0% of households spend more than half of their income on housing. Some 19.4% of all other households have a cost burden of 30%-50%, with 13.6% of households spending more than 50% of their income on housing.

Table H-33: Cost Burden by Household Size

Household Size	0%-30% of income Use for Housing	30%-50% of income Used for Housing	50% of Income used for Housing
All other household types	256	74	52
Large Family 5+ persons	67	12	0
Totals	323	86	52

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

Notes:

-Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

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 241 farms and 1,321 farmworkers in the county, primarily located in coastal communities. Of these 1,321 farmworkers, 123 are migrant workers and 343 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-34: Farm workers in San Mateo County (2007-2017)

	2007	2012	2017
Total Farms	329	334	241
Land in farms (acres)	57,089	48,160	45,972
Hired Farm Labor	2,608	1,722	1,321
Migrant labor	24	88	123
Working > 150 days annually	1697	718	978
Working <150 days annually	911	329	343

Source: U.S. Department of Agriculture, Census of Farmworkers (2007, 2012, 2017), Table 7: Hired Farm Labor

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 the 2019 San Mateo County One Day Homeless Count and Survey, countywide homeless survey there are 1,512 homeless people living in San Mateo County.

Table H-35: Demographics of San Mateo County Homeless Population by Household Type

	Adult Only Household (73.4%)			Family Household (26.5%)		
	Emergency Shelter	Transitional Housing	Unsheltered	Emergency Shelter	Transitional Housing	Unsheltered
Gender						
Male	67.7%	62.2%	78.9%	39.7%	42.8%	46.8%
Female	30.8%	37.8%	21.2%	60.3%	57.2%	53.2%
Transgender	1.5%	0.0%	0.1%	0.0%	0.0%	0.0%
Race						
White	59.1%	55.4%	74.5%	41.2%	55.0%	75.8%
African American	20.7%	27%	8.9%	23.5%	14.0%	17.7%
Asian	6.1%	2.7%	0.0%	8.8%	6.6%	0.0%
American Indian/Alaskan Native	4.0%	2.7%	8.2%	7.4%	3.3%	1.6%
Native Hawaiian/Other Pacific Islander	7.6%	5.4%	0.1%	4.4%	11.1%	1.6%
Multiple Races	2.5%	6.8%	8.2%	14.7%	10.0%	3.2%
Ethnicity						
Hispanic	20.7%	27%	39.3%			
Non-Hispanic	79.3%	73%	60.7%			
Chronicity						
Chronic Homelessness	33.3%	0.0%	30.0%	4.4%	0.0%	0.0%

Source: San Mateo County Human Services Agency, Center on Homelessness, 2019 San Mateo County One Day Homeless Count and Survey

Note: May not total 100% due to rounding.

Table H-36: Additional Demographics of San Mateo County Homeless Adult Population

	Emergency Shelter	Transitional Housing	Unsheltered
Veteran Population	14%	2%	4%
Alcohol / Drug Abuse	20.5%	10.4%	12%
History of Domestic Violence	4.5%	7.3%	12%
Severe Mental Illness	31.3%	23.8%	22.7%

Source: San Mateo County Human Services Agency, Center on Homelessness, 2019 San Mateo County One Day Homeless Count and Survey

Note: May not total 100% due to rounding

Table H-37: County Homeless Population Location 2013-2019

Location	2013	2019	Change
Unsheltered			
On the Street	353	157	-55.5%
In Car	231	184	-20.3%
In RVs	392	494	+26.0%
In Tents/Encampments	323	66	-79.6%
Sheltered			
In Emergency Shelter	272	266	-2.2%
In Transitional Housing	431	345	-20.0%
Total:	2,002	1,512	-24.5%

Source: San Mateo County Human Services Agency, Center on Homelessness, 2019 San Mateo County One Day Homeless Count and Survey

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 2013. However, the number living in an RV has risen by approximately 26 percent. The remaining 43 percent are considered sheltered homeless, and live in shelters, transitional housing, motels, or institutions.

The vast majority of homeless people are single adults (who may be living with another adult, but no children). Still, one-fourth of the sheltered homeless are families. Homeless persons in an adult only household were most likely to be unsheltered and male. In contrast, homeless family households were most likely to be in transitional housing and be headed by a female.

Table H-38: Location where Homelessness Occurred

Location	County
Living in San Mateo County when became homeless	77%
Hometown in San Mateo County	44%

Source: San Mateo County Human Services Agency, Center on Homelessness, 2019 San Mateo County One Day Homeless Count and Survey

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 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 2019 San Mateo Homeless Census, 8 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. According to the Department of Housing and Community Development 2022 State Income Limits, this amounts to an annual income of \$54,800 or below for a family of four in San Mateo County. Many ELI households live in rental housing and most likely face 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 75 ELI households in Colma according to 2018 CHAS data. All Colma’s ELI households face overcrowding, overpayment, and/or lack complete kitchen or plumbing facilities.

Table H-39: Housing Needs for Extremely Low Income (ELI) Households in Colma

Household Category	Renter Households	Owner Households	Total Households
Total households any income	225	255	480
Total ELI households	60	15	75
ELI households with housing problems	60	15	75
ELI households with cost burden (paying 30% or more of income)	49	68	117
ELI households with cost burden (paying 50% or more of income)	10	18	28

Source: HUD Comprehensive Housing Affordability Strategy (2014-2018)

HOUSING ELEMENT PUBLIC PARTICIPATION

New requirements for this cycle of the Housing Element, State law requires jurisdictions to make a “diligent effort to achieve public participation of all economic segments of the community” when preparing a housing element (Government Code 65583(c)(7)). State law requires jurisdictions to take active steps to inform, involve, and solicit input from the public, particularly groups and organizations representing the interests of lower-income and minority households that might otherwise not participate in the process.

In previous Housing Elements, due to the small population of the town, outreach consisted of Council Study Sessions. Because of the new requirements, the Town decided on a more comprehensive outreach plan that included several methods both in-person and virtual, as well as utilizing traditional media and social media. By offering different ways residents and other stakeholders can provide input, the Town hoped to gain a better understanding of residents covering multiple demographics.

HOUSING ELEMENT FLYER

To promote the survey and outreach events, a flyer was created and sent to residents (360 households). This flyer included information for outreach events, the first City Council public hearing for the Housing Element, and a link along with a QR code to the survey. Written on the flyer, in English, Chinese (traditional), Spanish, and Tagalog were translation services available to those who require language assistance. Also written was ADA assistance upon request for those that require such accommodation. Paper copies of this flyer were also available at various outreach events.

HOUSING ELEMENT WEBSITE AND SOCIAL MEDIA

In April 2022, the Town launched its Housing Element Update website (www.colma.ca.gov/housing-element) to provide an overview of the project, purpose for the update, key benefits for the update, an explanation of the Regional Housing Needs Allocation (RHNA), ways to participate in the update process, a housing element video, and links to the housing survey. The Town utilizes Facebook, Twitter, and Simplicity for announcements. Posts were made on each app promoting the Housing Element update and outreach events.

HOUSING SURVEY

On April 8, 2022, the Town released a Housing Survey to assess current housing conditions, the community’s priorities regarding future housing, and to gather information on housing constraints. This survey was available online using the Mentimeter app and paper copies were distributed at various outreach events in the month of April. The survey concluded on April 29, 2022. There were 44 responses. Participants included residents, those who work in Colma, and those who neither live nor work in the Town.

OUTREACH EVENTS

- On April 12, 2022, planning staff participated in a barbeque at Veterans Village hosted by The American Legion. Town Staff and Eric Duncan, the Resident Services Coordinator assisted with outreach by helping distribute flyers and surveys to each resident. Input from residents at Veterans Village is important because they represent a demographic that has disabilities, are formerly homeless, over 60 years old, or currently live in affordable housing.
- On April 16, 2022, the Town participated in an Easter event called Eggstravaganza hosted by the Colma Recreation Services Department at the Colma Community Center. Planning staff hosted a table at this event where a housing-related activity was created for children. This activity asked these children to dream of their future home in Colma, color, and write a reason why they chose to live in that home. They were able to choose three types of homes: apartment, duplex, and single-family. This event was well attended with close to 50 children participating in the activity.
- On April 20, 2022, the Town participated in a senior luncheon hosted by the Colma Recreation Services Department at the Colma Community Center. Planning staff hosted a table at this event where the flyer and survey were distributed to the residents. This event also allowed staff to promote future Housing Element outreach events. Input from this demographic is important to the town because the residents represent a demographic that is over 60.
- On April 20, 2022, the Town hosted an event at Black Bear Diner called Coffee with a Planner. This was a workshop for community members to engage with planning staff where they were an opportunity to engage, ask questions, and fill out the survey.
- On April 22, 2022, the Town participated in the 2022 Arbor Day/Earth Day event hosted by the Colma Recreation Services Department at Sterling Park. Planning staff hosted a table at this event where the flyer and survey were distributed to the residents. Staff engaged with several residents explaining the purpose of the housing element, and ways to get involved with the process.
- On April 25, 2022, planning staff presented at the City Council meeting. The purpose of this study session was to introduce an overview of the Housing Element Update and obtain input from the City Council and the public. Staff provided progress to date, public outreach efforts, and the preliminary map of potential new housing locations (site inventory). Email notices for this study session and the presentation of the Draft Housing Element on June 8, 2022, were sent to various housing advocacy groups and non-profits. They included: One Degree, Housing Choices, HIP Housing, Housing Leadership Council of San Mateo, Let's Talk Housing San Mateo County, Mercy Housing, MidPen Housing, and Samaritan House San Mateo.
- Planning staff presented the Draft Housing Element to the City Council at their meeting on June 8, 2022. The purpose of this meeting was to introduce the Draft Housing Element to City Council and to the public. Planning staff provided progress to date, a revised site inventory map (reflecting the removal of the Italian Cemetery of 3.07-acre

parcel), a highlight of key housing programs, and comments from the May 6, 2022, presentation to San Mateo County Equity Advisory Group.

PUBLIC NOTICE DISTRIBUTION LIST

Columns of noticing. Please refer to Appendix C, Public Notice List

SUMMARY OF PUBLIC COMMENTS

On April 27, 2022, planning staff presented the Housing Element Update study session at the City Council meeting. There were no public comments made to staff at that meeting.

During the comment period after the City Council public meeting, staff was notified by the Italian Cemetery of its desire not to be part of the housing inventory for their vacant site, located at El Camino Real and F Street, which was determined suitable for multi-unit housing due to its location on El Camino Real and across the street from Colma BART station. Therefore, staff revised the housing inventory and the draft to eliminate the 3.07-acre property owned by the Italian Cemetery.

The Housing Element Survey concluded on April 29th and a total of 44 responses were recorded. Planning staff collected this data and considered how this feedback would be integrated into future housing plans.

On May 27, 2022, Housing Leadership Council of San Mateo County (HLC) submitted an undated letter through email commenting on Colma's Draft Housing Element. This letter was addressed to the City Clerk, the Building Department, and Planning Department but was only discovered in junk email folder on June 8, 2022, hours prior to planning staff presenting the Draft Housing Element at the City Council meeting. Planning staff have spoken to HLC by acknowledging receipt and will consider their comments in the final draft.

FAIR HOUSING

AFFIRMATIVELY FURTHERING FAIR HOUSING

Assembly Bill (AB) 686 requires that all housing elements contain an affirmatively furthering fair housing (AFFH) assessment. Under state law, “affirmatively further fair housing” means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

There are three parts to this requirement:

1. Include a Program that Affirmatively Furthers Fair Housing and Promotes Housing Opportunities throughout the Community for Protected Classes (applies to housing elements beginning January 1, 2019).
2. Conduct an Assessment of Fair housing that includes summary of fair housing issues, an analysis of available federal, state, and local data and knowledge to identify, and an assessment of contributing factors for the fair housing issues.
3. Prepare the housing element Land Inventory and Identification of Sites through the Lens of Affirmatively Furthering Fair Housing.

In compliance with AB 686, the Town has completed the following outreach and analysis.

Analysis of the fair housing issues in this section draws from the Town of Colma Fair Housing Assessment, an analysis that follows the April 2021 State of California State Guidance for AFFH, prepared by 21 Elements (Appendix B). The assessment identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity. The following fair housing issues were analyzed: Fair housing enforcement and outreach, integration and segregation, access to opportunity, concentrated areas of poverty, disparate housing needs, and disproportionate housing needs within the jurisdiction. To address the identified factors, the assessment includes a Fair Housing Action Plan (FHAP) with goals, actions, and timelines.

FAIR HOUSING ASSESSMENT

The Fair Housing Assessment (Appendix B) follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the 21 Elements process, which facilitates the completion of Housing Elements for all San Mateo County jurisdictions.

Primary Findings

This section summarizes the primary findings from the Fair Housing Assessment for the Town of Colma, including the following sections: fair housing enforcement and outreach capacity,

integration and segregation, access to opportunity, disparate housing needs, and contributing factors, and the city's fair housing action plan.

- No fair housing complaints were filed in the Town of Colma from 2017 to 2021. The Town of Colma could improve the accessibility of fair housing information on their website and resources for residents experiencing housing discrimination.
- Racial and ethnic minority populations are disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness compared to the non-Hispanic White population in the Town of Colma. Additionally, racial and ethnic minorities are more likely to be denied a home mortgage loan.
 - Aside from Asian/API residents, racial and ethnic minority populations generally have higher poverty rates. Black or African American incomes are the lowest of any racial or ethnic minority population in the Town of Colma.
 - Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Low and moderate-income households are also more likely to be overcrowded.
 - People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population.
 - Hispanic and Asian/API households have the highest denial rates for mortgage loan applications in 2018 and 2019.
- Colma is entirely contained within a single census tract—the standard geographic measure for “neighborhoods” in U.S. Census data products. As such, the town does not contain any racial/ethnic concentrations, poverty concentrations, nor concentrations of housing problems.
- The composite opportunity score for Colma shows the town to be a “moderate resource area,” and the Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks the town as “moderately vulnerable” to a disaster (based on four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation).
- The Town of Colma has a slight concentration of residents with a disability with 10% of the population compared to 8% in the county. Residents living with a disability in the town are all employed, while only 1% of residents without a disability are unemployed. Additionally, the aging population is putting a strain on paratransit access countywide.
- Black, Hispanic and Pacific Islander students in the Town of Colma—served by the Jefferson Union High School District and the Jefferson Elementary School District—experience poor educational outcomes compared to other students. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Black and Hispanic students in Jefferson Union High School District were less likely to meet the admission standards with rates of 23% and 32%, respectively.

-
- Jefferson Elementary school district had a 17-percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black students (28%). While Jefferson Union has the lowest dropout rates in the county — just 3% of students — the highest dropout rates were still found among Black (7%) and Hispanic students (6%).
 - Nearly half of all renter households in the Town of Colma are cost-burdened—spending more than 30% of their gross income on housing costs—and more than one in four are extremely cost-burdened—spending more than 50% of their gross income on housing costs. There are disparities in housing cost burden in the Town of Colma for Hispanic households.

Fair Housing Issues and Contributing Factors

This section summarized the fair housing issues identified for the Town of Colma and the factors contributing to those issues.

Fair housing issue: No residents have filed fair housing complaints, indicating a potential lack of awareness about fair housing rights.

Contributing factors:

- Lack of access to information about fair housing rights.
- Limited knowledge of fair housing by residents.

Fair housing issue: Residents of color experience disproportionate housing needs. Black residents experience lower income and higher poverty rates, Hispanic and Asian households experience high rates of mortgage loan denials when trying to purchase homes in Colma (43% and 33%, respectively), and Hispanic households also experience higher rates of cost burden.

Contributing factors:

- Higher poverty rates among Colma’s Black residents stem from decades of discrimination in employment, education, and housing markets. These residents have faced greater challenges in building wealth through economic mobility and homeownership.
- It is well documented that persons of color—particularly African American residents—were denied loans to purchase homes, were not allowed to buy in many neighborhoods because of restrictive covenants and were harassed if they managed to purchase a home in a predominantly White neighborhood. These historical actions have led to a significant homeownership gap among racial and ethnic minorities.

Fair housing issue: Affordable housing is limited and the ability to add affordable housing is constrained by land use.

Colma offers relatively more affordable housing opportunities than surrounding cities. However, because most land is zoned for cemeteries, there is limited land available for residential development. Additionally, there are no areas of the town that are zoned for multifamily housing, which is disproportionately occupied by residents of color.

SITES INVENTORY

AB 686 requires an analysis of the sites identified to meet RHNA obligations for their ability to affirmatively further fair housing. Planning staff have identified seven parcels to meet RHNA obligations. A detailed site analysis can be found under the section titled "Ability to Meet Housing Needs". The seven parcels identified are not within or close to R/ECAPs and edge R/ECAPs and/or low/income poverty concentrations. Since the Town of Colma is contained within one census tract, the proportion of low and very low-income units in the area, concentrations of Housing Choice Vouchers, as well as distribution of lower, moderate, and above moderate-income units in low, moderate, and high resourced areas are equal. In addition, the identified parcels are similar in terms of proximity to high proficiency K-12 education institutions, high-resourced areas/positive economic outcome areas, low social vulnerability, good jobs proximity, access to transportation, and healthy places. There is one 0.2% Annual Chance Flood Hazard area located along El Camino Real by the north boundary that could potentially affect 7778 El Camino Real.

GOALS AND ACTIONS

Goals and Actions for this cycle of the Housing Element will be included in the section called Housing Goals, Policies, and Programs. In that section, objectives to meet housing goals will be defined, programs to reach those goals, along with an analysis of programs from the previous housing cycle (Table H-58). Additionally, an AFFH Action Plan will also be implemented to reduce AFFH deficiencies (Table H-40).

Table H-40: AFFH Action Plan

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Action Area 1. Enhancing housing mobility strategies: consist of removing barriers to housing in areas of opportunity and strategically enhancing access.								
Action 1.1: Participate in a regional down payment assistance program with affirmative marketing to households with disproportionate housing needs including Hispanic and Asian households (e.g., materials available in Spanish and other appropriate languages).	Residents of color have disproportionate housing needs.	Historic discrimination and continued mortgage denials; High housing costs and low wages	Disparities in access to opportunities	Financial resources	Regional Partnership with HEART (San Mateo County has program with them).	Improve accessibility to home mortgage loans for Hispanic and Asian households who have the highest loan denial rates. Provide wealth building through homeownership for moderate income households.	Provide down payment assistance to 20 Hispanic and Asian households; Provide down payment assistance to 30 total households; Provide homebuyer education to 200 households.	Meet quantified objectives by the end of the Housing Element period in 2029; Conduct homebuyer education quarterly in partnership with HEART.
Action Area 2. Encouraging new housing choices and affordability in high resource areas: promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty.								
Action 2.1: Incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to include diversity of unit types in their development(s)--especially those that serve larger families (e.g., 3- or 4-bedroom units, child-friendly amenities).	Residents of color have disproportionate housing needs.	Current zoning code constrains moderate and high-density housing developments.	Disproportionate housing need for low-income households and protected classes	Financial Resources	Town of Colma	Improve incentives for developers through direct subsidies, fee waivers, and/or density bonuses, to include diversity of unit types in their development(s).	Develop 260 3-bedroom units and 56 4-bedroom units.	Meet quantified objectives by the end of the Housing Element period in 2029.

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Action Area 3. Protecting existing residents from displacement: strategies that protect residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability.								
Action 3.1: Continue and update the city's housing webpage to include fair housing including resources for residents who feel they have experienced discrimination, information about filing fair housing complaints with HCD or HUD, and information about protected classes under the Fair Housing Act.	No fair housing complaints or inquiries filed.	Lack of access to information about fair housing rights; Limited knowledge of fair housing by residents.	Outreach capacity and enforcement	Human Resources	Town of Colma	Maintain and update the city's fair housing webpage.	Maintain zero complaints and inquiries.	Ongoing

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.

Table H-41: Colma RHNA Targets Summary

Income Category	Very Low	Low	Moderate	Above Moderate	Total
Units	44	25	37	96	202

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 2020. Based on American Community Survey (2020) and Census records, there are a total of 558 dwelling units in the Town of Colma, 292 of which are in the Sterling Park neighborhood and the remaining are located outside of Sterling Park.

Since 2015, 75 residential units have been constructed, including 9 in Sterling Park and a 66-unit Veteran’s housing project on Mission Road.

Approved Residential Development

As of April 29, 2022, 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 7 parcels available for the development of approximately 255 new residential units. Of these units, there is potential for at least 53 units available to extremely low income and very low-income households, 30 units to low-income households, 40 units to moderate income households and 142 units to above moderate-income households. The potential for 255 new units exceeds the development need identified in Colma’s RHNA for 202 units to be constructed between 2023 and 2031.

Sites Inventory

Planning staff inventoried vacant and underutilized parcels in Colma to determine what land is available for development. Types of sites included:

- 5th Cycle Housing Element Carryover Sites.
- Vacant and underutilized, residential, and non-residential sites that allow residential development.

The vacant and underutilized sites were analyzed based on several different categories to determine the best location for affordable housing: proximity to high quality transit and El Camino Real, parcel size, the need for lot consolidation, General Plan designation, underperforming or vacant uses, proximity to public services and amenities, developer interest of the site, and if environmental remediation is required. Sites were scored between 0-1, 1 being the most likely to be redeveloped as affordable housing. All sites that scored above 0.5 were assumed to be suitable for affordable housing development and are included in the site inventory.

During the 5th housing cycle, a total of 75 units were developed, 9 of which at about 13 dwelling units per acre and 66 of which at about 30 dwelling units per acre. The average density was approximately 28 units per acre, the state guidance is to extrapolate the trend by multiplying it by 75% time the average which results in 21 units per acre. Given the most recent development trends in the Town, the realistic capacity for sites suitable for housing development are assumed to be developed at a conservative estimate of 20 dwelling units per acre, which meets HCD's default density requirement for lower income housing.

The site's analysis demonstrates that there is enough land to meet the ABAG Regional Housing Needs Allocation. The analysis for the affordability levels of developed units is based on the assumptions that 30% of the units on sites that scored above 0.6 would be for moderate income, and sites that scored above 0.8 would be 50% affordable (half extremely-low or very-low income and half low-income). Units were then reallocated between developments to meet the number of units at specific affordability levels as required by the RHNA.

Table H-42: Sites Inventory

Site	Acres	Very Low	Low	Moderate	Above Moderate	Total
7733 El Camino Real	0.53	8			8	16
1200 El Camino Real	8.06	45	23	44	90	202
7778 El Camino Real	0.6		7		8	15
Between 461 and 469 B Street	0.11				1	1
El Camino and Collins	0.41				8	8
240 Collins Avenue	0.72				14	14
Total		53	30	44	129	256
RHNA		44	25	37	96	202

Assumptions:

Assume each site gets developed at 20 units/acre

Suitability score of 0.875=> 50% of units affordable: half Low, half Very Low

Suitability score of 0.625=> 30% of units Moderate







Reallocate affordable units to consolidate affordability levels on sites

Reallocate affordable units to higher affordability levels based on RHNA

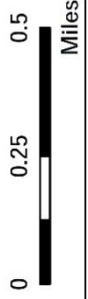
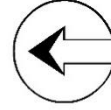
The ability to provide affordable units in Colma is more dependent on available financial resources than density permitted by zoning. If qualified developments are able to obtain federal tax credits and other funding or incentives, there is a higher probability that more affordable units will be provided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

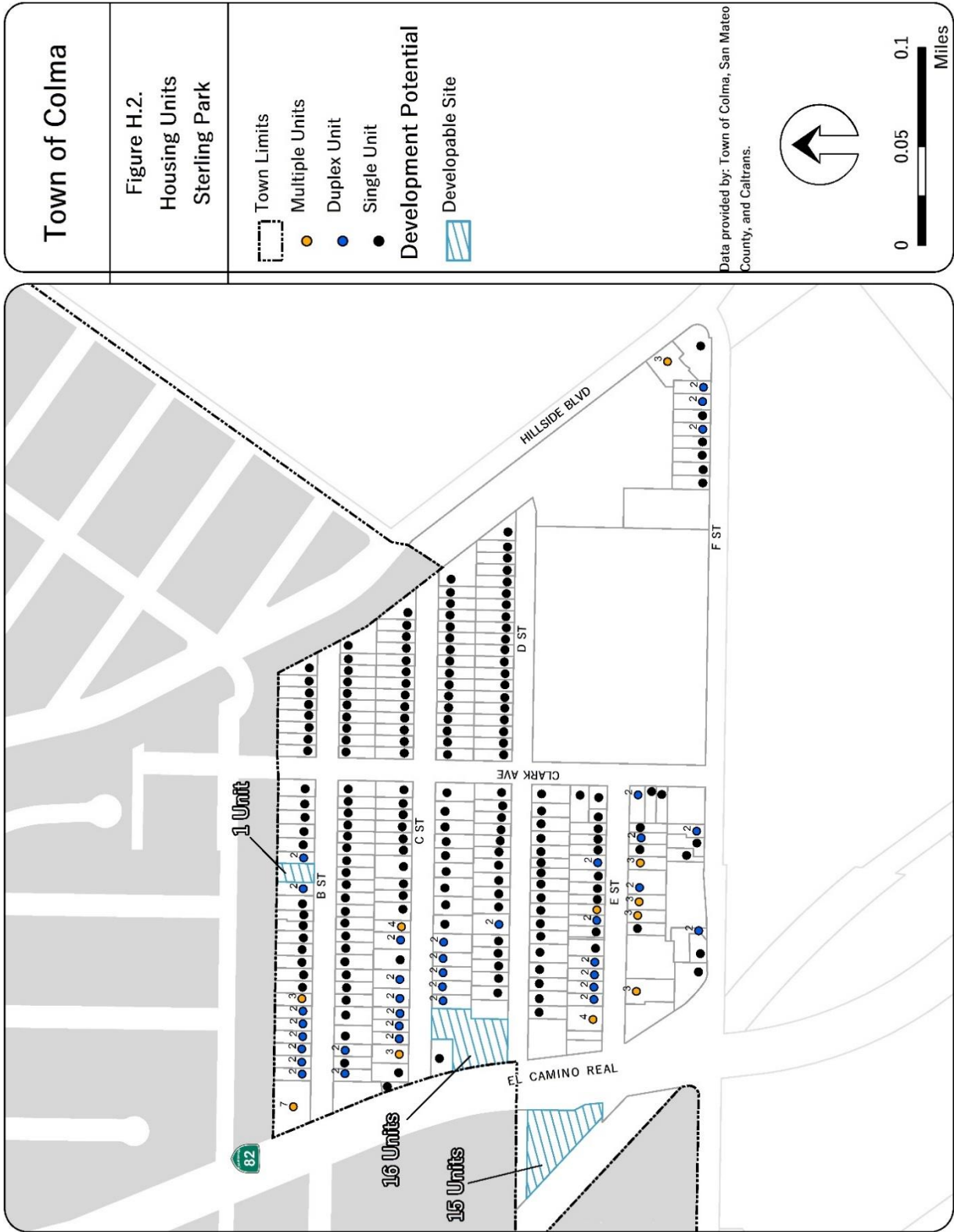
Town of Colma

Figure H.1.
Housing Sites

- Town Limits**
- Multiple Units 
 - Duplex Unit 
 - Single Unit 
- Development Potential**
- Developable Site 
 - 32 Units  Sterling Park (See Figure H.2.)
 - 224 Units  El Camino Real

Data provided by: Town of Colma, San Mateo County, and Caltrans.





Several sites have development potential, including three parcels located in the Sterling Park neighborhood, two of which are located along El Camino Real near the Colma BART Station, and four additional sites located along El Camino Real at the Serramonte and Collins Avenue intersections. 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

One parcel is within the Sterling Park residential neighborhood. This parcel is a carryover site from the 5th Cycle Housing Element Update. A site analysis has determined that 1 single family detached (SFD) unit can be developed on a vacant 0.11-acre parcel on B street. With SB 9, there is the potential for the lot to be subdivided and developed at a higher density. However, given the character of the existing neighborhood and the small size of the lot, it is assumed that the property would only develop with one unit.

There are no governmental or site-specific constraints impeding the development of the parcel. Sewer and water infrastructure capacity exists to accommodate the potential housing unit. This amount of residential development in Sterling Park is already anticipated in the Colma General Plan.

Table H-43: Sterling Park Single Family Neighborhood Development Potential

Location	Designation & Zone	Acres	Dev. Pot.*	Affordability	Density Allowed	Constraints
B Street 008-125-180	Residential (R)	0.11	1	1 Above Moderate	13 du/ac	None, infrastructure capacity exists
Total		0.11	1 unit			

* Development potential assumes that the lot would be developed as a single-family home.

Two separate parcels are located to the east of the Sterling Park Neighborhood, near the Colma BART Station which is located just outside the Town's municipal boundaries. The two parcels are also carryover sites from the 5th Cycle Housing Element Update. 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 – 7733 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.

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 a total of 15 units with 2 single family detached units on C Street and 13 residential units located above ground floor retail uses with sub-grade parking serving the development on El Camino Real 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. However, a rezone to PD would not be required. The realistic capacity for this site was determined to be 5 moderate and 6 above moderate units.

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 7733 El Camino Real.

Bocci Property – 7778 El Camino Real



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.

A 0.6-acre parcel on the west side of El Camino Real is occupied by a monument manufacturing 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. The parcel is listed as an opportunity site in the General Plan and is eligible for height and lot coverage bonuses to encourage a transit-oriented development with a diverse mix of land uses.

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. 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.

Similarly, to 7733 El Camino Real, rezoning it to a 'Planned Development' land use designation is not required but it 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 realistic capacity for this site was determined to be 3 moderate and 8 above moderate units. However, a Planned Development rezone may allow for the development of additional units.

Table H-44: Sterling Park Multi-Family Development Potential

Location	Designation & Zone	Acres	Dev. Pot. *	Affordability	Density Allowed	Constraints
El Camino Real 008-127-020 (Sandblaster)	Mixed Use - Residential/ Commercial - (R/C)	0.53	11	3 Moderate 8 Above Moderate	30 du/ac	Topography, possible ground surface contamination
El Camino Real 008-141-080 (Bocci)	Mixed-Use - Commercial - (C)	0.6	11	5 Mod. 6 Above Mod.	30 du/ac	Utility Easement, Triangular Shape, Flood Zone
Total		1.13 acres	22 units	8 Mod. 14 Above Mod.		

* Development potential assumes that the properties would be developed at 20 units per acre.

B. EL CAMINO REAL DEVELOPMENT POTENTIAL

Kohl's Site – 1200 El Camino Real



An 8.06-acre parcel on the southwest corner of El Camino Real and Serramonte Boulevard, currently occupied by Kohl's. The property is located in the geographic center of town, across the street from the Town Hall and the Colma Police Department. The parcel is identified in the General Plan as a site suitable for a walkable town center development and could be redeveloped as a mixed-use development with commercial and restaurant spaces at the ground level, residential uses above, entertainment uses and public gathering spaces.

The General Plan includes a conceptual commercial, residential mixed-use development at the site. The concept is consistent with allowances for the site (with the exception of a height bonus) and shows a mixed-use Town Center consisting of 160,000 SF of Commercial space and up to 240 residential units (22 dwelling units/acre). The maximum height shown is 72 feet (5 stories), and the total FAR is 1.8. This concept would provide a high-quality design/construction/materials, incorporate outdoor public gathering spaces and include a diverse mix of land uses to be eligible for a height bonus. The realistic capacity of this site was determined to be 53 low-income units, 27 moderate income units, and 81 above moderate-income units.

Additional Sites

Two separate parcels are located along the El Camino Real Corridor near the Town Hall and potential Town Center site. A vacant, 0.4-acre parcel is located on the northwest corner of El Camino Real and Collins Avenue. El Camino Real and Collins Avenue are surrounded by an assisted living facility to the west, flower shop to the north, and an office use to the south. The second parcel is a 0.7-acre site located at 240 Collins Avenue. The parcel is an overflow parking lot, an underutilized site, and is bounded by an office use to the east, a car rental lot to the north, and cemetery to the south and west.

Significant site constraints are unknown since an in-depth site analysis has not been completed for either site. However, the two properties are vacant or underutilized and are zoned for commercial use where multifamily developments are allowed. The sites are located by the geographic center of the Town and is a walkable distance from the Town Hall and potential Town Center site.

Table H-45 El Camino Real Corridor Multi-Family Development Potential

Location	Designation & Zone	Acres	Dev. Pot.*	Affordability	Density Allowed	Constraints
El Camino Real 008-421-120 (Kohl's)	Mixed Use - Residential/ Commercial - (C/R)	8.06	202	45 Very Low 23 low 44 Moderate 90 Above-Mod.	30 to 60 du/ac	Height bonus required to meet 202 units
7733 ECR 008-127-020 (Sandblaster Site)	Commercial/ Residential - (C/R)	0.53	16	8 Very Low 8 Above-Mod.	30 du/ac	Unknown
7778 ECR 008-141-080 (Bocci Site)	Commercial/ Residential - (C/R)	0.60	15	7 Low 8 Above-Mod.	30 du/ac	Unknown
ECR and Collins 008-421-170	Planned Development (PD/R)	0.41	8	8 Above-Mod.	30 du/ac	Unknown
Collins near ECR 010-422-050	Planned Development (PD/R)	0.72	14	14 Above-Mod.	30 du/ac	Unknown
Total		10.32 acres	255 units	53 Very Low 30 Low 44 Moderate 128 Above-Mod.		

* Development potential assumes that the properties would be developed at 20-30 units per acre.

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 zoning 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 considering latest 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 near 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. Most mixed-use sites are not prime sites favored by commercial establishments.

4. The sites are located in close proximity to where other new residential developments have 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.

Table H-46: Current Residential Development Standards

Standard		R-S Zone	R Zone	C Zone
Front Setback:	First Floor	15'/19' to garage	15'/19' to garage	15'/19' to garage
Side Setback:	First Floor	10% of lot width or 10', whichever is less	10% of lot width or 10', whichever is less	10% of lot width or 10', whichever is less
Rear Setback:	First Floor	15'	25% of total lot area, not to exceed 25'	25% of total lot area, not to exceed 25'
	Second Floor	25'	25'	25'
FAR:		No restriction. Governed by setbacks/height limits	No restriction. Governed by setbacks/height limits	1.0-2.0
Height:		27'	36'	36'

Source: Town of Colma Municipal Code, Subchapter 5.03: Zoning

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.

Table H-47: Parking Standards

Residence Type	Spaces Required		Total
	Covered	Uncovered	
Single Family Detached: (Over 4 bedrooms., add 0.5 spaces/each additional bedroom)	2		2
Multiple Units:			
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			

Source: Town of Colma Municipal Code, Subchapter 5.01: General

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 of 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, including areas within the Commercial Overlay Zone. 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 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 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.

Table H-48: Entitlement Processing Time and Approving Authority

Type of Permit	Typical Processing Time	Approving Authority
Design Review	2 to 4 months	City Council
General Plan Amendment	4 to 8 months	City Council
Zoning Reclassification	4 to 8 months	City Council
Variance to Zoning Regulations	2 to 4 months	City Council
Planned Development Plan	4 to 8 months	City Council
Parcel Map (in conjunction with PD)	4 to 8 months	City Council/Public Works
Subdivision Map (in conjunction with PD)	6 to 8 months	City Council/Public Works
Negative Declaration	4 to 6 months	City Council
Environmental Impact Report	6-8 months	City Council

Source: Town of Colma

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 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 Planned Development.

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

Table H-49: Planned Development Entitlement Application Fees

Entitlement	Fee
Establishment of Planned Development	\$ 6,949 deposit
Major Use Permit	\$7,225 deposit
Design Review Permit (Major)	\$7,102 deposit

Source: Town of Colma Planning Permit Application

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 meets 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 are no specific design criteria, impacts of the addition on adjacent properties are 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 are processed in a few days. Building permits for projects that require approval of entitlements cannot be issued until a 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 Master Fee Schedule can be found on the Town’s website at: <https://www.colma.ca.gov/master-fee-schedule/>.

The following table summarizes the flat fees applicable to development:

Table H-50: Planning Fees

Type of Permit	Fee
Accessory Dwelling Unit	\$611
Address Assignment	\$267
Administrative Use Permit	\$1,833
Design Review, Minor	\$1,986
Landscape Plan Review	\$267
Sign Permit	\$500
Sign Review	\$300
Special Event	\$100-\$500
Temporary Use Permit (Tier 1)	\$70
Temporary Use Permit (Tier 2)	\$500-\$1000
Tree Removal Permit, Minor	\$1,833
Tree Removal Permit, Major	\$4,124
Use Permit, Home Occupation	\$50
Use Permit, Minor	\$7,255
Zoning Clearance for Retail Merchandising Unit	\$250
Zoning Letter	\$993

Source: Town of Colma Planning Permit Application

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:

Table H-51: Deposit Against Actual Cost – Land Use Development Processing Fees, Planning Services

Type of Permit	Initial Deposit
Design Review, Major	\$7,102
General Plan Amendment	\$10,844
Lot Line Adjustment	\$8,416
Master Sign Program	\$7,255
Parcel Map	\$7,744
Planned Development Plan	\$6,949
Stormwater Review Deposit (Preliminary)	\$1,497
Subdivision Map	\$9,776
Use Permit, Major	\$7,225
Vacation or abandonment of Public Easement	\$6,644
Variance to Zoning Regulations	\$7,255
Zoning Reclassification	\$8,935

Source: Town of Colma Planning Permit Application

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):

Table H-52: CEQA Review Fees for Land Use Development Projects – Deposit Against Actual Cost

Application	Initial Deposit	Pass-through Fees
Categorical Exemption	\$267	\$50-Document handling fee
(Mitigated) Negative Declaration	\$8,019 is prepared by Staff; otherwise, 10% of the cost charged by an outside consultant	\$2,548.00 –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	\$3,539.25 –CA Dept. Fish & Game fee \$50- Document handling fee
Environmental Document pursuant to a Certified Regulatory Program (CRP)	-	\$1,203.25 –CA Dept. Fish & Game fee \$50- Document handling fee

Source: Town of Colma Planning Permit Application

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. A cost-of-service fee study was conducted in 2018, resulting in an overall increase of planning and building 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.

The following tables provide estimated planning, building and impact fees per unit for different types of residential units when compared to other jurisdictions within San Mateo County. The fees are based on the following prototypical projects:

Table H-53: Total Fees (includes entitlement, building permits, and impact fees) per Unit

City	Single Family	Small Multi-Unit	Large Multi-Unit
Atherton	\$15,941	No Data	No Data
Brisbane	\$24,940	\$11,678	No Data
Burlingame	\$69,425	\$30,345	\$23,229
Colma	\$6,760	\$36,950	\$17,030
Daly City	\$24,202	\$32,558	\$12,271
East Palo Alto	\$104,241	No Data	\$28,699
Foster City	\$67,886	\$47,179	\$11,288
Half Moon Bay	\$52,569	\$16,974	No Data
Hillsborough	\$71,092	No Data	No Data
Millbrae	\$97,756	\$6,824	\$55,186
Pacifica	\$33,725	\$40,151	No Data
Portola Valley	\$52,923	No Data	No Data
Redwood City	\$20,795	\$18,537	\$62,696
San Bruno	\$58,209	\$72,148	\$39,412
San Mateo	\$99,003	\$133,658	\$44,907
South San Francisco	\$81,366	\$76,156	\$32,471
Unincorporated San Mateo	\$36,429	\$27,978	\$10,012
Woodside	\$70,957	\$82,764	No Data

Source: Baird + Driskell Fee Survey Summary

Colma’s fees are generally much less than those of other jurisdictions in the County for the single-family home prototype. Generally, the fees collected by the Town are relatively low and are not considered an impediment to development.

Table H-54: Total Fees as a Percentage of Total Development Costs

	Single family	Small Multi-Family	Large Multi-Family
Atherton	0%	No Data	No Data
Brisbane	1%	1%	No Data
Burlingame	3%	4%	3%
Colma	0%	4%	2%
Daly City	1%	4%	2%
East Palo Alto	4%	No Data	4%
Foster City	3%	6%	2%
Half Moon Bay	2%	2%	No Data
Hillsborough	3%	No Data	No Data
Millbrae	2%	8%	7%
Pacifica	1%	5%	No Data
Portola Valley	1%	No Data	No Data
Redwood City	1%	2%	8%
San Bruno	2%	8%	5%
San Mateo	4%	14%	6%
South San Francisco	3%	9%	4%
Unincorporated San Mateo	1%	3%	1%
Woodside	2%	9%	No Data

Source: Baird + Driskell Fee Survey Summary

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 alterations, reports, and interior changes (tenant improvements) are charged on a sliding scale that is based upon the valuation of the project. The plan check fee is 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 65 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 on the following page.

Table H-55: Public Works Fees – Town of Colma

Type of Permit	Fee
Grading Plan Check Fees	
50-2,000 cu. yds	\$99.00 + \$71.00 per 100 cu. yds.
Grading Plan Checking > 2,000 cu. yds	\$1,490.00 + \$75.00 per 100 cu. yds. (if > 2,000 cu. yds.)
Grading Permit, 50-2,000 cu. yds	\$596.00 + \$36 per 100 cu. yds.
Grading Permit, >2,000 cu. yds	\$1,201.00 + \$65.00 per 100 cu. yds. (if >2,000 cu. yds.)
Improvement Plan Check Fees	
Contracts of <=/ \$10,000	\$397.00
Contracts between \$10,000-\$100,000	\$429.00 + \$5.00 per \$1,000 of contract cost
Contracts between \$100,000-\$500,000	\$894.00 + \$8.00 per \$1,000 of contract cost
Contracts > \$500,000	\$4,170.00 + \$8.00 per \$1,000 of contract cost
Encroachment Permit, single residential lot driveway	\$230
Encroachment Permit, single residential lot utility cut by contractor in asphalt street or concrete sidewalk	\$230.00
Encroachment Permit, single residential lot utility cut by contractor in an interlocking concrete paver surfaced street or sidewalk	\$330.00
Encroachment Permit, fence and/or landscaping in right-of-way	\$25.00
Parcel or Final Map Subdividing Property	\$3,972.00 for four lots + \$199.00 per each additional lot + recording costs

Source: Town of Colma Public Works Department

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 five school districts that serve Colma: The Bayshore Elementary School District, Jefferson Elementary School District, Pacifica Elementary School District, Brisbane Elementary School District, and the South San Francisco Unified 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, ADUs over 750 square feet, 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 \$4.08 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 3.07, which is the average occupancy Based on the 2020 Census and the 2020 American Community Survey 5 Year Estimates. 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.

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 2031. Many of the following programs are carried over from the 2015 Housing Element.

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 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 2023-2031 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 opportunities
- 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 eight goals relating to housing. These goals include seven goals from the 2015 Housing Element and one new goal. Under each goal, policies related to that goal area are 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.
 - Goal H:** When opportunity sites are developed, they require provision of public benefits with value proportional to the project's building square footage in excess of established development standards.

To reach the above identified housing goals, specific housing policies and programs have been identified. Table H-56, identifies each housing policy, the specific housing goals that the policies relate to, and the programs implementing the policies. Table H-57 identifies the quantified objectives for construction, rehabilitation, and conservation of housing in the Town of Colma.

Table H-56: Town of Colma Goals, Polices, Programs and Objectives

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Policy 1: Encourage construction of single family detached homes at all income levels in the Sterling Park residential neighborhood.				
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p>Program 1.1 Manufactured Housing Design Standards.</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>	Ongoing	Planning Department is responsible for making developers aware of this provision.	Allows for construction of single-family residences at lower costs, thereby reducing the cost of housing.

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>Program 1.2 General Plan Consistency Review and Annual Report.</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 reports 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>Policy 2: Encourage construction of second dwelling units where appropriate.</p>				
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p>Program 2.1 Second Unit Ordinance.</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.</p> <p>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>	<p>To increase the number of second dwelling units</p> <p>To encourage the development of second units in areas of the town where they are permitted or conditionally permitted (C and R zones).</p>

<p>Goal C: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p>Program 2.2 Accessory Dwelling Units.</p> <p>Accessory dwelling units (ADUs) provide affordable housing opportunities for the elderly, household employees, disabled persons, and low-income persons, as well as a source of income for retired homeowners. The City's zoning regulations allows an ADU or JADU subject only to a building permit under subsection 5.19.040(A) may be created on a lot in a residential or mixed-use zone. In order to maximize ADU development, this program will incorporate additional provisions beyond those required under State law including the following:</p> <ul style="list-style-type: none"> • Seek planning grants to reimburse ADU building fees • Conduct a survey of homeowner interest in ADUs and JADU • Develop ADU and JADU outreach materials • Notify residents of ADU/JADU eligibility <p>The City will continue to facilitate ADU construction by providing information to interested homeowners and on the City website and will monitor the number and affordability of new ADUs. ADU production will be monitored on an annual basis and if the City finds that ADUs are not being developed and made available at affordable rents to lower-income households at the rate anticipated, the City will implement additional incentives to more effectively promote development of affordable accessory units within six months of the findings. In March 2017, the City adopted an Ordinance related to any proposed ADU or JADU that does not conform to the objective standards set forth in Municipal Code Section 5.19 may be allowed by the City with a Conditional Use Permit, in accordance with section 5.030.400 through 5.030.430.</p>	<p>Annual monitoring throughout the planning period.</p>	<p>Planning Department is responsible for providing information in areas where ADUs are permitted.</p>	<p>Facilitate additional ADU development.</p>
---------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------	--------------------------------------------------------------------------------------------------------	-----------------------------------------------

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Policy 3: Provide incentives that encourage affordable high-density residential uses near major regional transportation facilities.				
<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>Program 3.1 Planned Development Districts and Mixed Use.</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>	<p>To optimize the use of developable land to maximize the General Plan density of each developable site.</p> <p>To allow for the implementation of Density Bonus provisions when appropriate.</p>
Goal B: Assist in making affordable units available	<p>Program 3.2 Density Bonus Provisions for Affordable Housing.</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>Program 3.3 High-Density Housing Near Colma and South San Francisco BART Stations.</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>	Ongoing provision of information to prospective property buyers	Planning Department is responsible for processing development applications City Council is responsible for approving new developments.	To facilitate the development of housing units and affordable housing units in proximity to the BART station.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
	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>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p> <p>Goal C: Remove governmental constraints</p>	<p>Program 3.4 Planner Responsibility to Promote Affordable Housing and Mixed-Use.</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>	Ongoing implementation of existing program.	Planning Department is responsible for ongoing management of the existing program. City Council is responsible for approving new developments.	To assist in the development of affordable units.
<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>Program 3.5 Planned Development Zoning Provisions for Single Family Attached Development.</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>	Ongoing enforcement of existing ordinance and standards.	Planning Department is responsible for ongoing enforcement of municipal zoning code.	<p>To optimize the use of developable land to maximize the General Plan density of each developable site.</p> <p>To allow for the implementation of Density Bonus provisions when appropriate.</p>

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>Goal C: Remove governmental constraints</p>	<p>Program 3.6 Ensure No Net Loss of Required Units.</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 & Responsibility	Quantified Objective
Goal B: Assist in making affordable units available	<p>Program 3.7 Inclusionary Housing. In December 2005, the Town adopted an Inclusionary Housing Ordinance amending the Colma Municipal Code. The Ordinance requires developments of 5 or more units including 20% inclusionary affordable units or pay an in-lieu fee to the Colma Housing Trust Fund. The Town participated in a 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 were published in September 2015. In September 2016, the City adopted an Ordinance amending Colma Municipal Code Section 5.12 related to Inclusionary and Affordable Housing.</p>	Ongoing	Planning Department is responsible for evaluating and presenting to the City Council options on how to implement the Nexus Study.	To create new affordable housing units both for rent and for sale.
Goal H: Provision of public benefits	<p>Program 3.8 Development Agreement. Require a development agreement for the development of opportunity sites. The agreement will specify the public benefits that will be provided in exchange for the requested higher intensity or density. The Town will negotiate the terms of the Development Agreement including the period during which the entitlement will be available to the developer and public benefits that will be provided by the developer.</p>	Ongoing	Planning Department is responsible for determining realistic intensity or density.	To assure that opportunity sites would require a development agreement that would specify the public benefits that will be provided in exchange for the requested higher intensity or density.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal H: Provision of public benefits	<p>Program 3.9 Funding District. For residential and office development on opportunity sites, consider the creation of a funding district or other funding mechanism to assure that the project will pay for Town services required to support and maintain the project in perpetuity.</p>	Ongoing	Planning Department is responsible for determining a funding district or other funding mechanism.	To ensure that opportunity sites would pay for Town services required to support and maintain a project in perpetuity.
<p>Policy 4: Provide Housing accessible to persons with special needs, including seniors, persons with disabilities, and homeless persons.</p>				
<p>Goal C: Remove governmental constraints</p> <p>Goal F: Equal Opportunity for Housing</p>	<p>Program 4.1 Reasonable Accommodations Ordinance Public Information, Ordinance Amendment and Monitoring 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. In March 2015, the Town amended 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 accommodation 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>	Ongoing.	The Planning Department is responsible for amending and providing information about the municipal zoning code and 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.	To ensure that reasonable accommodation is made for individuals to have equal access to housing.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<p>Goal E: Preserve assisted housing developments at-risk of conversion to market- rate.</p> <p>Goal F: Equal Opportunity for Housing</p>	<p>Program 4.2 Senior Housing. 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>	Ongoing	Town of Colma Administration and the Department of Public Works responsible for maintenance/management of the facility.	To maintain affordable housing for seniors within the community.
Goal F: Equal Opportunity for Housing	<p>Program 4.3 Emergency Shelters. California Government Code Section 65583(a) (4) requires Colma to assess the need for emergency homeless shelters and zones to permit these shelters by right and without environmental review. 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	Planning Department responsible for advising a potential developer of an emergency shelter of the zoning provisions. Building Department responsible for processing building permits.	Allowance for an emergency shelter.
Goal F: Equal Opportunity for Housing	<p>Program 4.4 Inform local developers of opportunities to provide transitional and supportive housing. 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.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal F: Equal Opportunity for Housing	<p>Program 4.5 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.</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.
Goal F: Equal Opportunity for Housing	<p>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.</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 ensure that equal access and opportunities are provided to persons with disabilities for housing.
Policy 5: Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and fair housing.				
<p>Goal B: Assist in making affordable units available</p> <p>Goal F: Equal Opportunity for Housing</p>	<p>Program 5.1 Knowledgeable Housing Referral.</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</p>	Ongoing implementation of existing program.	Planning Department is responsible for the ongoing management of the existing program.	To ensure that referrals can be made to provide equal access to housing.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
	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.			
Goal E: Preserve assisted housing developments at-risk of conversion to market- rate. Goal F: Equal Opportunity for Housing	Program 5.2 Human Investment Project (HIP) Support. 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.	Ongoing implementation of existing program.	Planning Department is responsible for the ongoing management of the existing program. City Council is responsible for the approval of any monetary support.	Supports better utilization of existing housing stock and provides affordable housing. It also supports better maintenance of existing housing stock.
Goal B: Assist in making affordable units available Goal F: Equal Opportunity for Housing	Program 5.3 Section 8 Rental Assistance. 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.	Ongoing implementation of existing program.	Planning Department is responsible for the ongoing management of the existing program.	To ensure that information is provided to qualified applicants to provide equal access to housing.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p> <p>Goal E: Preserve assisted housing developments.</p>	<p>Program 5.4 Housing Recordkeeping. 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>Ongoing implementation of existing program.</p>	<p>Planning Department is responsible for the ongoing management of the existing program.</p>	<p>To conserve and improve the condition of the existing housing stock.</p>
<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>Program 5.5 Address needs of Extremely Low-Income Households. 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. Planning Department Staff participated in several panel discussions and interacted with developers and housing advocates as part of the 21 Elements process to prepare this Housing Element.</p>	<p>Planning Department will lead the outreach and information dispersal efforts.</p>	<p>To assist developers and property owners in making affordable units available, which, in turn, provides equal housing opportunities.</p>
<p>Policy 6: Recommended and promote energy conservation in existing and new housing.</p>				

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal G: Sustainable residential development	<p>Program 6.1 Greenbuilding Regulations for Residential Uses.</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>	<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 green building and green landscaping ordinances.</p>	<p>The Planning Department and Building Department are responsible for implementing the Climate Action Plan and reviewing code requirements. City Council is responsible for the approval of code amendments.</p>	<p>To create new and sustainable residential development</p> <p>To retrofit existing structures to increase efficiency and reduce energy use and cost.</p>
Goal G: Sustainable residential development	<p>Program 6.2 Encourage use of cool roofing systems and other energy conservation measures to reduce a building's energy usage.</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.	<p>To create new and sustainable residential development.</p> <p>To retrofit existing structures to increase efficiency and reduce energy use and cost.</p>
Policy 7: Promote the conservation and improvement of the condition of existing housing stock and encourage remodeling and expansion efforts by homeowners.				

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<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>Program 7.1 “Rebuilding Together Peninsula” Participation.</p> <p>The Town will continue participation in Rebuilding Together Peninsula as opportunities arise. Rebuilding Together Peninsula is a program organized by the Mid-Peninsula Housing Coalition.</p> <p>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>	<p>Ongoing participation in existing program.</p>	<p>All Town staff and residents responsible for participation.</p>	<p>To conserve and improve the condition of the existing housing stock.</p>
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p>	<p>Program 7.2 Neighborhood Improvement (Code Enforcement).</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>	<p>Completed. Ordinance adopted September 12, 2012. Ongoing code enforcement program.</p>	<p>Planning Department, with assistance from the Building Official and City Attorney’s office.</p>	<p>To conserve and improve the condition of the existing housing stock.</p>
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p>	<p>Program 7.3 Nuisance Abatement and Property Maintenance process to Improve Individual Properties and Neighborhood Pride.</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 the municipal zoning code.</p>	<p>To conserve and improve the condition of the existing housing stock.</p>

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal D: Conserve and improve the condition of the existing housing stock.	Program 7.4 Organize Community Clean Up Days. Town will organize community clean up days, to promote rehabilitation, renovation and home care. Programs may include waste hauling programs, Town provided painting and other renovation supplies, and possibly organize volunteers.	Ongoing – the Town organizes community clean-up days on an annual basis.	Planning and Recreation departments responsible for program. City Council is responsible for adopting program.	To conserve and improve the condition of the existing housing stock.

QUANTIFIED OBJECTIVES

Table H-57 summarizes quantified objectives for the construction, rehabilitation and conservation of housing in the Town of Colma for this Housing Element.

Table H-57: Quantified Objectives 2023-2031

Income Category	RHNA	New Construction	Rehabilitation	Conservation/ Preservation	Total ¹
Extremely Low (Less than 30% of AMI) ²	0	0	0	0	0
Very Low (30-50% of AMI)	44	53	0	0	0
Low (50-80% of AMI)	25	30	0	0	0
Moderate (80-120% of AMI)	37	44	0	0	0
Above Moderate (Greater than 120% of AMI)	96	128	0	0	0
Total	202	255	0	0	255

Notes:

¹Totals in each category are estimated based on site inventory, income category of existing units to be conserved and past performance in rehabilitation.

²The “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.

EVALUATION OF THE PRIOR 2015 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 2015 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 2009 Housing Element ultimately informed the policies and programs of the 2015 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 2015 Housing Element called for 59 new units. Town records show that 75 new units were built under the 2015 Housing Element, exceeding the goal of 59 units. Therefore, the 2015 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 factor that allowed the Town to reach its goal was the development of the Veterans Village, a 66-unit affordable housing community for veterans.

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 2015 HOUSING ELEMENT POLICIES AND PROGRAMS

Many of the policies and programs of the 2015 Housing Element were deemed to remain appropriate and have been carried over to the 2023 Housing Element. The 2015 Housing Element contains a series of Implementation Programs. Table H-58 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.

HOUSING ELEMENT PROGRAM EVALUATION (2015-2023)

Table H-58: Town of Colma Previous Housing Element Accomplishments

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
Policy 1: Encourage construction of single family detached homes at all income levels in the Sterling Park residential neighborhood.			
Program 1.1 Manufactured Housing Design Standards. Timing: Ongoing Responsibility: Planning Department	Allows for construction of single-family residences at lower costs, thereby reducing the cost of housing.	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.	Since adoption of this ordinance in 2013, no requests have been made to construct a manufactured home. This program is continued in the 2023 Housing Element
Program 1.2 General Plan Consistency Review and Annual Report. Continue to conduct an annual Housing Element implementation review consistent with Government Code Section 65400. Timing: Ongoing Responsibility: Planning Department	Increase awareness to decision makers of annual progress toward meeting Housing Element Goals.	Continue internal consistency review annually and make reports available to the public.	This program is continued in the 2023 Housing Element
Policy 2: Encourage construction of second dwelling units where appropriate.			

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p>Program 2.1 Second Unit Ordinance. 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. Timing: Ongoing Responsibility: Planning Department</p>	<p>To increase the number of second dwelling units; and to encourage the development of second units in areas of the town where they are permitted or conditionally permitted (C and R zones).</p>	<p>Accessory Dwelling Unit (ADU) Ordinance adopted in 2017. The ordinance was amended in 2020 to comply with new state housing laws.</p>	<p>No new second units were constructed under the 2015 Housing Element. This program is effective and will continue in the 2023 Housing Element.</p>
<p>Policy 3: Provide incentives that encourage affordable high-density residential uses near major regional transportation facilities.</p>			
<p>Program 3.1 Planned Development Districts and Mixed Use. 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. 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. Timing: Ongoing Responsibility: Planning Department</p>	<p>To optimize the use of developable land to maximize the General Plan density of each developable site; and to allow for implementation of Density Bonus provisions when appropriate.</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 2015 Housing Element.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p>Program 3.2 Density Bonus and Inclusionary Housing Provisions Timing: Ongoing Responsibility: Planning Department</p>	<p>To increase the supply of housing units through the use of density bonus provisions.</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. This program is continued in the 2023 Housing Element.</p>
<p>Program 3.3 High-Density Housing Near Colma and South San Francisco BART Stations. Timing: Ongoing Responsibility: Planning Department</p>	<p>To facilitate the development of housing units and affordable housing units in proximity to the BART station.</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 2015 Housing Element as a result of the economy. This program is continued in the 2023 Housing Element.</p>
<p>Program 3.4 Planner Responsibility to Promote Affordable Housing and Mixed-Use. Timing: Ongoing Responsibility: Planning Department</p>	<p>To assist in the development of affordable units.</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. This program is continued in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p>Program 3.5 Planned Development Zoning Provisions for Larger Lot Development. Timing: Ongoing Responsibility: Planning Department 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 optimize the use of developable land to maximize the General Plan density of each developable site; and to allow for implementation of Density Bonus provisions when appropriate.</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 2015 Housing Element. This program is continued in the 2023 Housing Element.</p>
<p>Program 3.6 Ensure No Net Loss of Required Units. Timing: Ongoing Responsibility: Planning Department</p>	<p>To ensure that all units identified in the Housing Element will be built on designated sites or alternative sites.</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. This program is effective and continued in the 2015 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p>Program 3.7 Inclusionary Housing. Timing: Ongoing Responsibility: Planning Department</p>	<p>To create new affordable housing units both for rent and for sale.</p>	<p>Nexus Study and Housing Impact Fees adopted 2016.</p>	<p>This program is modified in the 2023 Housing Element.</p>
<p>Policy 4: Provide Housing accessible to persons with special needs, including seniors, persons with disabilities, and homeless persons.</p>			
<p>Program 4.1 Reasonable Accommodations Ordinance Enforcement. Timing: Ongoing Responsibility: Planning Department</p>	<p>To ensure that reasonable accommodation is made for individuals to have equal access to housing.</p>	<p>No requests for reasonable accommodation were made during the 2015 Housing Element period.</p>	<p>No requests for reasonable accommodation 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. This program is modified in the 2023 Housing Element.</p>
<p>Program 4.2 Senior Housing. Timing: Ongoing Responsibility: Planning Department</p>	<p>To maintain affordable housing for seniors within the community.</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. This program is effective and will continue in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p>Program 4.3 Emergency Shelters. Timing: Ongoing Responsibility: Planning Department</p>	<p>Allowance for an emergency shelter.</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 2015 Housing Element period. This program is effective and will continue in the 2023 Housing Element.</p>
<p>Program 4.4 Inform local developers of opportunities to provide transitional and supportive housing. Timing: Ongoing Responsibility: Planning Department</p>	<p>Allowance for transitional and supportive housing.</p>	<p>Ongoing. Information provided at time of counter interaction.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p>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. Timing: Ongoing Responsibility: Planning Department</p>	<p>Allowance for transitional and supportive housing in residential zones.</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</p>	<p>This program is proposed to be modified in the 2023 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>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
		development standards applicable to both.	
<p>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.</p> <p>Timing: Ongoing Responsibility: Planning Department</p>	<p>To ensure that equal access and opportunities are provided to persons with disabilities for housing.</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 2023 Housing Element.</p>
<p>Policy 5: Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and fair housing.</p>			
<p>Program 5.1 Knowledgeable Housing Referral. Timing: Ongoing</p> <p>Responsibility: Planning Department</p>	<p>To ensure that referrals can be made to provide equal access to housing.</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 will continue in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p>Program 5.2 Human Investment Project (HIP) Support. Timing: Ongoing Responsibility: Planning Department</p>	<p>Supports better utilization of existing housing stock and provides affordable housing. It also supports better maintenance of existing housing stock.</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 will continue in the 2023 Housing Element.</p>
<p>Program 5.3 Section 8 Rental Assistance. Timing: Ongoing Responsibility: Planning Department</p>	<p>To ensure that information is provided to qualified applicants to provide equal access to housing.</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 will continue in the 2023 Housing Element.</p>
<p>Program 5.4 Housing Recordkeeping. Timing: Ongoing Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock.</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 will continue in the 2023 Housing Element.</p>
<p>Program 5.5 Address needs of Extremely Low- Income Households. Timing: Ongoing Responsibility: Planning Department</p>	<p>To assist developers and property owners in making affordable units available, which, in turn, provides equal housing opportunities.</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 will continue in the 2023 Housing Element.</p>
<p>Policy 6: Recommended and promote energy conservation in existing and new housing.</p>			

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p>Program 6.1 Greenbuilding Regulations for Residential Uses. Timing: Ongoing Responsibility: Planning Department, Sustainability Team, Building Department</p>	<p>To create new and sustainable residential development To retrofit existing structures to increase efficiency and reduce energy use and cost.</p>	<p>The Town has currently enforced the 2013 state building codes which provide for a high level of efficiency. In addition, the Town is working with PG&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 will continue in the 2023 Housing Element.</p>
<p>Program 6.2 Encourage use of cool roofing systems and other energy conservation measures to reduce a building’s energy usage. Timing: Ongoing Responsibility: Planning Department, Sustainability Team, Building Department</p>	<p>To create new and sustainable residential development To retrofit existing structures to increase efficiency and reduce energy use and cost.</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 retrofit.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p>Policy 7: Promote the conservation and improvement of the condition of existing housing stock and encourage remodeling and expansion efforts by homeowners.</p>			
<p>Program 7.1 “Rebuilding Together Peninsula” Participation. Timing: Ongoing Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock.</p>	<p>No residences were improved in Colma as part of this program during the 2015 Housing Element time period. The Town will continue participation in</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
		Rebuilding Together Peninsula as opportunities arise.	
<p>Program 7.2 Minor Housing Repair Grant Program. Timing: Ongoing Responsibility: Planning Department</p>	To conserve and improve the condition of the existing housing stock.	<p>The Minor Housing Repair Grant Program remains part of the town’s 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. 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>	This program is effective and will continue in the 2023 Housing Element.
<p>Program 7.3 Neighborhood Improvement (Code Enforcement). Timing: Ongoing Responsibility: Planning Department</p>	To conserve and improve the condition of the existing housing stock.	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	This program will be discontinued in the 2023 Housing Element.

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
		1.05.020 of the Colma Municipal Code, relating to penalties for infractions.	
<p>Program 7.4 Low-interest loan program for very-low-, low-, and moderate-income homeowners. Timing: Ongoing Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock. To allow low-income homeowners to remain in their homes.</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 will be discontinued in the 2023 Housing Element.</p>
<p>Program 7.5 Underground Utilities in the Mission Road Corridor. Timing: Ongoing Responsibility: Public Works Department and Planning Department</p>	<p>To make Mission Road more attractive for new residential development.</p>	<p>Added to the 2013-2014 CIP. Will remain on the CIP list The Town will work with PG&E to fund the undergrounding of utilities in the Mission Road corridor.</p>	<p>This program will be discontinued in the 2023 Housing Element.</p>
<p>Program 7.6 Nuisance Abatement and Property Maintenance process to Improve Individual Properties and Neighborhood Pride. Timing: Ongoing Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock.</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 will continue in the 2023 Housing Element.</p>
<p>Program 7.7 Organize Community Clean Up Days. Timing: Ongoing Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock.</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 will continue in the 2023 Housing Element.</p>

PROGRESS IN ACHIEVING QUANTIFIED OBJECTIVES (2015-2023)

Table H-59: Progress in Achieving Quantified Objectives (2015-2023)

Program Category	Quantified Objectives
New Construction	
Extremely Low	-
Very Low	31
Low	34
Moderate	-
Above Moderate	10
Total	75
Rehabilitation	
Very Low	-
Low	-
Moderate	-
Above Moderate	-
Total	-
Conservation	
Very Low	-
Low	-
Moderate	-
Above Moderate	-
Total	-

Town of Colma DRAFT Housing Element Appendices

- Appendix A – Key Trends in San Mateo County
- Appendix B – Colma Fair Housing Assessment
 - Appendix B1 – Colma Map and Data Packet AFFH
 - Appendix B2 – Colma/San Mateo County Fair Housing Results
 - Appendix B3 – Disparate Access Educational Opportunities
 - Appendix B4 – State Fair Housing Laws
 - Appendix B5 – AFFH Segregation Report
- Appendix C – Notification List

Appendix A

Key Housing Trends in San Mateo County



Key Housing Trends in San Mateo County



A report by 21 Elements
2014

Key Findings

- 1. The **Millennial Generation**'s preferences will increasingly define the housing market in the coming decade. ----- Page 2

- 2. As baby boomers age there will be a **Silver Tsunami**. Ensuring safe, desirable options for aging seniors will require advance planning. ----- Page 4

- 3. San Mateo County has a **Severe Workforce Housing Shortage** caused by years of rapid economic growth and slow housing growth. This trend is made worse by the increasing number of lower-income jobs. ----- Page 6

- 4. San Mateo County, like California as a whole, has an **Increasingly Diverse Population** and the housing stock will need to meet the needs of these residents. ----- Page 8

Key Finding 1: Millennial Generation

The Millennial (ages 20-34) generation's preferences will increasingly define the housing market in the coming decade.

The Millennial generation is a growing force in the housing and job market and their preferences will shape our communities in the

according to studies by the Urban Land Institute and others. They want to live close to work, schools for their children, and public

The Millennial Generation refers to individuals between the ages of 20 and 34 years old.

future. Millennials have consistently expressed a preference for dense, mixed-use, walk-able and bike-able communities,

transportation. These amenities, in addition to safety and schools, are the top priorities for the Millennial generation.



138,000

Young adults in San Mateo County in 2015.

158,000

Young adults in San Mateo County in 2035.

14%

Increase in the young adult population from 2015-2035. In contrast, the population of those aged 35-59 will decrease.

Due to this generation's age and the recent recession, Millennials have been less likely to live on their own or own a home, but this is now changing (Harvard). As the economy improves, there will likely be a pent-up demand for housing among Millennials. Many studies have shown that Millennials

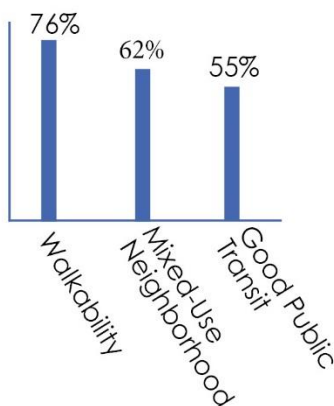
rent apartments and buy homes at a rate less than previous generations. Instead, Millennials have moved in with their parents or choose to live with roommates. Many have speculated that Millennials may be a “generation of renters,” as there is less stigma to renting for this generation (Washington Post). However, trends are complex and approximately

69 percent of Millennials expect their next move to be to a house they own (ULI).

Millennials are also value-conscious. They have less money than their older counterparts, in part because they have not had time to build up savings. They also must contend with higher rates of debt and a slow job market.



Housing Preferences



Urban amenities are very popular with Millennials (ULI)

Policy Options to Consider

- **Build complete communities**, walkable and close to transit.
- **Provide diversity in housing** for a variety of income-levels and family-sizes. Many Millennials delay marriage and are looking for one bedroom or even micro apartments.
- **Support first time home buyers.** Millennials will need support as they purchase their first home. Ensure that there are adequate first-time homebuyer education programs.

Key Finding: Silver Tsunami

As baby boomers age, there will be a “silver tsunami.” Ensuring safe, desirable options for aging seniors will require advance planning.

The number of seniors in San Mateo County will increase dramatically over the next decade and a half, as the large baby boomer

Seniors have special housing needs as a result of limited income and mobility issues that should be explicitly addressed. Almost



San Mateo County has the highest cost of living in California for seniors who both rent and own, according to a study by UCLA (DoH).

generation ages. The vast majority of seniors want to “age in place,” or remain in their current home or in their community as long as possible (AARP).

20 percent of seniors live below the poverty line after adjusting for housing costs (Stanford). Many seniors live on fixed incomes, which limits their housing options and also puts them at risk of being displaced.

Seniors who rent are at particularly high risk for being displaced by increasing rents. Seniors in San Mateo County typically see their income reduce by half as they age from their 50s to their 80s (Claritas). Furthermore, seniors who own are often *house rich* but *income poor*.



Senior Population Change

76% **2005 - 91,000**
2025 - 160,000

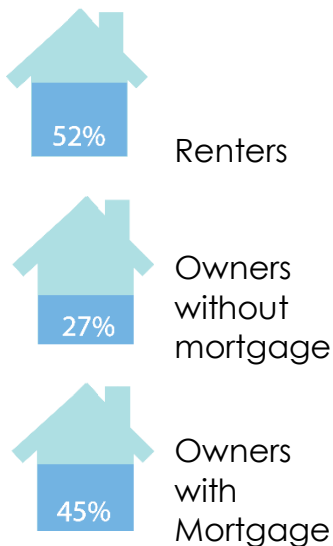
By 2030, one quarter of San Mateo County residents will be over 65 (Stanford)

Assuming national trends hold and 90 percent of seniors plan to stay in their home, a large number, more than ten thousand San Mateo County seniors, will be looking to move in

the coming years (AARP). Many seniors prefer to trade down to a smaller home with less upkeep. Safety is also a significant concern for seniors, as are universal design features (like level entry).

Many seniors do not enjoy driving, and so walkability and the availability of nearby public transit are very important. Having a grocery store within a half mile of their home was the most important feature in a recent AARP survey.

Many seniors are house rich, but cash poor



Percent of seniors who are economically insecure

Policy Options to Consider

- **Assist seniors as they age in place** by providing key services, such as home modification assistance programs (low interest loans, construction management, etc.).
- **Support home sharing programs.** Home sharing, helping people with extra space find vetted roommates, is often the most cost effective way to help seniors stay in their homes. HIP Housing is a local nonprofit that facilitates home sharing.
- **Consider requiring universal design features** in new construction. Universal design calls for features, such as level-entry showers, which let everyone use a home, regardless of their physical ability.
- **Promote second units** (e.g. converted garages). Younger families will often use the space for an aging parent and seniors will often rent out the second unit (or the main home) for extra income.
- **Provide a diverse mix of housing options,** including affordable homes, small homes (for single person households), homes near transit, age restricted housing and other options.
- **Consider developing a senior housing plan,** bringing together various stakeholders to look at the issue in a comprehensive way.

Key Finding 3: Severe Workforce Housing Shortage

San Mateo County has a severe workforce housing shortage caused by years of rapid economic growth and slow housing growth. This trend is made worse by the increasing number of lower-income jobs.

For many years, job growth has been faster than housing production. This has caused a shortage in workforce housing. Job growth in San Mateo County has been picking up

the new jobs created will be for lower-income workers.

According to the Association of Bay Area Governments, job growth is anticipated to average 1.7

By 2025 the housing supply will only meet one third to one half the demand for housing

steadily since the recession, and is anticipated to be strong through the coming years. However, many of

percent annually in San Mateo County from 2010-2020, an increase of 5,800 jobs annually. In contrast,



the number of new homes grew only four percent from 2000-2010 (U.S. Census). Much of San Mateo County's job growth over the past decade has been in the lower-income sectors (Keyser Marston). Although San Mateo County's well-paying high-tech jobs draw attention,

40%

Of new jobs in the county will pay low income wages.

40 percent of the new jobs in the county will be low income.

While San Mateo County has a steadily climbing median income among residents, it also has a growing income disparity between its higher-income residents and lower-income workers who live outside the county.

As Silicon Valley creates new jobs, the demand for housing also increases. Silicon Valley already has a serious mismatch of jobs to housing, with three times as many jobs as housing units. According to the Department of Housing, by 2025 the housing supply will only meet 1/3- 1/2 of the demand for housing.

This growing housing shortage is particularly a problem for lower-income families and individuals who currently cannot find affordable housing in San Mateo County. Projections

show that this will develop into a deficit of 21,000 units by 2025 (DoH).

In the coming decade, only 15 percent of San Mateo's new low-income workers will be able to live in the county (DoH). The effects of this are very real. Commute times are increasing, leading to more climate change gases being released. Also, longtime residents and children who

grew up in San Mateo County are not able to live here.

7-15%

Yearly increase in rents in San Mateo County in recent years (DoH).

22%

Increase in home values (Sep 2012-Sep 2013, Zillow).

Policy Options to Consider

- **Adopt policies that ensure there is enough workforce housing**, such as inclusionary zoning, affordable housing impact fees or an affordable housing overlay zone.
- **Ensure there is adequate land zoned for residential development**, in particular near transit.
- **Encourage large employers to provide housing for their employees.** A number of schools and colleges, as well as companies like Facebook, have expressed interest in this.
- **Partner with nonprofit developers.**
- **Ensure the development process is predictable and efficient** while protecting the needs of the community. Form based code in Redwood City has been very successful at this.

Key Finding 4: Increasingly Diverse Population

San Mateo County, like the state of California as a whole, has an increasingly diverse population and the housing stock will need to meet the needs of these residents.

According to the 2010 U.S. Census data, San Mateo County is a majority-minority county: that is, no one racial group makes up over 50 percent of the population. The two racial groups growing the most rapidly in San Mateo County are Asians and Latinos. According to the U.S. Census, the increase in

in denser neighborhoods (Pitkin and Myers). They are also more likely to live in intergenerational housing. In addition, recent immigrants are more likely to be linguistically isolated, which could create problems for the provision of services. The Hispanic population in San Mateo County is mostly growing

housing, though this trend diminishes as people have been in the United States for a longer period of time (e.g. second and third generation immigrants) (Pitkin and Myers 2008).

San Mateo County is currently *majority minority* and will become more diverse in the future.

the Asian population is largely due to recent immigration. Immigrant families are more likely to live in multi-family housing



due to “natural increases,” i.e., births are exceeding deaths. According to demographic data, Hispanic families often have more children than families of other races, partially because the Hispanic population is younger. Both Asian and Hispanic families are more likely to live in multi-generational

Policy Options to Consider

- **Ensure housing options for extended families.** Large apartments and second units are two options.
- **Provide information in multiple languages.**
- **Address housing discrimination.** Cities can clearly publicize rules about housing discrimination and work with Project Sentinel for complaints.

Sources:

Millennial Generation:

Association of Bay Area Governments. Projections 2009.

Harvard Joint Center for Housing Studies. "The State of the Nation's Housing 2013." 26 June 2013. Web.

Urban Land Institute. "Americans' Views on their Communities, Housing, and Transportation." March 2013. Web.

Washington Post. "New apartment buildings are geared for Millennials." La France, Adrienne. April 17, 2014.

Silver Tsunami

AARP, 2011 telephone survey of 2260 adults. Summary titled *2011 Boomers Report*. Released July 2012.

Claritas, Senior Life Report 2012 for San Mateo County.

Department of Housing, *Building for the Boom*. 2009.

Stanford Center on Poverty and Inequality, A Portrait of Poverty within California Counties and Demographic Groups, 2013.

Severe Workforce Housing Shortage

Association of Bay Area Governments. Projections 2009.

Department of Housing, Annual Rent Survey, 2013

Department of Housing, *San Mateo County Housing Needs Study*. 2006.

Keyser Marston Associates, Inc. *Jobs Housing Nexus Study*. Mountain View, Ca. 2012.

Increasingly Diverse Population

Pitkin, John and Dowell Myers. *U.S. Housing Trends: Generational Change and the Outlook to 2050*. 2008.

San Mateo County Health System Study. *Healthy San Mateo 2010*. San Mateo, Ca.

Appendix B

Colma Fair Housing Assessment



21 Elements

Town of Colma Fair Housing Assessment

This document was drafted by Root Policy and edited by the Town of Colma

What is AFFH?

The State of California's 2018 Assembly Bill (AB 686) requires that all public agencies in the state affirmatively further fair housing (AFFH) beginning January 1, 2019. Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. The federal obligation stems from the fair housing component of the federal Civil Rights Act mandating federal fund recipients to take "meaningful actions" to address segregation and related barriers to fair housing choice.

AB 686 requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing and take no action inconsistent with this obligation."¹

AB 686 also makes changes to Housing Element Law to incorporate requirements to AFFH as part of the housing element and general plan to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

Affirmatively Furthering Fair Housing

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

Source: California Department of Housing and Community Development Guidance, 2021, page 14.

¹ California Department of Housing and Community Development Guidance, 2021, page 9.

History of segregation in the region. The United States' oldest cities have a history of mandating segregated living patterns—and Northern California cities are no exception. ABAG, in its recent Fair Housing Equity Assessment, attributes segregation in the Bay Area to historically discriminatory practices—highlighting redlining and discriminatory mortgage approvals—as well as “structural inequities” in society and “self-segregation” (i.e., preferences to living near similar people).

Researcher Richard Rothstein's 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America* chronicles how the public sector contributed to today's segregation. Rothstein highlights several significant developments in the Bay Area region that played a prominent role in where the region's non-White residents settled.

Pre-civil rights San Mateo County faced resistance to racial integration. Yet, it was reportedly less direct than in some Northern California communities, taking the form of “blockbusting” and “steering” or intervention by public officials. These local discriminatory practices were exacerbated by the actions of the Federal Housing Administration, which excluded low-income neighborhoods, where the majority of people of color lived, from its mortgage loan program.

According to the San Mateo County Historical Association, San Mateo County's early African Americans worked in various industries, from logging to agriculture, to restaurants and entertainment. Expansion of jobs, particularly shipbuilding during and after World War II, attracted many new residents to the Peninsula, including the first sizable migration of African Americans. Enforcement of racial covenants after the war forced the migration of the county's African Americans into neighborhoods where they were allowed to occupy housing—housing segregated into less desirable areas, next to highways, and concentrated in public housing and urban renewal developments.

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. In the City of San Mateo, builders of the Hillsdale neighborhood in the mid-1900s recorded deeds that specified that only “members of the Caucasian or White race shall be permitted” to occupy sold homes—the exception being “domestics in the employ[ment] on the premises.”² This developer developed many race-restricted neighborhoods in the Bay Area, became president of the National

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

² <https://www.nytimes.com/2020/08/14/opinion/sunday/blm-residential-segregation.html>

Association of Home Builders (NAHB), became national president of the Urban Land Institute (ULI), and was inducted into California’s Homebuilding Foundation Hall of Fame.

The segregation effect of blockbusting activities is well-documented in East Palo Alto. In 1954, after a White family in East Palo Alto sold their home to an African American family, the then-president of the California Real Estate Association set up an office in East Palo Alto to scare White families into selling their homes (“for fear of declining property values”) to agents and speculators. These agents then sold these homes at over-inflated prices to African American buyers, some of whom had trouble making their payments. Within six years, East Palo Alto—initially established with “whites only” neighborhoods—became 82% African American. The FHA prevented re-integration by refusing to insure mortgages held by White buyers residing in East Palo Alto.

Throughout the county, neighborhood associations, and city leaders, we’re hesitant to integrate communities. Although some neighborhood residents supported integration, most did not, and it was not unusual for neighborhood associations to require the acceptance of all new buyers. Builders with intentions to develop for all types of buyers (regardless of race) found that planning councils rezoned their development sites, required substantial minimum lot sizes, were denied public infrastructure to support their developments, and/or charged prohibitively high amounts for infrastructure.

In addition to historical discriminatory practices that embedded segregation into living patterns throughout the Bay Area, it’s also necessary to recognize the historical impacts of colonization and genocide on Indigenous populations and how those atrocities are still being felt today. The original inhabitants of present-day San Mateo County are the Ramaytush Ohlone, who have “...lived on the San Francisco Peninsula for thousands of years and continue to live here as respectful stewards of the land.”³ However, “[d]ue to the devastating policies and practices of a succession of explorers, missionaries, settlers, and various levels of government over the centuries since European expansion, the Ramaytush Ohlone lost the vast majority of their population as well as their land.”⁴ The lasting influence of these policies and practices have contributed directly to the disparate housing and economic outcomes collectively experienced by Native populations today.⁵

The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appears on the following page.

The timeline shows that exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory and allowed those that would be considered today to have a “disparate impact” on classes protected by the Fair Housing Act. For example, the 1926

³ <https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html>

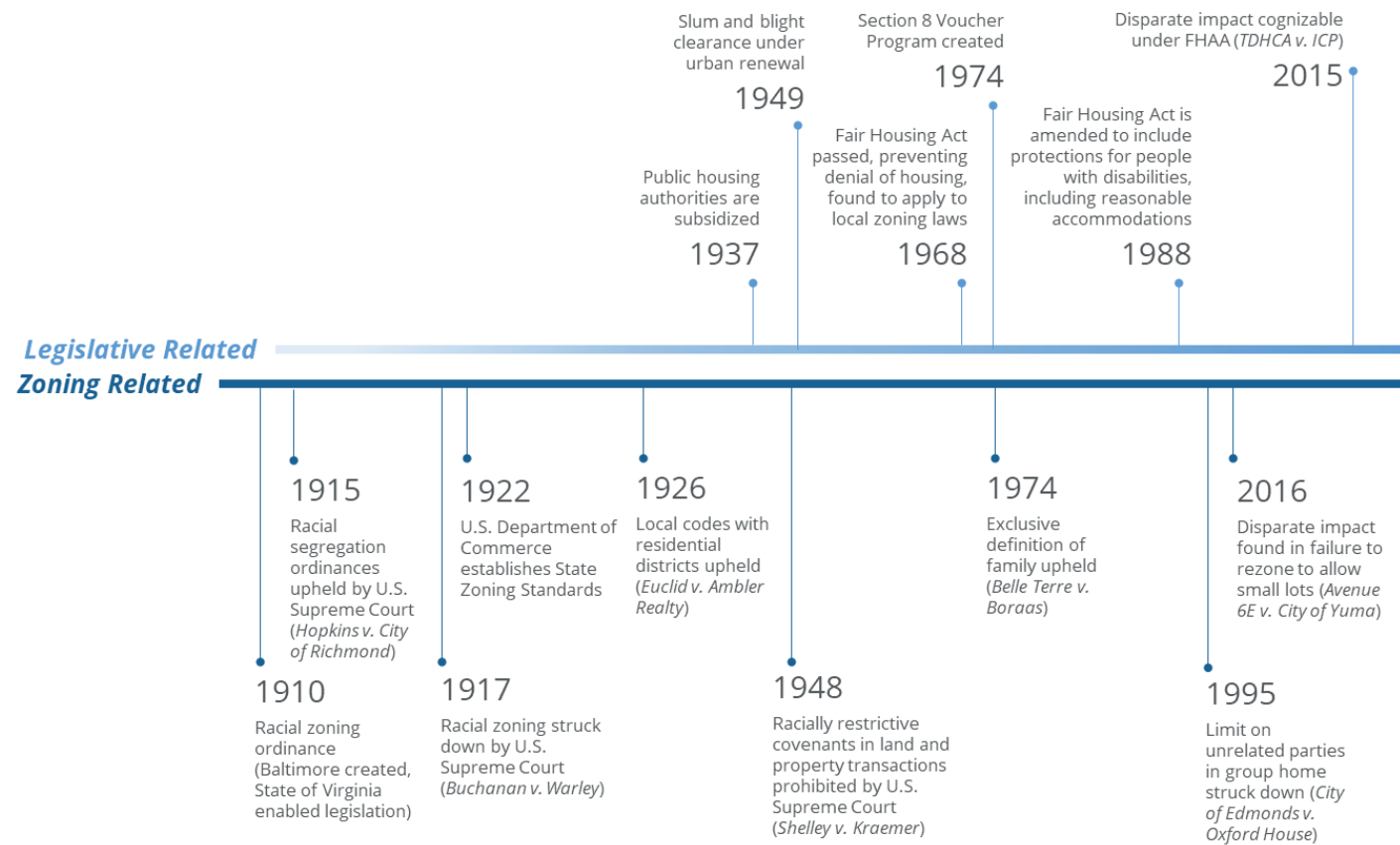
⁴ <https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html>

⁵ <https://www.americanprogress.org/article/systemic-inequality-displacement-exclusion-segregation/>

case *Village of Euclid v. Amber Realty Co.* (272 U.S. 365) supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as “mere parasite(s)” with the potential to “utterly destroy” the character and desirability of neighborhoods. At that time, multifamily apartments were the only housing options for people of color, including immigrants.

The Federal Fair Housing Act was not enacted until nearly 60 years after the first racial zoning ordinances appeared in U.S. cities. This coincided with a shift away from federal control over low-income housing toward locally-tailored approaches (block grants) and market-oriented choice (Section 8 subsidies)—the latter of which is only effective when adequate, affordable rental units are available.

Major Public and Legal Actions that Influence Fair Access to Housing



Maps and data referenced in this section. Throughout this section, there are references to maps created by HCD to support the AFFH and data tables produced by HCD, the Association of Bay Area Governments (ABAG), and the consultant team. Those maps and tables appear in an Appendix A and follow the organization of this section and the state guidance. The maps, in particular, help demonstrate how the Town of Colma compares with surrounding jurisdictions and the county overall in offering housing choices and access to opportunity.

Report content and organization. This Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the 21 Elements process, which facilitates the completion of Housing Elements for all San Mateo County jurisdictions.

Primary Findings, Contributing Factors, and Fair Housing Action Plan identifies the primary factors contributing to fair housing challenges and plans to take meaningful actions to improve access to housing and economic opportunity.

Section I. Fair Housing Enforcement and Outreach Capacity reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education.

Section II. Integration and Segregation identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation

Section III. Access to Opportunity examines differences in access to education, transportation, economic development, and healthy environments.

Section IV. Disparate Housing Needs identifies which groups have disproportionate housing needs, including displacement risk.

Appendices.

- Map and Data packet—includes data tables and maps that support this section
 - Resident survey results—findings from a survey of San Mateo County residents on their experience finding and remaining in housing
 - Disparate Access to Educational Opportunities—findings from a countywide analysis of protected class access to education and educational outcomes.
 - State Fair Housing Laws and Regulations—summary of key state laws and regulations related to mitigating housing discrimination and expanding housing choice.
-

Primary Findings

This section summarizes the primary findings from the Fair Housing Assessment for the Town of Colma, including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors, and the city's fair housing action plan.

No fair housing complaints were filed in the Town of Colma from 2017 to 2021. The Town of Colma could improve the accessibility of fair housing information on their website and resources for residents experiencing housing discrimination.

Racial and ethnic minority populations are **disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness** compared to the non-Hispanic White population in the Town of Colma. Additionally, racial and ethnic minorities are more likely to be denied a home mortgage loan.

- Aside from Asian/API residents, racial and ethnic minority populations generally have higher poverty rates (Figure II-5). Black or African American incomes (Figure II-4) are the lowest of any racial or ethnic minority population in the Town of Colma.
- Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17). Low and moderate-income households are also more likely to be overcrowded (Figure IV-18).
- People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population (Figure IV-22).
- Hispanic and Asian/API households have the highest denial rates for mortgage loan applications in 2018 and 2019 (Figure IV-33).
- Colma is entirely contained within a single census tract—the standard geographic measure for “neighborhoods” in U.S. Census data products. As such, the town does not contain any racial/ethnic concentrations, poverty concentrations, nor concentrations of housing problems.
- The composite opportunity score for Colma shows the town to be a “moderate resource area,” and the Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks the town as “moderately vulnerable” to a disaster (based on four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation).
- The Town of Colma has a **slight concentration of residents with a disability with 10% of the population compared to 8% in the county** (Figure III-17). Residents living with a disability in the town are all employed, while only 1% of residents without a

disability are unemployed. Additionally, the aging population is putting a strain on paratransit access countywide.

- Black, Hispanic and Pacific Islander students in the Town of Colma—served by the Jefferson Union High School District and the Jefferson Elementary School District—**experience poor educational outcomes compared to other students**. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. **Black and Hispanic students in Jefferson Union High School District were less likely to meet the admission standards with rates of 23% and 32%, respectively**.
- Jefferson Elementary school district had a 17 percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black students (28%). **While Jefferson Union has the lowest dropout rates in the county — just 3% of students — the highest dropout rates were still found among Black (7%) and Hispanic students (6%)**.
- Nearly **half of all renter households in the Town of Colma are cost-burdened**—spending more than 30% of their gross income on housing costs—and more than one in four are extremely cost-burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). There are **disparities in housing cost burden in the Town of Colma for Hispanic households** (Figure IV-11).

Fair Housing Issues and Contributing Factors

This section summarized the fair housing issues identified for the Town of Colma and the factors contributing to those issues.

Fair housing issue: **No residents have filed fair housing complaints, indicating a potential lack of awareness about fair housing rights.**

Contributing factors:

- Lack of access to information about fair housing rights.
- Limited knowledge of fair housing by residents.

Fair housing issue: Residents of color experience disproportionate housing needs. Black residents experience lower income and higher poverty rates, Hispanic and Asian households experience high rates of mortgage loan denials when trying to purchase homes in Colma (43% and 33%, respectively), and Hispanic households also experience higher rates of cost burden.

Contributing factors:

- Higher poverty rates among Colma’s Black residents stem from decades of discrimination in employment, education, and housing markets. These residents have faced greater challenges in building wealth through economic mobility and homeownership.
- It is well documented that persons of color—particularly African American residents—were denied loans to purchase homes, were not allowed to buy in many neighborhoods because of restrictive covenants and were harassed if they managed to purchase a home in a predominantly White neighborhood. These historical actions have led to a significant homeownership gap among racial and ethnic minorities.

Fair housing issue: Affordable housing is limited and the ability to add affordable housing is constrained by land use.

- Colma offers relatively more affordable housing opportunities than surrounding cities. However, because most land is zoned for cemeteries, there is limited land available for residential development. Additionally, there are no areas of the town that are zoned for multifamily housing, which is disproportionately occupied by residents of color.

The Fair Housing Action Plan (FHAP) is included in the Housing Element Draft section, Housing Goals Policies and Programs.

SECTION I. Fair Housing Enforcement and Outreach Capacity

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, and outreach capacity.

Fair housing legal cases and inquiries. California fair housing law extends beyond the protections in the Federal Fair Housing Act (FHA). In addition to the FHA protected classes—race, color, ancestry/national origin, religion, disability, sex, and familial status—**California law offers protections for age, sexual orientation, gender identity or expression, genetic information, marital status, military or veteran status, and source of income** (including federal housing assistance vouchers).

The California Department of Fair Employment in Housing (DFEH) was established in 1980 and is now the **most prominent civil rights agency in the United States**. According to its website, the DFEH’s mission is “to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and

human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act.”⁶

DFEH receives, evaluates, and investigates fair housing complaints. DFEH plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. DFEH’s website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.⁷ Fair housing complaints can also be submitted to HUD for investigation.

San Mateo County has several **local enforcement organizations**, including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County (Figure I-1).

From 2017 to 2021, **57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD) (Figure I-2) —no complaints were filed in the Town of Colma (Figure I-3)**. Most complaints submitted to HUD cited disability status as the bias (56%), followed by race (19%) and familial status (14%).

Countywide, no cause determination was found in 27 complaints, followed by successful conciliation or settlement with 22 complaints. Fair housing inquiries in 2020 were primarily submitted from the City of San Mateo, Redwood City, Daly City, and Menlo Park (Figure I-3, Figure I-4, and Figure I-5).

Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018 when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and reached six by mid-2021. Colma has not been a party to fair housing complaints or legal action in the past eight years, nor has the town been required to operate under a consent decree related to fair housing.

Nationally, the National Fair Housing Alliance (NFHA) reported a “negligible” decrease in the number of complaints filed between 2019 and 2020. The primary bases for complaints nationally were nearly identical to San Mateo County’s: disability (55%) and race (17%). Familial status represented 8% of complaints nationally, whereas this basis comprised 14% of cases in the county.

NFHA identifies three significant trends in 2020 that are relevant for San Mateo County:

⁶ <https://www.dfeh.ca.gov/aboutdfeh/>

⁷ <https://www.dfeh.ca.gov/complaintprocess/>

- First, fair lending cases referred to the Department of Justice from federal banking regulators have been declining, indicating that state and local government entities may want to play a more significant role in examining fair lending barriers to homeownership.
- Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.
- Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.⁸

⁸ <https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/>

Fair Housing Complaints and Inquiries

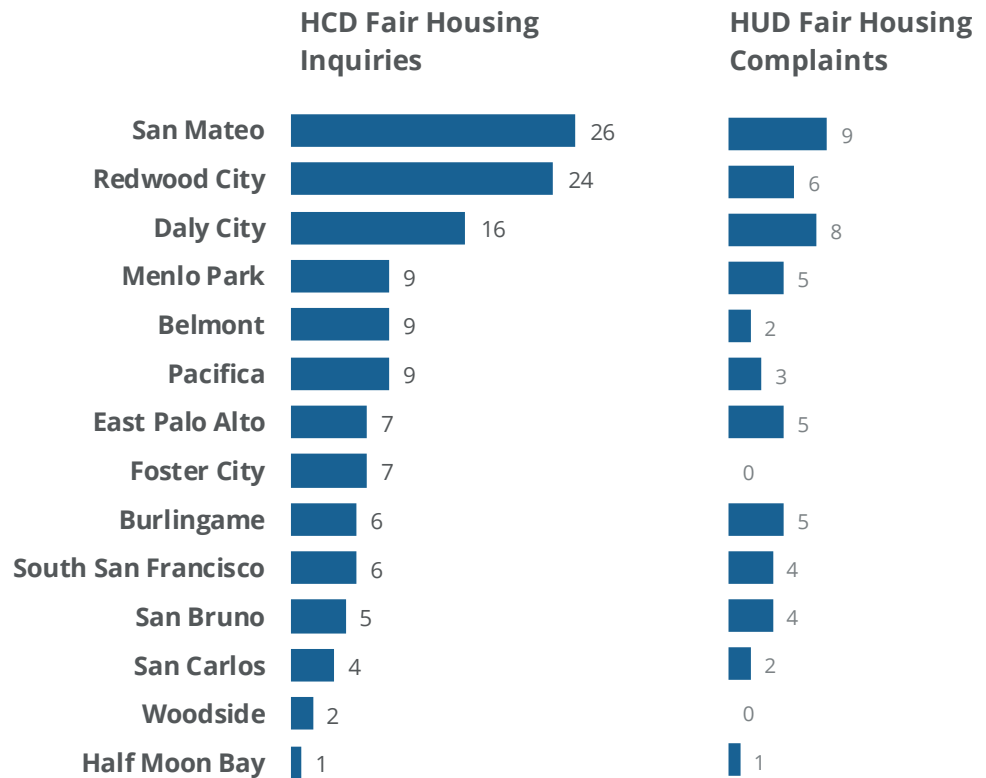
HUD Fair Housing Complaints, by Basis, San Mateo County, 2017-2021



	Number	Percent
Disability	32	56%
Race	11	19%
Familial Status	8	14%
National Origin	3	5%
Religion	2	4%
Sex	1	2%

Total cases 57 100%

HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)



Outreach and capacity. The Town of Colma could significantly improve the accessibility of fair housing information on their website and resources for residents experiencing housing discrimination. The City's website provides information on Project Sentinel, a HUD-approved Housing Counseling Agency that provides counseling on housing discrimination, and a link to the San Mateo County Department of Housing that offers more information on the responsibilities of tenants and landlords. However, there is no dedicated fair housing webpage or specific information or resources for residents experiencing housing discrimination. While no

fair housing complaints have been filed in Colma over the last five years, a more robust section on fair housing resources could be provided on the website for residents experiencing discrimination in housing or the Fair Housing Act.⁹ For example, a link to the Regional Assessment of Fair Housing—approved by HUD in November 2017— could be provided.

Compliance with state law. The Town of Colma is compliant with the following state laws that promote fair and affordable housing. The city has not been alleged or found in violation of the following:

- State Density Bonuses and Other Incentives Law (Gov. Code. Title 7. Division 1. Chapter 4.3 Density Bonuses and Other Incentives, amended and effective January 1, 2021);
- Housing Accountability Act (Gov Code Section 65589.5) requiring the adoption of a Housing Element and compliance with RHNA allocations;
- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels;
- Least Cost Zoning Law (Gov Code Section 65913.1);
- Excessive Subdivision Standards Law (Gov Code Section 65913.2);
- Limits on Growth Controls Law (Gov Code Section 65589.5).

⁹ <https://www.colma.ca.gov/landlordtenant-information/>

Housing-specific policies enacted locally. The Town of Colma identified the following local policies that contribute to the city's regulatory environment for affordable housing development.

Local policies in place to encourage housing development.

- In-Lieu Fees (Inclusionary Zoning)
- Inclusionary/Below Market Rate Housing Policy
- Housing Development Impact Fee
- Commercial Development Impact Fee
- Second Unit Ordinance
- Reduced Parking Requirements
- Streamlined Permitting
- Density Bonus Ordinance
- Homeowner Rehabilitation Program
- Home sharing programs

Local barriers to affordable housing development.

- No barriers identified.

Local policies that are NOT in place but would provide the best outcomes in addressing housing shortages.

- Policies that encourage multimodal mixed-use development and focused housing development at opportunity sites

Local policies are in place to mitigate or prevent the displacement of low-income households.

- Affordable housing impact/linkage fee on new residential and commercial development
- Inclusionary zoning

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), the Town of Colma does not have any public housing buildings

(Figure I-6). However, the census tract that Colma is in has moderate housing voucher utilization (approximately 20%) while most other surrounding jurisdictions have less (5-15% or 5% or less) housing voucher utilization (Figure I-7).

Compared to nearby Daly City, Brisbane, and parts of South San Francisco, the **Town of Colma appears accommodating to renters with housing vouchers** because the city has a greater share of voucher holders compared to the surrounding communities (Figure I-7). The presence of housing voucher users indicates available rental supply to house these residents and a lack of exclusionary behavior from landlords in the city.

SECTION II. Integration and Segregation

This section discusses the integration and segregation of the population by protected classes, including race and ethnicity, disability status, familial status, and income status. The section concludes with an analysis of racially and ethnically concentrated areas of poverty and affluence.

Integration and Segregation

“**Integration** generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area compared to a broader geographic area.”

Source: California Department of Housing and Community Development Guidance, 2021, page 31.

Race and ethnicity. Generally, the demographic characteristics of the Town of Colma are consistent with the overall characteristics of San Mateo County. However, **Colma has a much more significant proportion of Hispanic residents** (40% vs. 24% countywide) **and a much smaller proportion of non-Hispanic White residents** (24% vs. 39%) (Figure II-1).¹⁰

There is less diversity among younger residents, with nearly 60% of residents between the ages of 0 and 17 identifying as White compared to only 48% of the population for residents aged 18-65 and 51% of the population over 65 years old (Figure II-3).

Overall, racial and ethnic minority populations and the non-Hispanic White population in Colma have relatively commensurate household incomes. However, **Black or African American residents have the lowest household income of any racial or ethnic group** (Figure II-4). Black or African American residents also experience the most significant rate of poverty in Colma (65%), followed by other/multiple races (14%), Hispanic (13%), and White (7.6%) residents (Figure II-5).

¹⁰ There are no residents in Colma that identify as American Indian or Alaska Native.

Geospatially, the Town of Colma's lone census tract has a slim Hispanic majority (Figures II-6, II-7, II-8, II-9, and II-10).^{11 12}

Dissimilarity and isolation indices

Segregation in Town of Colma

ABAG and UC Merced completed an analysis of segregation in Colma. Several indices were used to assess segregation in the city and determine how the city differs from patterns of segregation and integration in the region overall.

The primary findings from that analysis included:

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.
- As of 2020, Latinx residents are the most segregated compared to other racial groups in Colma, as measured by the isolation index. Latinx residents live in neighborhoods where they are less likely to integrate other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within Colma the highest level of racial segregation is between Asian and white residents.
- According to Theil's H-Index, neighborhood racial segregation in Colma increased between 2010 and 2020. Neighborhood income segregation stayed about the same between 2010 and 2015.
- Very Low-income residents are the most segregated compared to other income groups in Colma. Very Low-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.

¹¹ Majority census tracts show the predominant racial or ethnic group by tract compared to the next most populous.

¹² Redlining maps, otherwise known as Home Owners' Loan Corporation (HOLC) maps, are not available for San Mateo County.

- Among all income groups, the Very Low-income population's segregation measure has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income decreased between 2010 and 2015. In 2015, the income segregation in Colma between lower-income residents and other residents was lower than the average value for Bay Area jurisdictions.

Because of the size of Colma and the concentration of housing in certain areas in town segregation can be attributed to this. Also, Veterans Village is the only affordable housing development in Colma, which may also explain the segregation. Veterans Village is a 65-unit, deed-restricted, affordable housing development completed in 2019, which provides housing for a racially, ethnically diverse group of residents. These residents were formerly homeless, many of those with disabilities, and ranging from the mid- '30s to over 60 years old. We anticipate that adding 69 total units in the very low and low incomes, as shown in the site inventory, will provide housing for resident groups who are more racially and ethnically diverse than the town overall due to their disproportionate needs. As demonstrated in the site inventory, we are careful to disperse new housing throughout the town. As such, we do not anticipate the new housing to increase segregation in the town.

The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

Segregation Between Town of Colma and Other jurisdictions in the Bay Area Region

- Colma has a lower share of white residents than other jurisdictions in the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a higher share of Asian/Pacific Islander residents.
- Regarding income groups, Colma has a higher share of very low-income residents than other jurisdictions in the Bay Area as a whole, a higher share of low-income residents, a lower share of moderate-income residents, and a lower share of above moderate-income residents.

The Dissimilarity Index, or DI, is a common tool that measures segregation in a community. The DI is an index that measures the degree to which two distinct groups are evenly distributed across a geographic area. The DI represents the percentage of a group's population that would have to move for each area in the county to have the same percentage of that group as the county overall.

DI values range from 0 to 100—where 0 is perfect integration, and 100 is complete segregation. Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

The isolation index is interpreted as the probability that a randomly drawn minority resident shares an area with a member of the same minority. It ranges from 0 to 100, and higher values of isolation tend to indicate higher levels of segregation. The Theil's H-Index can measure segregation between all racial or income groups across the city at once.

ABAG and UC Merced completed an analysis of segregation in Colma. Several indices were used to assess segregation in the city and determine how the City differs from patterns of segregation and integration in the region overall.

The primary findings from that analysis included:

- As of 2020, Latinx residents are the most segregated compared to other racial groups in Colma, as measured by the isolation index. Latinx residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within Colma, the highest level of racial segregation is between Asian and white residents.¹³
- According to Theil's H-Index, neighborhood racial segregation in Colma increased between 2010 and 2020. Neighborhood income segregation stayed about the same between 2010 and 2015.
- Very Low-income residents are the most segregated compared to other income groups in Colma. Very Low-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, the Very Low-income population's segregation measure has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.

¹³ The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income decreased between 2010 and 2015. In 2015, the income segregation in Colma between lower-income residents and other residents was lower than the average value for Bay Area jurisdictions.

Disability status. The **share of the population living with at least one disability is 10% in the Town of Colma** compared to 8% in San Mateo County (Figure II-13 and Figure II-14). Analysis at the census tract level does not determine whether there is a spatial concentration of residents with disabilities in the Town of Colma. Geographic concentrations of people living with a disability may indicate **increased access to services, amenities, and transportation that support this population.**

Familial Status. The Town of Colma is home to **more single-person households** than the county, with 26% of households compared to only 22% in the County (Figure II-16). Additionally, there are significantly **fewer married-couple families and families with children in the city** than in the county (44% vs. 55% countywide) (Figure II-17 and Figure II-18).

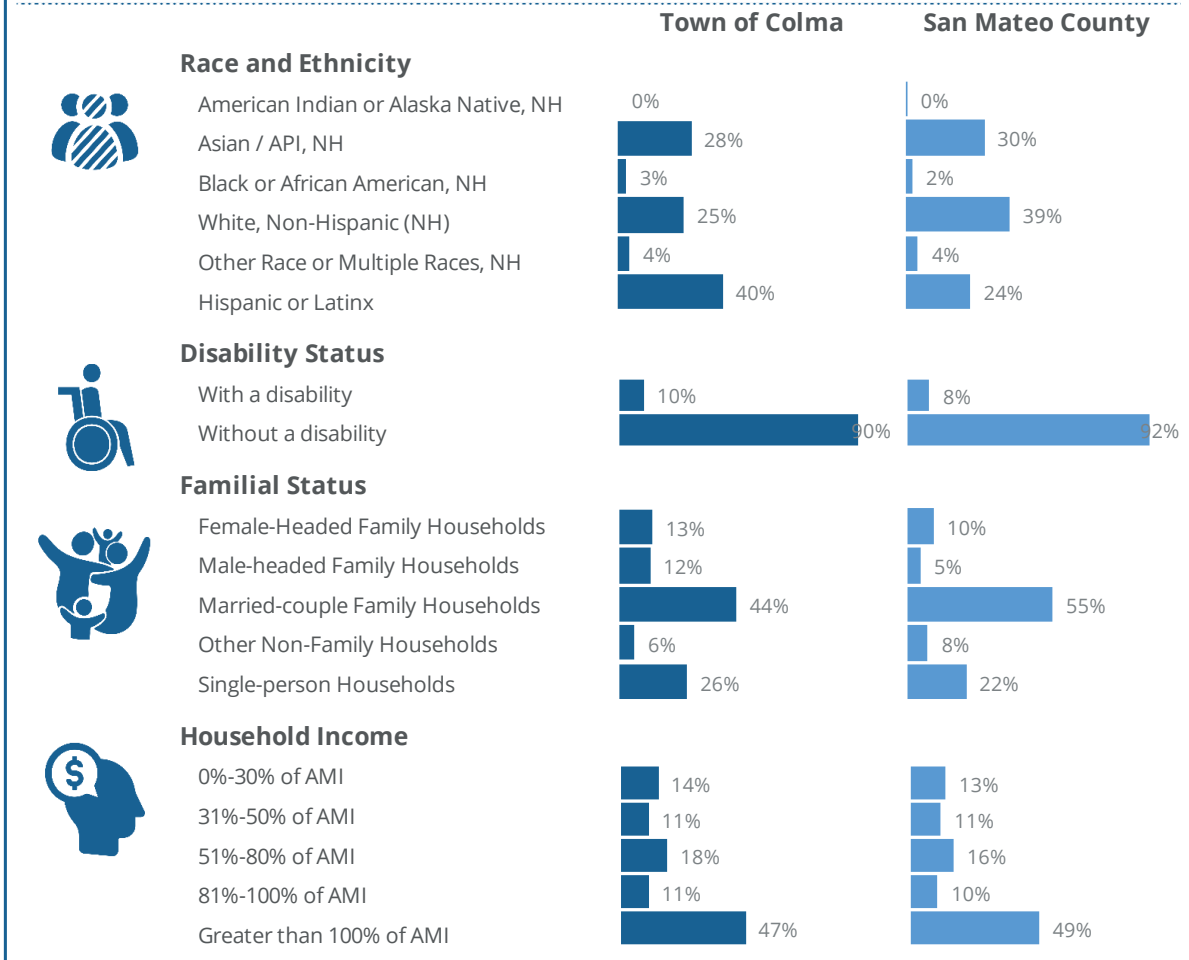
Familial status can indicate specific housing needs and preferences. A larger number of nonfamily or single-person households indicates a higher share of seniors living alone, young adults living alone or with roommates, and unmarried partners. Higher shares of nonfamily households indicate an increased need for one- and two-bedroom units.

The majority of married couple households live in owner-occupied housing, while most residents living alone live in renter-occupied housing (Figure II-19). **The number of housing units available by number of bedrooms and tenure is generally consistent with the familial status of the households that live in the Town of Colma** (Figure II-16 and Figure II-20). However, housing options for smaller households looking to own appear limited. Compared to the county, the Town of Colma has a smaller proportion of family households and a greater proportion of single-person households—which is reflected in the number of bedrooms and tenure of the housing stock in the city (Figure II-19 and Figure II-20). The distribution of households by family type is mapped at the census tract level in Figures II-21, II-22, II-23, and II-24)

Household income. The household income distribution by percent of area median income (AMI) in the Town of Colma is similar to the county (Figure II-25). The census block group east of Hillside Blvd. has a median income below the 2020 state median income of \$87,100, while the block group to the west of Hillside Blvd. has a median income well above that (Figure II-26 and Figure II-27). However, the census tract that Colma is located in has a poverty rate below 10%. (Figure II-28)

Segregation and Integration

Population by Protected Class



Racially or ethnically concentrated areas of poverty and affluence. Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent, predominantly White neighborhoods. Historically, HUD has paid particular attention to R/ECAPs, focusing on policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.¹⁴

¹⁴ Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. *Cityscape: A Journal of Policy Development and Research*, 21(1), 99-124

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choices if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity. Conversely, RCAAs are intended to identify areas of particular advantage and exclusion.

R/ECAPs

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:

- A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract with a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

Source: California Department of Housing and Community Development Guidance, 2021.

For this study, the poverty threshold used to qualify a tract as a R/ECAP was three times the average census tract poverty rate countywide—or 19.1%. In addition to R/ECAPs that meet the HUD threshold, this study includes an edge or emerging R/ECAPs which hit two-thirds of the HUD-defined threshold for poverty—emerging R/ECAPs in San Mateo County have two times the average tract poverty rate for the county (12.8%).

In 2010 three Census tracts qualify as R/ECAPs (19.4% poverty rate) in the county, and 11 are eligible as edge R/ECAPs (13% poverty rate). None of the R/ECAPs were located in the Town of Colma in 2010. However, there was one edge R/ECAP just west of the city in Daly City (Figure II-29).

In 2019 two Census tracts qualify as R/ECAPs (19.1% poverty rate) in the county, and 14 are eligible as edge R/ECAPs (12.8% poverty rate). None of the R/ECAPs were located in the Town of Colma in 2019. However, there was one R/ECAP northwest of the city in Daly City and one edge R/ECAP southeast of the city in South San Francisco (Figure II-30).

RCAAs.

Although HCD and HUD have not established standard definitions for Racially or Ethnically Concentrated Areas of Affluence (RCAAs), they are generally understood to be neighborhoods in which there are both high concentrations of non-Hispanic White households and high

household income rates. Comparing Colma to the surrounding county and region, it is safe to speculate that Colma has about the same RCAAs as other communities, the county, and the region.

HCD’s definition of a Racially Concentrated Area of Affluence is:

- A census tract with a percentage of the total white population that is 1.25 times higher than the average percentage of the total white population in the given COG region and a median income that was two times higher than the COG AMI.

SECTION III. Access to Opportunity

This section discusses disparities in access to opportunity among protected classes, including access to quality education, employment, transportation, and environment.

Access to Opportunity

“Access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity often means improving the quality of life for residents of low-income communities and supporting mobility and access to ‘high resource’ neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions).”

Source: California Department of Housing and Community Development Guidance, 2021, page 34.

The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD, developed a series of opportunity maps that help identify areas of the community with good or poor access to opportunities for residents. These maps were developed to align funding allocations to improve outcomes for low-income residents—particularly children.

The opportunity maps highlight areas of highest resource, high resource, moderate resource, moderate resource (rapidly changing), low resource, and high segregation and poverty. TCAC provides opportunity maps for access to opportunities in quality education, employment, transportation, and environment. Opportunity scores are presented on a scale from zero to one, and the higher the number, the more positive the outcomes.

Education. TCAC’s education score is based on math proficiency, reading proficiency, high school graduation rates, and the student poverty rate. According to TCAC’s educational opportunity map, the Census tract in the Town of Colma scores between 0.25 and 0.5—opportunity scores are presented on a scale from zero to one. The higher the number, the more

positive the outcomes (Figure III-1). In the northern part of San Mateo County, almost all Census tracts east of Highway 280, including Colma, **have lower education scores (Less than 0.25 and between 0.25 and .5)** compared to those Census tracts west of Highway 280.

According to the Disparate Access to Educational Opportunities Appendix, the Town of Colma is served by the Jefferson Union High School District and the Jefferson Elementary School District. Both Jefferson Union and Jefferson Elementary experienced decreased enrollment by 5% from 2010 to 2020. Accordingly, **both districts lost students during the COVID pandemic.**

Jefferson Union and Jefferson Elementary school districts' enrollment by race and ethnicity are relatively similar to the countywide distribution. However, there are a higher proportion of Filipino students in Jefferson Union and Jefferson Elementary (29% and 25% compared to 8% countywide) and a smaller proportion of Hispanic (31% and 36% compared to 38% countywide) and White students (14% and 11% compared to 26% countywide).

Jefferson Union has a higher share of English learners (36% compared to 20% countywide) and students who qualify for reduced lunch (44% compared to 29% countywide) compared to the countywide proportion. Jefferson Elementary has a smaller share (14% and 27%, respectively). Jefferson Elementary also has 1% of students experiencing homelessness.

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. While Jefferson Union had one of the lower rates of graduates who met such admission standards (48%) among high school districts in San Mateo County, the school has seen a significant increase in the percentage of students who meet these benchmarks over the last five years (21% in 2016-17). **Black and Hispanic students in Jefferson Union High School District were less likely to meet the admission standards with rates of 23% and 32%, respectively.**

Jefferson Elementary school district had a 17 percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black students (28%). **While Jefferson Union has the lowest dropout rates in the county — just 3% of students — the highest dropout rates were still found among Black (7%) and Hispanic students (6%).**

Employment. The top three industries by number of jobs in the Town of Colma **include retail, arts and recreation services, and finance and leasing services** (Figure III-2 and Figure III-3). The Town of Colma has a much higher job-to-household ratio when compared to the county at 10.96 and 1.59, respectively—which means there are more employment opportunities per household in the Town of Colma.

TCAC's economic opportunity score comprises poverty, adult educational attainment, employment, job proximity, and median home value. **The Town of Colma scores relatively low (0.25-0.50) compared to surrounding jurisdictions** (Figure III-7).

HUD's job proximity index shows **Colma to have relatively poor proximity to jobs** (Figure III-8). On a scale from zero to 100, where 100 is the closest proximity to jobs, block groups within the town score between 20 and 40.

Transportation. This section summarizes the transportation system that serves the broader region, including emerging trends and data relevant to transportation access throughout the county. The San Mateo County Transit District acts as the administrative body for transit and transportation programs in the county, including SamTrans and the Caltrain commuter rail. SamTrans provides bus services in San Mateo County, including Redi-Wheels paratransit service.

In 2018, the Metropolitan Transportation Commission (MTC), which covers the entire Bay Area, adopted a coordinated public transit and human services transportation plan. While developing the coordinated plan, the MTC conducted extensive community outreach about transportation within the area. That plan—which was developed by assessing the effectiveness of how well seniors, persons with disabilities, veterans, and people with low incomes are served—was reviewed to determine gaps in services in Colma and the county overall. Below is a summary of comments relevant to San Mateo County.

“San Mateo’s [Paratransit Coordinating Council] PCC and County Health System and the Peninsula Family Service Agency provided feedback. The most common themes expressed had to do with pedestrian and bicycle needs at specific locations throughout the county, though some covered more general comments such as parked cars blocking sidewalk right-of-way and a desire for bike lanes to accommodate motorized scooters and wheelchairs. Transportation information, emerging mobility providers, and transit fares were other common themes.

While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other comments called for the increased accessibility and affordability of these services in the meantime.”¹⁵

A partnership between the World Institute on Disability and the MTC created the research and community engagement project TRACS Transportation Resilience, Accessibility & Climate Sustainability). The project’s overall goal is to “stimulate connection and communication between the community of seniors and people with disabilities together with the transportation system— the agencies in the region local to the San Francisco Bay, served by MTC.”¹⁶

As part of the TRACS outreach process, respondents were asked to share their compliments or good experiences with MTC transit. One respondent who had used multiple services said, “**it is**

¹⁵ https://mtc.ca.gov/sites/default/files/MTC_Coordinated_Plan.pdf

¹⁶ <https://wid.org/transportation-accessibility/>

my sense that SamTrans is the best Bay Area transit provider in terms of overall disability accommodation.”

The San Mateo County Transit District updated its Mobility Plan for Older Adults and People with Disabilities in 2018. According to the district, the **county’s senior population is expected to grow more than 70% over the next 20 years, and the district is experiencing unprecedented increases in paratransit ridership**. The plan aims to develop effective mobility programs for residents with disabilities and older adults, including viable alternatives to paratransit, partnerships, and leveraging funding sources.¹⁷

MTC also launched Clipper START—an 18-month pilot project—in 2020, which provides fare discounts on single transit rides for riders whose household income is no more than double the federal poverty level.¹⁸

Environment. TCAC’s opportunity areas environmental scores are based on the CalEnviroScreen 3.0 indicators, which identify areas disproportionately vulnerable to pollution sources such as ozone, PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

Generally, the Town of Colma **scores poorly to moderate on environmental outcomes** (Figure III-9 and Figure III-10). **The town scores moderately well on the California Healthy Places Index (HPI)** developed by the Public Health Alliance of Southern California (PHASC) (Figure III-11). The HPI includes 25 community characteristics in eight categories, including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare (Figure III-11).¹⁹

Disparities in access to opportunity. TCAC’s composite opportunity score for the Town of Colma designates it as a moderate resource area — there are no designated high resource or low resources areas in Colma (Figure III-12). The share of the population with Limited English Proficiency (LEP) is the same as the county (7%) (Figure III-13).

The Social Vulnerability Index (SVI) provided by the CDC—ranks census tracts based on their ability to respond to a disaster—and includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. According to the SVI, the town is moderately vulnerable (Figure III-15).

17

https://www.samtrans.com/Planning/Planning_and_Research/Mobility_Plan_for_Older_Adults_and_People_with_Disabilities.html

18 <https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm>

19 <https://healthyplacesindex.org/about/>

The Town of Colma does not have any disadvantaged communities as defined under SB 535 as “the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations.”²⁰ (Figure III-16)

Disparities specific to the population living with a disability. Ten percent of the population in the Town of Colma are living with at least one disability, compared to 8% in the county (Figure III-17). The most common disabilities in the city are ambulatory (4.8%), independent living (3.9%), and cognitive (3.7%) (Figure III-18).

Disability

“Disability types include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.”

Source: California Department of Housing and Community Development Guidance, 2021, page 36.

For the population 65 and over, the share of the population with an ambulatory or independent living difficulty increases (Figure III-19). As mentioned above, under access to transportation, San Mateo County is rapidly aging. Therefore, this population with a disability is likely to increase.

All residents living with a disability in the Town of Colma are employed, while the unemployment rate for residents without a disability is significantly low (1%) (Figure III-20). Countywide, the unemployment rate for residents with a disability is 4%, compared to 3% for residents without a disability.

²⁰ <https://oehha.ca.gov/calenviroscreen/sb535>

Access to Opportunity

Regional Access



Jobs to Household Ratio
LEP Population

Town of Colma

10.96

7%

San Mateo County

1.59

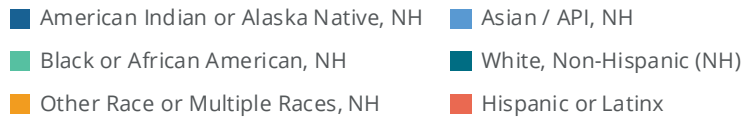
7%

Share of Population by Race in Resource Areas in the Town of Colma

High/Highest Resource Area



Moderate Resource Area



Employment by Disability Status



Town of Colma



San Mateo County



SECTION IV. Disparate Housing Needs

This section discusses disparate housing needs for protected classes including cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

Disproportionate Housing Needs

“**Disproportionate housing needs** generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions.”

Source: California Department of Housing and Community Development Guidance, 2021, page 39.

Housing needs. Due to its small population, growth in the Town of Colma has been somewhat sporadic, with sharp increases in population between 2002-2006 and 2019-2020 and more gradual periods of growth over the last thirty years. The town experienced a decrease in population during the Great Recession (Figure IV-1). **Unlike the county and the Bay Area, the Town of Colma gained population over the last year during the COVID pandemic.**

Since 2015, **the housing permitted to accommodate growth has largely been priced for low and very-income households**, with 34 units permitted for low-income families and 31 for very low-income households, respectively. The town has issued ten permits for above moderate-income households and no permits for moderate-income households (Figure IV-2). The Housing Needs Data Report for the Town of Colma indicates new construction has not kept pace with demand throughout the Bay Area, “resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness.”²¹

The variety of housing types available in the city in 2020 are predominantly single-family (63%) and medium to large scale multifamily (19%). From 2010 to 2020, the multifamily inventory increased more than single-family, and the city has a greater share of multifamily housing compared to other communities in the region.²²

²¹ Housing Needs Data Report: Colma, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

²² Housing Needs Data Report: Colma, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

The majority of the housing inventory in the Town of Colma was constructed before 1959 (Figure IV-3). As such, the city's units are older, lack energy efficiency, could be costly to adapt for disability accessibility, and may have deferred maintenance if households cannot afford to make improvements. Of note, only two new housing units have been built in the town since 2010.

Compared to San Mateo County, the city's owner-occupied housing market has a smaller share of units priced between \$1 and \$1.5 million—11% of units in the town fall within this price range compared to 23% in the county (Figure IV-4). Units priced above \$2 million make up an even smaller proportion of the town's housing stock compared to the county, with 1% and 19%, respectively. According to the Zillow home value index, home prices have experienced remarkable growth in the town and county (Figure IV-5). However, the growth in Colma has been tempered since the Great Recession when compared to the county.

Rents have increased at a slower pace compared to the for-sale market—however, median rents increased more rapidly from 2017 to 2019 (Figure IV-7). Rent increases have likely been dampened by the COVID-19 pandemic. Compared to the county, the **Town of Colma has significantly fewer luxury rental units**—4% of units rent for more than \$3,000 in the city compared to 22% in the county (Figure IV-6).

Cost burden and severe cost burden. Nearly half of all renter households in the Town of Colma are cost-burdened—spending more than 30% of their gross income on housing costs—and just over one in four are extremely cost-burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). Cost burdened households have less money to spend on other essentials like groceries, transportation, education, healthcare, and childcare. Extremely cost-burdened households are considered at risk for homelessness.

A greater portion of households in the Town of Colma (43%) struggle with cost burden compared to the county (37%) (Figure IV-8). Lower-income households are more likely to experience a housing cost burden. Over half of households earning less than 30% AMI—considered extremely low-income households—are severely cost-burdened. No households earning 81% AMI or above are severely cost-burdened in Colma (Figure IV-10).

Racial and ethnic minorities are more likely to experience housing cost burdens in the Town of Colma. Residents who identify as other or multiple races (44%) and Hispanic households (33%) experience the highest cost burden rates in the city. Asian (28%), non-Hispanic White (26%), and Black or African American (24% cost-burdened) households experience lower rates of housing cost burden (Figure IV-11).

Fifteen percent of large family households—considered households with five or more persons—experience less cost burden compared to 33% of all other households in Colma (Figure IV-12).

Overcrowding. Nearly all households (97%) in the Town of Colma do not experience overcrowding—indicated by more than one occupant per room (Figure IV-15). However, renter

households are slightly more likely to be overcrowded, with 4% of households having more than one occupant per room compared to 3% of owner households (Figure IV-16).

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Asian/API (6.6% of households), Hispanic (5.4%), and other/multiple race households (3.4%) experience the highest rates of overcrowding (Figure IV-17). Low and moderate-income households are also more likely to be overcrowded (Figure IV-18). Overall, the Town of Colma has a lower rate of overcrowded households compared to the statewide average (8.2%).

Substandard housing. Data on housing conditions are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in substandard conditions as self-reported in Census surveys. In the Town of Colma, renter households are also more likely to have substandard kitchen and plumbing facilities compared to owner households. Generally, a low share of households lacks kitchens or plumbing. For renters, 2.5% lack kitchen facilities, and just over one percent lack plumbing. No owner households lack complete kitchen or plumbing facilities in Colma (Figure IV-20).

Homelessness. In 2019, 1,512 people were experiencing homelessness in the county; 40% were in emergency or transitional shelters, while the remaining 60% were unsheltered. The majority of unsheltered people experiencing homelessness were in households without children. The majority of people in transitional housing were in households with children (Figure IV-21).

People who identify as American Indian or Alaskan Native (6% homeless, less than 1% general population), Black (13%, 2%), White (67%, 51%), and Hispanic (38%, 28%) are overrepresented in the homeless population compared to their share of the general population (Figure IV-22 and Figure IV-23). People struggling with chronic substance abuse (112 people), severe mental illness (305), and domestic violence (127) represent a substantial share of the homeless population in 2019 (Figure IV-24).

Displacement. Owner households generally enjoy a greater amount of housing stability, whereas renter households are more mobile (i.e., move more frequently). Households in the city were less likely to have moved in the past year compared to the households in the county (10% compared to 12% in the county) (Figure IV-25 and Figure IV-26)

While the **Town of Colma has 65 units of assisted housing units in its housing stock, they are all at low risk of conversion.** However, San Mateo County has 417 units at risk of conversion —8% of the total assisted housing units in the county (Figure IV-27).

Displacement Sensitive Communities

“According to the Urban Displacement Project, communities were designated “sensitive” if they met the following criteria:

- They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing costs. Vulnerability is defined as:
 - The share of very low-income residents are above 20%, 2017
 - AND
 - The tract meets two of the following criteria:
 - Share of renters is above 40%, 2017
 - Share of people of color is above 50%, 2017
 - Share of very low-income households (50% AMI or below) that are severely rent-burdened households is above the county median, 2017
 - They or areas nearby have been experiencing displacement pressures. Displacement pressure is defined as:
 - Percent change in rent above county median for rent increases, 2012-2017

OR

- Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap), 2017”

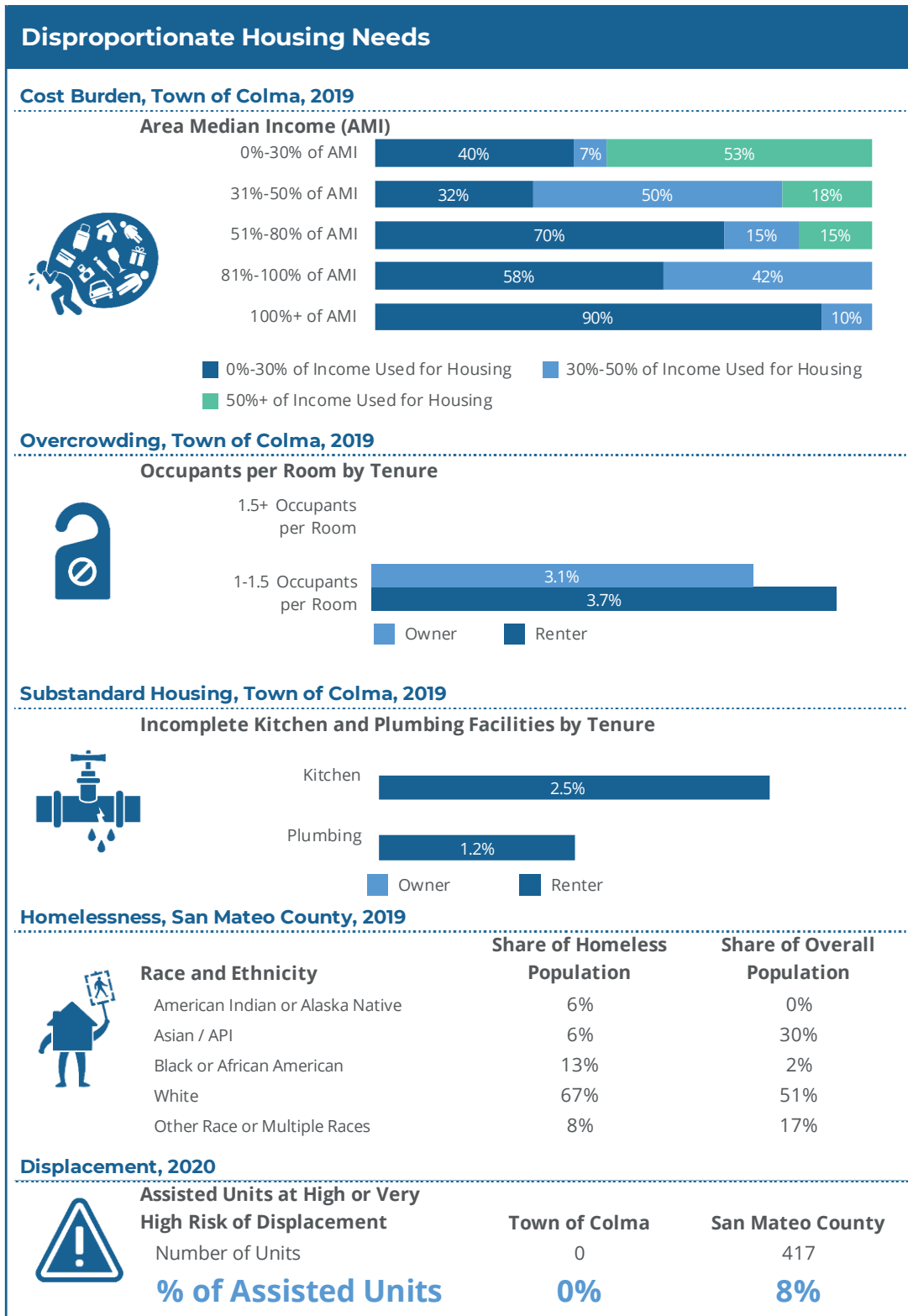
Source: <https://www.sensitivecommunities.org/>.

According to the Urban Displacement Project, the Town of Colma is vulnerable to displacement (Figure IV-28). **Additionally, there is a very minimal area in the northwest portion of the city included in the Special Flood Hazard Areas, which are determined by the Federal Emergency Management Agency (FEMA) as having a 1% chance of flooding annually** (Figure IV-29, IV-30, and IV-31).

Access to mortgage loans. Disparities by race and ethnicity are also prevalent in home mortgage applications, particularly in denial rates (Figure IV-32). **Hispanic (43% denial rate) and Asian/API households (33%) had the highest denial rates for mortgage loan**

applications in 2018 and 2019. Conversely, non-Hispanic White households (17%) have the lowest denial rates during the same time (Figure IV-33).

Zoning and land use.



Site Inventory Analysis

The Site Inventory Analysis is included in the Housing Element Draft section called Site Inventory.

AB 686 requires an analysis of sites identified to meet RHNA obligations for their ability to affirmatively further fair housing.

- Once sites are identified, the analysis will be placed here and will consist of:
 - Map of identified sites by lower-income, moderate-income, and above moderate-income units;
 - Identification of sites within or in proximity to R/ECAPs and edge R/ECAPs and/or low income/poverty concentrations;
 - Proportion of low and very low-income units located in that area, as well as concentrations of Housing Choice Vouchers,
 - How the distribution of lower, moderate, and above moderate-income units—and the share located in low, moderate, and high resourced areas—will change with proposed site inventory development;
 - Proximity to:
 - High proficiency K-12 education institutions;
 - High-resourced areas/positive economic outcome areas;
 - Low social vulnerability;
 - Good jobs proximity;
 - Access to transportation;
 - Healthy places; and
 - Flood hazards.

Appendix B1

Colma Map and Data Packet AFFH

SECTION I. Fair Housing Enforcement and Outreach Capacity

Figure I-1.
Fair Housing Assistance Organizations, San Mateo County

Name	Service Area	Address	Phone	Website
Project Sentinel	Northern California	1490 El Camino Real, Santa Clara, CA 95050	(800) 339-6043	https://www.housing.org/
Legal Aid Society of San Mateo County	San Mateo County	330 Twin Dolphin Drive, Suite 123, Redwood City, CA 94065	(650) 558-0915	https://www.legalaidsmc.org/housing-resources
Community Legal Services of East Palo Alto	East Palo Alto, Menlo Park, Burlingame, Mountain View, Redwood City, and San Francisco	1861 Bay Road, East Palo Alto, CA 94303	(650)-326-6440	https://clsepa.org/services/#housing

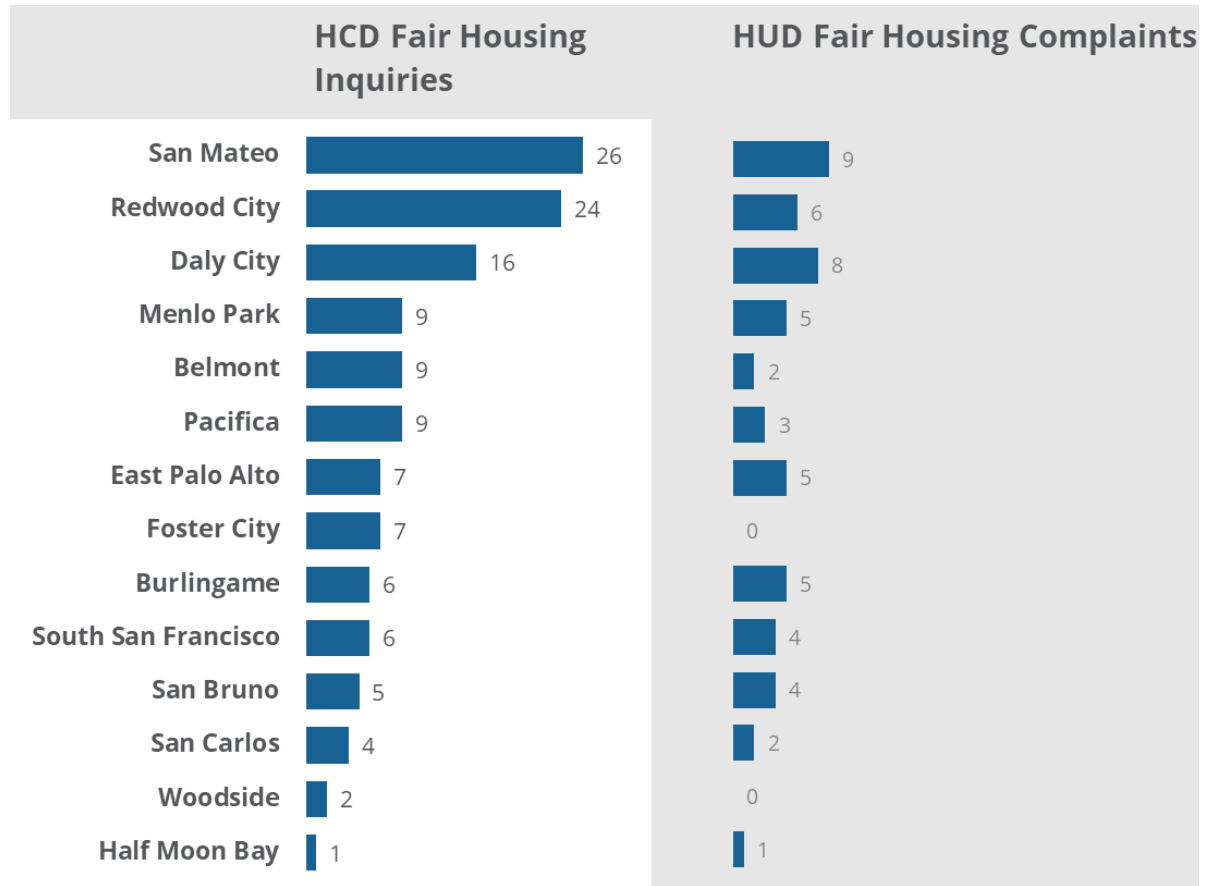
Source: Organization Websites

Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

	2017	2018	2019	2020	2021	2017-2021 Total	
						Cases	% of Total
Disability	8	9	3	9	3	32	56%
Race	3	5	2	1		11	19%
Familial Status	4	3			1	8	14%
National Origin	2				1	3	5%
Religion		1		1		2	4%
Sex					1	1	2%
Total cases	17	18	5	11	6	57	100%

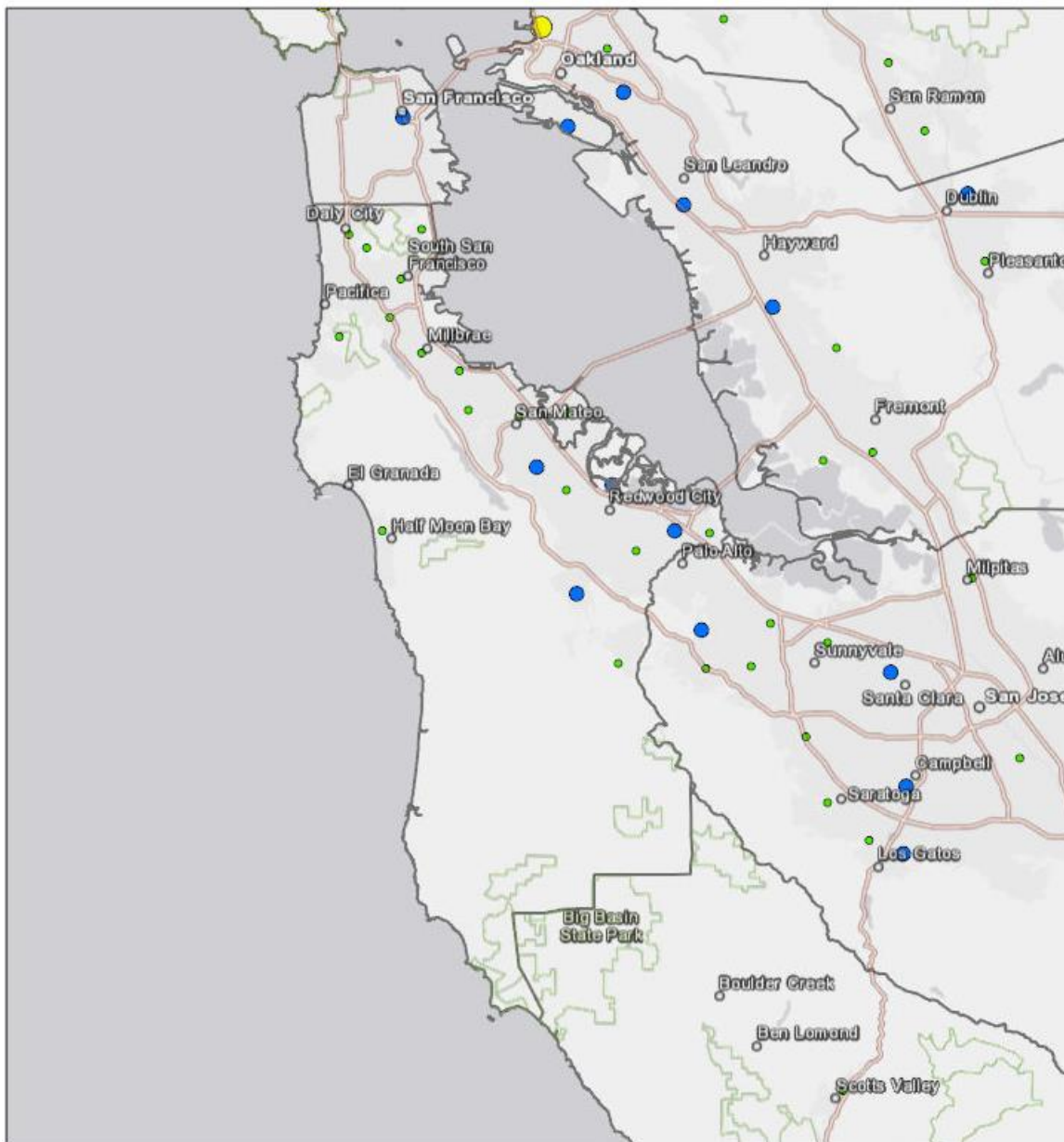
Source: HUD

Figure I-3.
HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)



Source: Organization Websites.

Figure I-4.
FHEO Inquiries by City to HCD, San Mateo County, 2013-2021

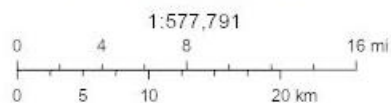


9/28/2021, 11:38:10 AM

County Boundaries

(R) FHEO Inquiries by City (HUD, 2013-2021)

- < .25 Inquiries
- < .5 Inquiries
- < 1 Inquiry



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and
 CA HCD

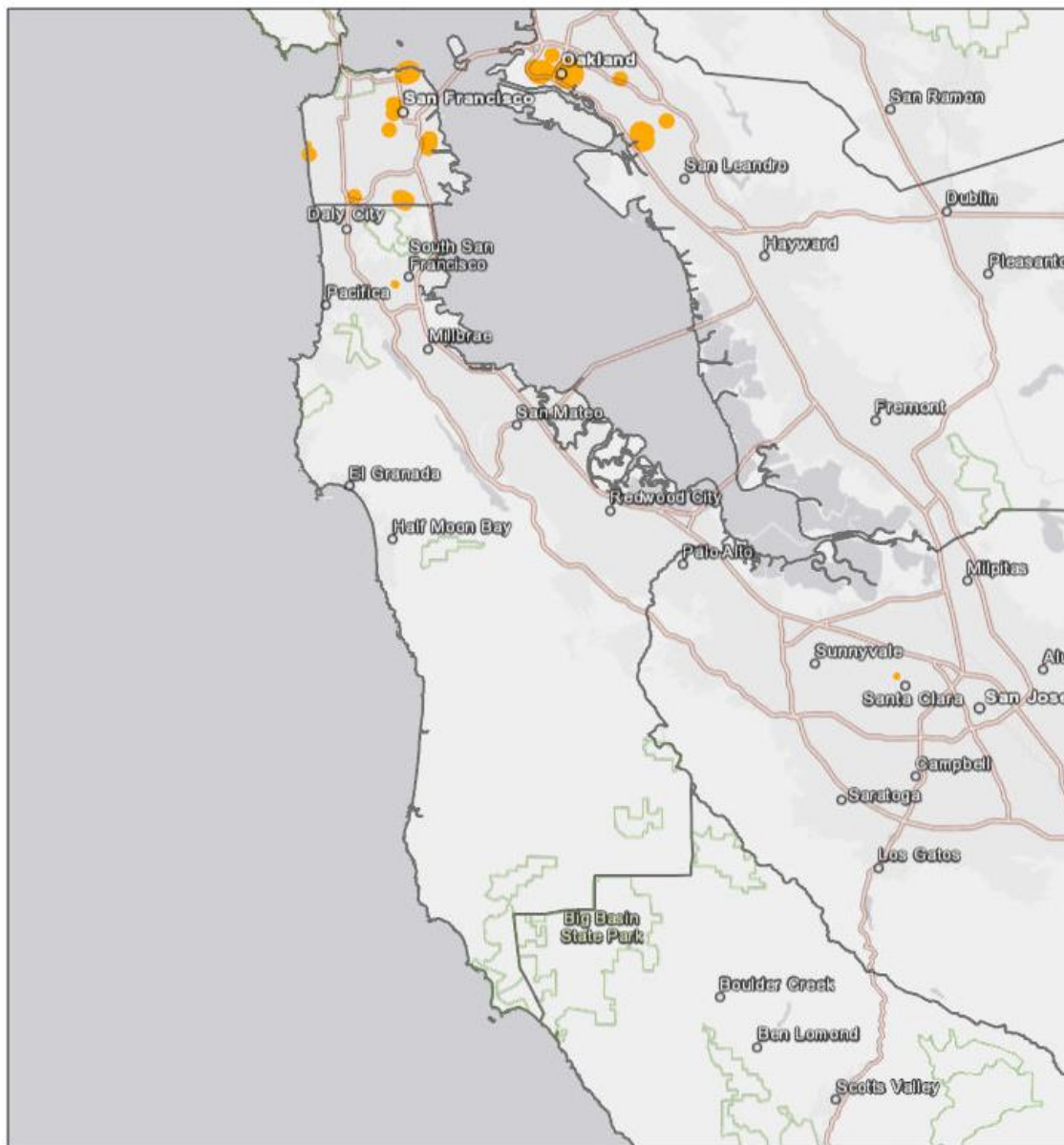
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure I-5.
HCD Fair Housing Inquiries by Bias, January 2013-March 2021**

Jurisdiction	Disability	Race	Familial Status	National Origin	Religion	Sex	Color	None Cited	Total
Atherton	0	0	0	0	0	0	0	0	0
Belmont	2	0	1	0	0	0	0	6	9
Brisbane	0	0	0	0	0	0	0	0	0
Burlingame	3	0	2	0	0	0	0	1	6
Colma	0	0	0	0	0	0	0	0	0
Daly City	1	2	1	3	0	0	0	9	16
East Palo Alto	1	1	0	0	0	0	0	5	7
Foster City	4	0	0	0	0	0	0	3	7
Half Moon Bay	0	0	0	0	0	0	0	1	1
Hillsborough	0	0	0	0	0	0	0	0	0
Menlo Park	3	0	0	0	0	1	0	5	9
Millbrae	0	0	0	0	0	0	0	0	0
Pacifica	3	0	0	1	0	1	0	4	9
Portola Valley	0	0	0	0	0	0	0	0	0
Redwood City	5	1	1	1	0	1	0	15	24
San Bruno	0	0	0	0	0	0	0	5	5
San Carlos	1	0	1	0	0	0	0	2	4
San Mateo	4	2	2	2	0	0	0	16	26
South San Francisco	0	0	0	1	0	0	0	5	6
Woodside	0	0	0	0	0	0	0	2	2

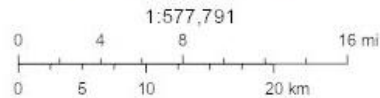
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-6.
Public Housing Buildings, San Mateo County



9/28/2021, 11:37:11 AM

- County Boundaries
- 8 - 35 Units
- (R) Public Housing Buildings 36 - 89 Units
- ≤ 7 Units
- 90 - 160 Units

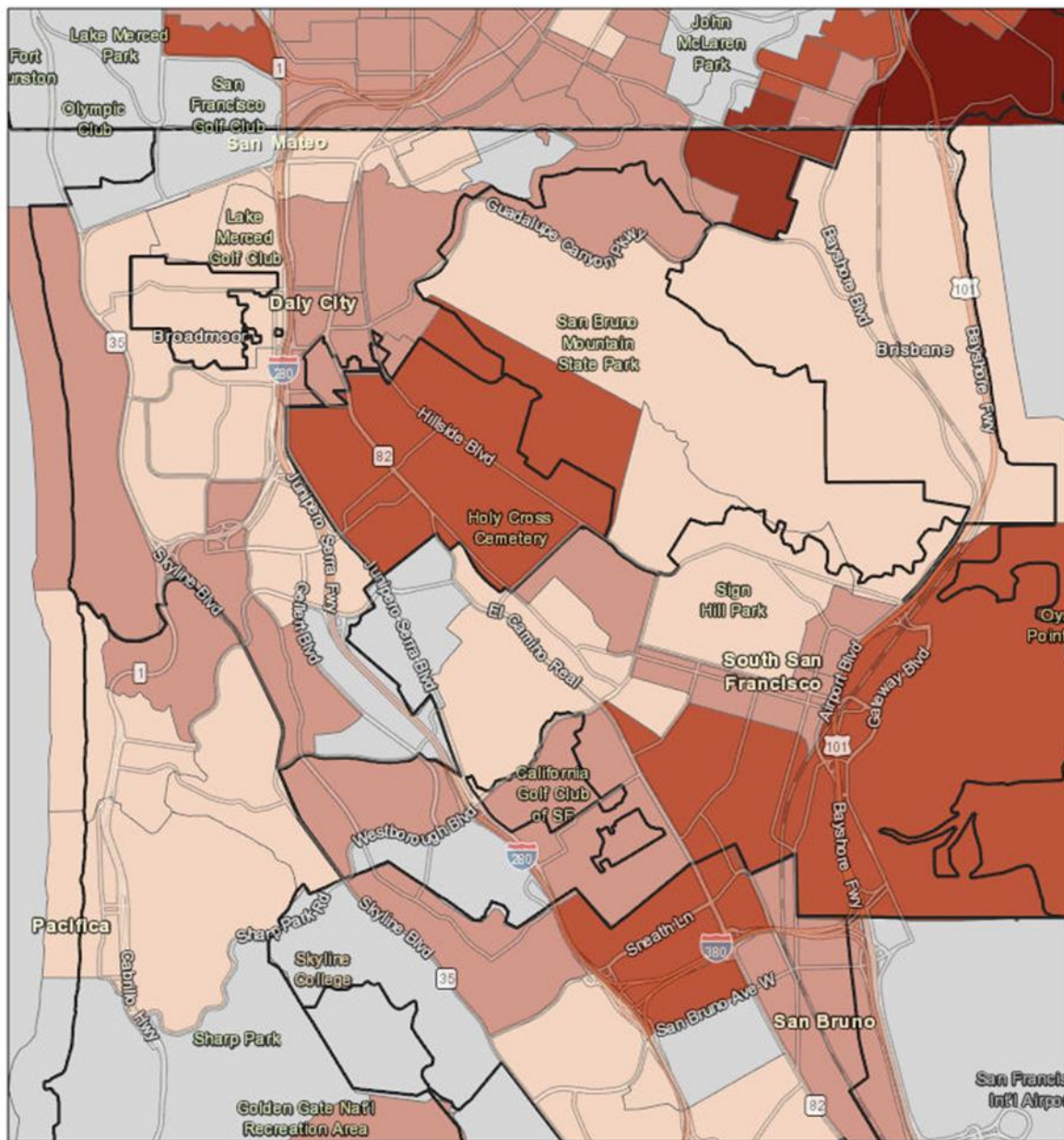


Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and
 CA HCD

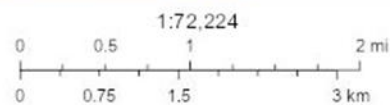
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-7.
Housing Choice Vouchers by Census Tract



11/17/2021, 8:27:30 AM

City/Town Boundaries	> 0 – 5%
(R) Housing Choice Vouchers - Tract	> 5% – 15%
No Data	> 15% – 30%
	> 30% – 60%
	> 60% – 100%



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

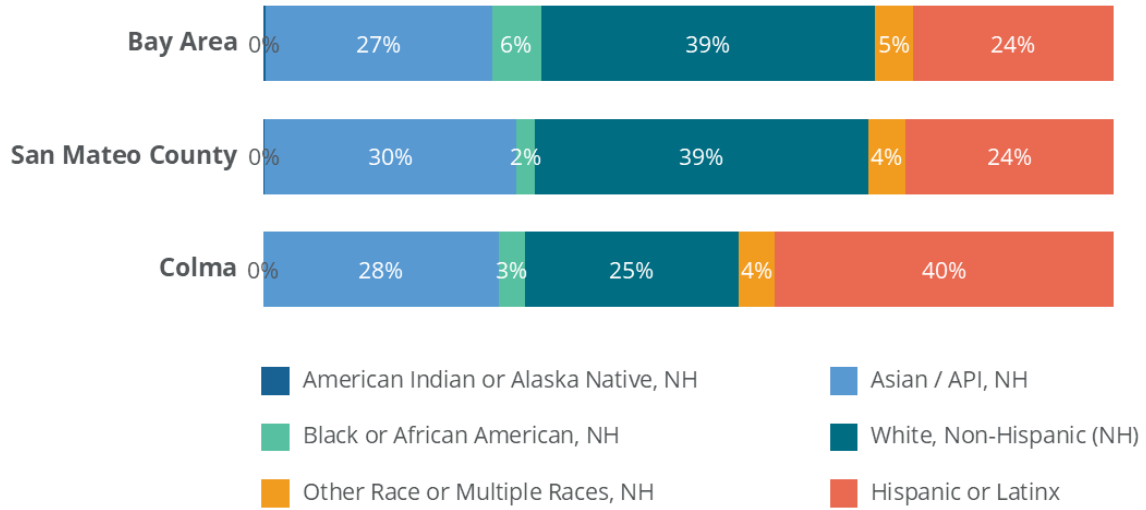
Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION II. Integration and Segregation

Race and ethnicity.

Figure II-1.

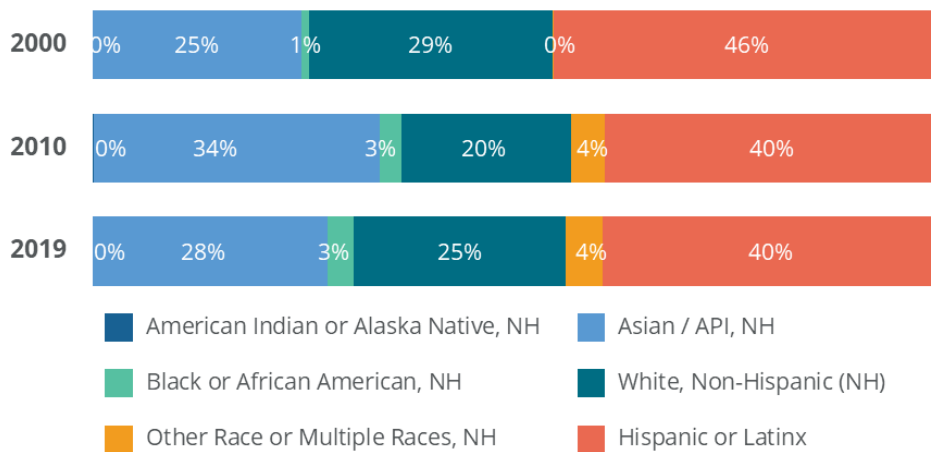
Population by Race and Ethnicity, 2019



Source: ABAG Housing Needs Data Workbook

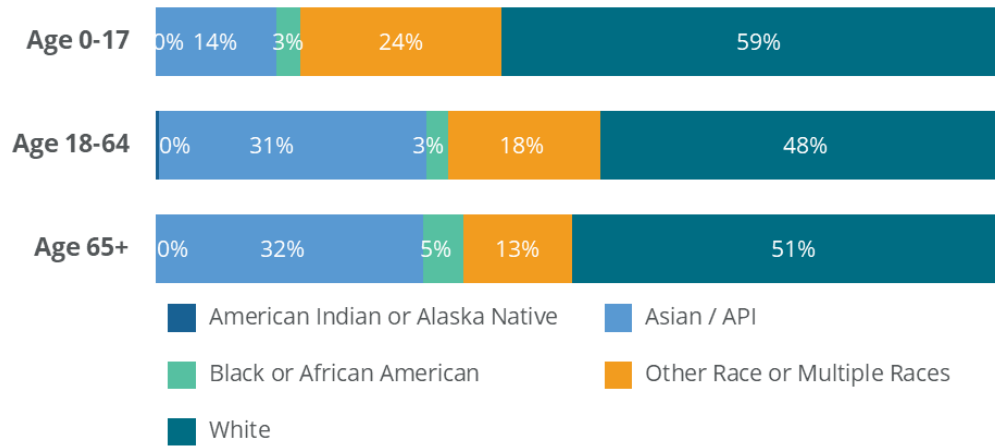
Figure II-2.

Population by Race and Ethnicity, Town of Colma, 2000-2019



Source: ABAG Housing Needs Data Workbook

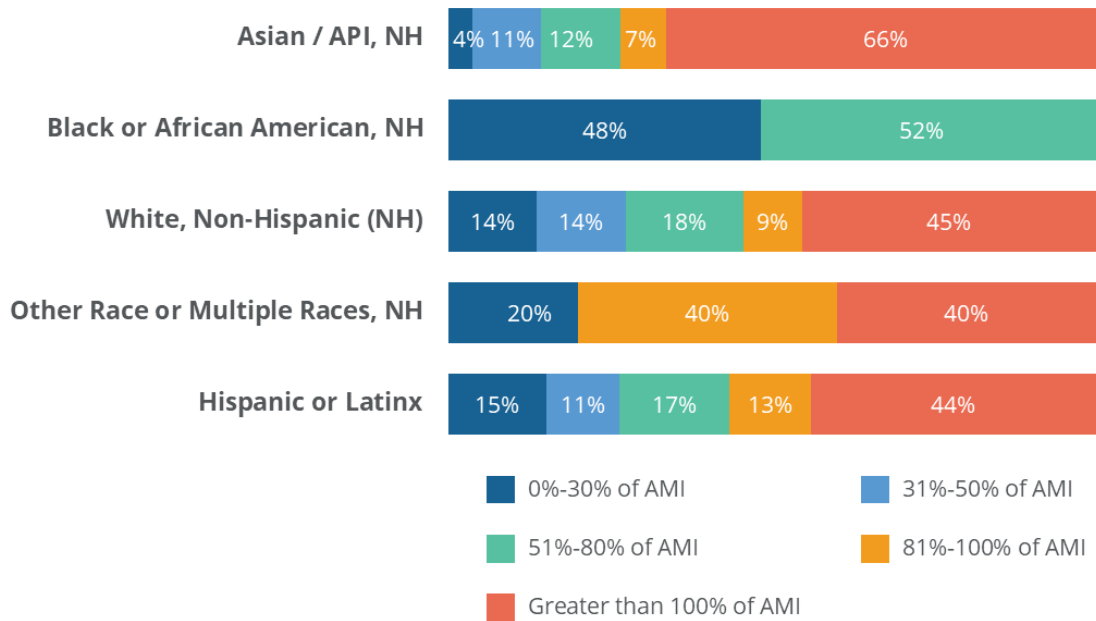
Figure II-3.
Senior and Youth Population by Race, Town of Colma, 2000-2019



Source: ABAG Housing Needs Data Workbook

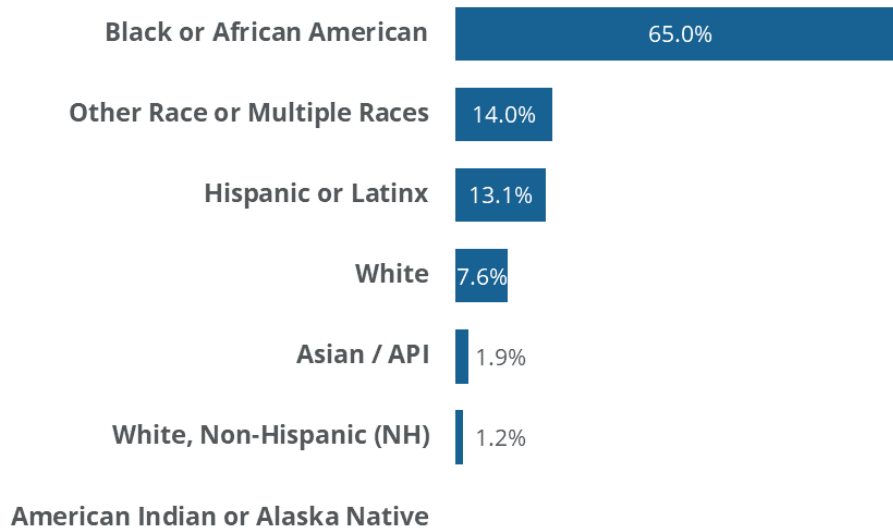
Figure II-4.
Area Median Income by Race and Ethnicity, Town of Colma, 2019

American Indian or Alaska Native, NH



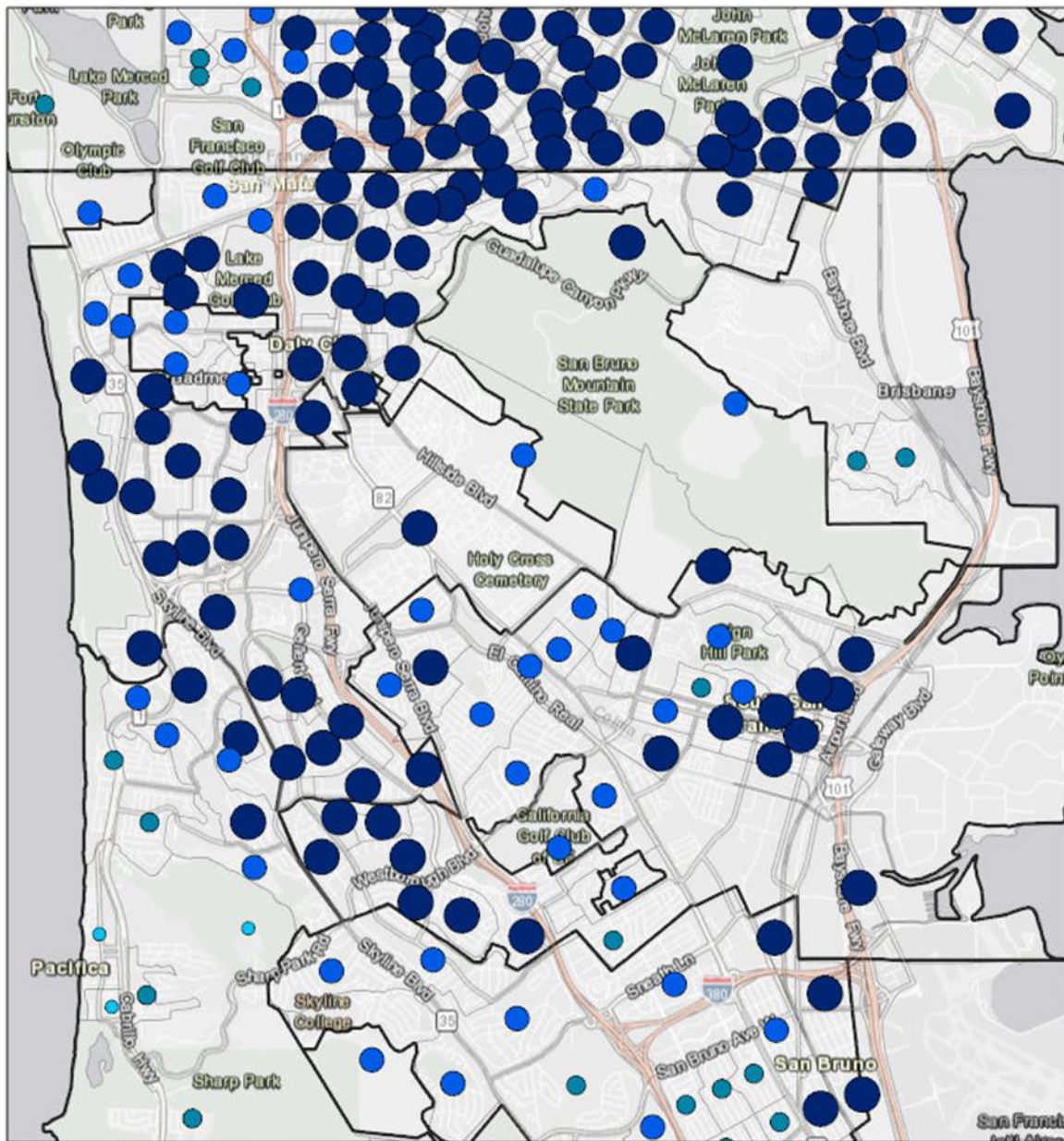
Source: ABAG Housing Needs Data Workbook

Figure II-5.
Poverty Rate by Race and Ethnicity, Town of Colma, 2019



Source: ABAG Housing Needs Data Workbook

Figure II-6.
% Non-White Population by Census Block Groups, 2018



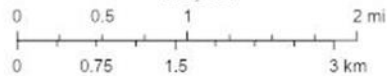
11/17/2021, 8:53:44 AM

1:72,224

City/Town Boundaries

(R) Racial Demographics (2018) - Block Group - Graduated Dots

- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%



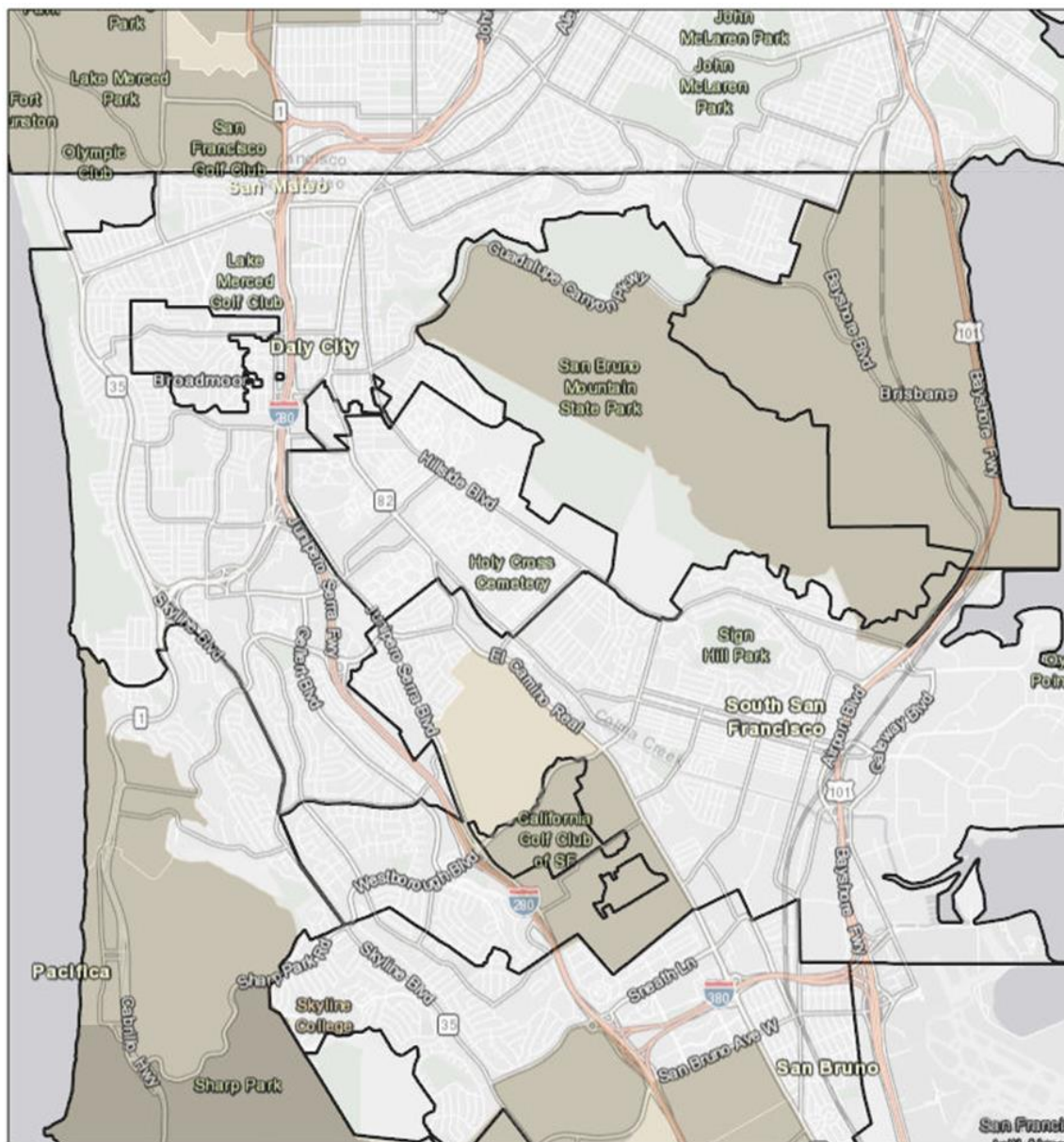
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

CA HCD

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-7.
White Majority Census Tracts



11/17/2021, 8:54:28 AM

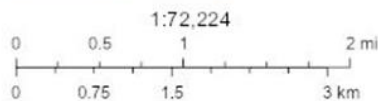
City/Town Boundaries

(R) Predominant Population - White Majority Tracts

Slim (gap < 10%)

Sizeable (gap 10% - 50%)

Predominant (gap > 50%)

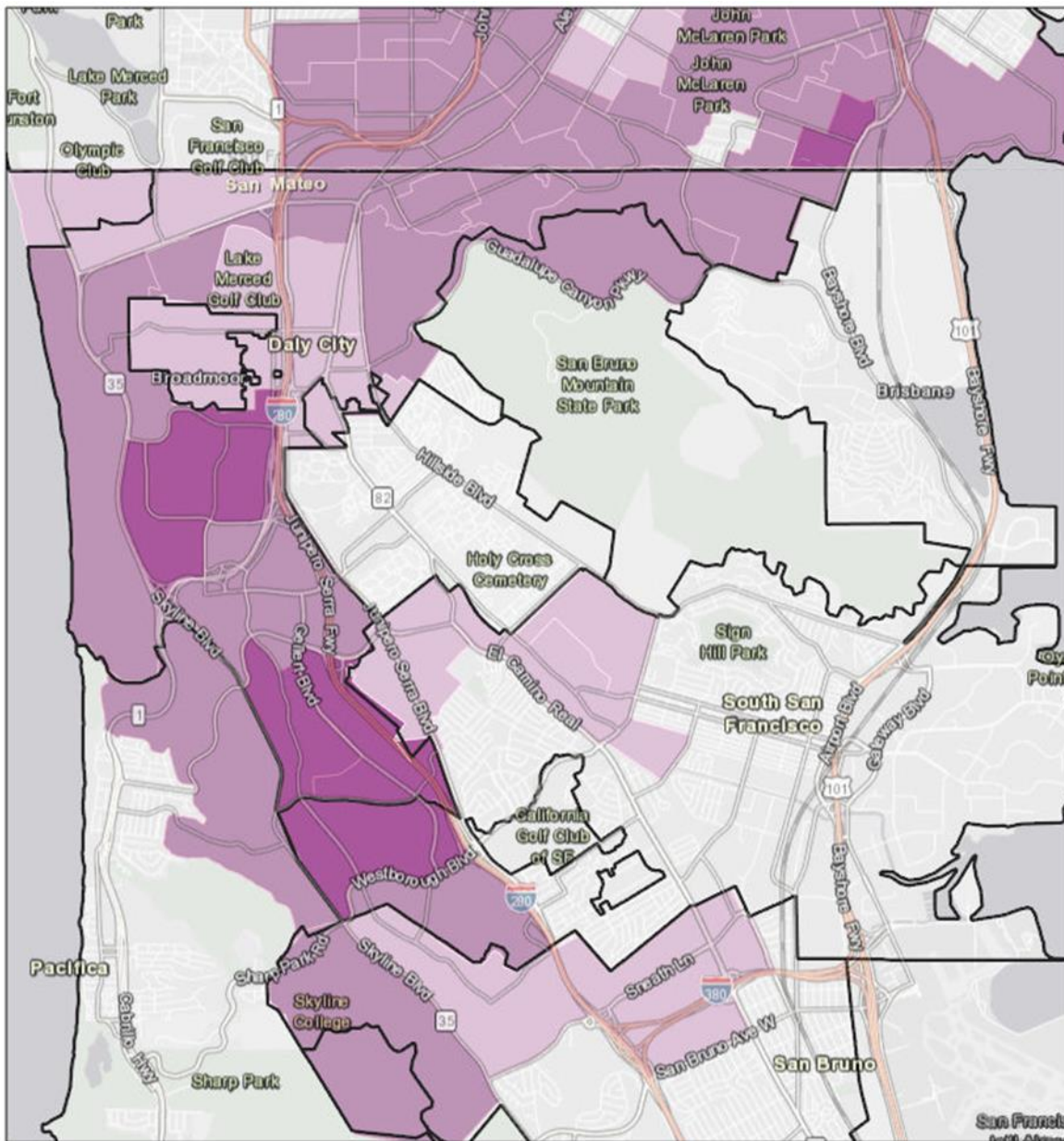


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks CA HCD

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-8.
Asian Majority Census Tracts

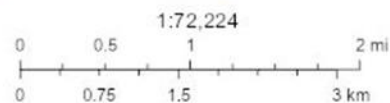


11/17/2021, 8:36:39 AM

City/Town Boundaries

(R) Predominant Population - Asian Majority Tracts

- Slim (gap < 10%)
- Sizeable (gap 10% - 50%)
- Predominant (gap > 50%)

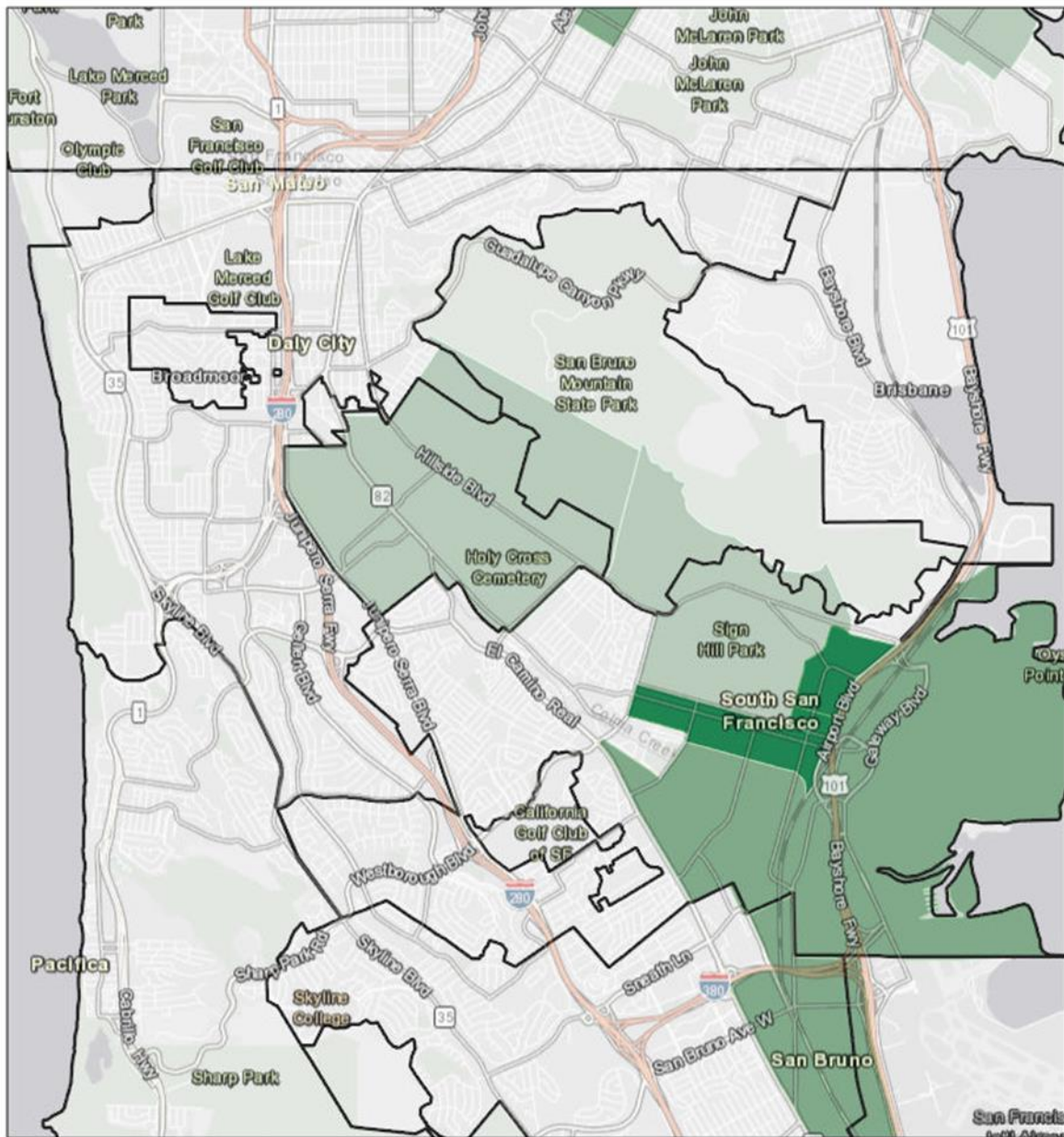


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-9.
Hispanic Majority Census Tracts



11/17/2021, 8:39:25 AM

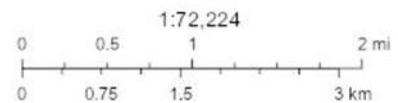
City/Town Boundaries

(R) Predominant Population - Hispanic Majority Tracts

Slim (gap < 10%)

Sizeable (gap 10% - 50%)

Predominant (gap > 50%)

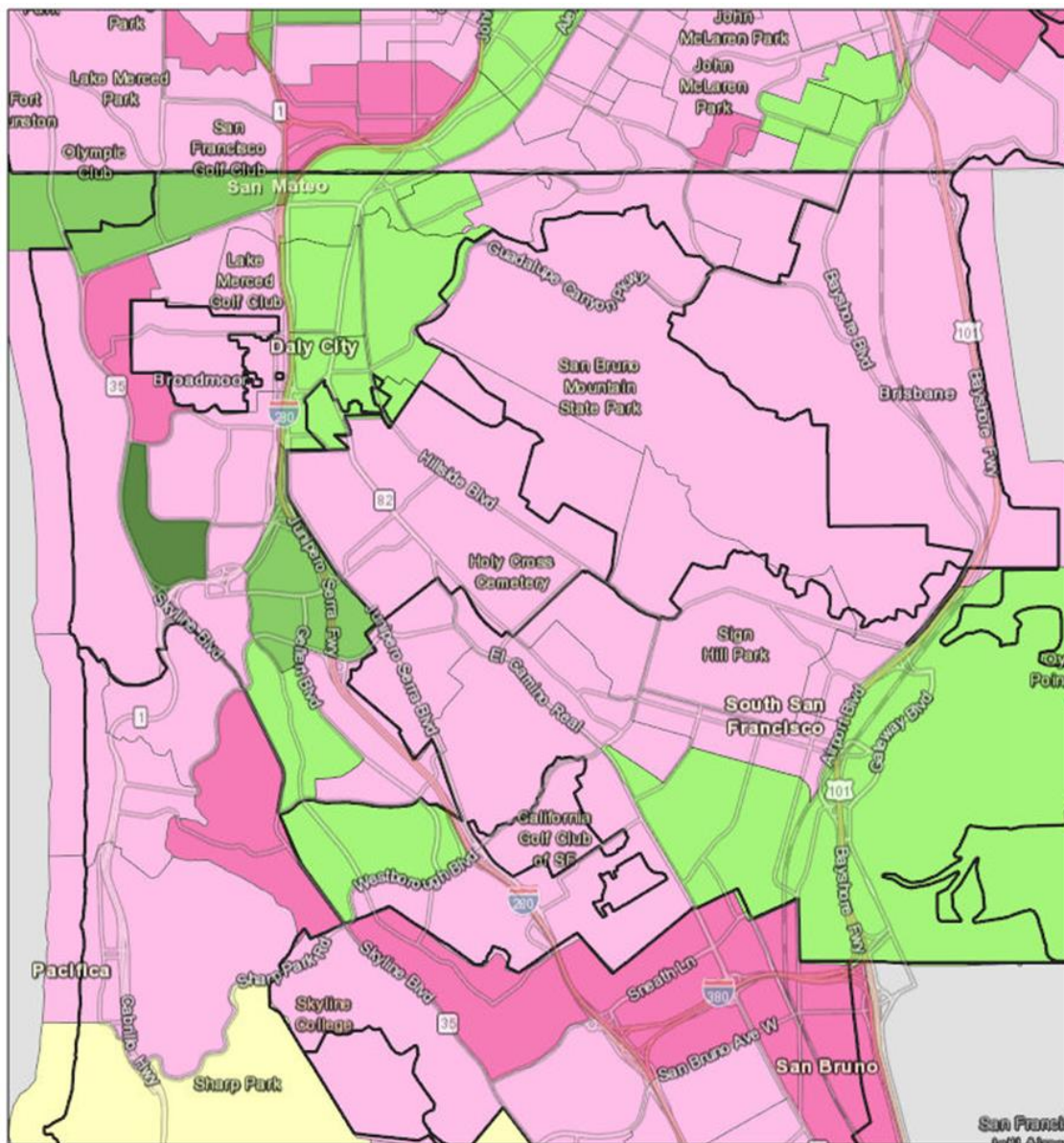


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-10.
Neighborhood Segregation by Census Tract, 2019



11/17/2021, 8:50:45 AM

1:72,224

- City/Town Boundaries
- Latinx-White
- (A) Neighborhood Segregation (UC Berkeley, 2019) - Tract
- 3 Group Mix
- Asian-Latinx
- 4 Group Mix
- Asian-White
- Unpopulated Tract
- Mostly Asian



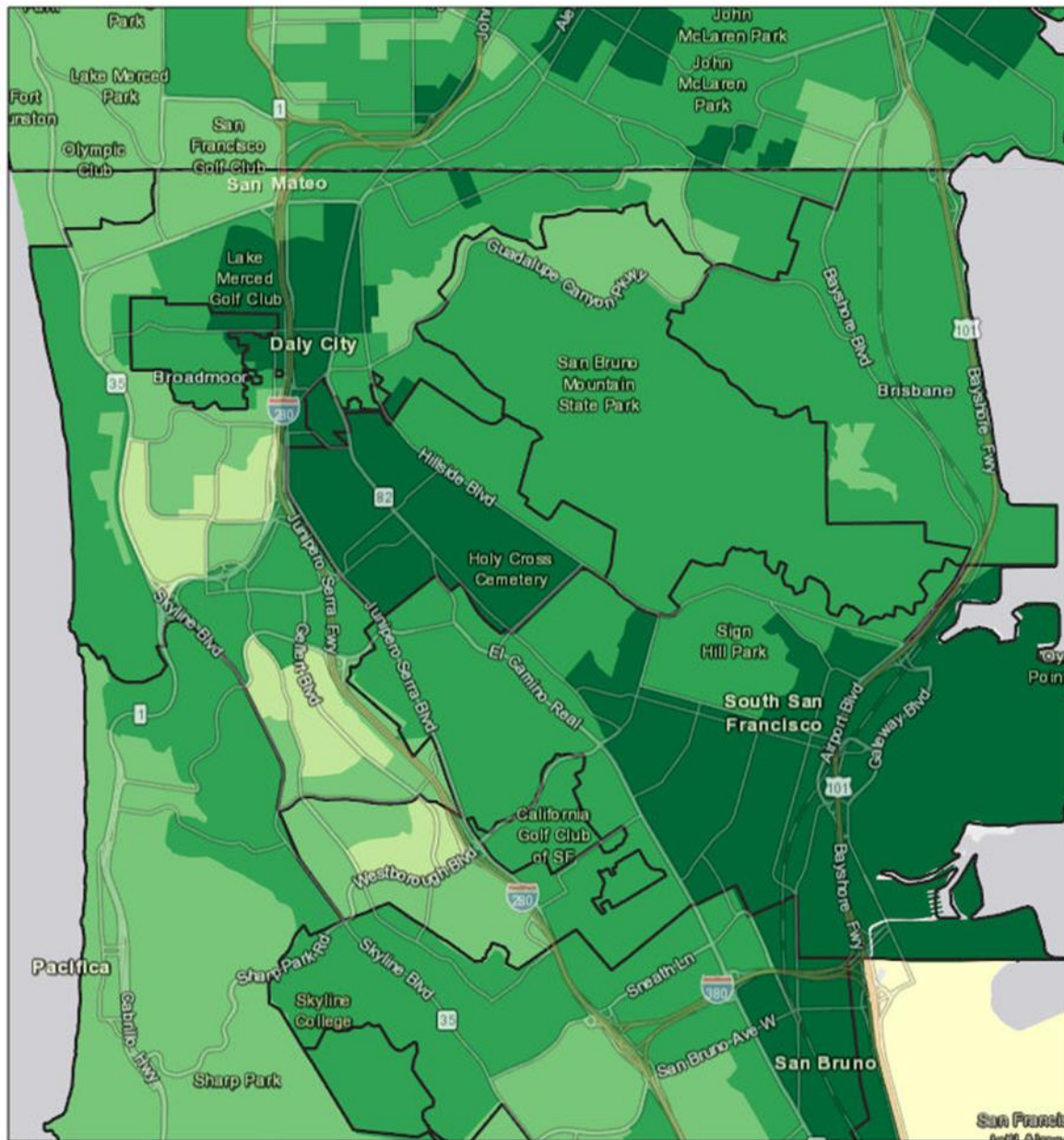
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

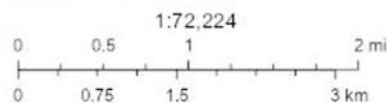
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-11.
Diversity Index by Block Group, 2010



11/17/2021, 8:37:54 AM

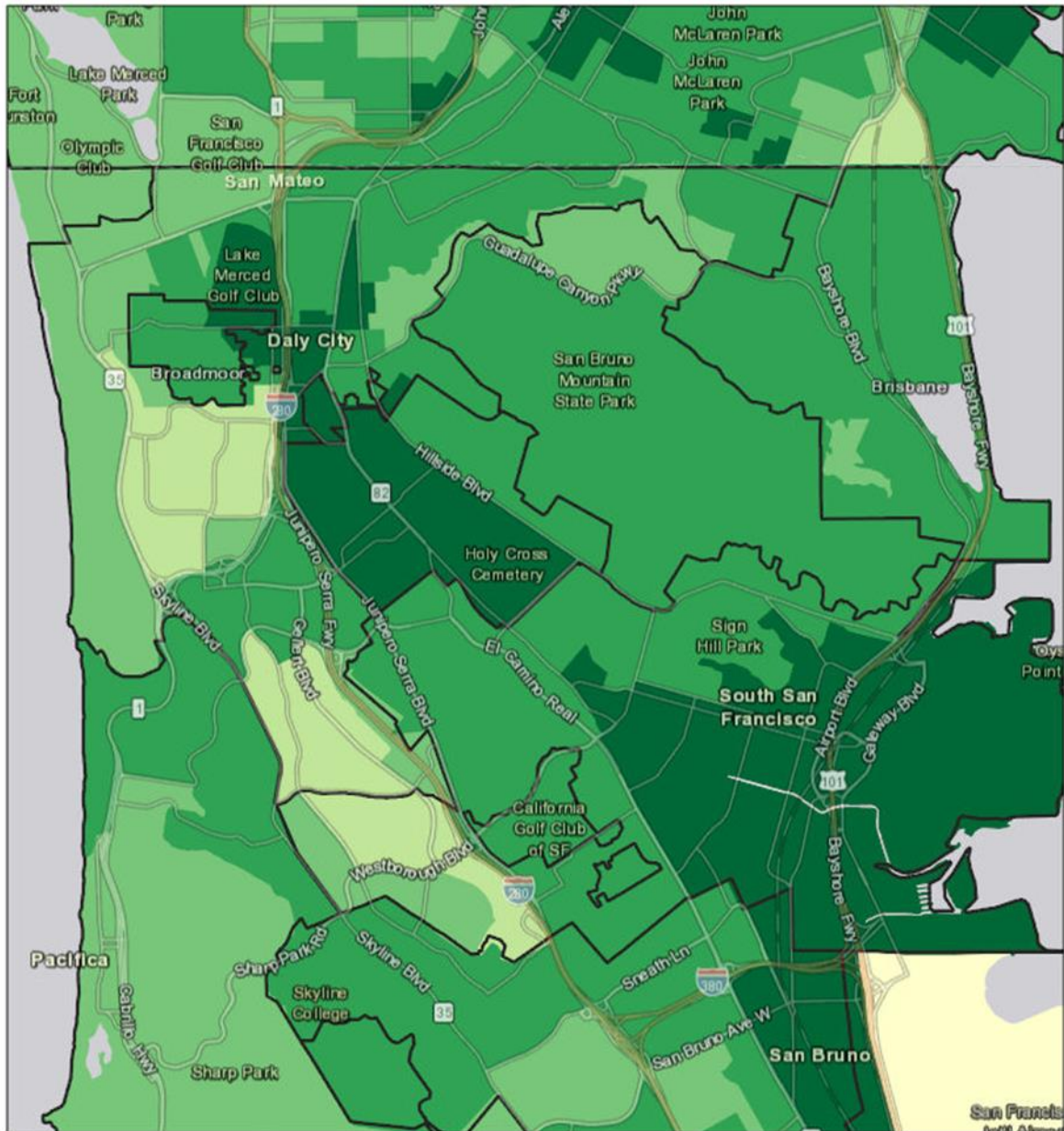


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

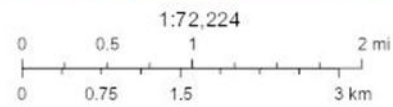
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-12.
Diversity Index by Block Group, 2018



11/17/2021, 8:38:34 AM

City/Town Boundaries	55 - 70
(A) Diversity Index (2018) - Block Group	70 - 85
Lower Diversity	Higher Diversity
40 - 55	



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

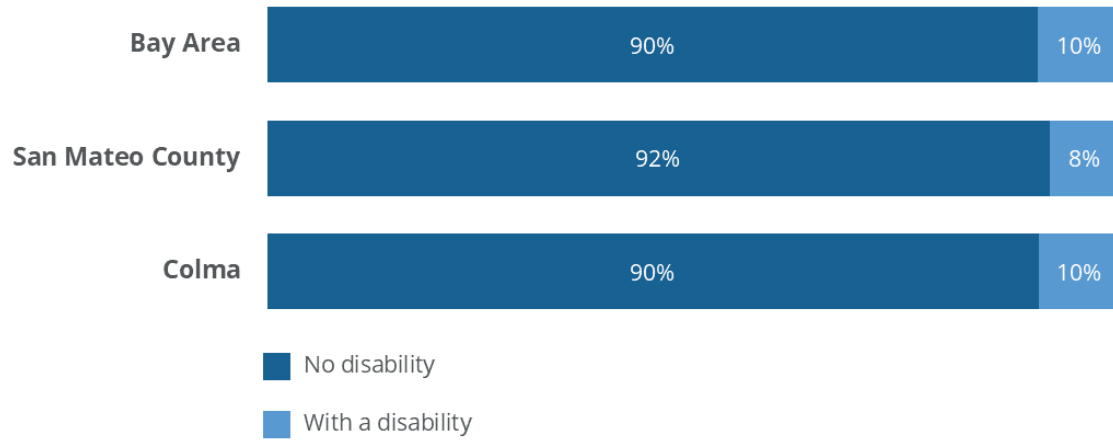
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Disability status.

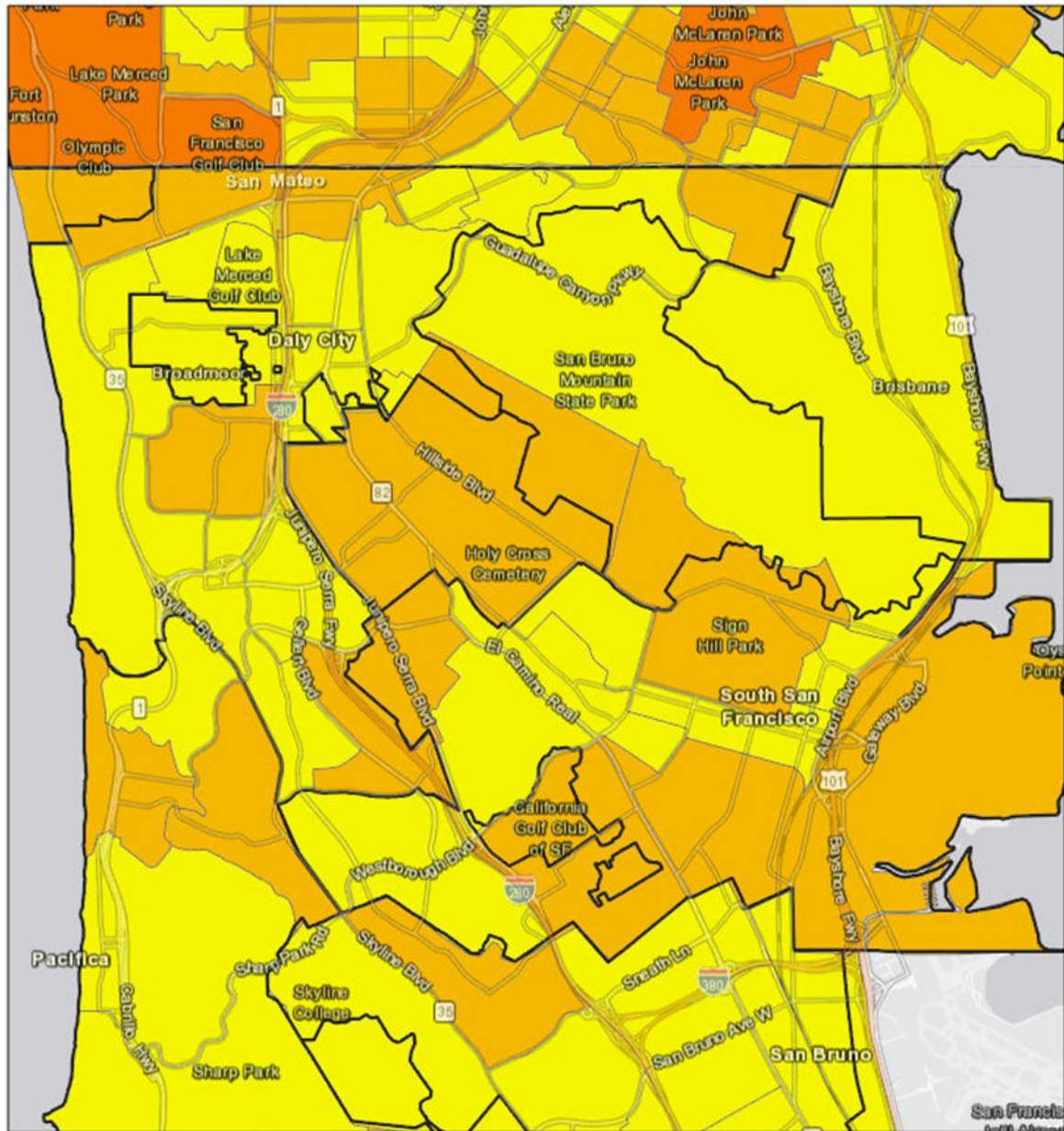
Figure II-13.

Share of Population by Disability Status, 2019



Source: ABAG Housing Needs Data Workbook

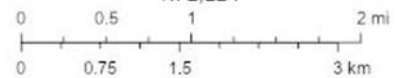
Figure II-14.
 % of Population with a Disability by Census Tract, 2019



11/17/2021, 8:51:25 AM

1:72,224

City/Town Boundaries



(R) Population with a Disability (ACS, 2015 - 2019) - Tract



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

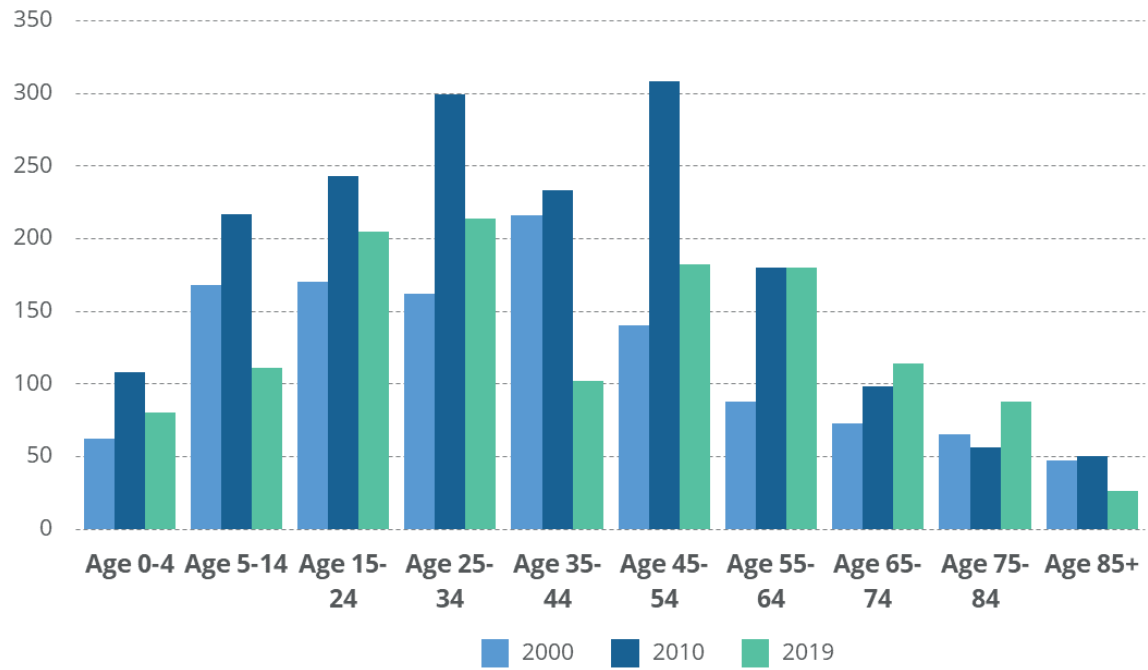
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Familial status.

Figure II-15.

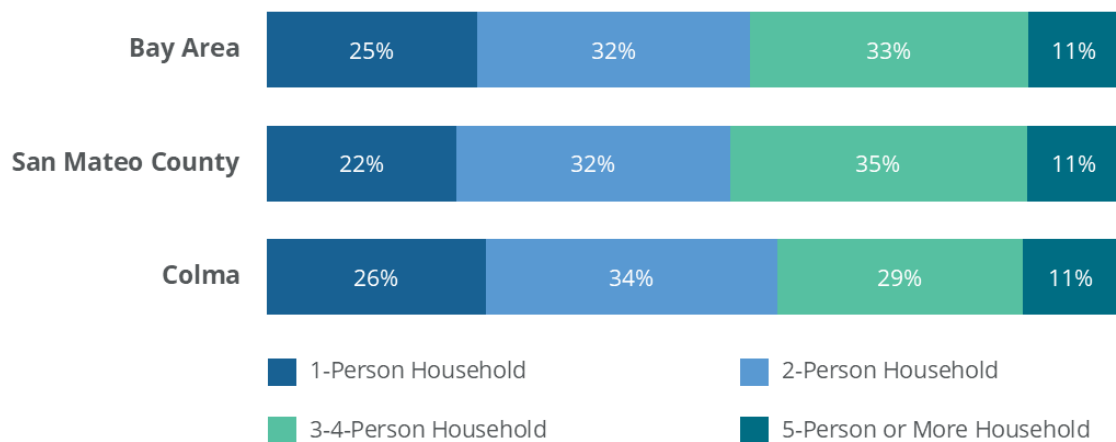
Age Distribution, Town of Colma, 2000-2019



Source: ABAG Housing Needs Data Workbook

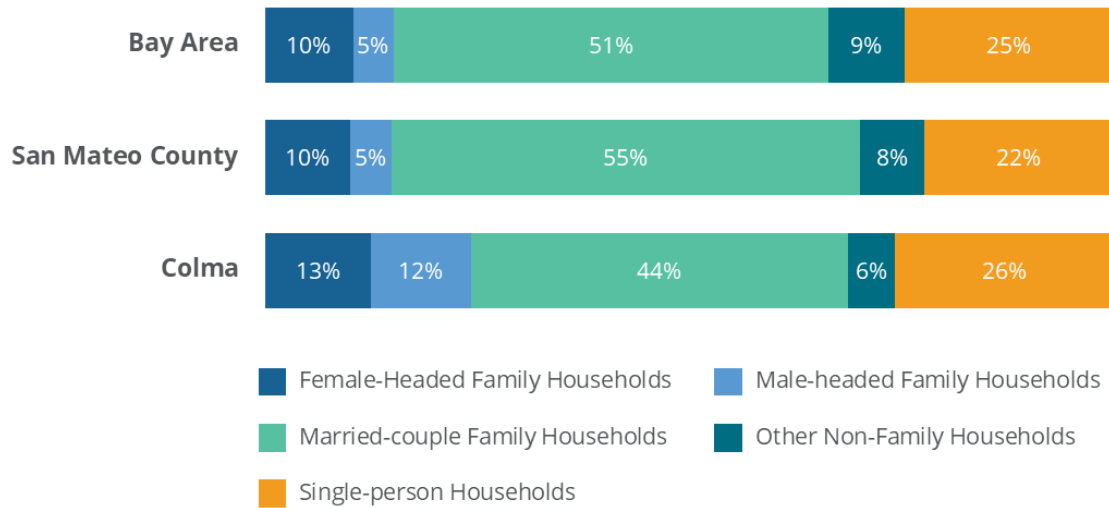
Figure II-16.

Share of Households by Size, 2019



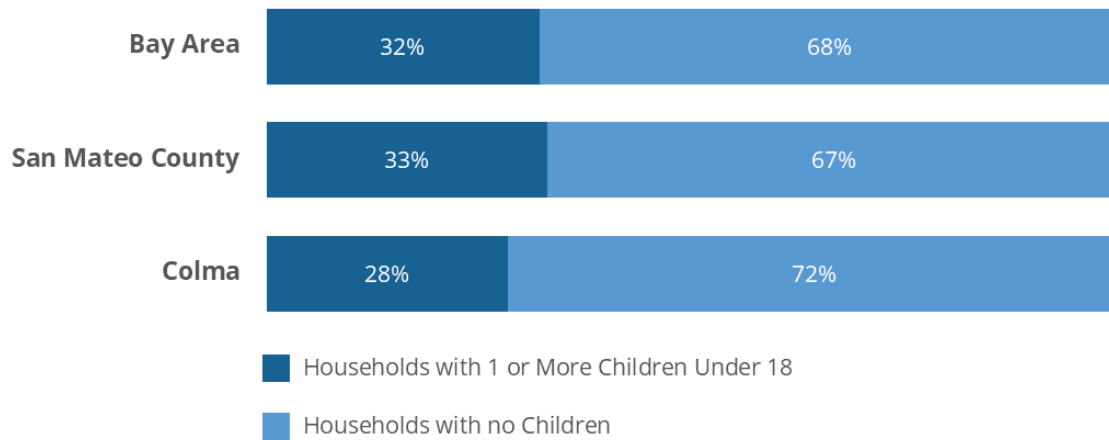
Source: ABAG Housing Needs Data Workbook

Figure II-17.
Share of Households by Type, 2019



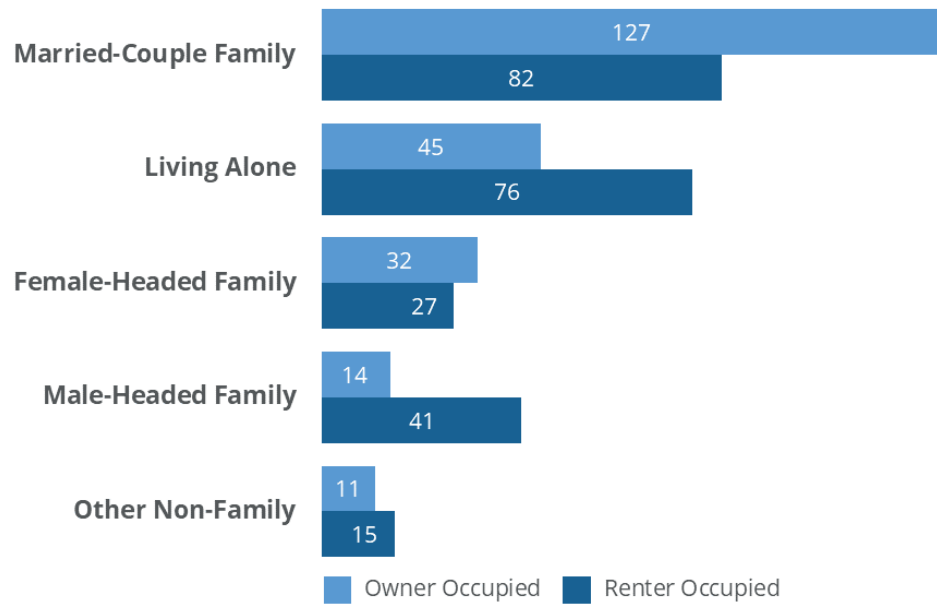
Source: ABAG Housing Needs Data Workbook

Figure II-18.
Share of Households by Presence of Children (Less than 18 years old), 2019



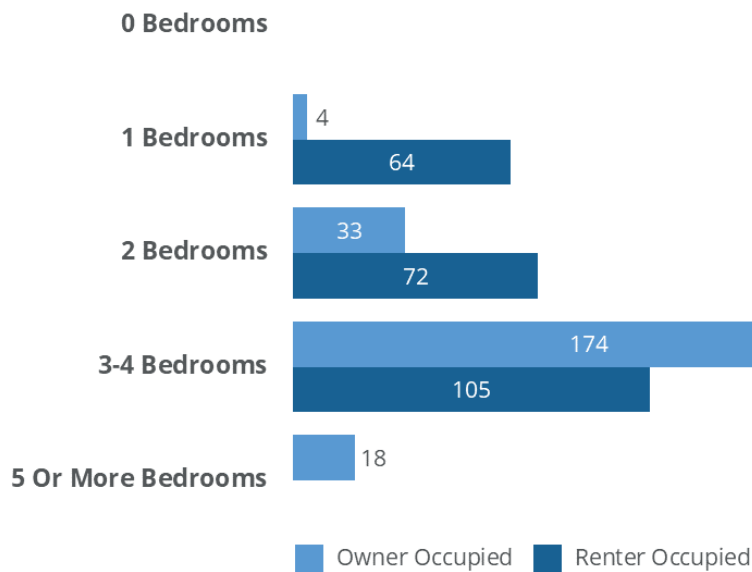
Source: ABAG Housing Needs Data Workbook

Figure II-19.
Housing Type by Tenure, Town of Colma, 2019



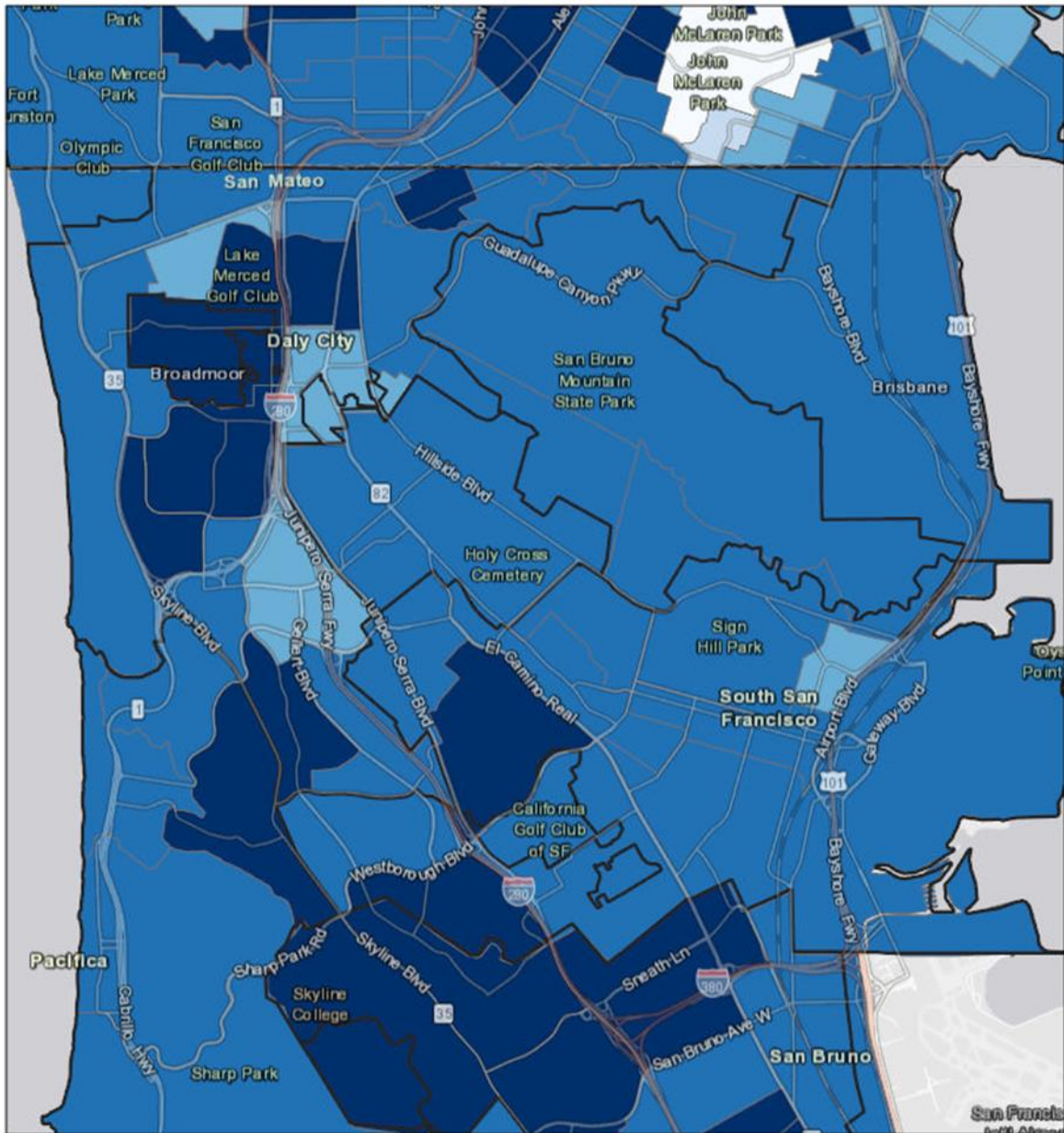
Source: ABAG Housing Needs Data Workbook

Figure II-20.
Housing Units by Number of Bedrooms and Tenure, Town of Colma, 2019



Source: ABAG Housing Needs Data Workbook

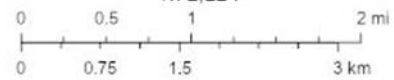
Figure II-21.
 % of Children in Married Couple Households by Census Tract, 2019



11/17/2021, 8:37:21 AM

1:72,224

- City/Town Boundaries
- (R) Percent of Children in Married - Couple Households (ACS, 2015-2019) - Tract
- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- > 80%

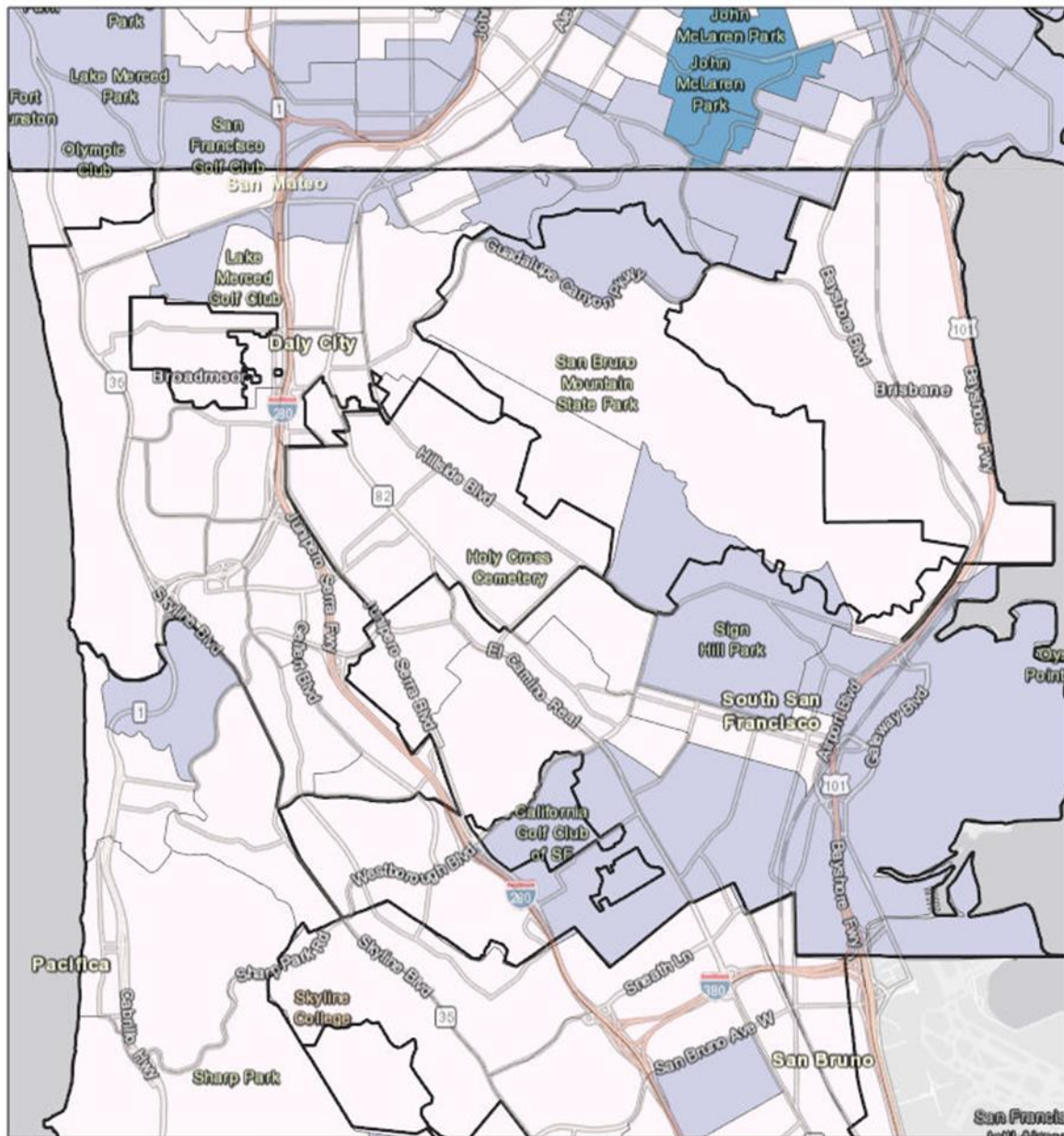


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

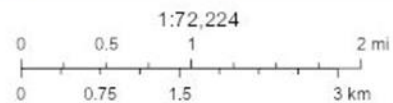
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-22. [legend missing in HCD provided map]
 % Households with Single Female with Children by Census Tract, 2019



11/17/2021, 8:33:11 AM

City/Town Boundaries

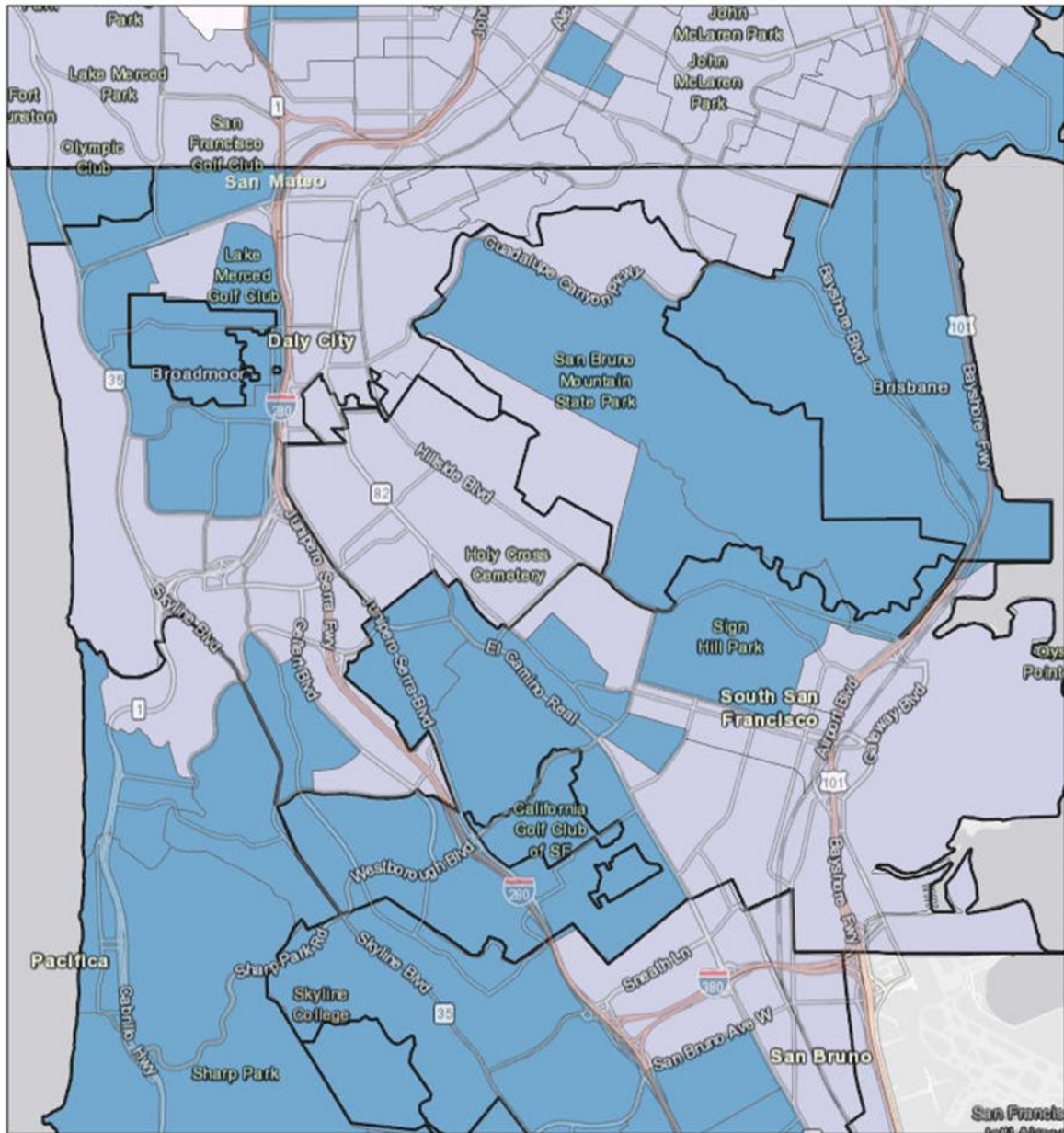


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

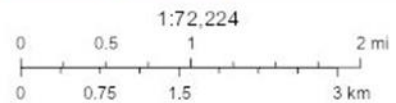
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-23. [legend missing in HCD provided map]
 % of Married Couple Households by Census Tract, 2019



11/17/2021, 8:43:13 AM

City/Town Boundaries

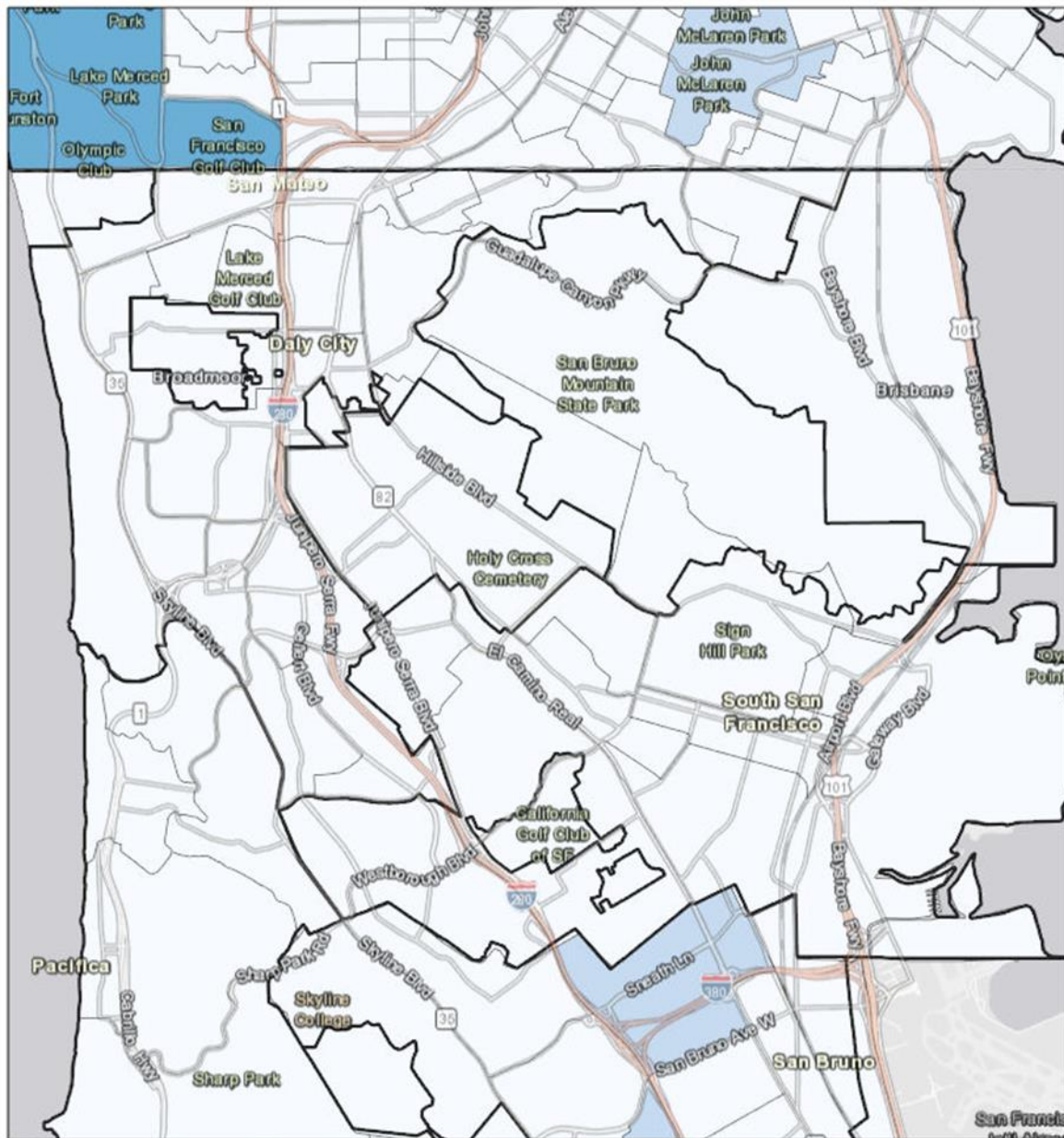


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

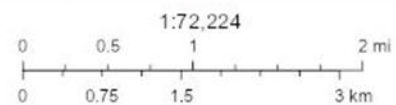
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-24. [legend missing in HCD provided map]
 % of Adults Living Alone by Census Tract, 2019



11/17/2021, 8:34:21 AM

City/Town Boundaries



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

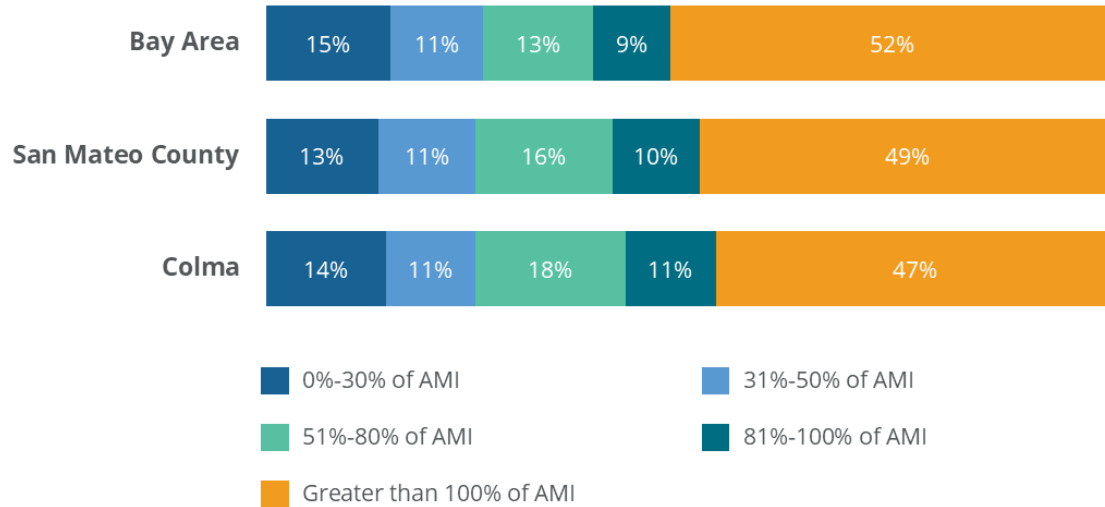
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Household income.

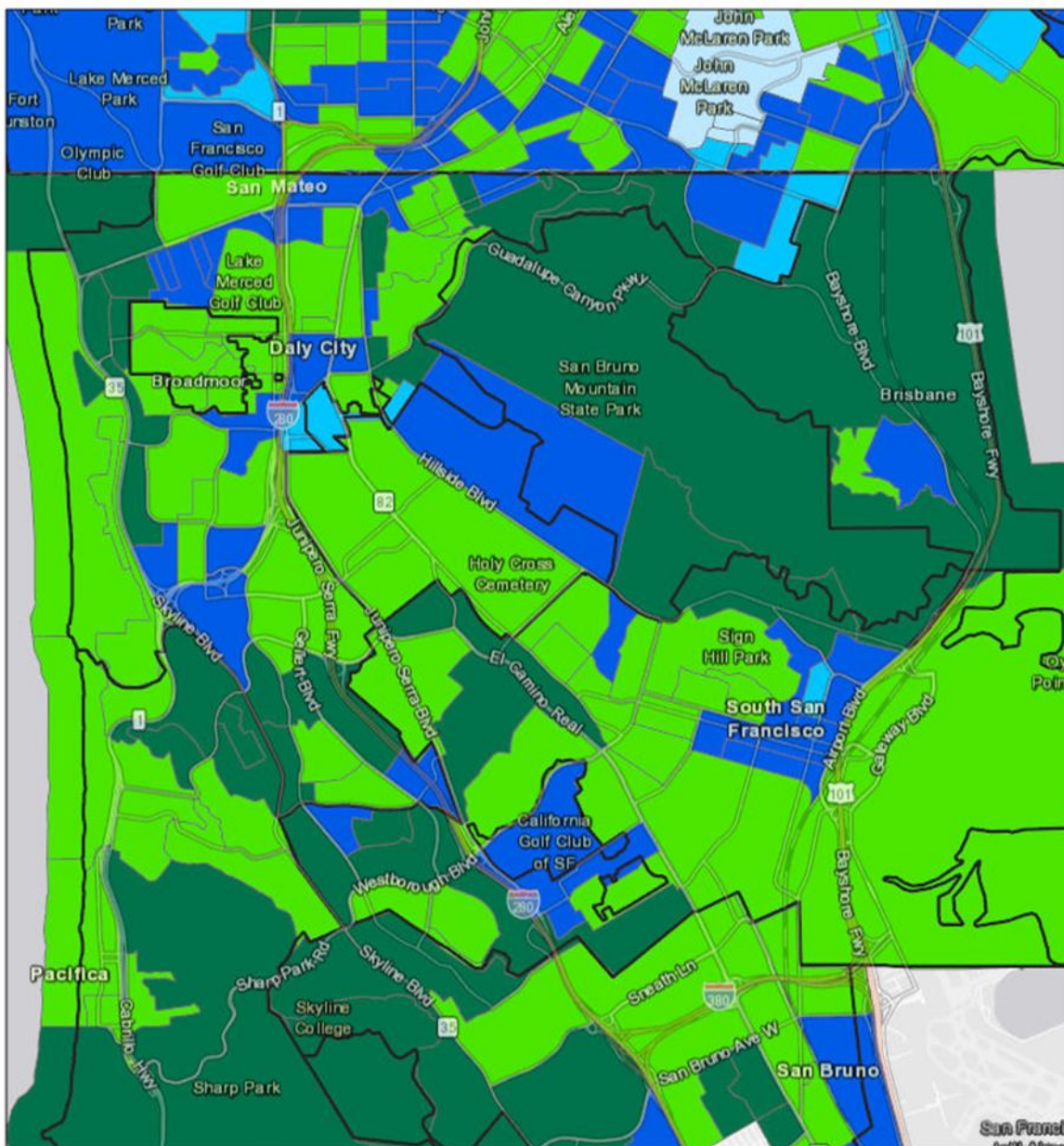
Figure II-25.

Share of Households by Area Median Income (AMI), 2019



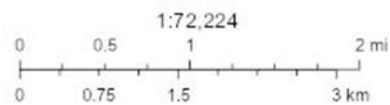
Source: ABAG Housing Needs Data Workbook

Figure II-26.
Median Household Income by Block Group, 2019



11/17/2021, 8:46:25 AM

- City/Town Boundaries
- (R) Median Income (ACS, 2015-2019) - Block Group
- < \$30,000
- < \$55,000
- < \$87,100 (HCD 2020 State Median Income)
- < \$125,000
- Greater than \$125,000

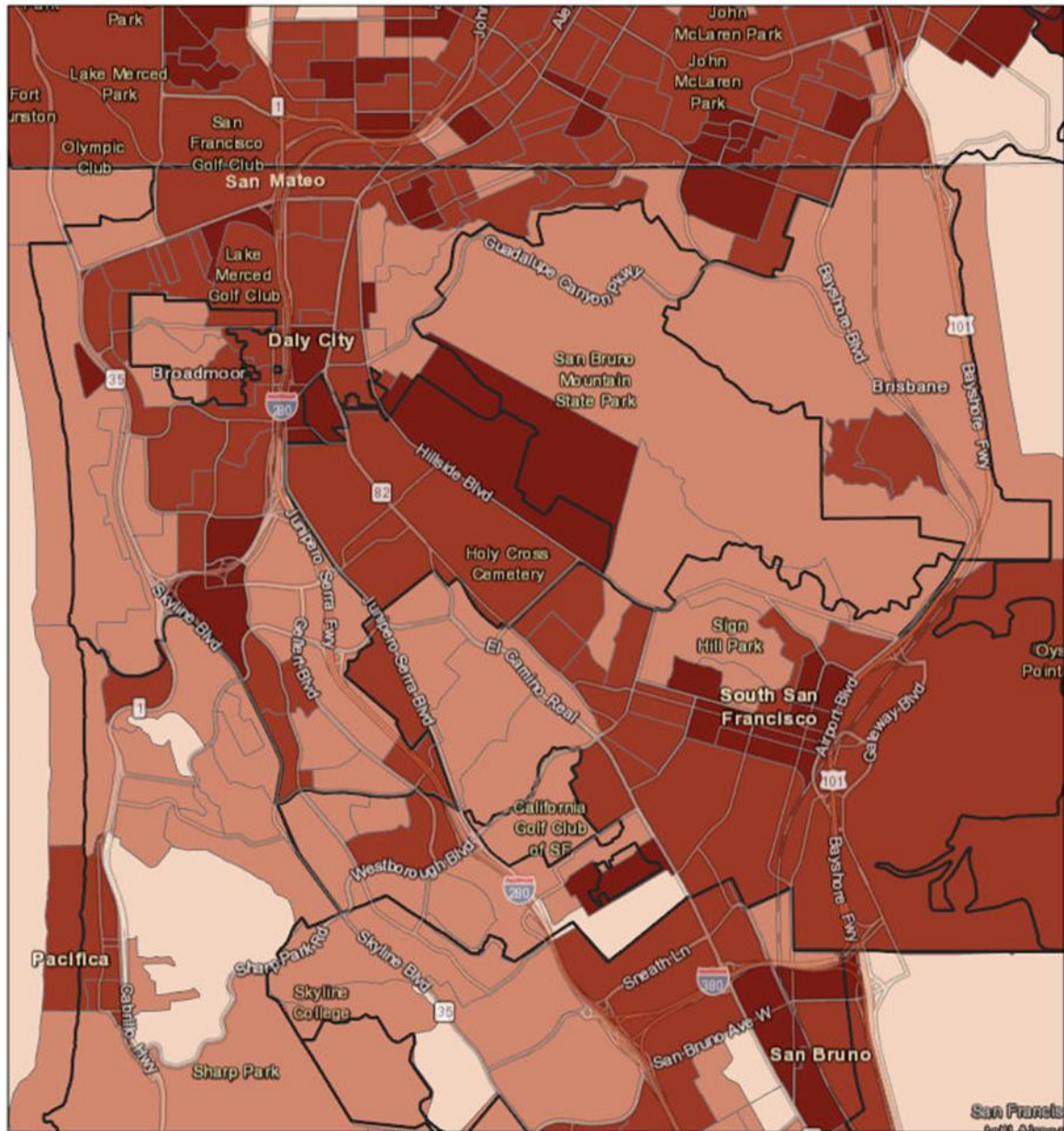


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-27.
Low to Moderate Income Population by Block Group



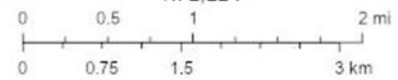
11/17/2021, 8:45:02 AM

City/Town Boundaries

(A) Low to Moderate Income Population (HUD) - Block Group

- < 25%
- 25% - 50%
- 50% - 75%
- 75% - 100%

1:72,224

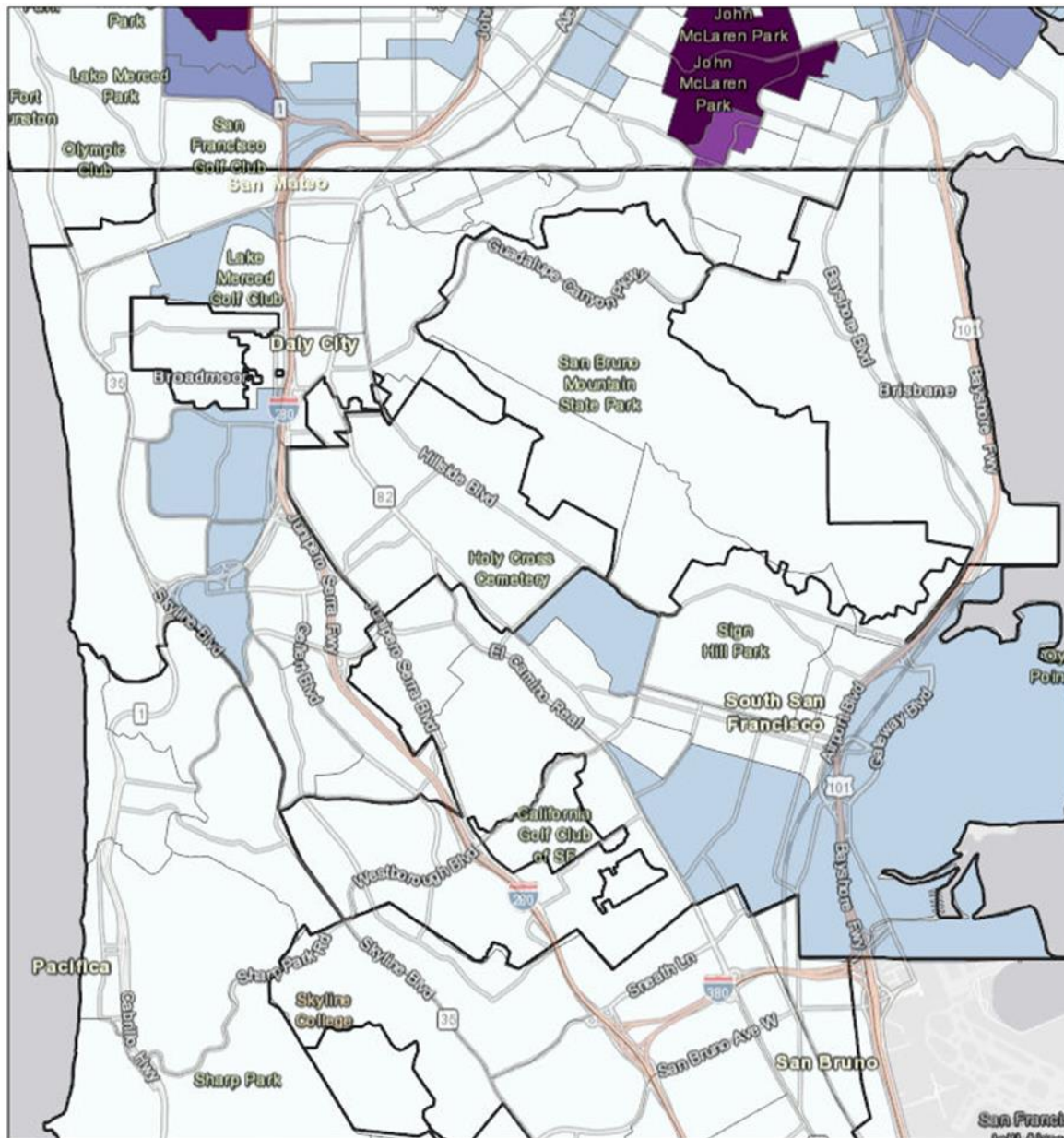


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

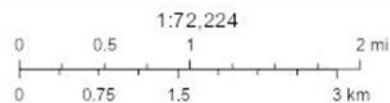
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-28.
Poverty Status by Census Tract, 2019



11/17/2021, 8:52:12 AM

City/Town Boundaries	20% - 30%
(R) Poverty Status (ACS, 2015 - 2019) - Tract	30% - 40%
< 10%	> 40%
10% - 20%	

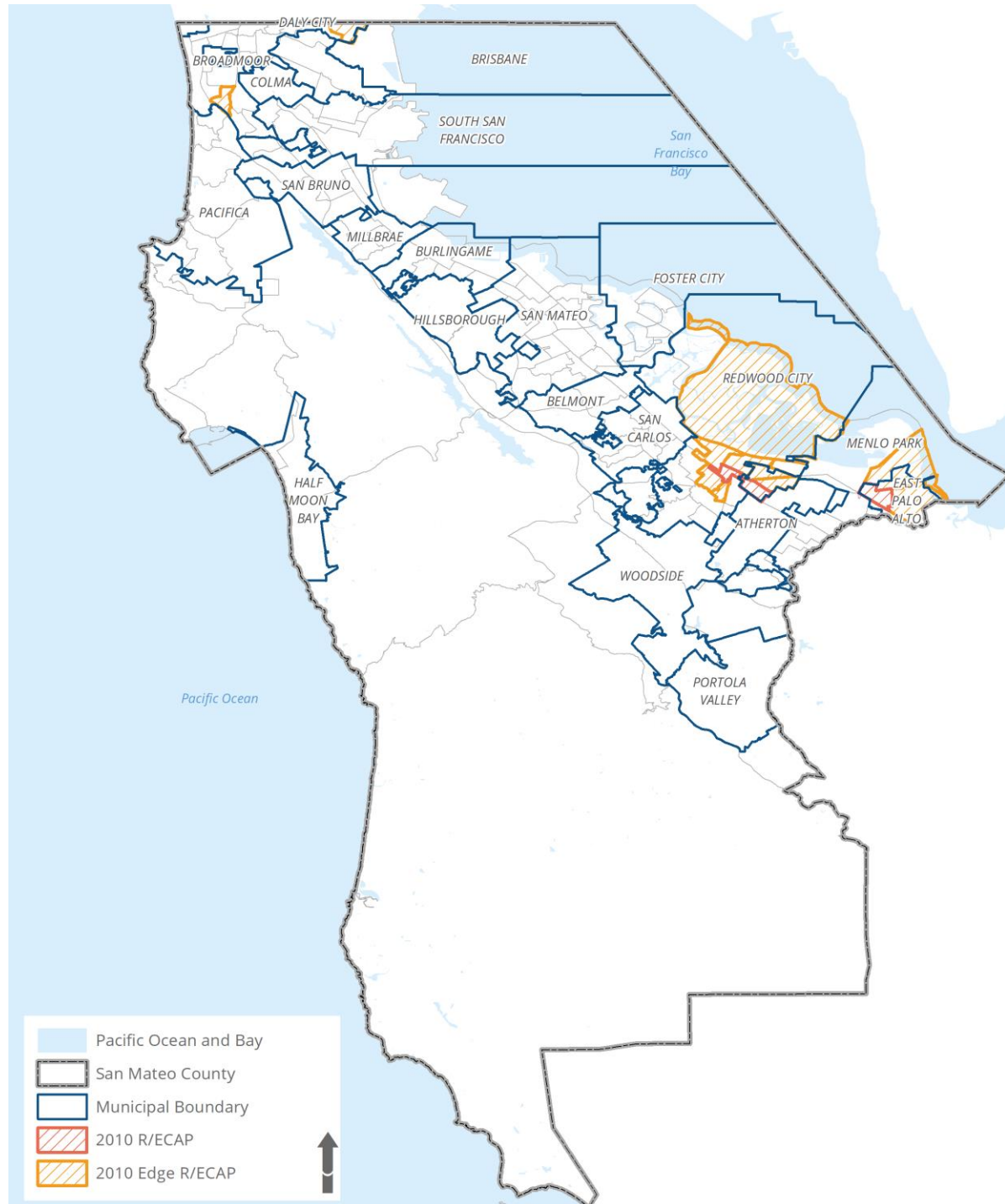


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

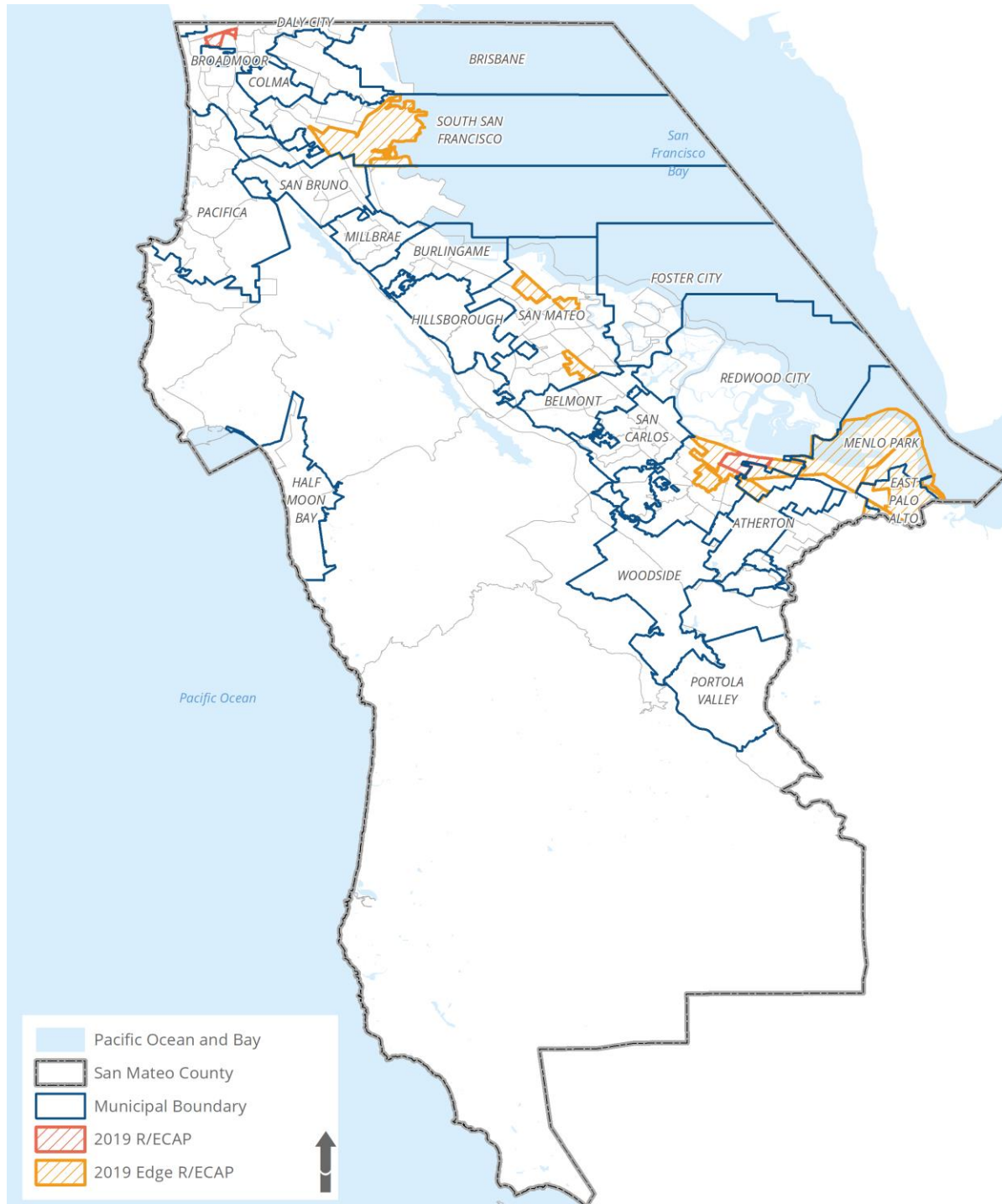
Figure II-29.
R/ECAPs and Edge R/ECAPs, 2010



Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (13% in 2010).

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-30.
R/ECAPs and Edge R/ECAPs, 2019

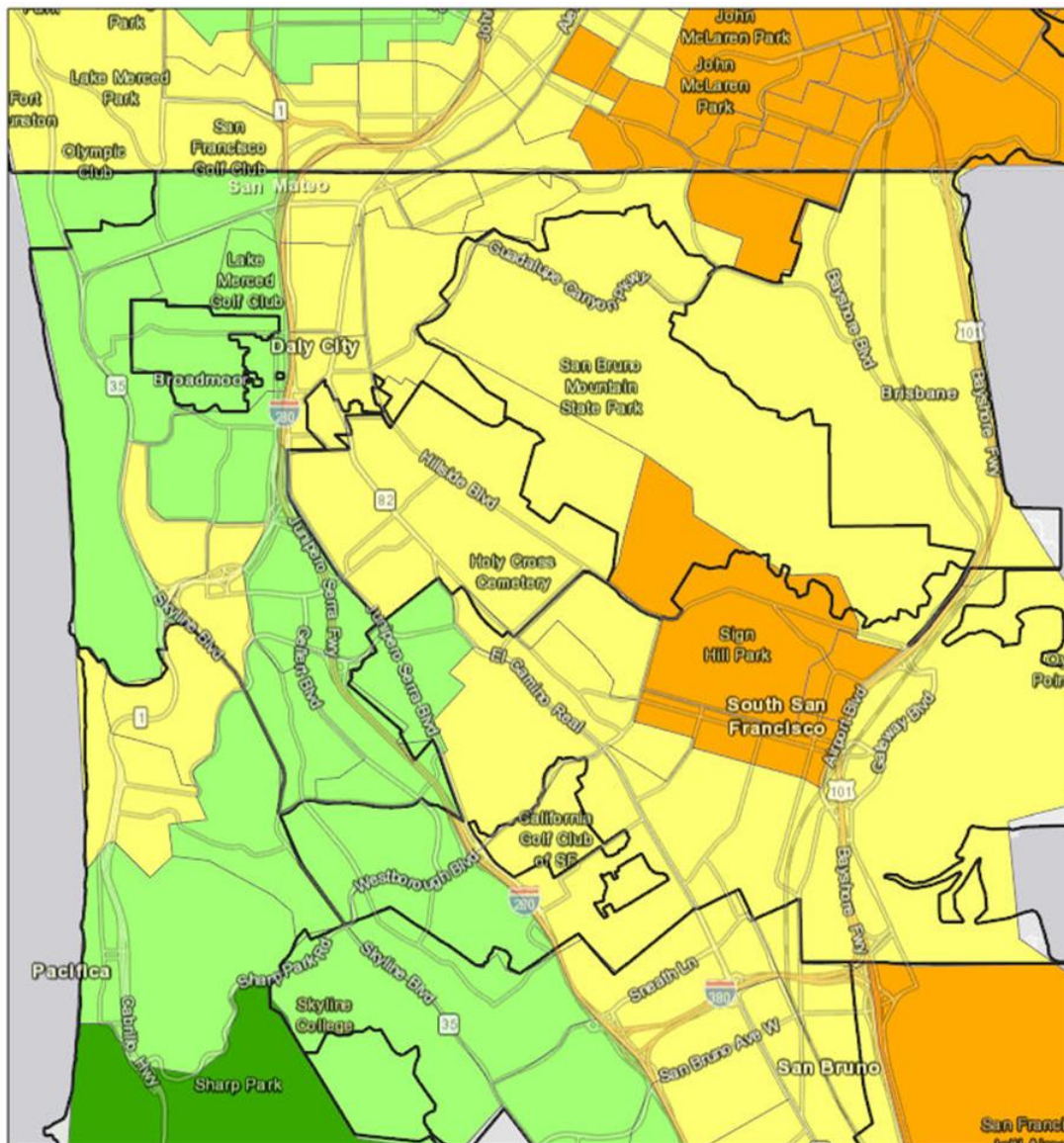


Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.1% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (12.8% in 2019).

Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION III. Access to Opportunity

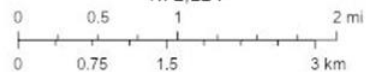
Figure III-1.
The California Tax Credit Allocation Committee (TCAC) Opportunity
Areas Education Score by Census Tract, 2021



11/17/2021, 9:15:40 AM

1:72,224

- City/Town Boundaries
- (R) TCAC Opportunity Areas (2021) - Education Score -Tract
- < 0.25 (Less Positive Education Outcomes)
- 0.25 - 0.50
- 0.50 - 0.75
- > 0.75 (More Positive Education Outcomes)
- No Data



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community.

CA HCD

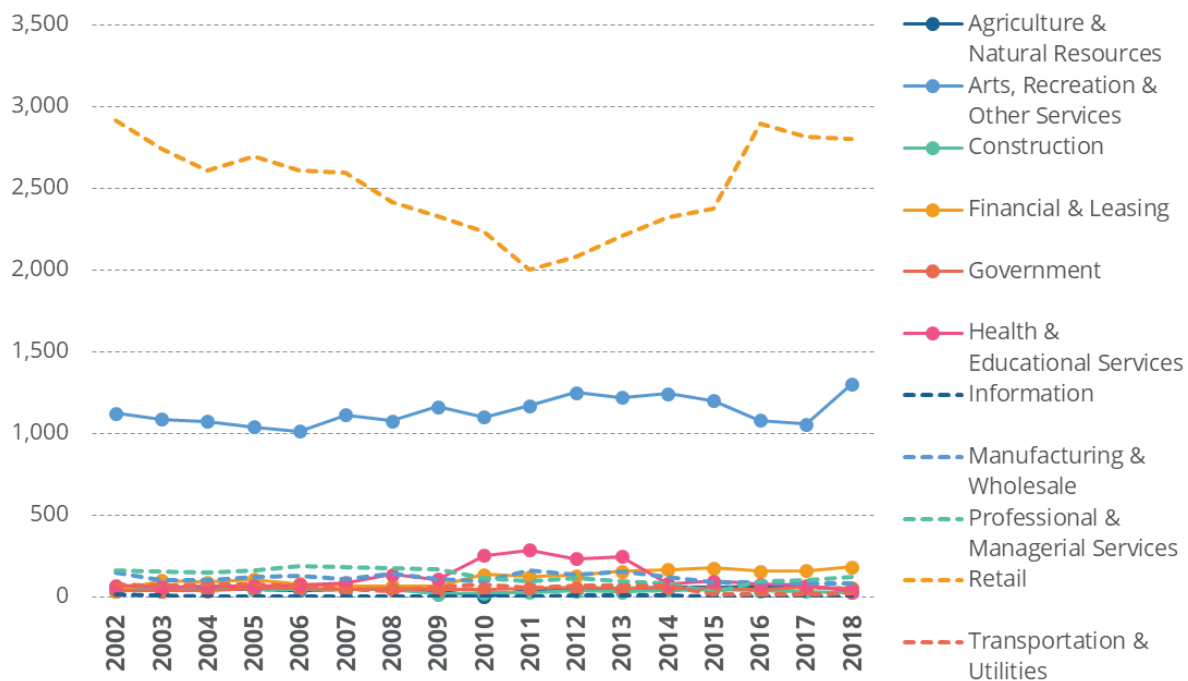
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Employment

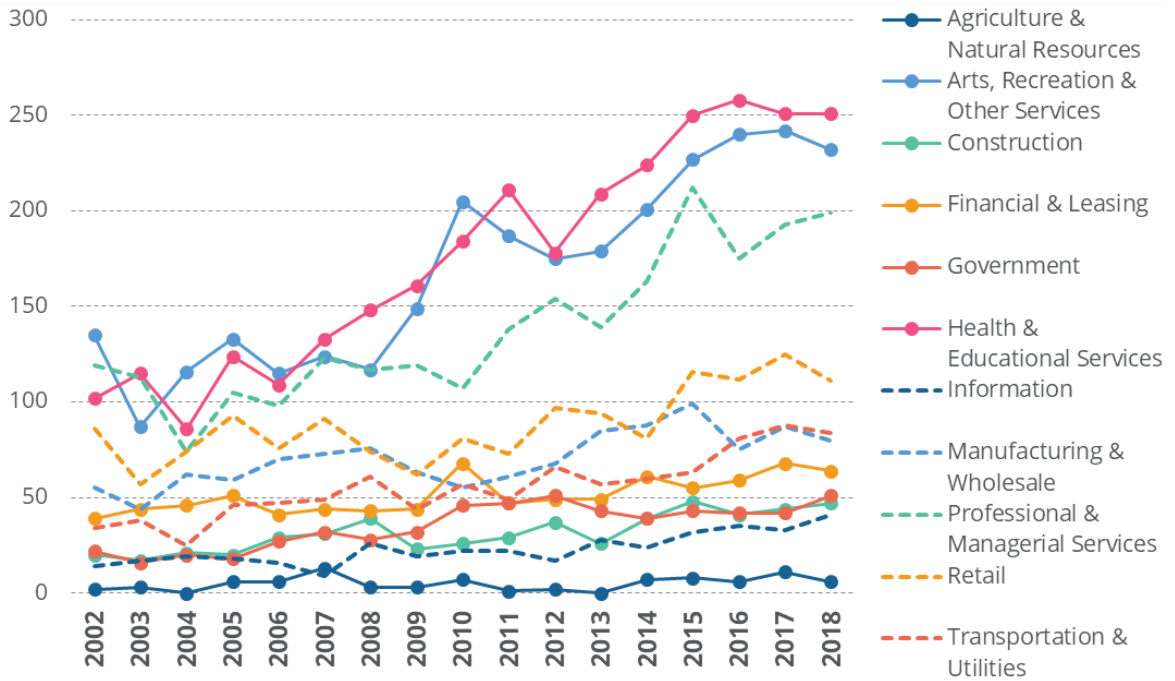
Figure III-2.

Jobs by Industry, Town of Colma, 2002-2018



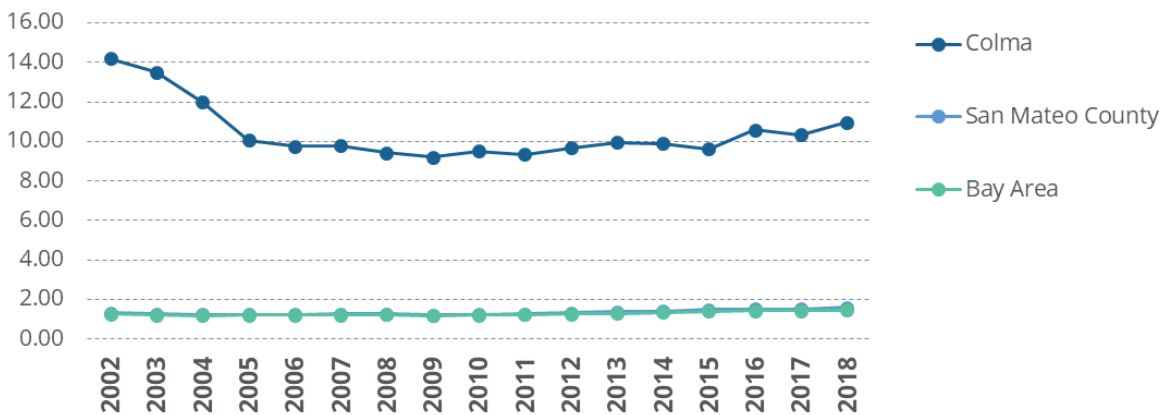
Source: ABAG Housing Needs Data Workbook

Figure III-3.
Job Holders by Industry, Town of Colma, 2002-2018



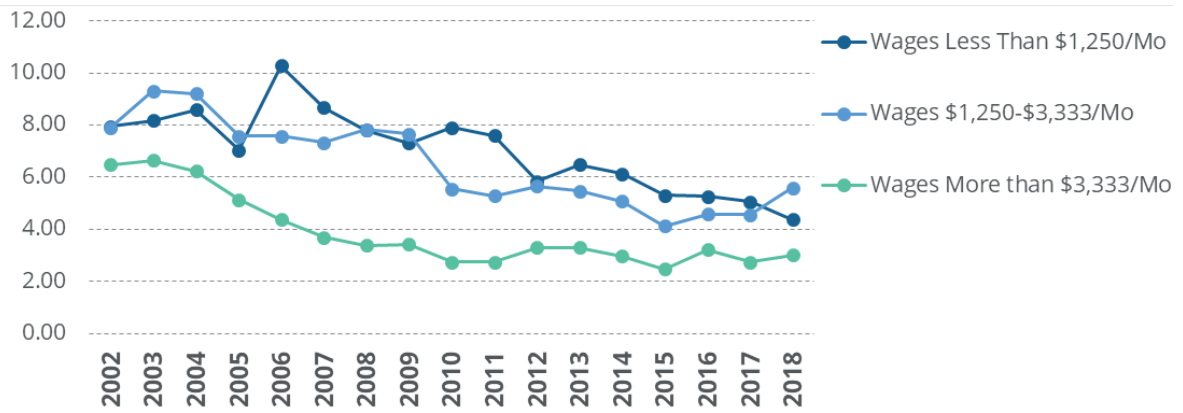
Source: ABAG Housing Needs Data Workbook

Figure III-4.
Jobs to Household Ratio, Town of Colma, 2002-2018



Source: ABAG Housing Needs Data Workbook

Figure III-5.
Jobs to Worker Ratio by Wage, Town of Colma, 2002-2018



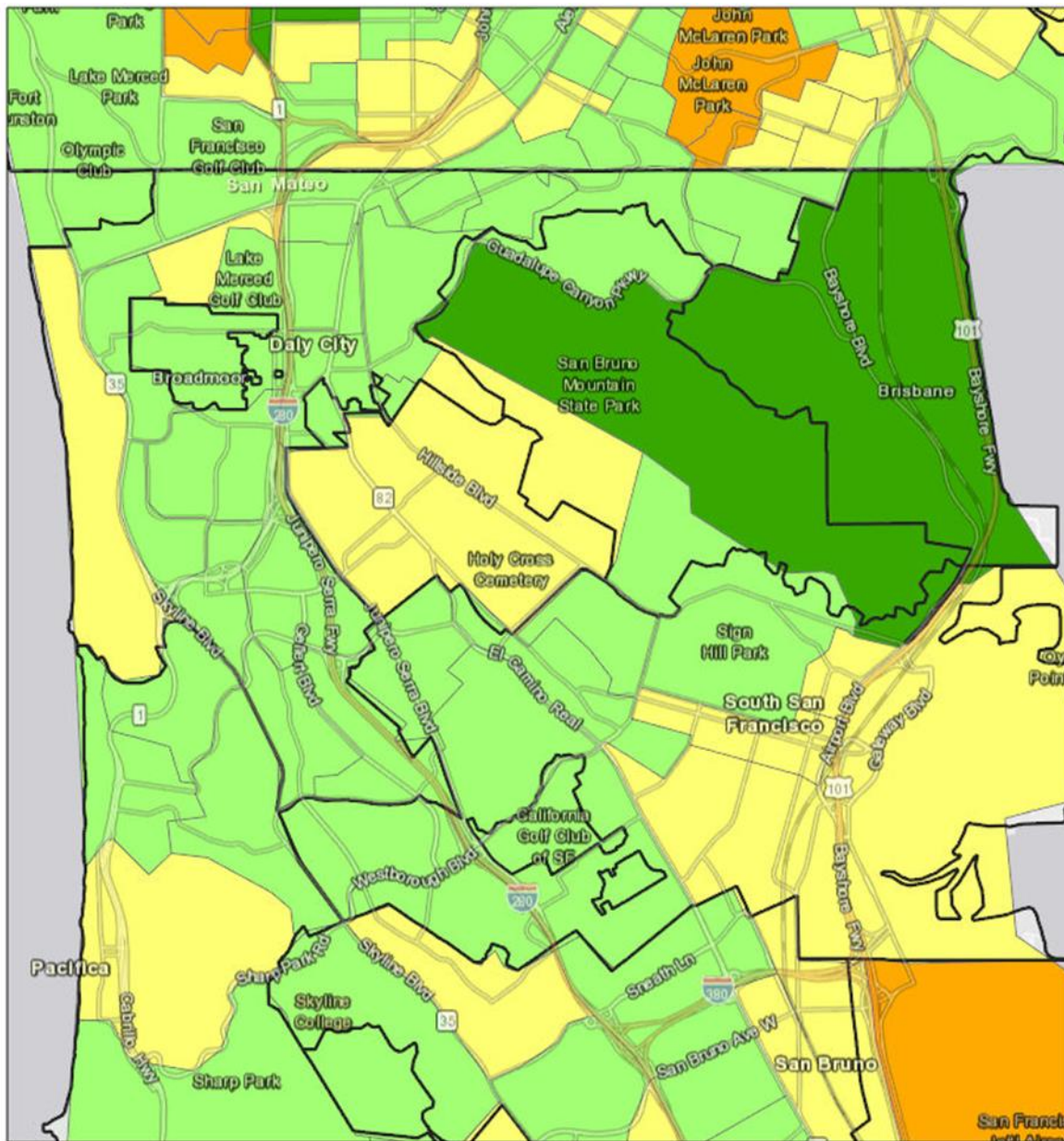
Source: ABAG Housing Needs Data Workbook

Figure III-6.
Unemployment Rate, 2010-2021

The Local Area Unemployment Statistic (LAUS) program is a Federal-State cooperative effort in which monthly estimates of total employment and unemployment are prepared for approximately 7,300 areas, including counties, cities and metropolitan statistical areas. Colma was not one of these areas that the LAUS program provided data for.

Source: ABAG Housing Needs Data Workbook

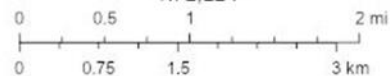
Figure III-7.
TCAC Opportunity Areas Economic Score by Census Tract, 2021



11/17/2021, 9:14:48 AM

1:72,224

City/Town Boundaries



(R) TCAC Opportunity Areas (2021) - Economic Score - Tract

< 0.25 (Less Positive Economic Outcome)

0.25 - 0.50

0.50 - 0.75

> 0.75 (More Positive Economic Outcome)

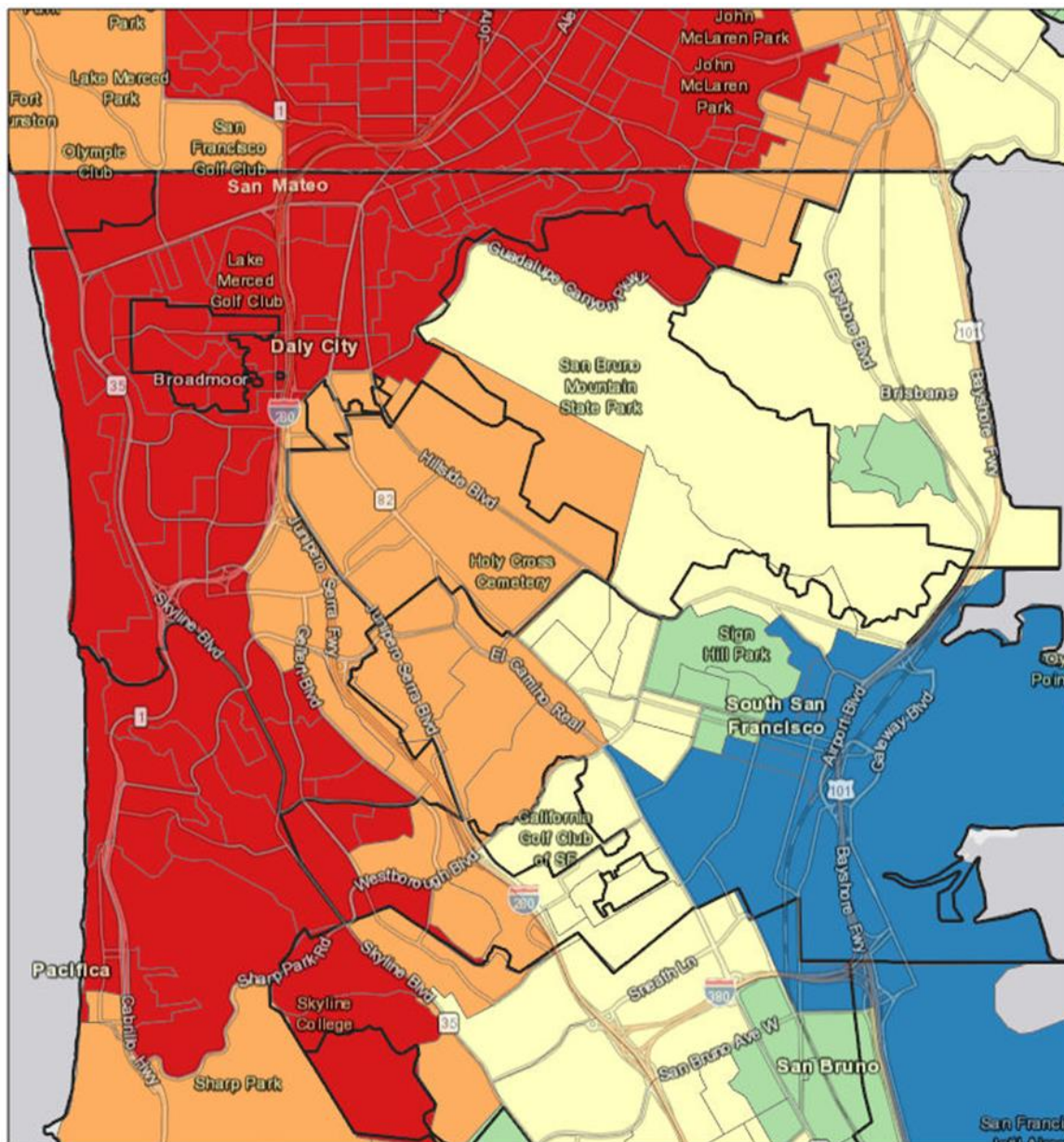
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

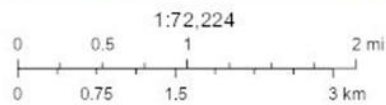
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-8.
Jobs Proximity Index by Block Group, 2017



11/17/2021, 9:18:11 AM

- City/Town Boundaries
- (A) Jobs Proximity Index (HUD, 2014 - 2017) - Block Group
- < 20 (Furthest Proximity)
- 20 - 40
- 40 - 60
- 60 - 80
- > 80 (Closest Proximity)



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

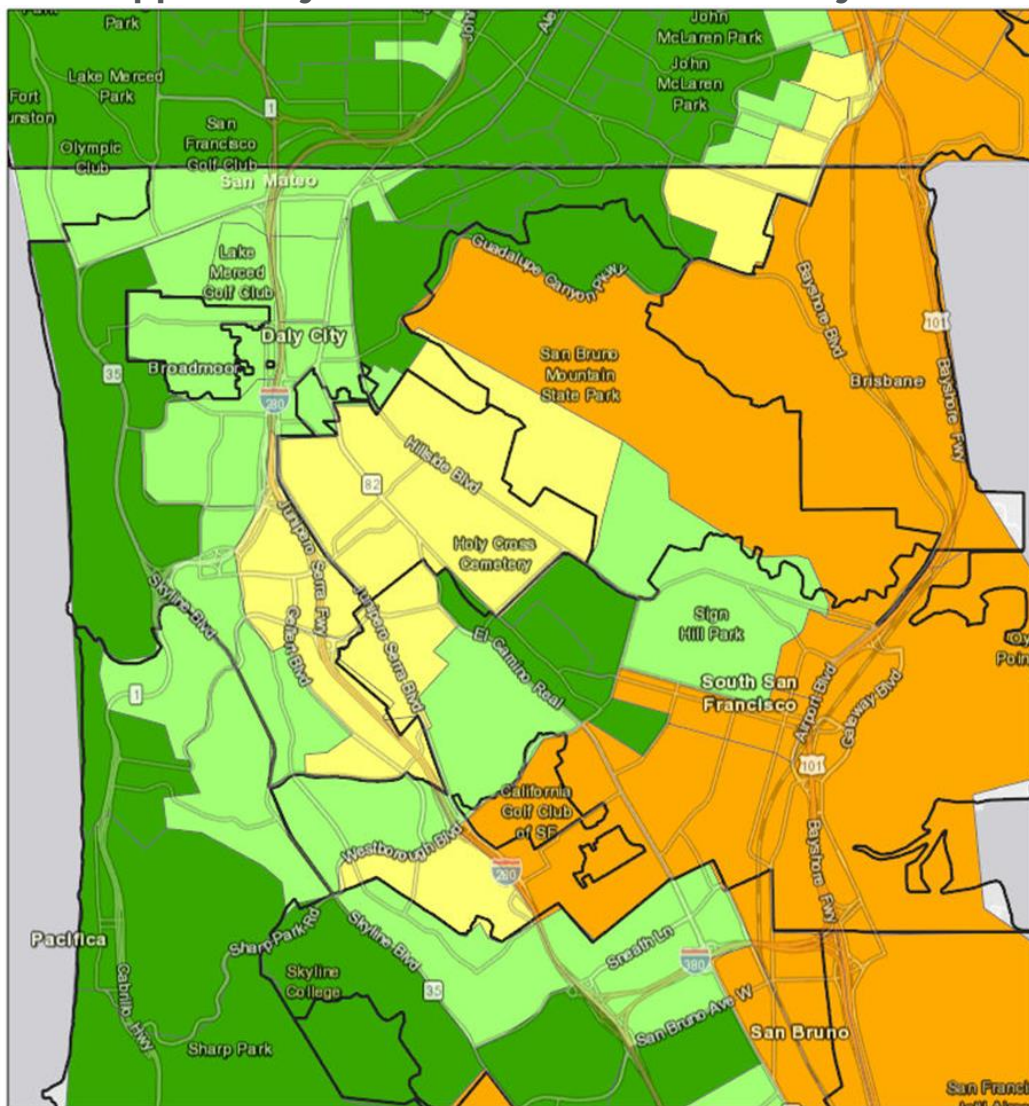
Transportation

[TCAC's transportation opportunity score and maps were not available at the time of this report]

Environment

Figure III-9.

TCAC Opportunity Areas Environmental Score by Census Tract, 2021



11/17/2021, 9:22:51 AM

City/Town Boundaries

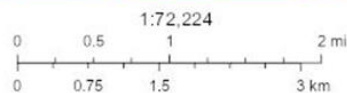
(R) TCAC Opportunity Areas (2021) - Environmental Score - Tract

< .25 (Less Positive Environmental Outcomes)

.25 - .50

.50 - .75

.75 - 1 (More Positive Environmental Outcomes)

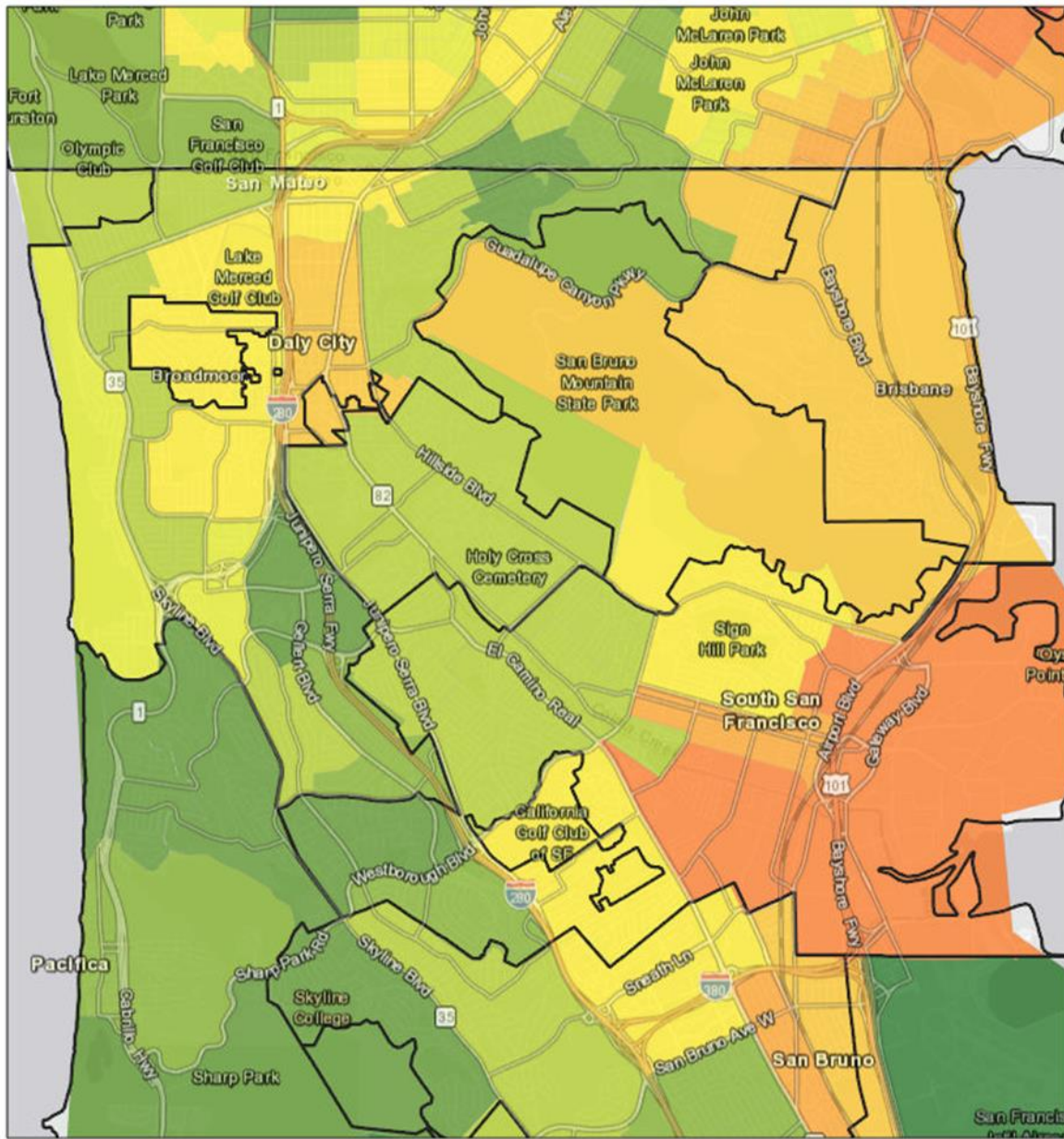


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

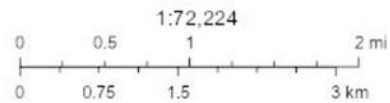
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-10.
CalEnviroScreen by Census Tract, 2021



11/17/2021, 8:57:15 AM



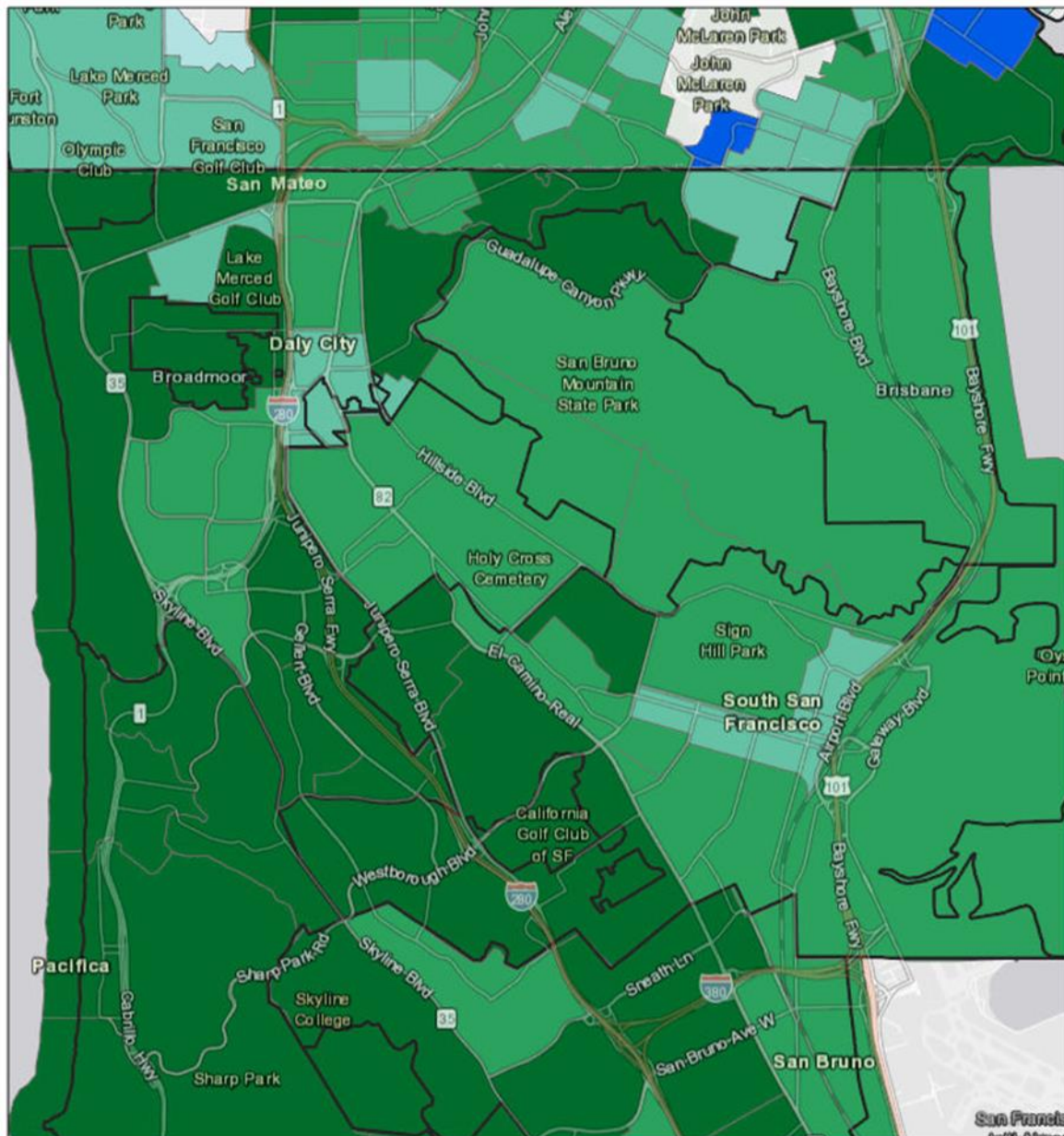
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

CA HCD

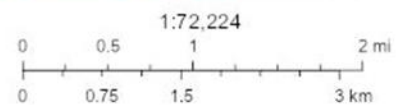
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-11.
Healthy Places Index by Census Tract, 2021



11/17/2021, 10:08:07 AM

- City/Town Boundaries
- (A) Healthy Places Index (PHASC, 2021) - Tract
- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

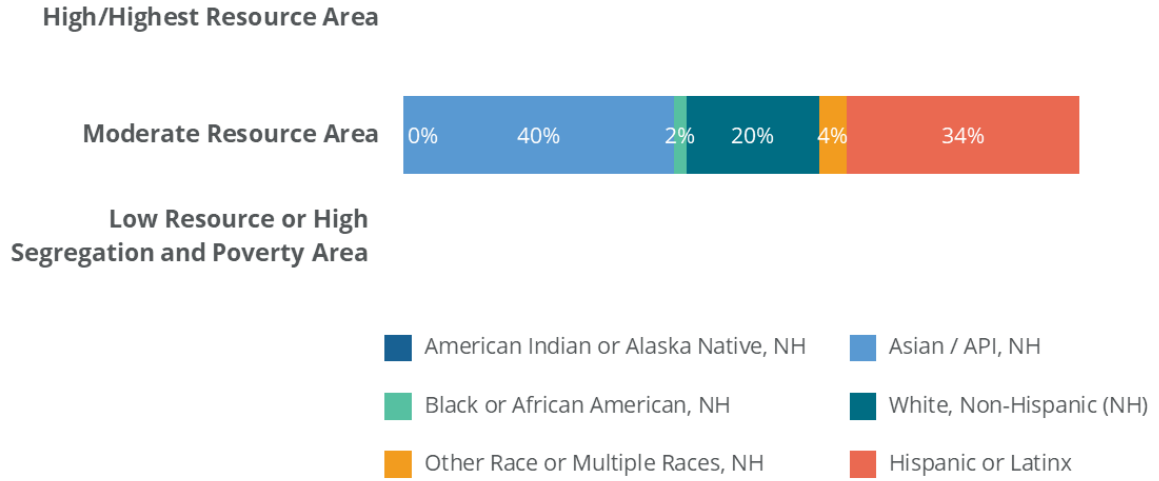
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Patterns in disparities in access to opportunity.

Figure III-12.

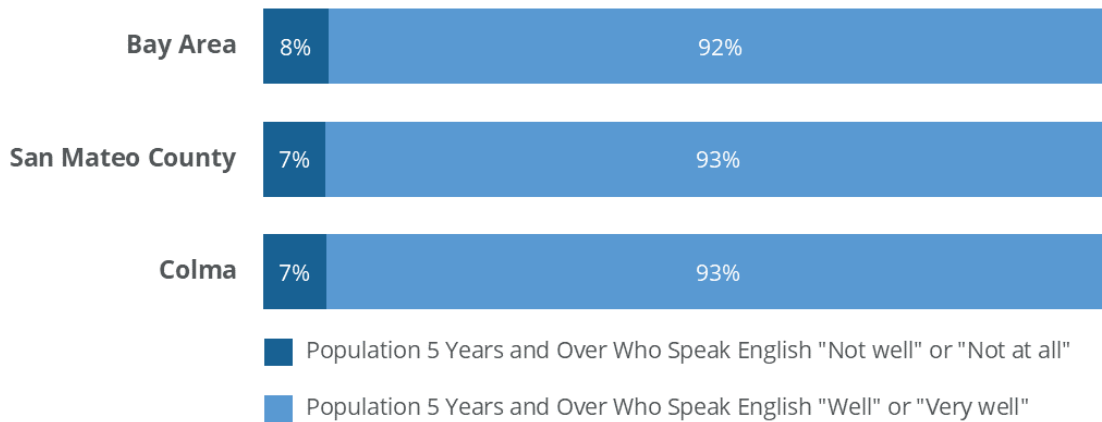
Population Living in Moderate and High Resource Areas by Race and Ethnicity, Town of Colma, 2019



Source: ABAG Housing Needs Data Workbook

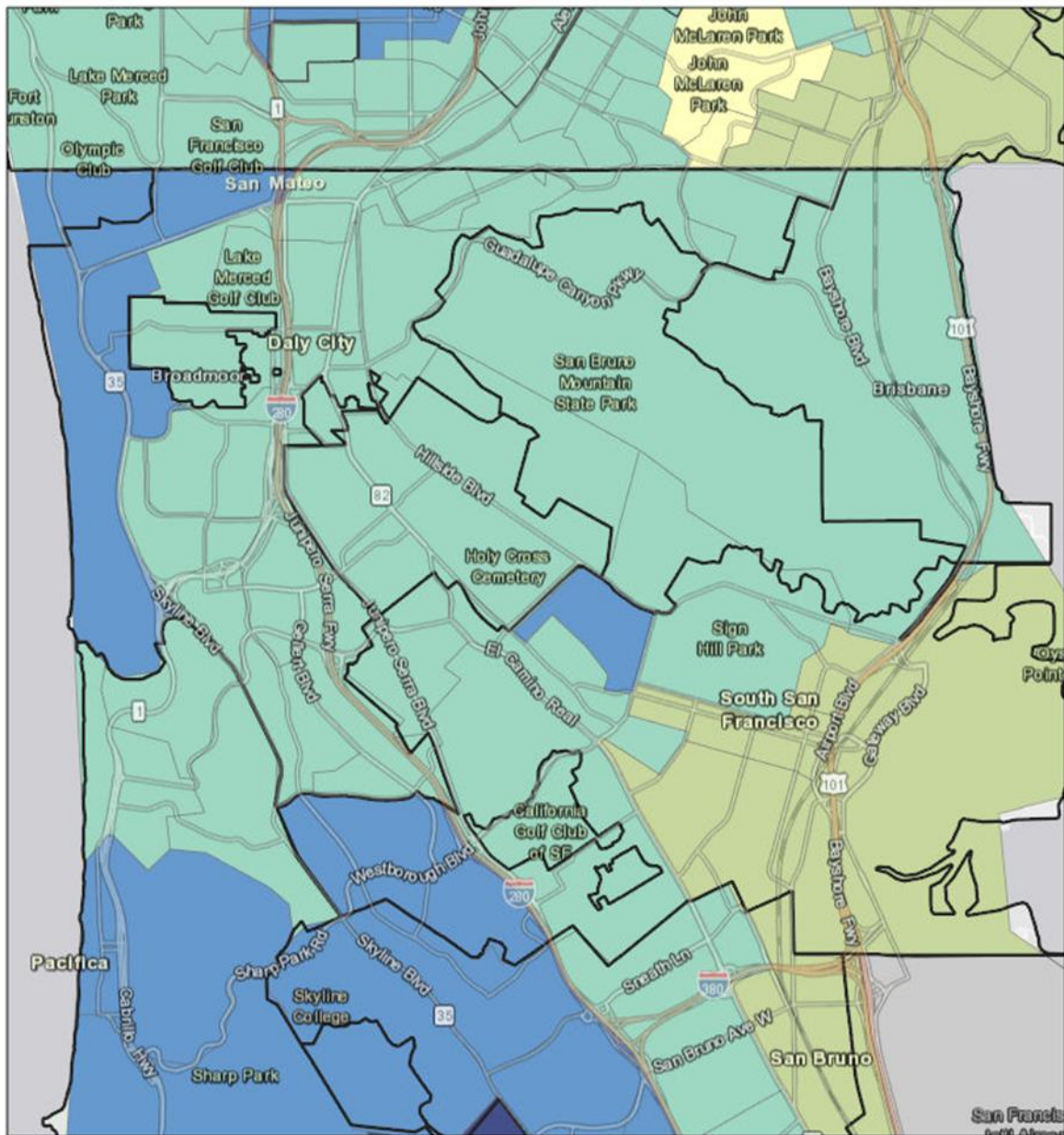
Figure III-13.

Population with Limited English Proficiency, Town of Colma, 2019



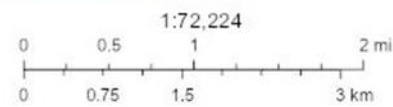
Source: ABAG Housing Needs Data Workbook

Figure III-14.
TCAC Opportunity Areas Composite Score by Census Tract, 2021



11/17/2021, 9:06:44 AM

- City/Town Boundaries
- (R) TCAC Opportunity Areas (2021) - Composite Score - Tract
- Highest Resource
- High Resource
- Moderate Resource (Rapidly Changing)
- Moderate Resource
- Low Resource

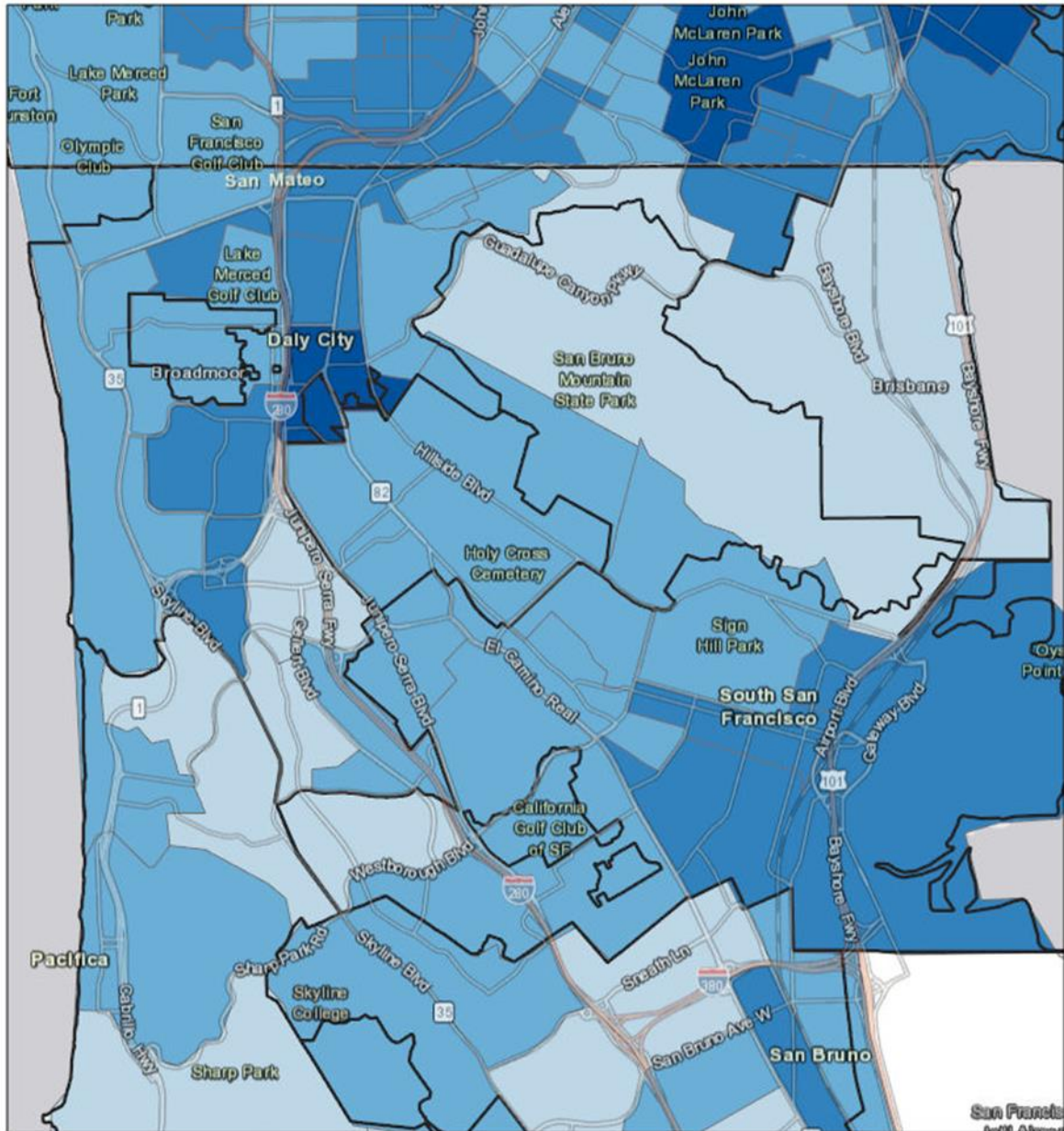


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

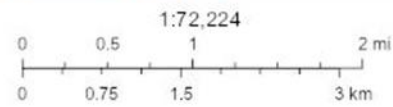
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-15.
Social Vulnerability Index by Census Tract, 2018



11/17/2021, 9:20:28 AM

- City/Town Boundaries
- (A) Social Vulnerability Index (CDC, 2018) - Tract
- No Data
- Lower Vulnerability
- Lower-Moderate Vulnerability
- Higher Vulnerability

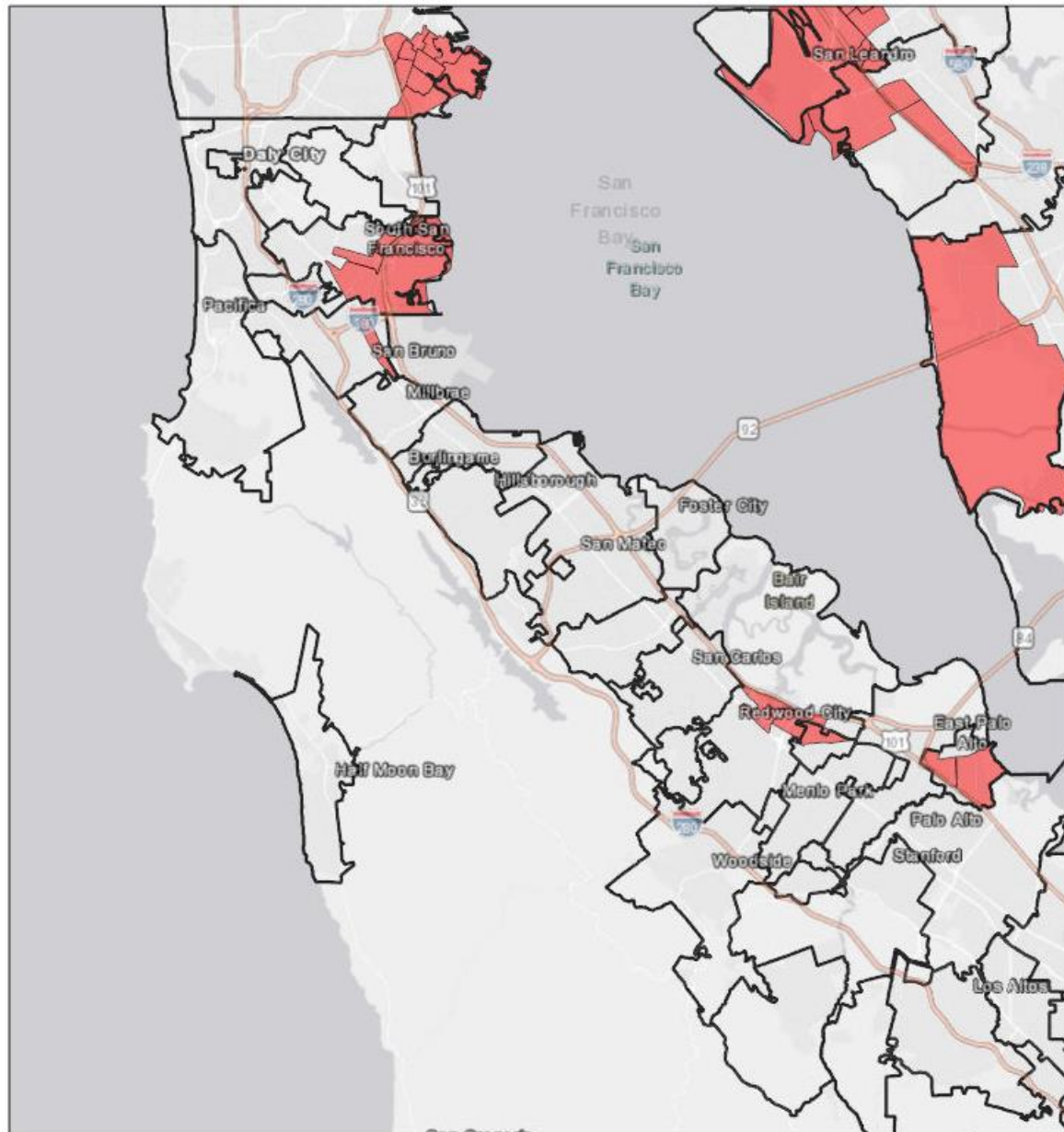


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

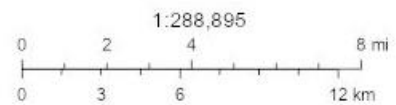
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-16.
SB 535 Disadvantaged Communities



10/4/2021, 3:07:03 PM

-  City/Town Boundaries
-  (A) SB 535 Disadvantaged Communities



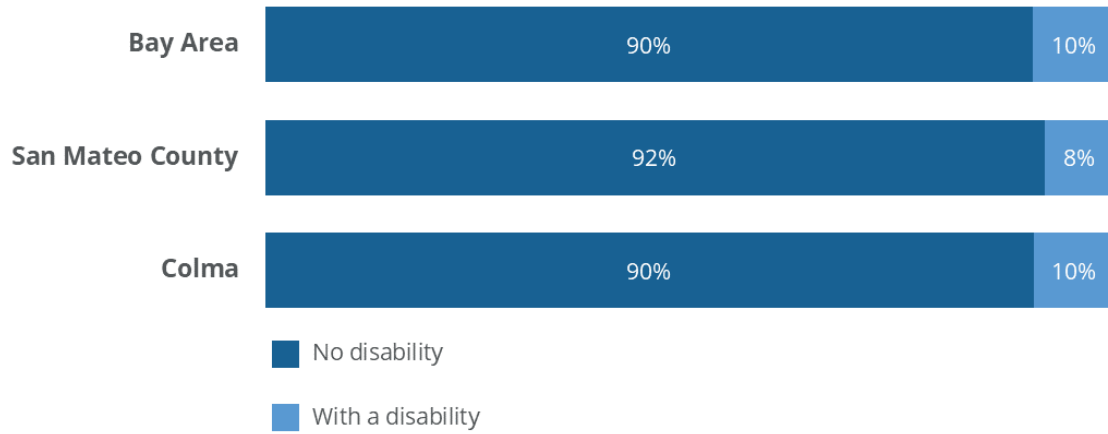
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, CA HCD

Source: California Department of Housing and Community Development AFFH Data Viewer

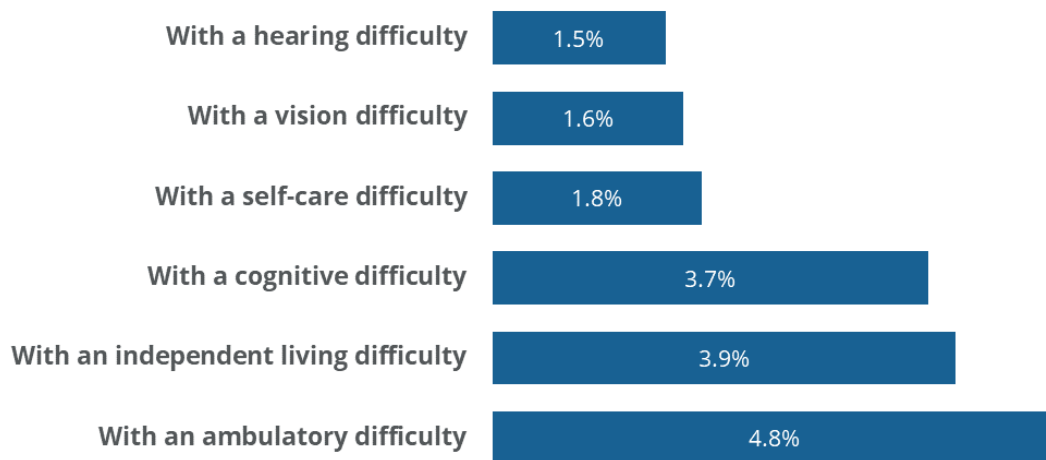
**Disparities in access to opportunity for persons with disabilities.
Figure III-17.**

Population by Disability Status, Town of Colma, 2019



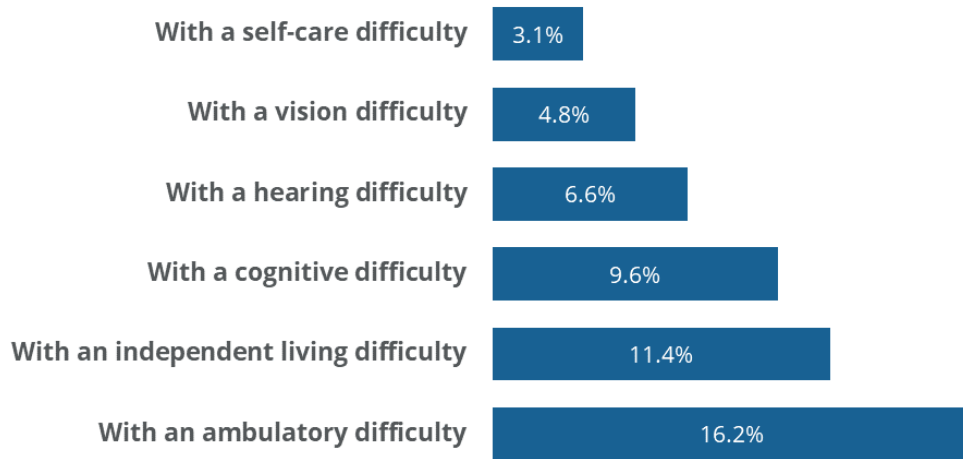
Source: ABAG Housing Needs Data Workbook

**Figure III-18.
Disability by Type for the Non-Institutionalized Population 18 Years and
Over, Town of Colma, 2019**



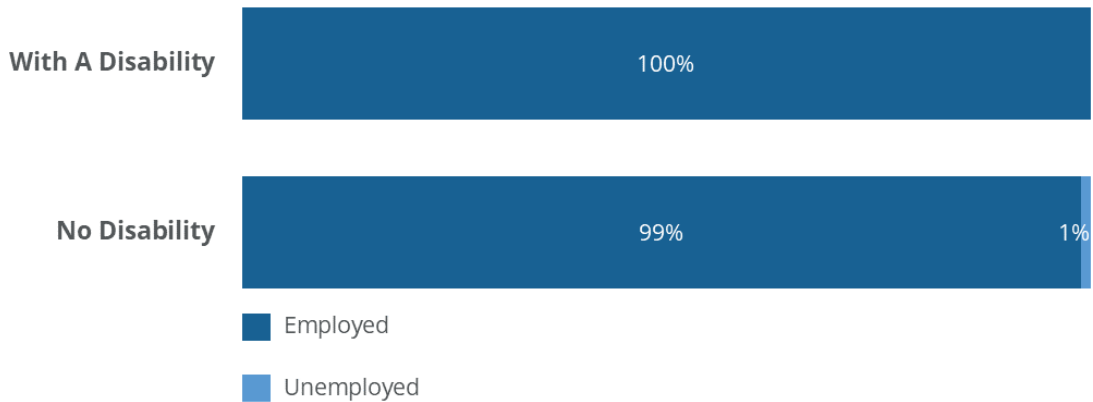
Source: ABAG Housing Needs Data Workbook

Figure III-19.
Disability by Type for Seniors (65 years and over), Town of Colma, 2019



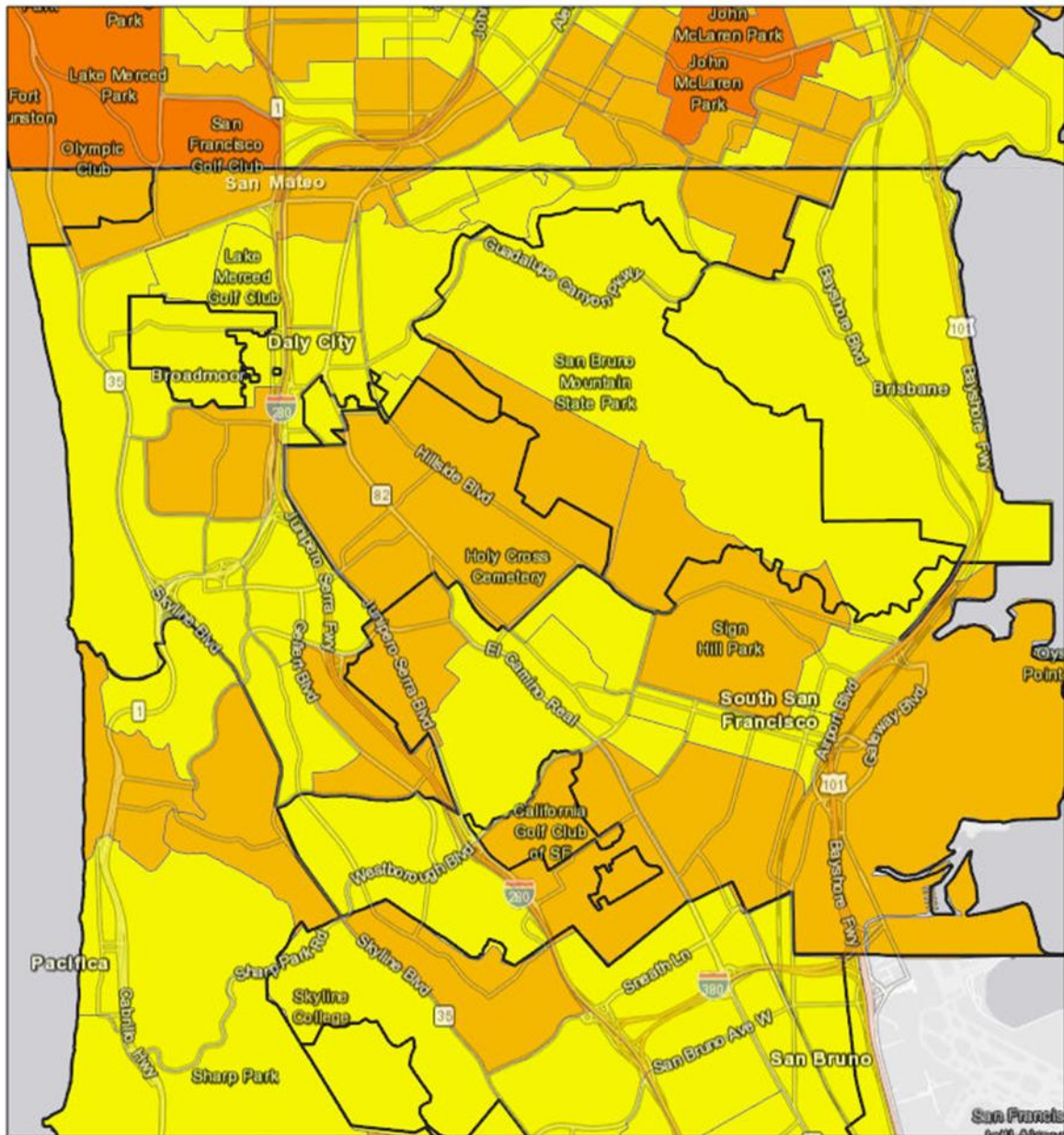
Source: ABAG Housing Needs Data Workbook

Figure III-20.
Employment by Disability Status, Town of Colma, 2019



Source: ABAG Housing Needs Data Workbook

Figure III-21.
Share of Population with a Disability by Census Tract, 2019

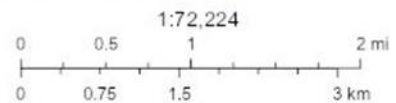


11/17/2021, 8:51:25 AM

City/Town Boundaries

(R) Population with a Disability (ACS, 2015 - 2019) - Tract

- < 10%
- 10% - 20%
- 20% - 30%



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-22
Colma Housing Policies and Programs Analysis



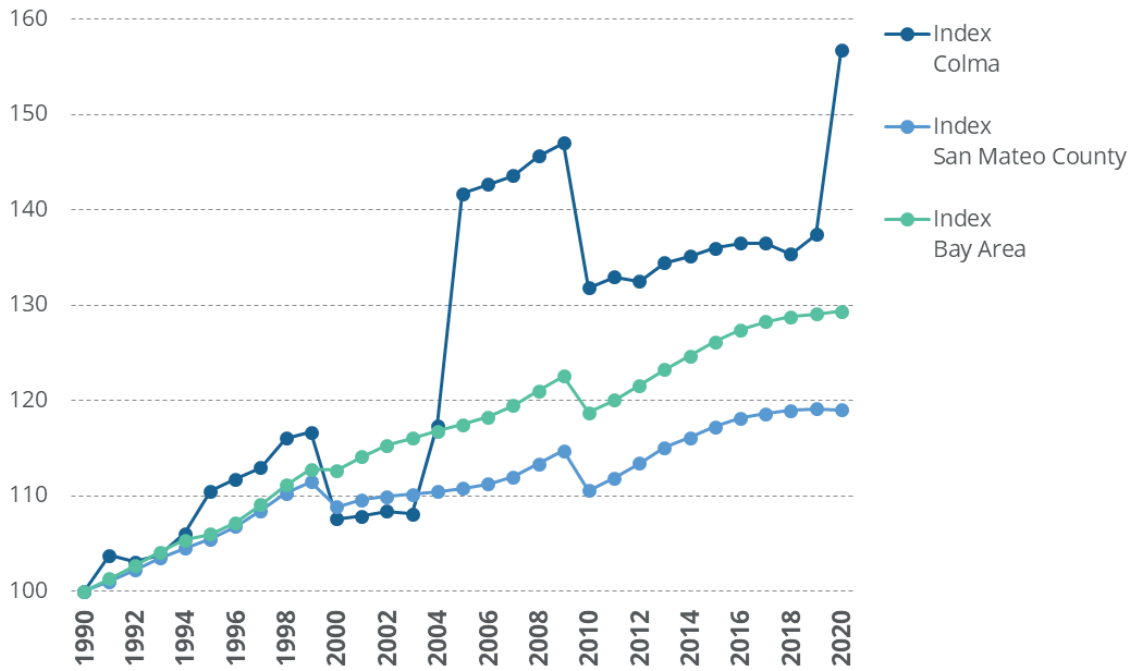
Source: ABAG.

SECTION IV. Disproportionate Housing Needs

Housing needs.

Figure IV-1.

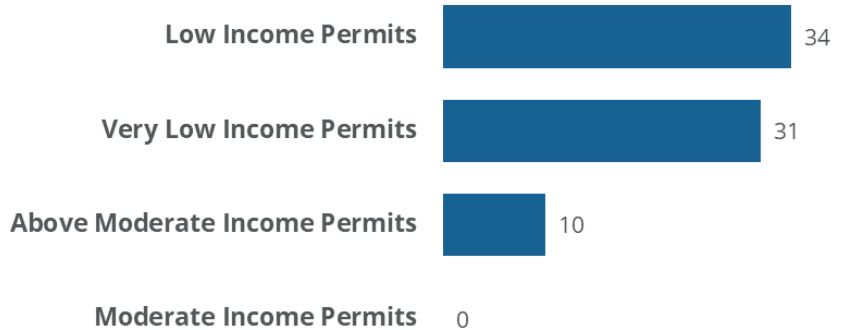
Population Indexed to 1990



Source: ABAG Housing Needs Data Workbook

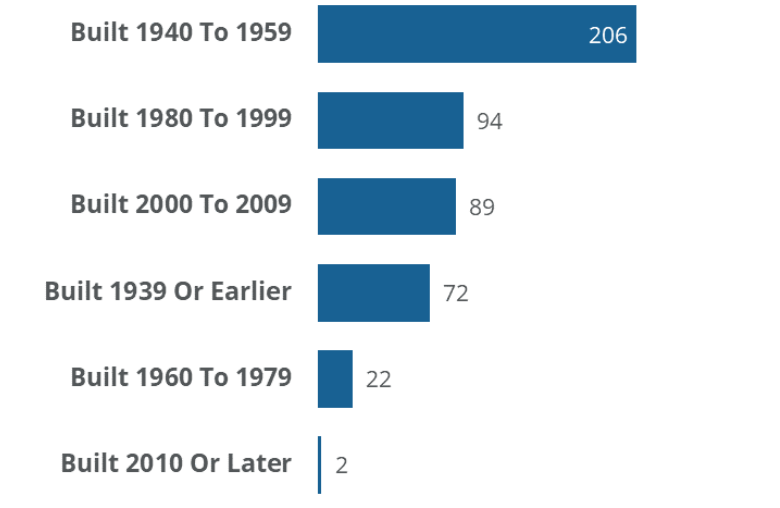
Figure IV-2.
Housing Permits Issued by Income Group, Town of Colma, 2015-2019

Source:
ABAG Housing Needs Data
Workbook

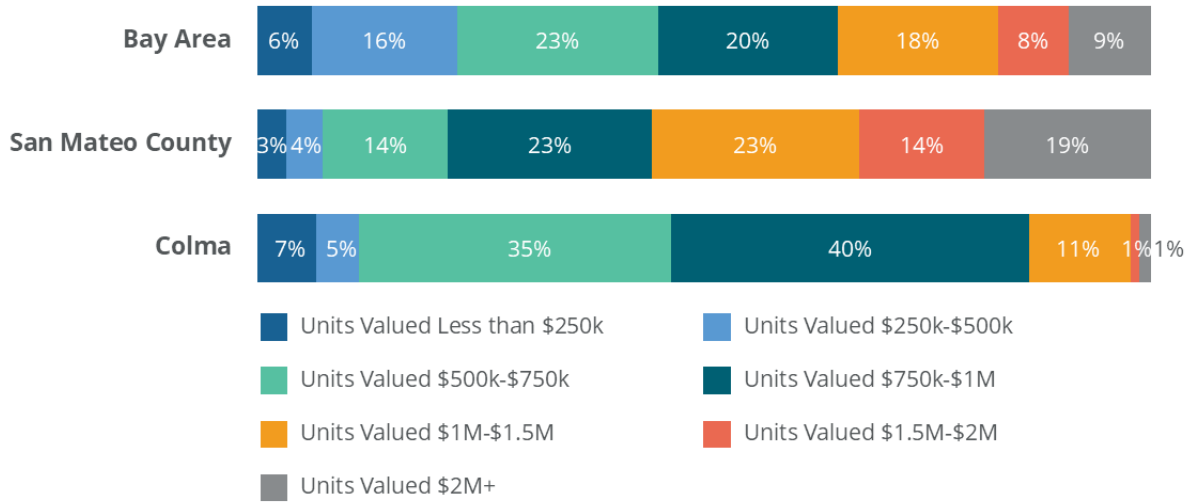


**Figure IV-3.
Housing Units by Year
Built, Town of Colma**

Source:
ABAG Housing Needs Data Workbook

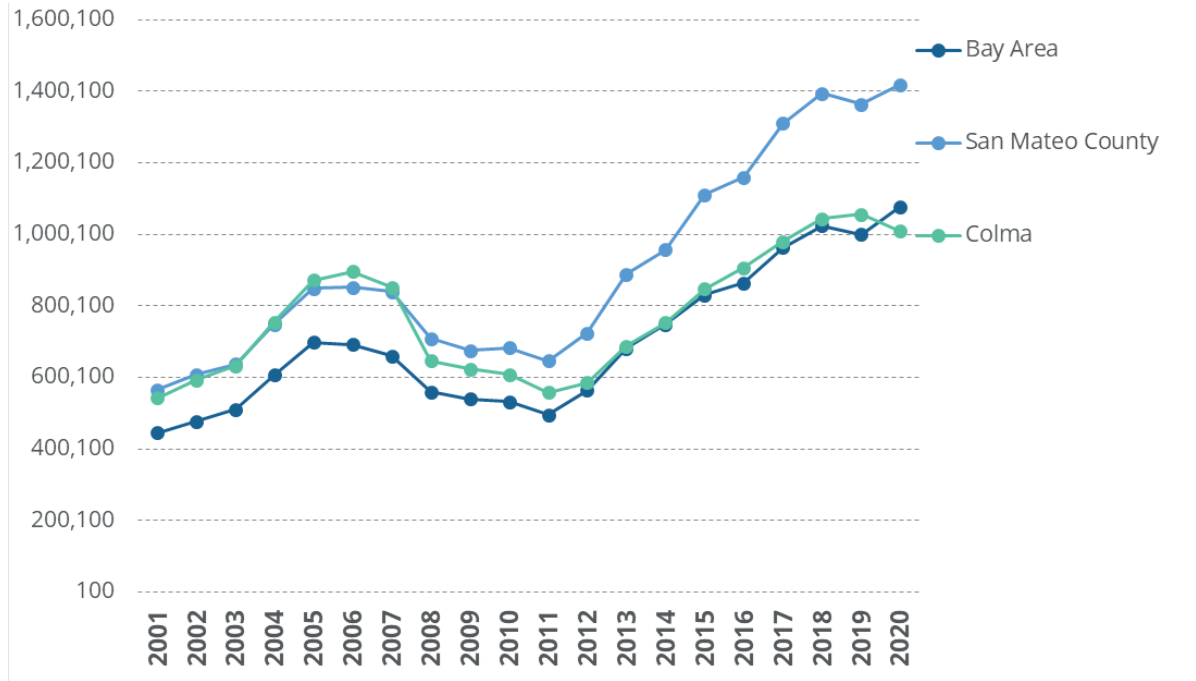


**Figure IV-4.
Distribution of Home Value for Owner Occupied Units, 2019**



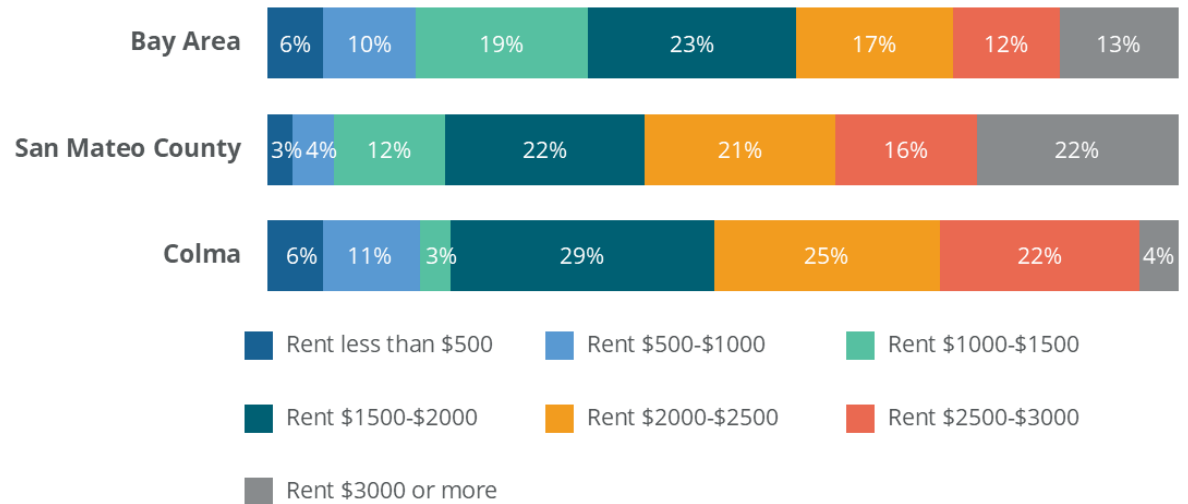
Source: ABAG Housing Needs Data Workbook

Figure IV-5.
Zillow Home Value Index, 2001-2020



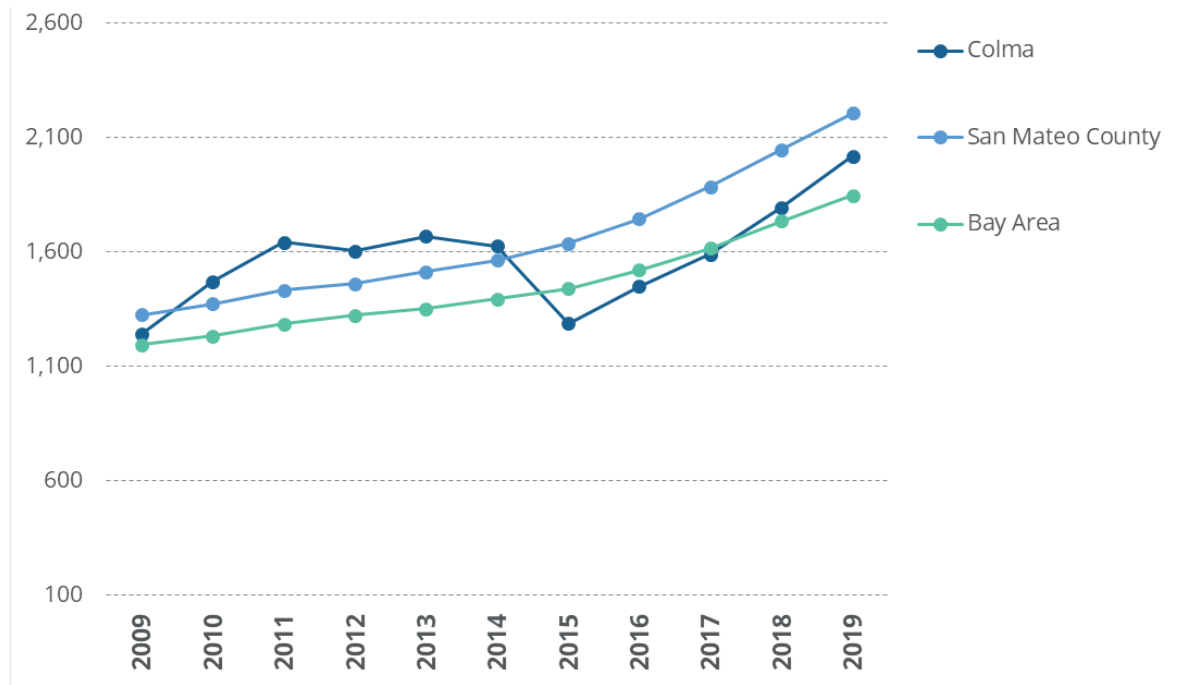
Source: ABAG Housing Needs Data Workbook

Figure IV-6.
Distribution of Contract Rents for Renter Occupied Units, 2019



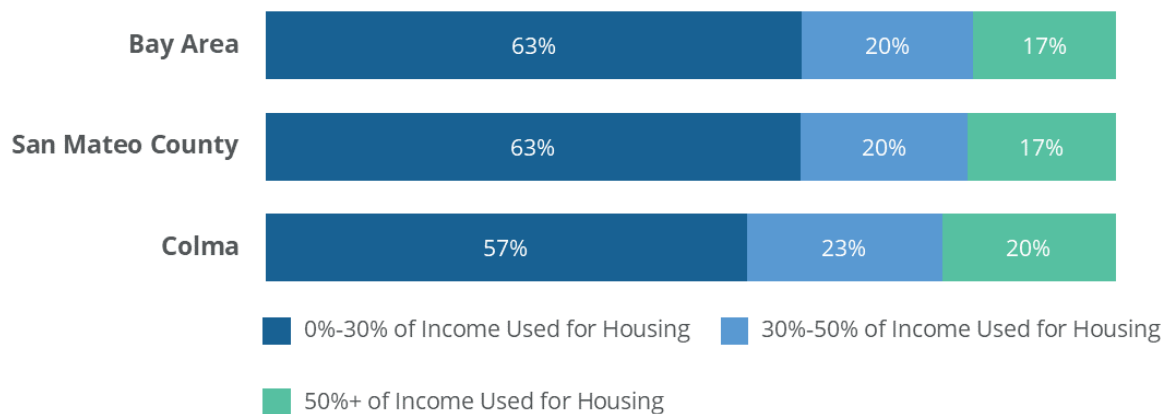
Source: ABAG Housing Needs Data Workbook

Figure IV-7.
Median Contract Rent, 2009-2019



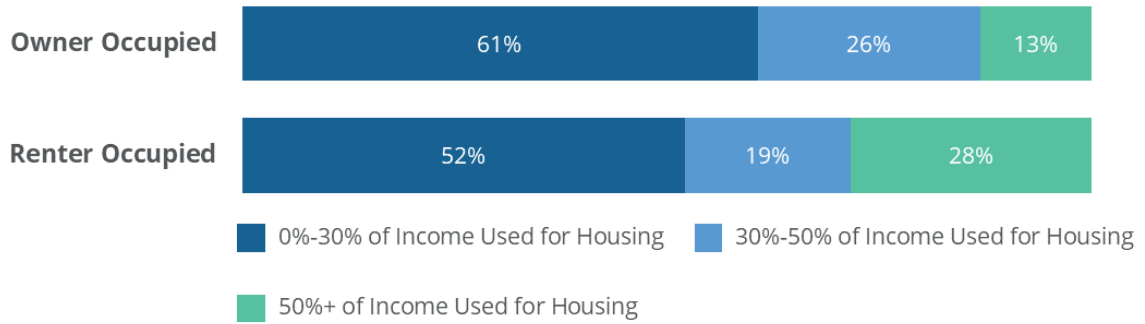
Source: ABAG Housing Needs Data Workbook

Cost burden and severe cost burden.
Figure IV-8.
Overpayment (Cost Burden) by Jurisdiction, 2019



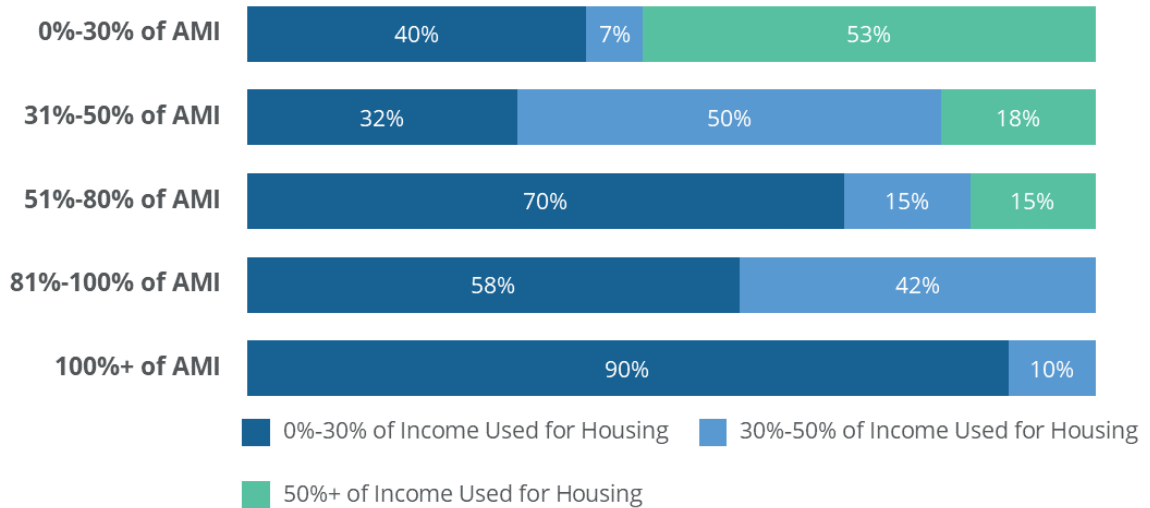
Source: ABAG Housing Needs Data Workbook

Figure IV-9.
Overpayment (Cost Burden) by Tenure, Town of Colma, 2019



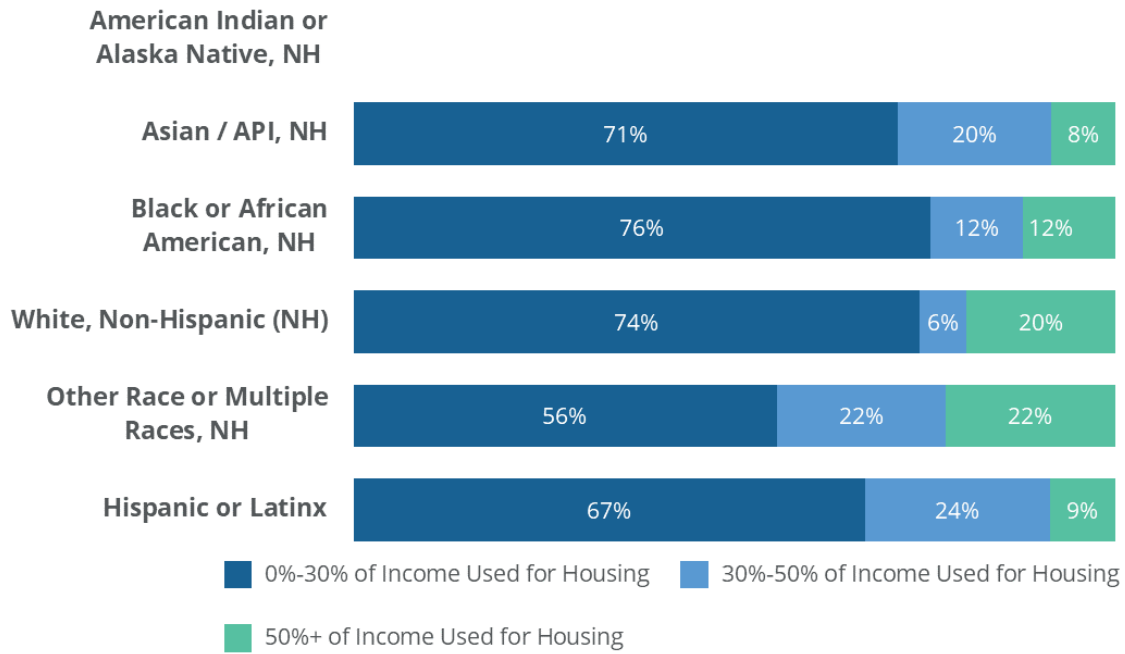
Source: ABAG Housing Needs Data Workbook

Figure IV-10.
Overpayment (Cost Burden) by Area Median Income (AMI), Town of Colma, 2019



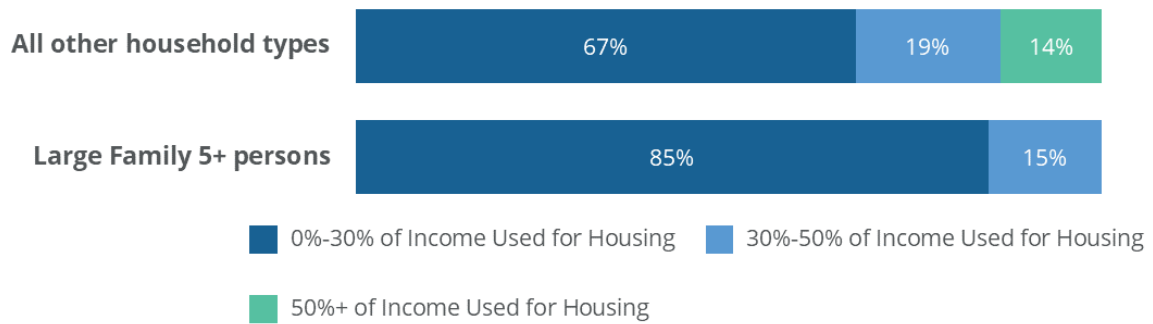
Source: ABAG Housing Needs Data Workbook

Figure IV-11.
Overpayment (Cost Burden) by Race and Ethnicity, Town of Colma, 2019



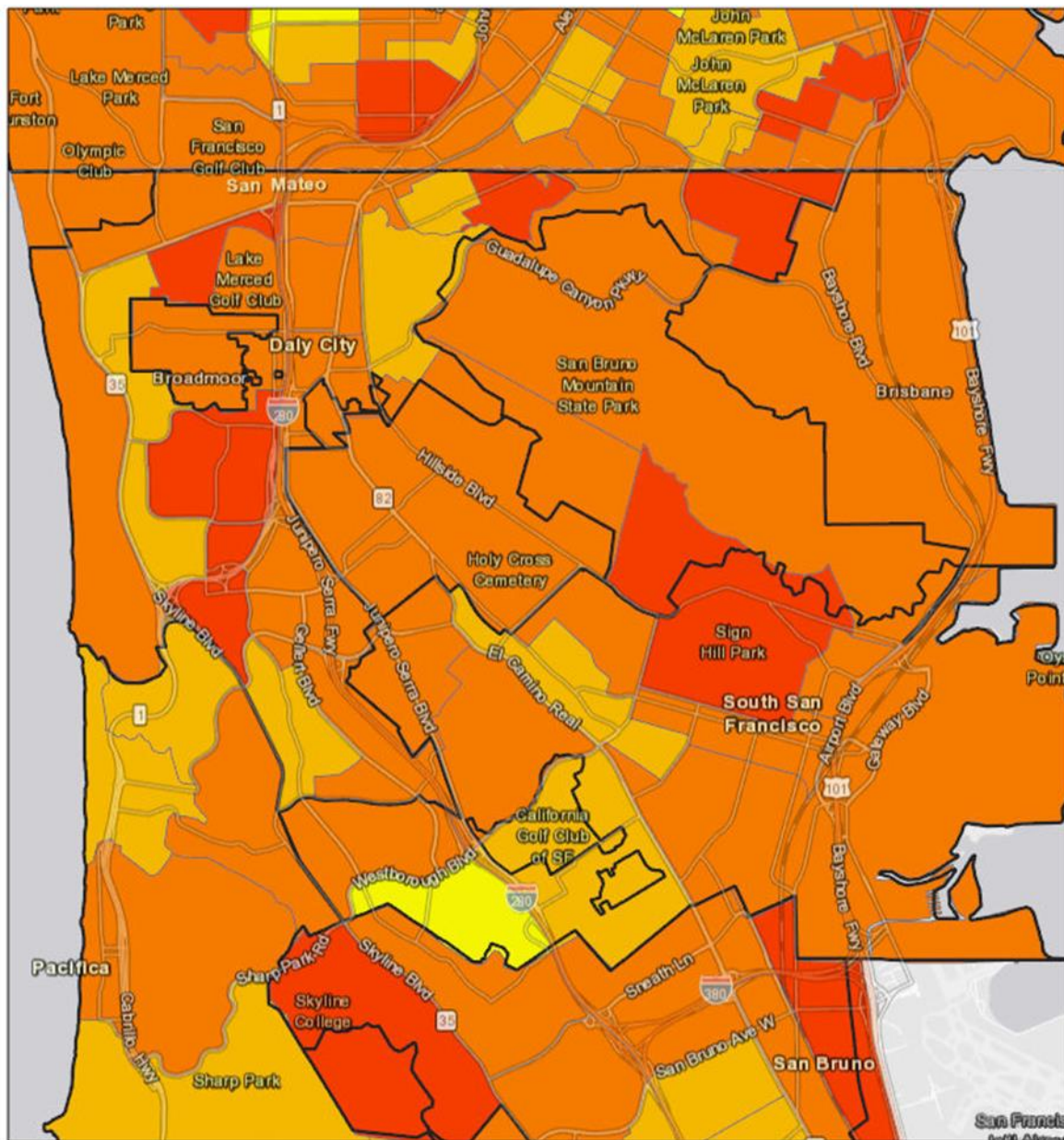
Source: ABAG Housing Needs Data Workbook

Figure IV-12.
Overpayment (Cost Burden) by Family Size, Town of Colma, 2019



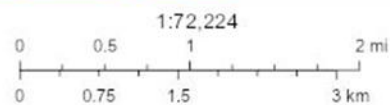
Source: ABAG Housing Needs Data Workbook

Figure IV-13.
Overpayment (Cost Burden) for Renter Households by Census Tract, 2019



11/17/2021, 9:34:32 AM

City/Town Boundaries
 (R) Overpayment by Renters (ACS, 2015 - 2019) - Tract
 < 20%
 20% - 40%
 40% - 60%
 60% - 80%

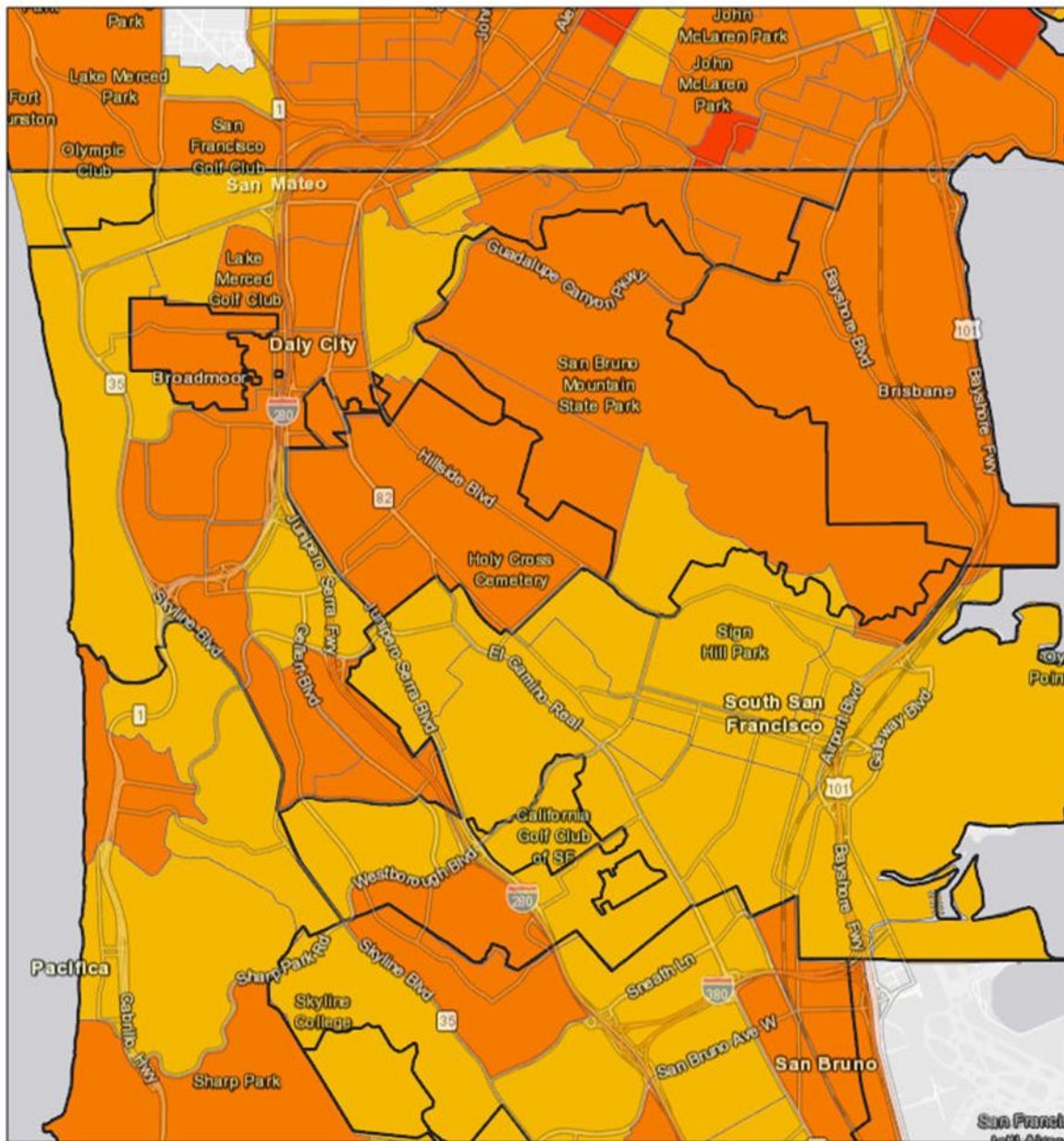


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-14.
Overpayment (Cost Burden) for Owner Households by Census Tract, 2019

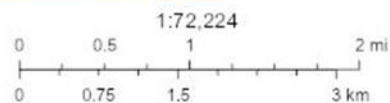


11/17/2021, 9:33:57 AM

City/Town Boundaries

(R) Overpayment by Home Owners (ACS, 2015 - 2019) - Tract

- 20% - 40%
- 40% - 60%
- 60% - 80%



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

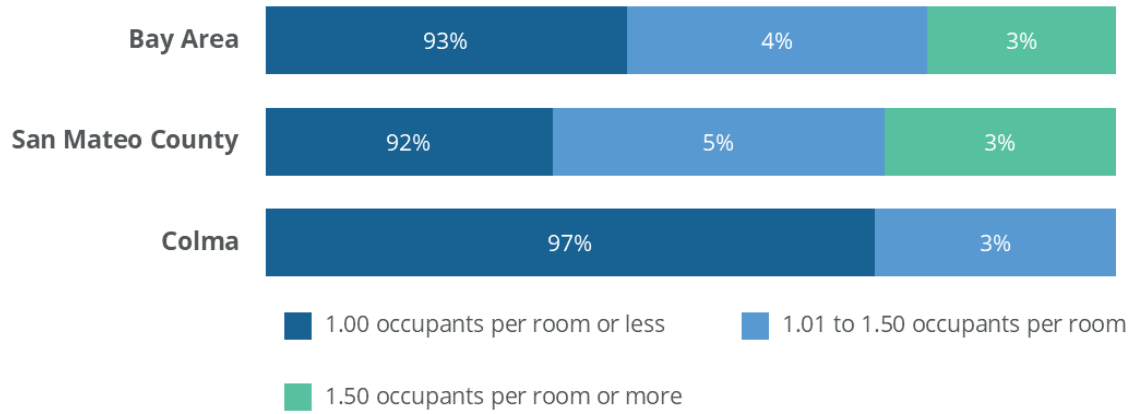
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Overcrowding.

Figure IV-15.

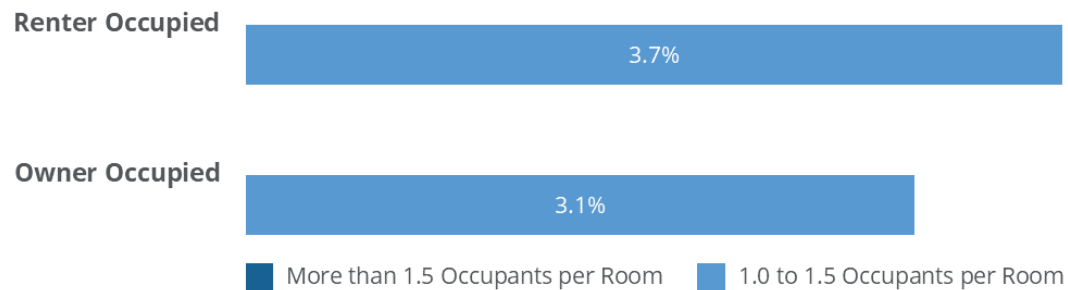
Occupants per Room by Jurisdiction, 2019



Source: ABAG Housing Needs Data Workbook

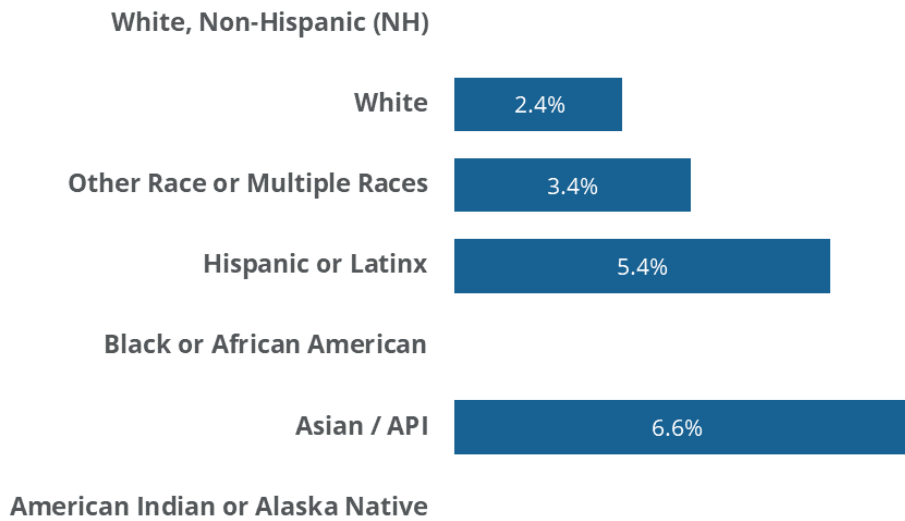
Figure IV-16.

Occupants per Room by Tenure, Town of Colma, 2019



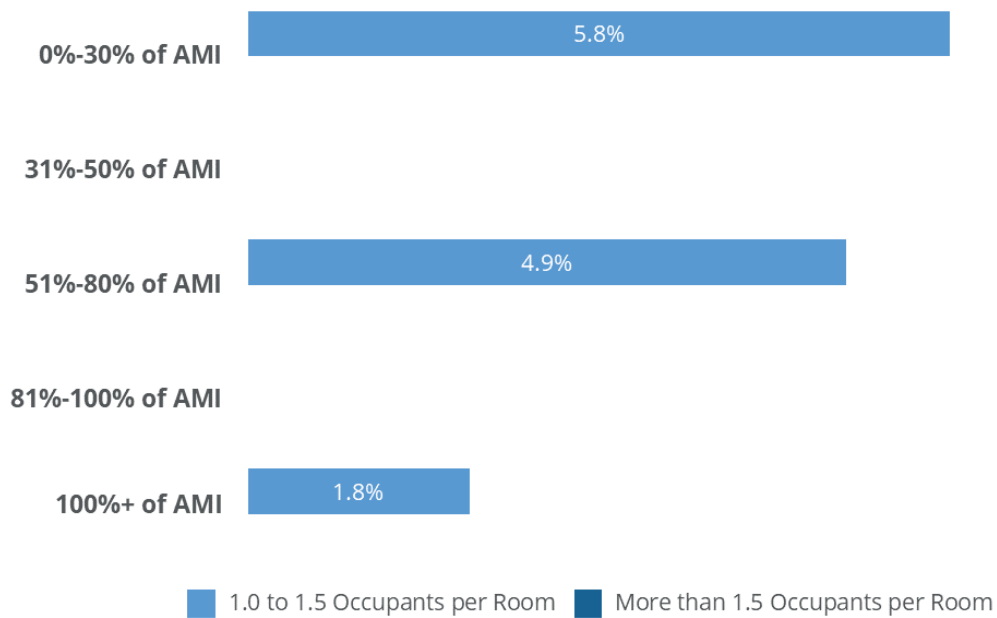
Source: ABAG Housing Needs Data Workbook

Figure IV-17.
Overcrowding by Race and Ethnicity, Town of Colma, 2019



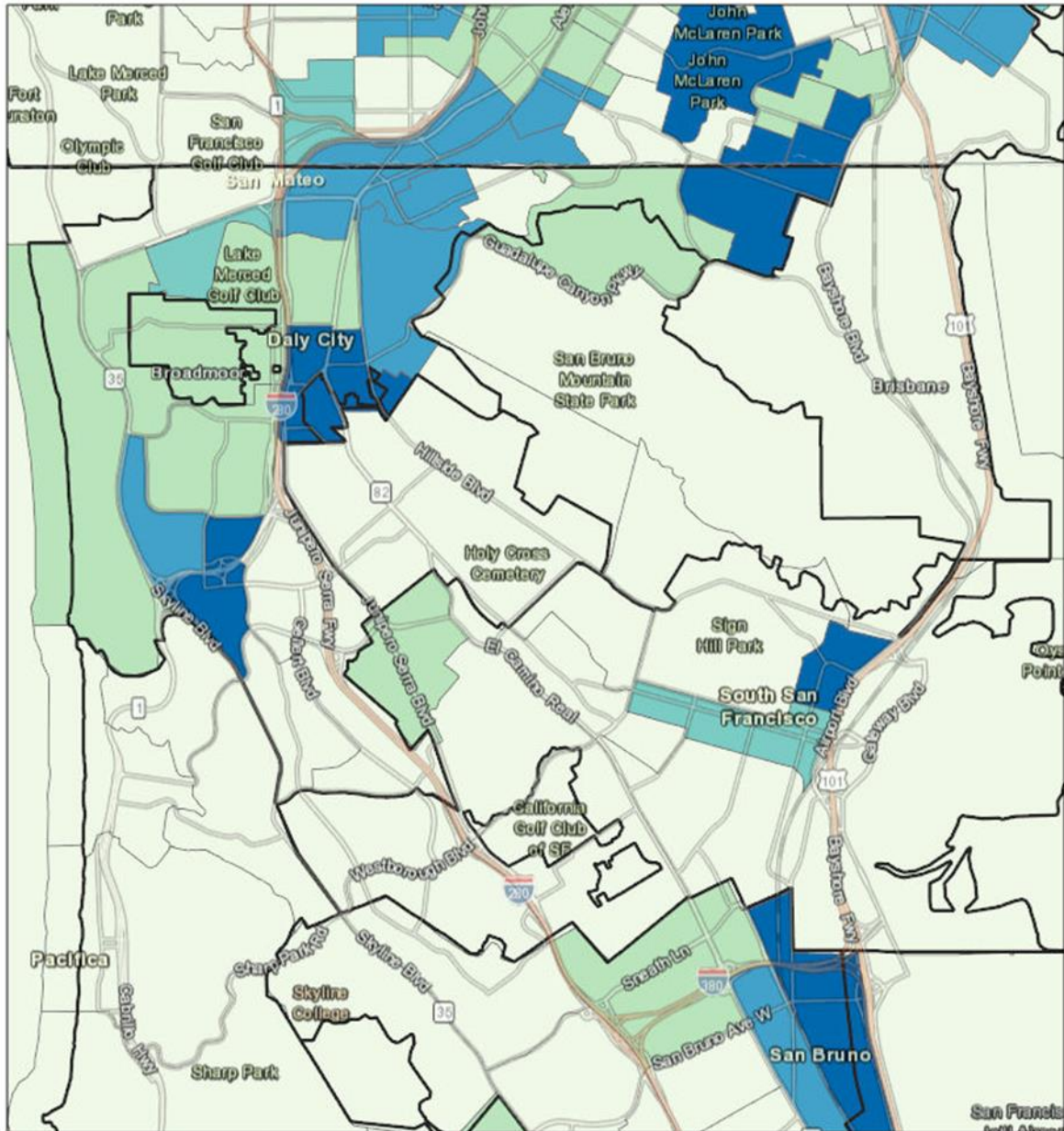
Note: Overcrowding is indicated by more than 1 person per room.
 Source: ABAG Housing Needs Data Workbook

Figure IV-18.
Occupants per Room by AMI, Town of Colma, 2019



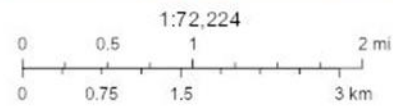
Source: ABAG Housing Needs Data Workbook

Figure IV-19.
Overcrowded Households by Census Tract, 2019



11/17/2021, 9:33:25 AM

City/Town Boundaries	12.01% - 15%
(R) ≤ 8.2% (Statewide Average)	15.01% - 20%
8.3% - 12%	> 20%



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

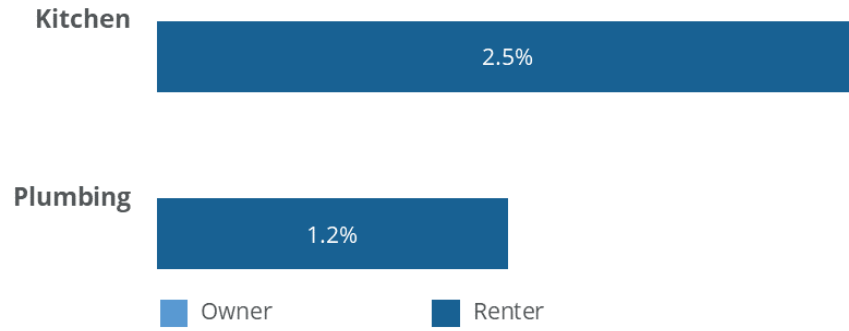
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Substandard housing.

Figure IV-20.

Percent of Units Lacking Complete Kitchen and Plumbing Facilities, Town of Colma, 2019



Source: ABAG Housing Needs Data Workbook

Homelessness.

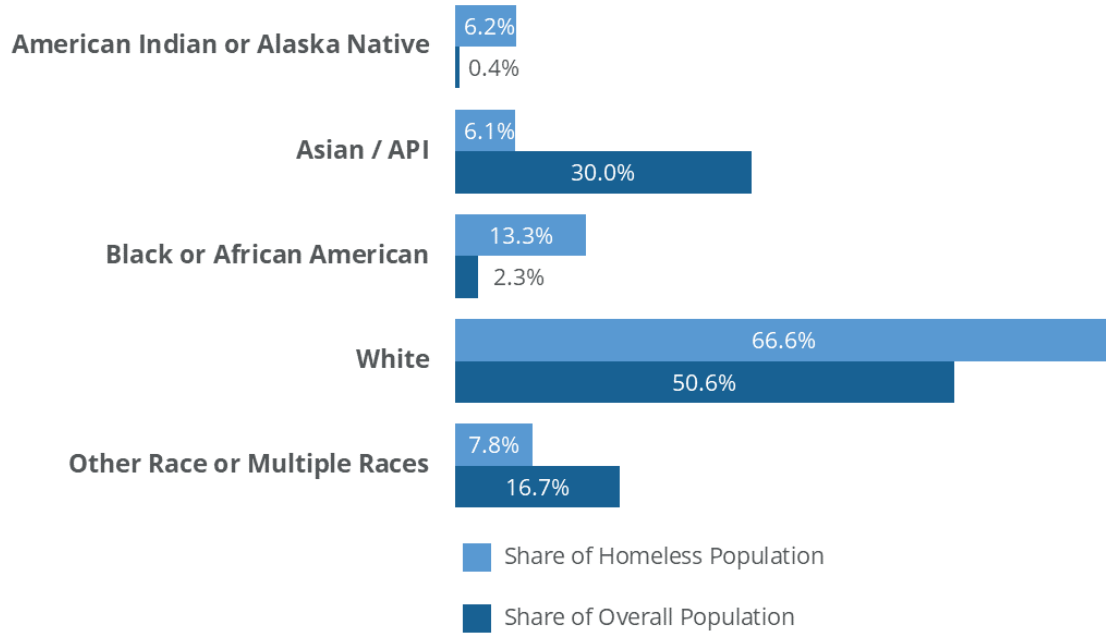
Figure IV-21.

Homelessness by Household Type and Shelter Status, San Mateo County, 2019

	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

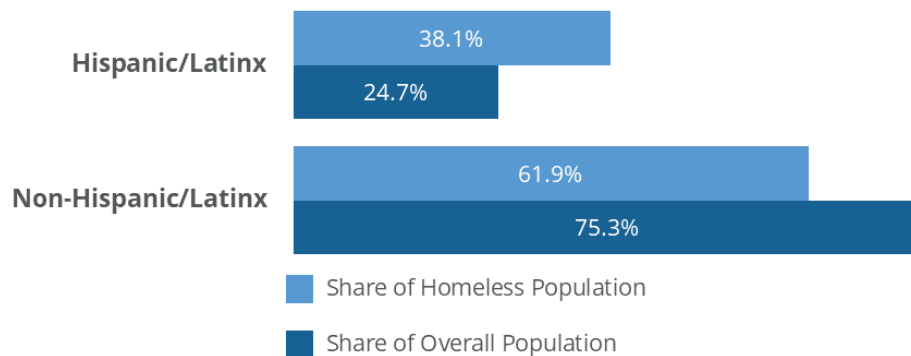
Source:
ABAG Housing Needs Data Workbook

Figure IV-22.
Share of General and Homeless Populations by Race, San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-23.
Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

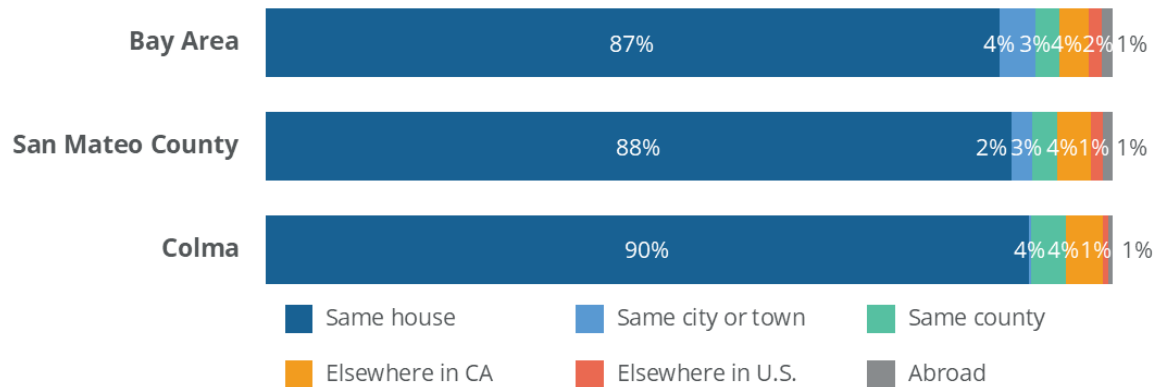
Figure IV-24.
Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	46	0	70	31	10
Sheltered - Transitional Housing	46	3	46	4	14
Unsheltered	20	0	189	34	103

Source: ABAG Housing Needs Data Workbook

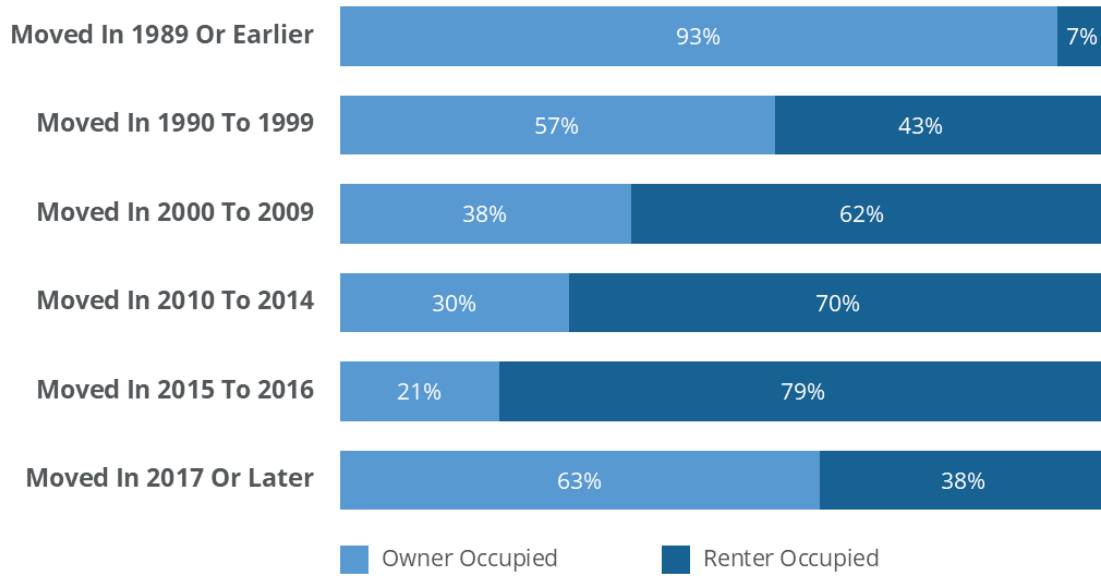
Displacement.

Figure IV-25.
Location of Population One Year Ago, Town of Colma, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-26.
Tenure by Year Moved to Current Residence, Town of Colma, 2019



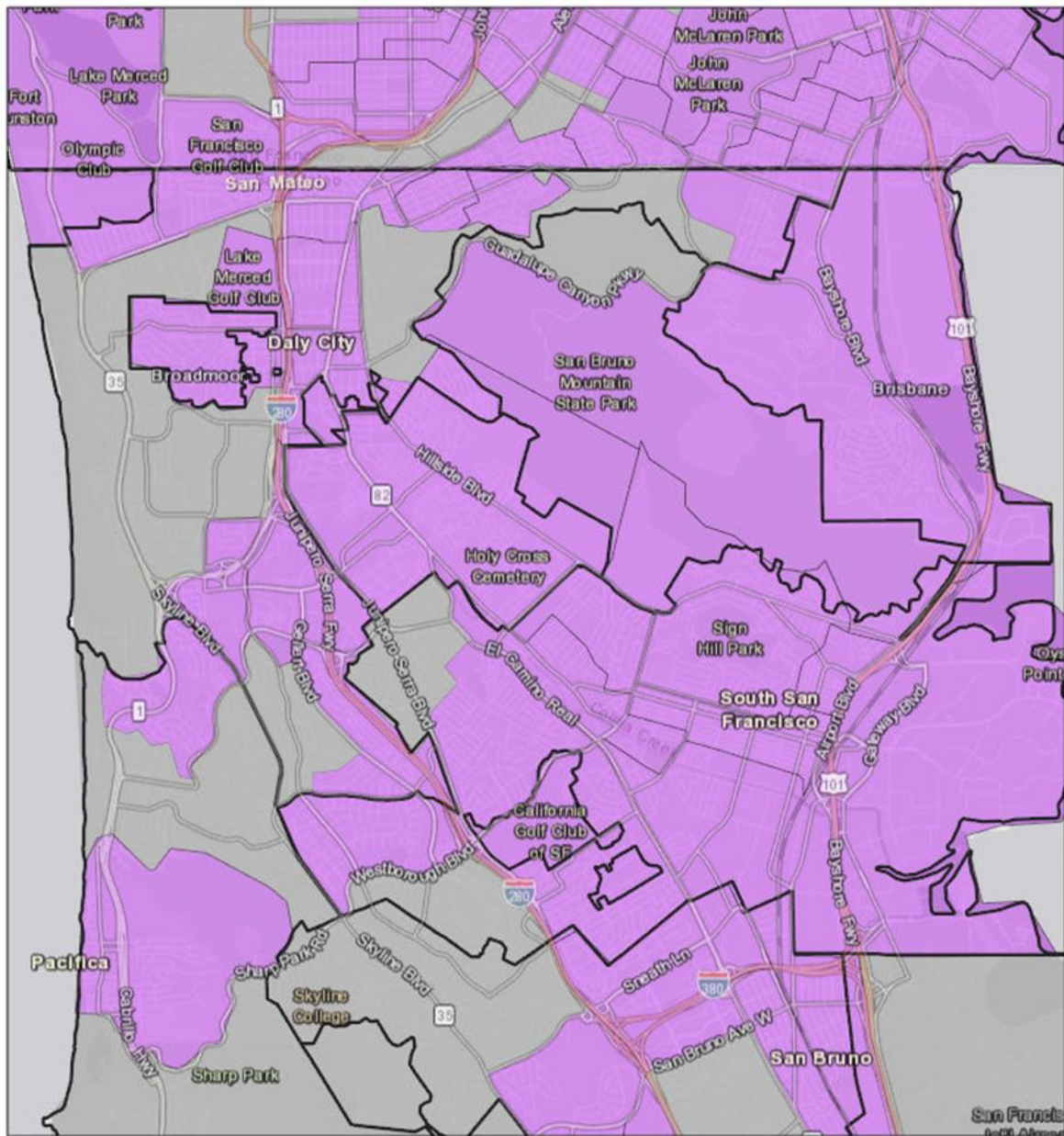
Source: ABAG Housing Needs Data Workbook

Figure IV-27.
Assisted Units at Risk of Conversion, Town of Colma, 2019

	Low	Moderate	High	Very High	Total Assisted Units in Database
Colma	65	0	0	0	65
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

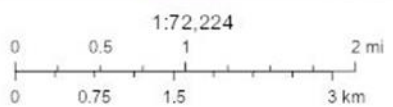
Source: ABAG Housing Needs Data Workbook

Figure IV-28.
Census Tracts Vulnerable to Displacement



11/17/2021, 9:36:33 AM

-  City/Town Boundaries
- (A) Sensitive Communities (UCB, Urban Displacement Project)
-  Vulnerable
-  Other

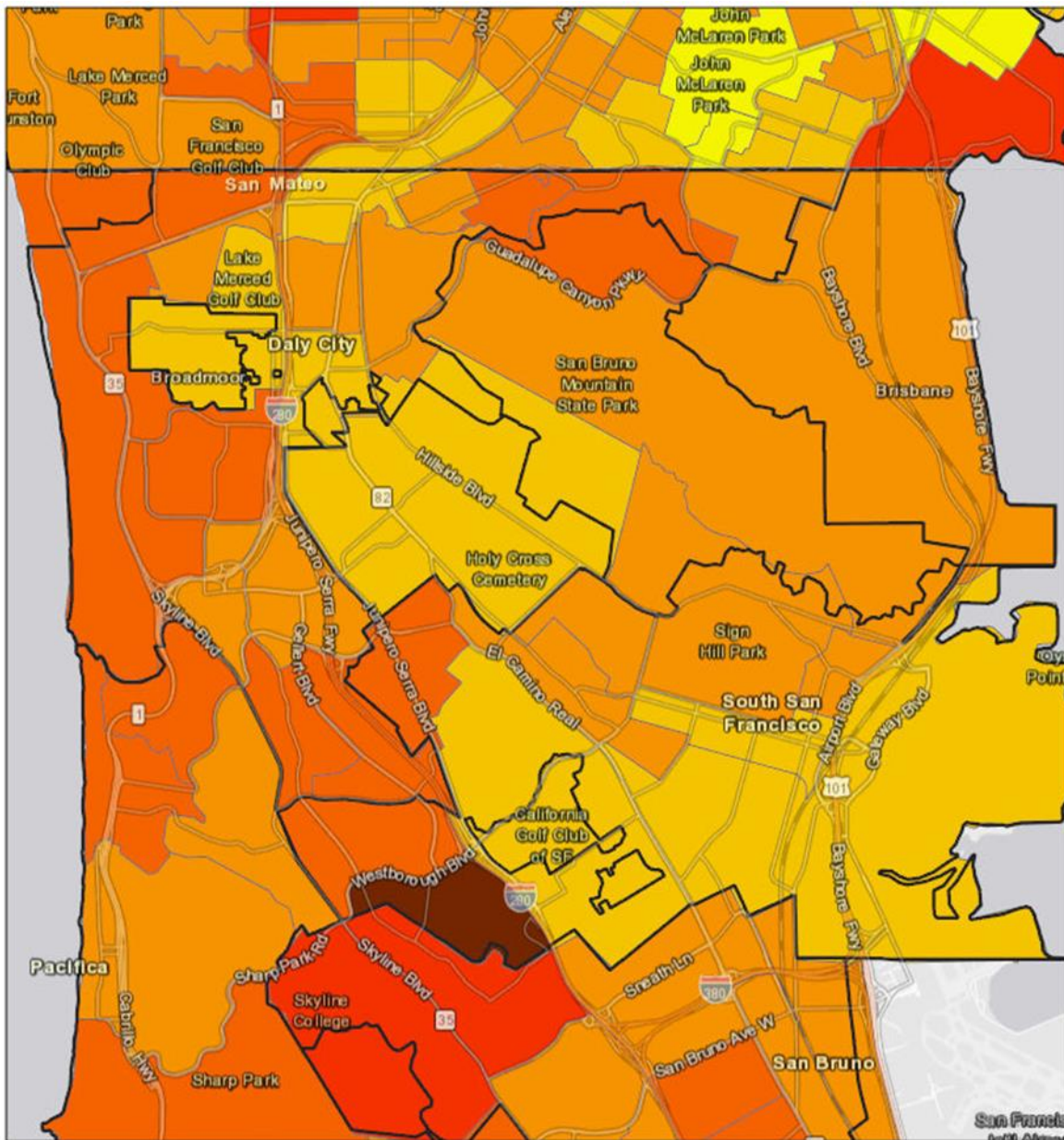


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

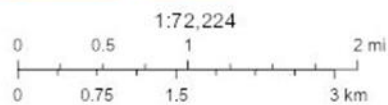
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-29.
Location Affordability Index by Census Tract



11/17/2021, 9:32:27 AM

- City/Town Boundaries
- (R) Location Affordability Index (HUD) - Tract <\$1,000
- <\$1,500
- <\$2,000
- <\$2,500
- <\$3,000
- Greater than \$3,000

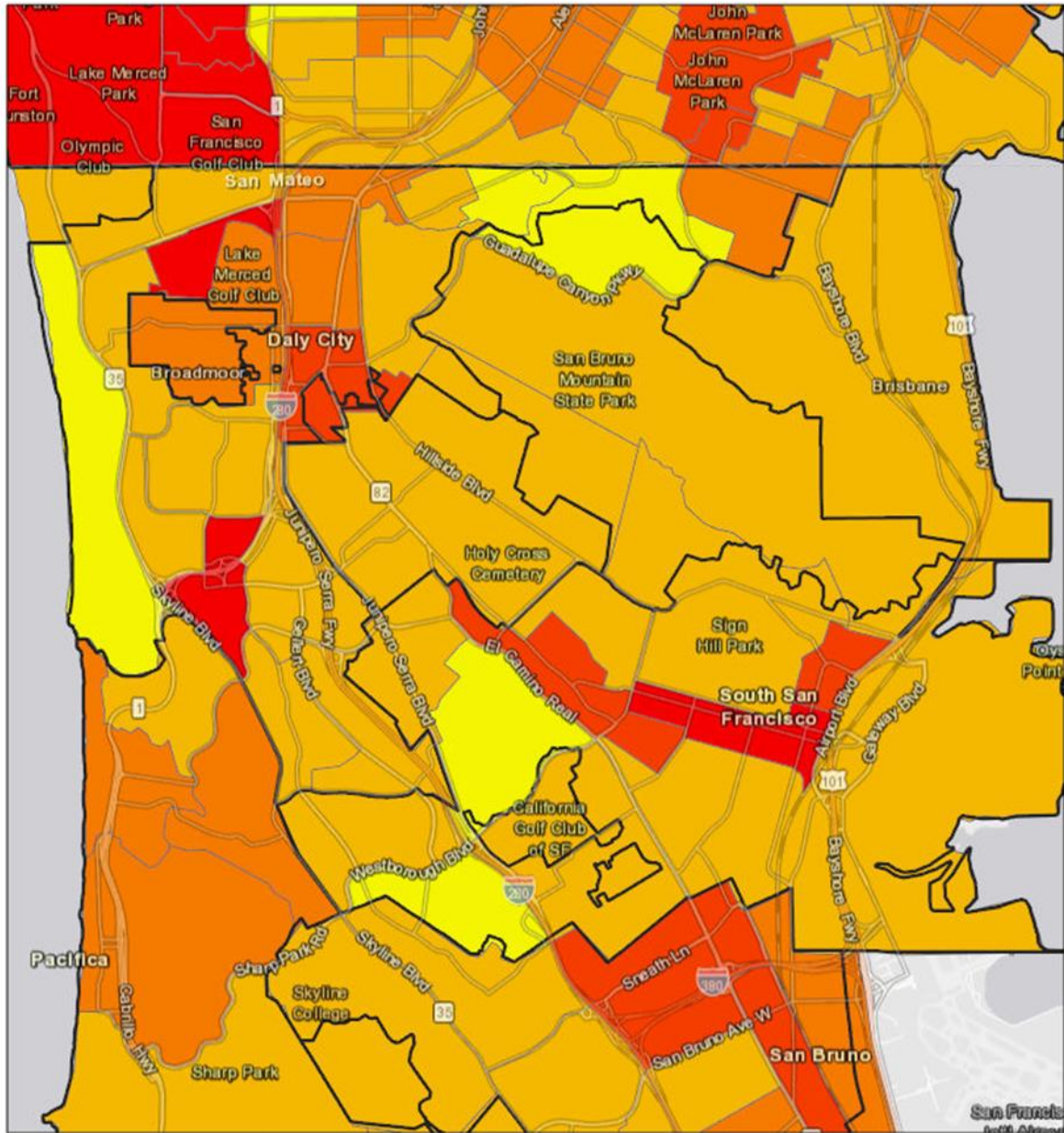


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks CA HCD

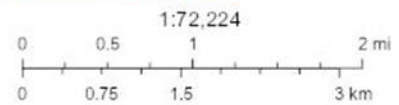
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-30.
Share of Renter Occupied Households by Census Tract, 2019



11/17/2021, 9:26:50 AM

- City/Town Boundaries
- (R) Percent of households in renter - occupied housing units (HUD) - Tract
- ≤ 20 %
- 20% - 40%
- 40% - 60%
- 60% - 80%
- > 80%

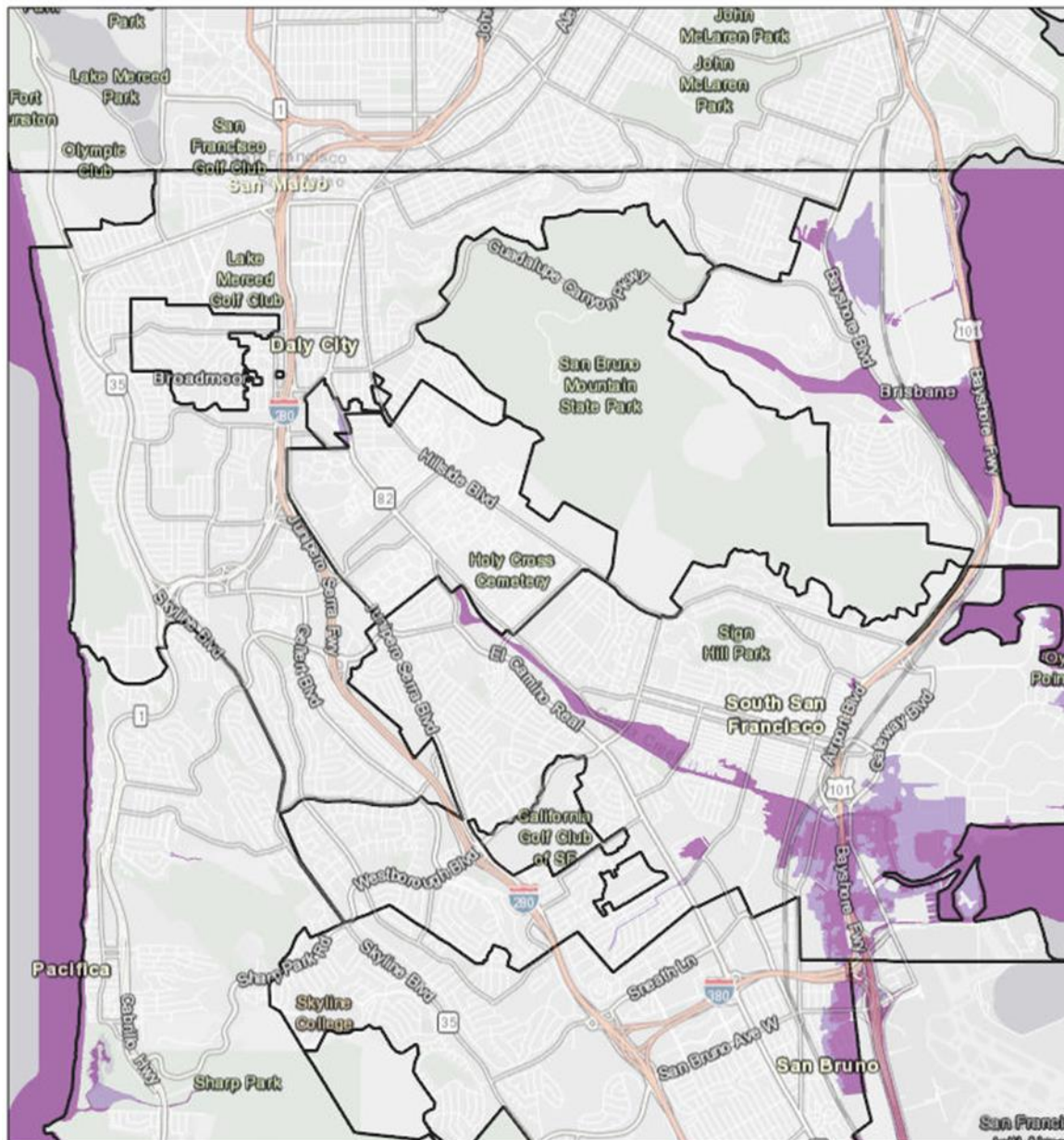


County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

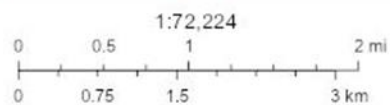
Figure IV-31.
Special Flood Hazard Areas, 2000



11/17/2021, 9:28:05 AM

(A) Special Flood Hazard Areas (FEMA, 2020)

- 1% Annual Chance Flood Hazard
- 0.2% Annual Chance Flood Hazard
- City/Town Boundaries



County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

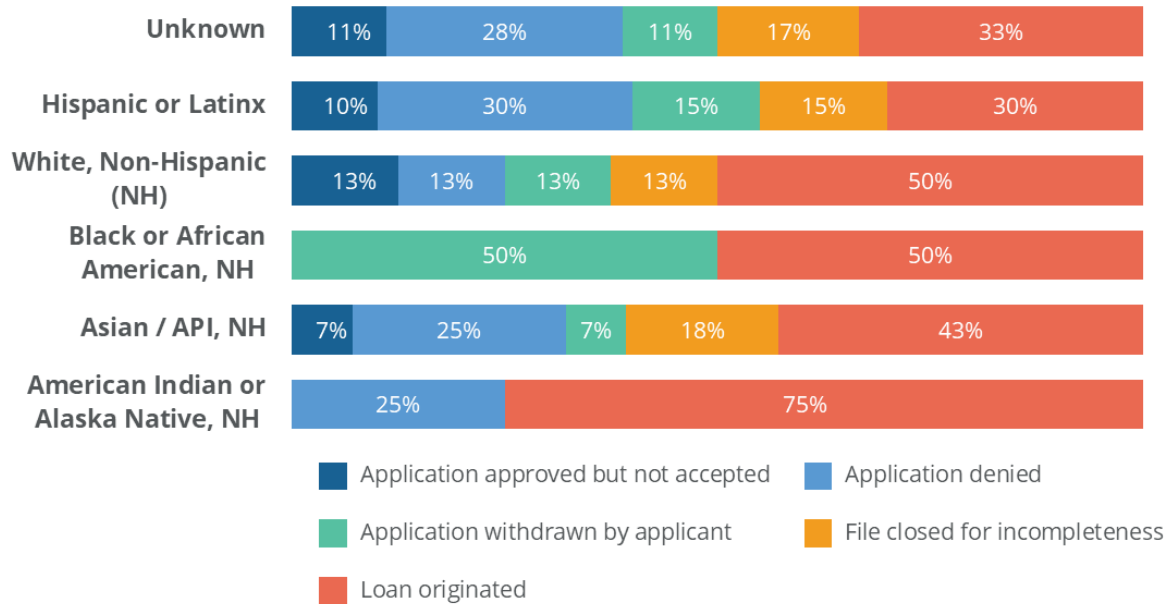
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Source: California Department of Housing and Community Development AFFH Data Viewer

Other considerations.

Figure IV-32.

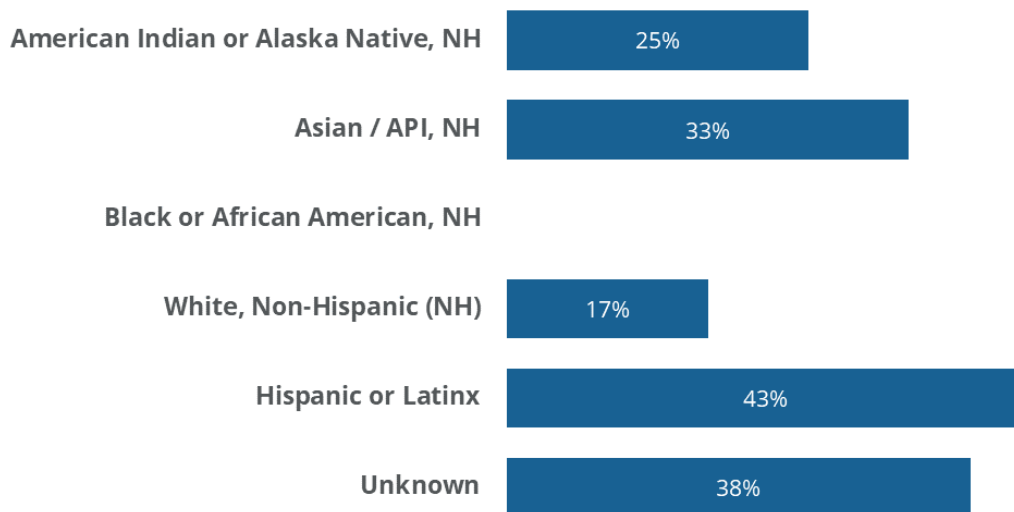
Mortgage Applications by Race and Ethnicity, Town of Colma, 2018-2019



Source: ABAG Housing Needs Data Workbook

Figure IV-33.

Mortgage Application Denial Rate by Race and Ethnicity, Town of Colma, 2018-2019



Source: ABAG Housing Needs Data Workbook

Appendix B2

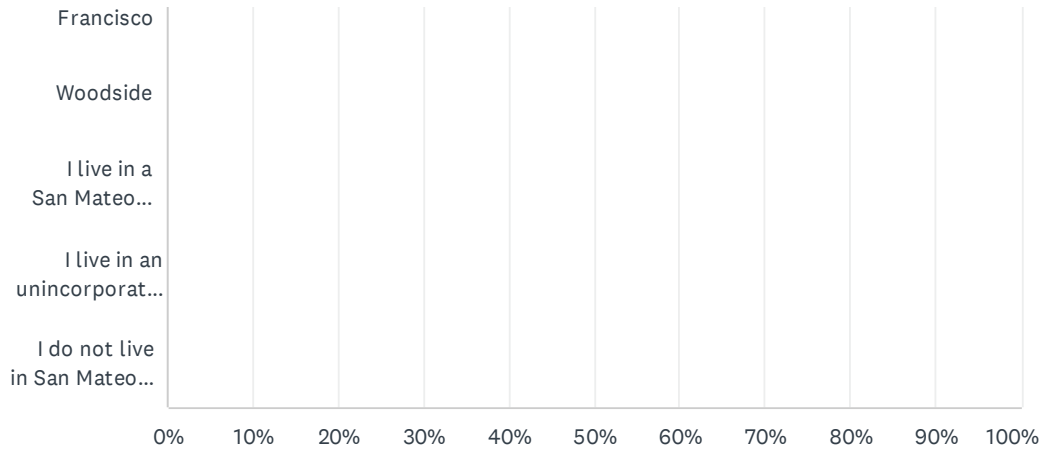
Colma/San Mateo County Fair Housing Survey Results

Q1 In what city or town do you live?

Answered: 17 Skipped: 0



San Mateo County Fair Housing Survey

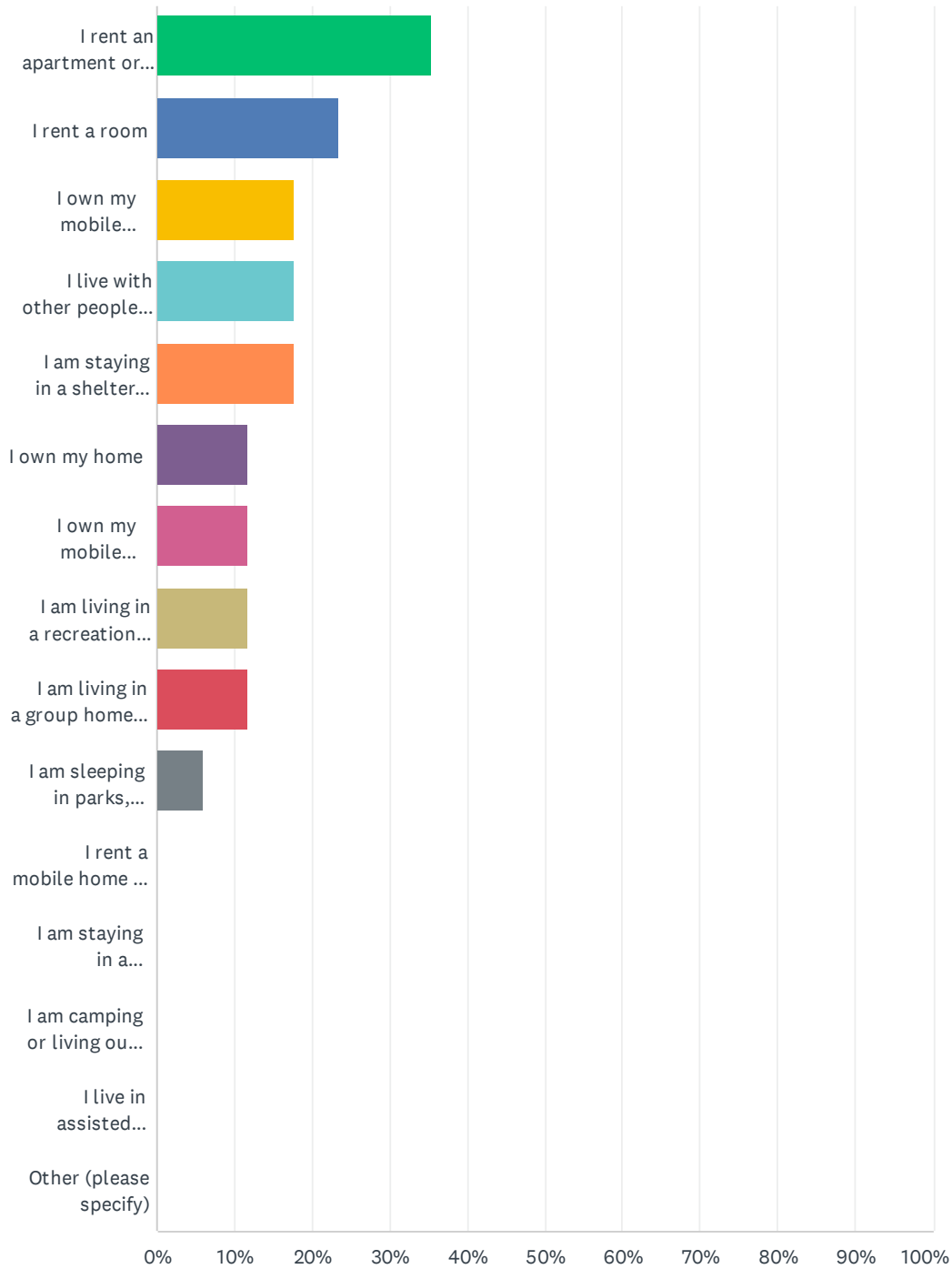


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
Colma	100.00%	17
Atherton	0.00%	0
Belmont	0.00%	0
Brisbane	0.00%	0
Burlingame	0.00%	0
Daly City	0.00%	0
East Palo Alto	0.00%	0
Foster City	0.00%	0
Half Moon Bay	0.00%	0
Hillsborough	0.00%	0
Menlo Park	0.00%	0
Millbrae	0.00%	0
Pacifica	0.00%	0
Portola Valley	0.00%	0
Redwood City	0.00%	0
San Bruno	0.00%	0
San Carlos	0.00%	0
City of San Mateo	0.00%	0
South San Francisco	0.00%	0
Woodside	0.00%	0
I live in a San Mateo County community not listed	0.00%	0
I live in an unincorporated area in San Mateo County	0.00%	0
I do not live in San Mateo County.	0.00%	0
TOTAL		17

Q2 Which of the following best describes your current housing situation? Check all that apply

Answered: 17 Skipped: 0

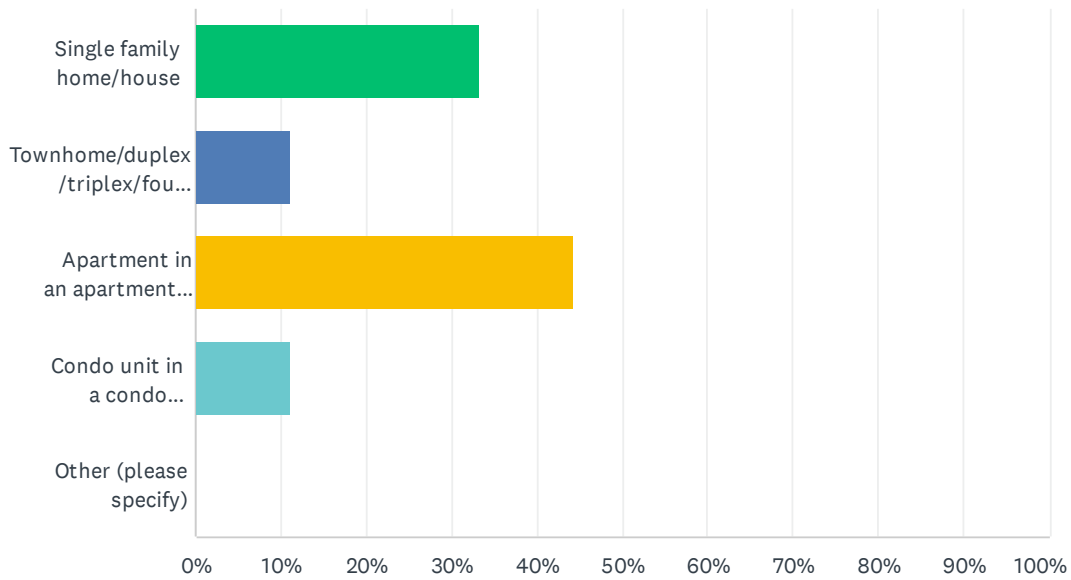


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
I rent an apartment or house	35.29%	6
I rent a room	23.53%	4
I own my mobile home/trailer and rent a space in a mobile home park	17.65%	3
I live with other people and am not on lease or property title	17.65%	3
I am staying in a shelter or transitional housing	17.65%	3
I own my home	11.76%	2
I own my mobile home/trailer and also own the space in a mobile home park	11.76%	2
I am living in a recreational vehicle	11.76%	2
I am living in a group home (e.g., sober living environment)	11.76%	2
I am sleeping in parks, sidewalks, parking lots, in vacant buildings	5.88%	1
I rent a mobile home and space in a mobile home park	0.00%	0
I am staying in a motel/hotel	0.00%	0
I am camping or living out of a car	0.00%	0
I live in assisted living/congregate care community	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 17		

Q3 In what type of housing unit do you currently live?

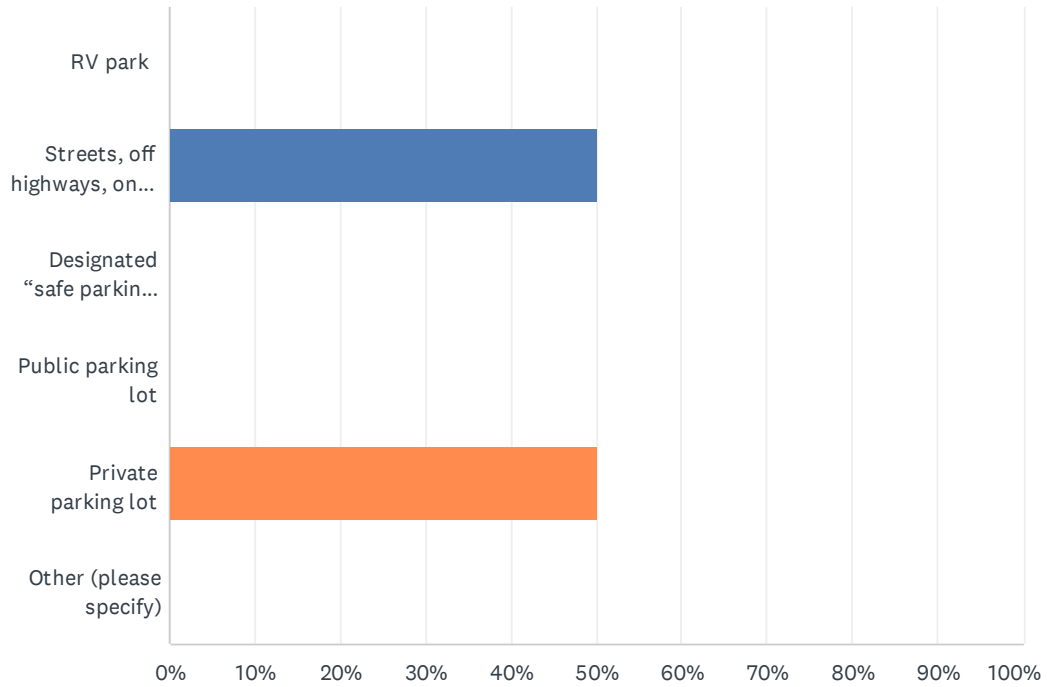
Answered: 9 Skipped: 8



ANSWER CHOICES	RESPONSES	
Single family home/house	33.33%	3
Townhome/duplex/triplex/fourplex	11.11%	1
Apartment in an apartment building	44.44%	4
Condo unit in a condo building	11.11%	1
Other (please specify)	0.00%	0
TOTAL		9

Q4 If RV in previous question: Where do you park your RV most often?

Answered: 2 Skipped: 15

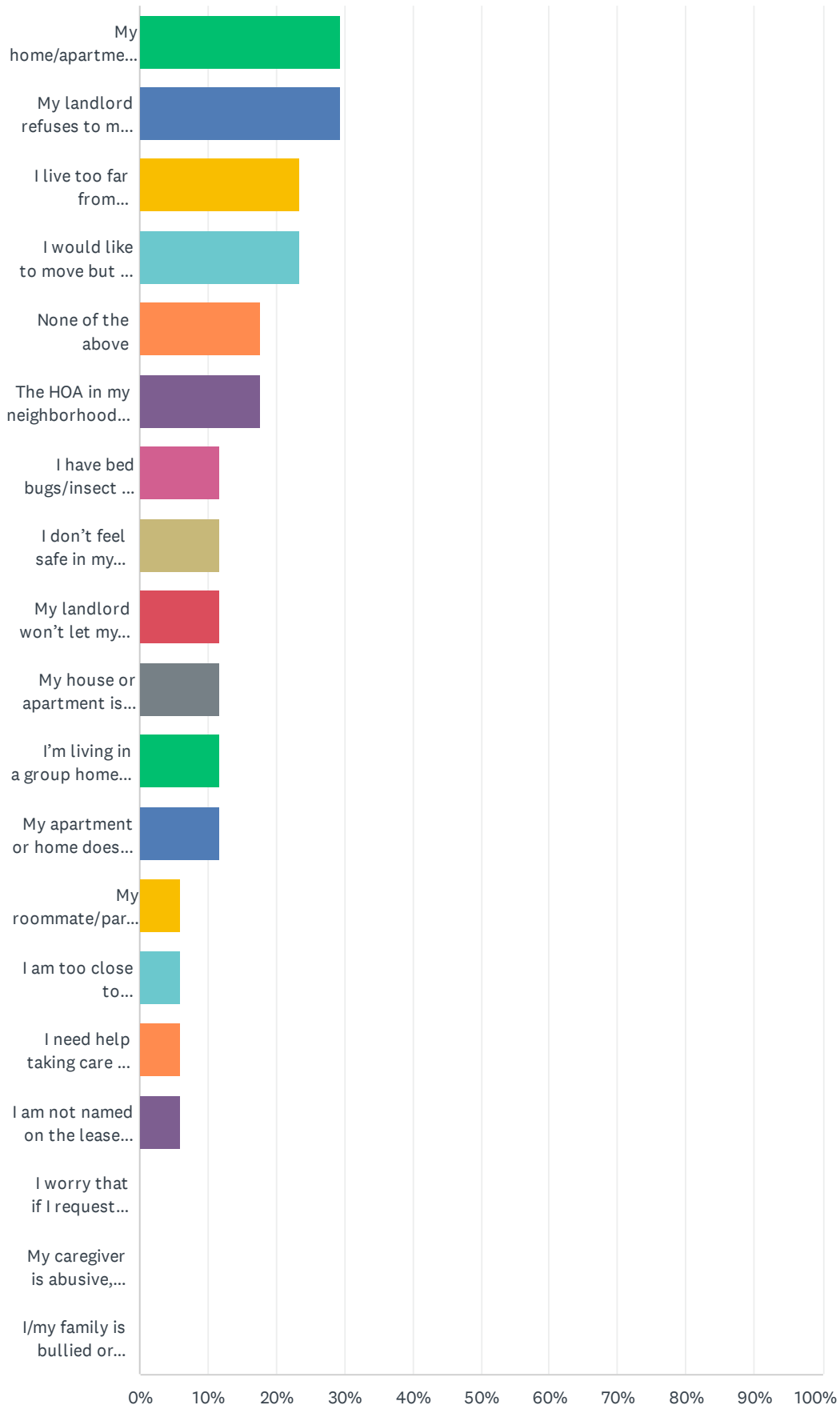


ANSWER CHOICES	RESPONSES	
RV park	0.00%	0
Streets, off highways, on dirt roads	50.00%	1
Designated "safe parking" program spaces/lots	0.00%	0
Public parking lot	0.00%	0
Private parking lot	50.00%	1
Other (please specify)	0.00%	0
TOTAL		2

Q5 Do you face any of these challenges in your housing situation? (Select all that apply)

Answered: 17 Skipped: 0

San Mateo County Fair Housing Survey

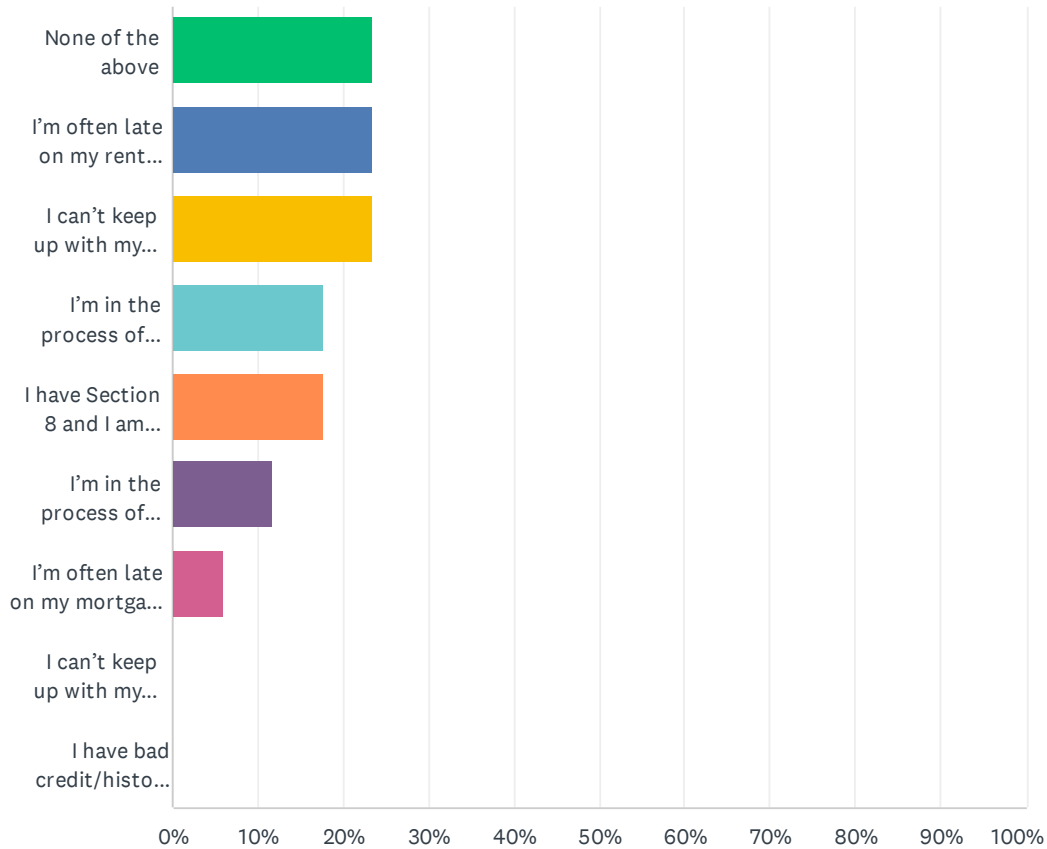


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
My home/apartment is in bad condition	29.41%	5
My landlord refuses to make repairs despite my requests	29.41%	5
I live too far from family/friends/my community	23.53%	4
I would like to move but I can't afford anything that is available/My income is too low for me to find anywhere else to rent	23.53%	4
None of the above	17.65%	3
The HOA in my neighborhood won't let me make changes to my house or property	17.65%	3
I have bed bugs/insect or rodent infestation	11.76%	2
I don't feel safe in my building/neighborhood	11.76%	2
My landlord won't let my children play outside of my apartment/house/mobile home	11.76%	2
My house or apartment isn't big enough for my family members	11.76%	2
I'm living in a group home or congregate setting and would rather live independently	11.76%	2
My apartment or home doesn't have what I need for my disability	11.76%	2
My roommate/partner is abusive, mistreats me	5.88%	1
I am too close to environmental hazards (polluting factories, waste treatment)	5.88%	1
I need help taking care of myself/my home and can't find or afford to hire someone	5.88%	1
I am not named on the lease and worry about getting evicted	5.88%	1
I worry that if I request a repair it will result in a rent increase or eviction	0.00%	0
My caregiver is abusive, mistreats me	0.00%	0
I/my family is bullied or harassed by my landlord or other tenants	0.00%	0
Total Respondents: 17		

Q6 Do you face any of these challenges paying for housing? (Select all that apply)

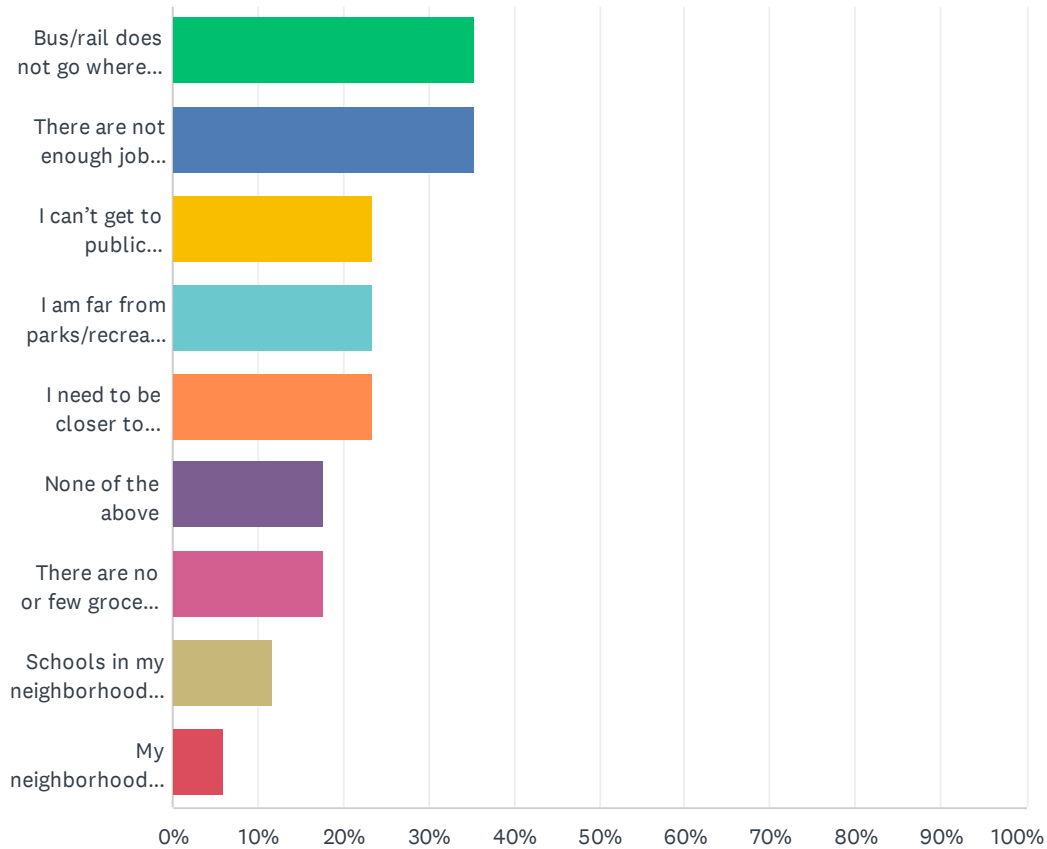
Answered: 17 Skipped: 0



ANSWER CHOICES	RESPONSES	
None of the above	23.53%	4
I'm often late on my rent payments	23.53%	4
I can't keep up with my utilities	23.53%	4
I'm in the process of foreclosure	17.65%	3
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	17.65%	3
I'm in the process of getting evicted	11.76%	2
I'm often late on my mortgage payments	5.88%	1
I can't keep up with my property taxes	0.00%	0
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	0.00%	0
Total Respondents: 17		

Q7 Do you face any of these challenges in your neighborhood? (Select all that apply)

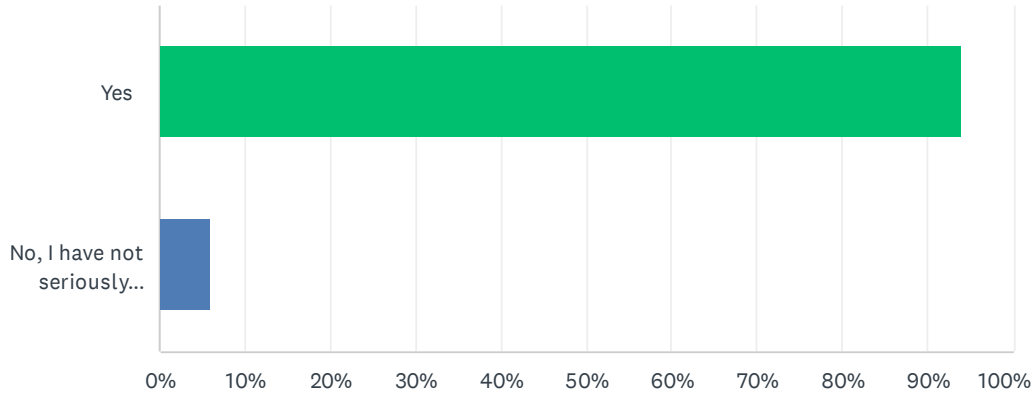
Answered: 17 Skipped: 0



ANSWER CHOICES	RESPONSES	
Bus/rail does not go where I need to go or does not operate during the times I need	35.29%	6
There are not enough job opportunities in the area	35.29%	6
I can't get to public transit/bus/light rail easily or safely	23.53%	4
I am far from parks/recreation areas	23.53%	4
I need to be closer to health care/medical facilities	23.53%	4
None of the above	17.65%	3
There are no or few grocery stores/healthy food stores in the area	17.65%	3
Schools in my neighborhood are poor quality	11.76%	2
My neighborhood does not have good sidewalks, walking areas, and/or lighting	5.88%	1
Total Respondents: 17		

Q8 In the past five years, have you looked seriously for housing to rent or buy in San Mateo County? (“Serious” looking includes touring or searching for homes or apartments, putting in applications or pursuing mortgage financing.)

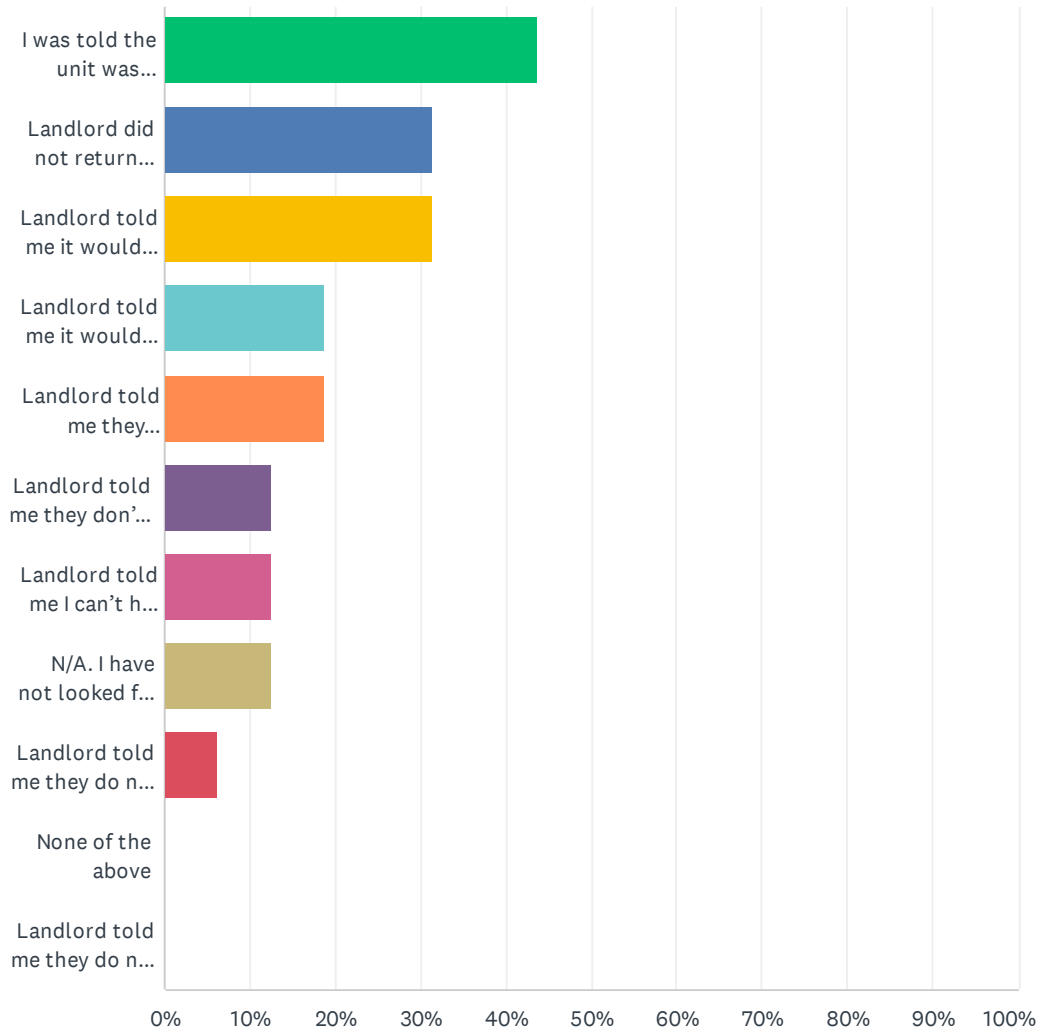
Answered: 17 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	94.12%	16
No, I have not seriously looked for housing in San Mateo County in the past five years	5.88%	1
TOTAL		17

Q9 When you looked for housing to rent, did you experience any of the following? (Select all that apply)

Answered: 16 Skipped: 1

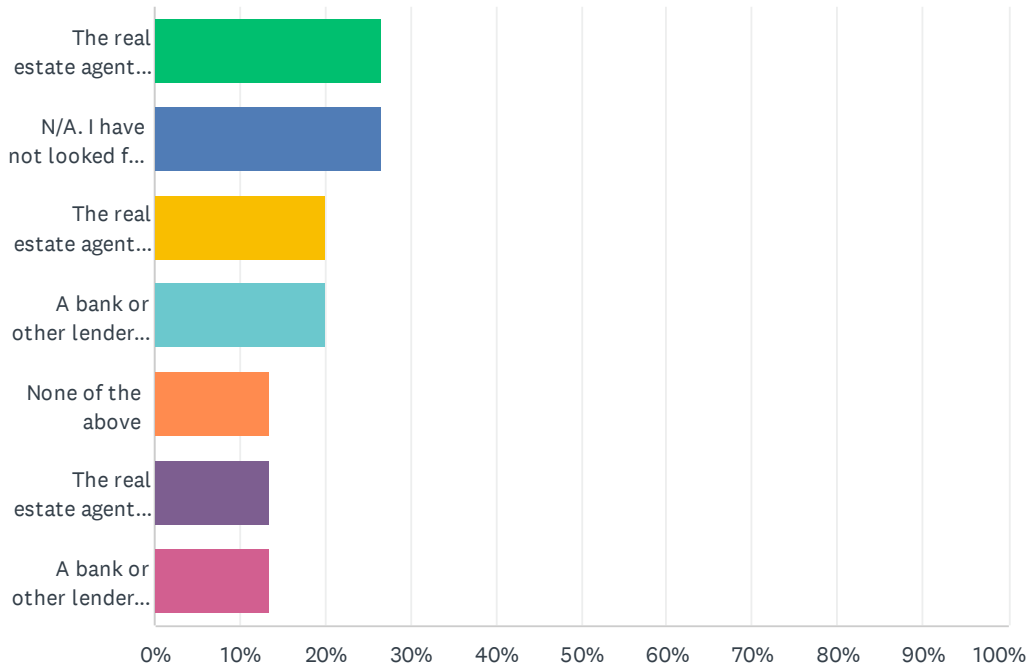


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available	43.75%	7
Landlord did not return calls and/or emails asking about a unit	31.25%	5
Landlord told me it would cost me more because of my service animal or emotional support animal	31.25%	5
Landlord told me it would cost me more to rent because I have children	18.75%	3
Landlord told me they couldn't make changes to the apartment/home for my disability	18.75%	3
Landlord told me they don't rent to families with children	12.50%	2
Landlord told me I can't have a service or emotional support animal	12.50%	2
N/A. I have not looked for rental housing.	12.50%	2
Landlord told me they do not accept Section 8 vouchers	6.25%	1
None of the above	0.00%	0
Landlord told me they do not rent to persons with a disabilities	0.00%	0
Total Respondents: 16		

Q10 When you looked for housing to buy, did you experience any of the following? (Select all that apply)

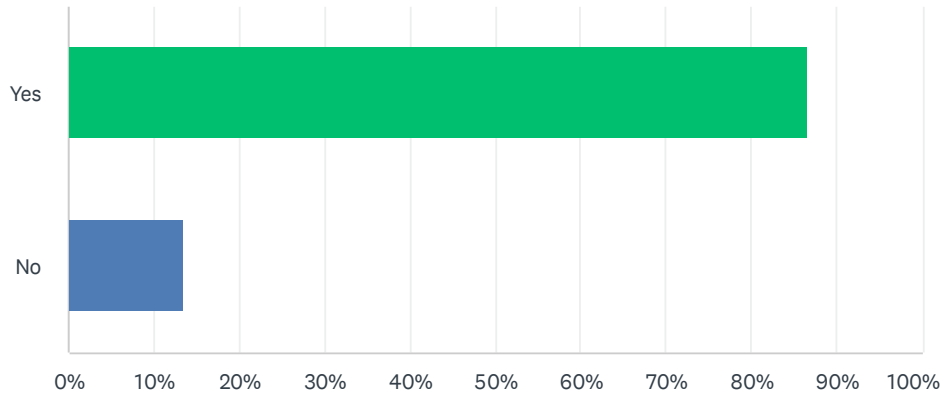
Answered: 15 Skipped: 2



ANSWER CHOICES	RESPONSES	
The real estate agent told me I would need to show I was prequalified with a bank before I could see properties	26.67%	4
N/A. I have not looked for housing to buy.	26.67%	4
The real estate agent would not make a disability accommodation when I asked	20.00%	3
A bank or other lender charged me a high interest rate on my home loan	20.00%	3
None of the above	13.33%	2
The real estate agent only showed me or only suggested homes in neighborhoods where most people were of my same race or ethnicity	13.33%	2
A bank or other lender would not give me a loan to buy a home	13.33%	2
Total Respondents: 15		

Q11 When you looked for housing in San Mateo County in the past five years, were you ever denied housing to rent or buy?

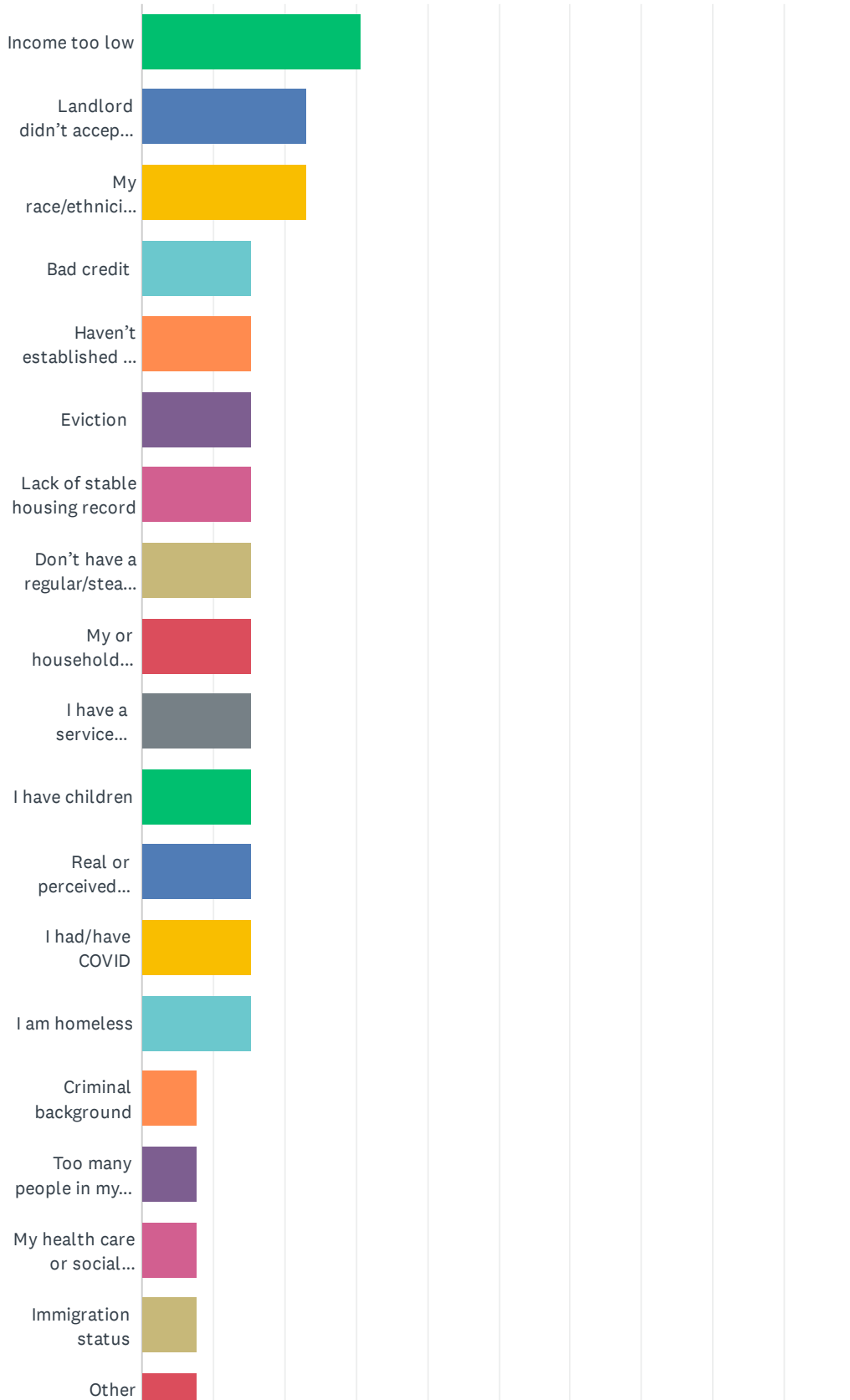
Answered: 15 Skipped: 2



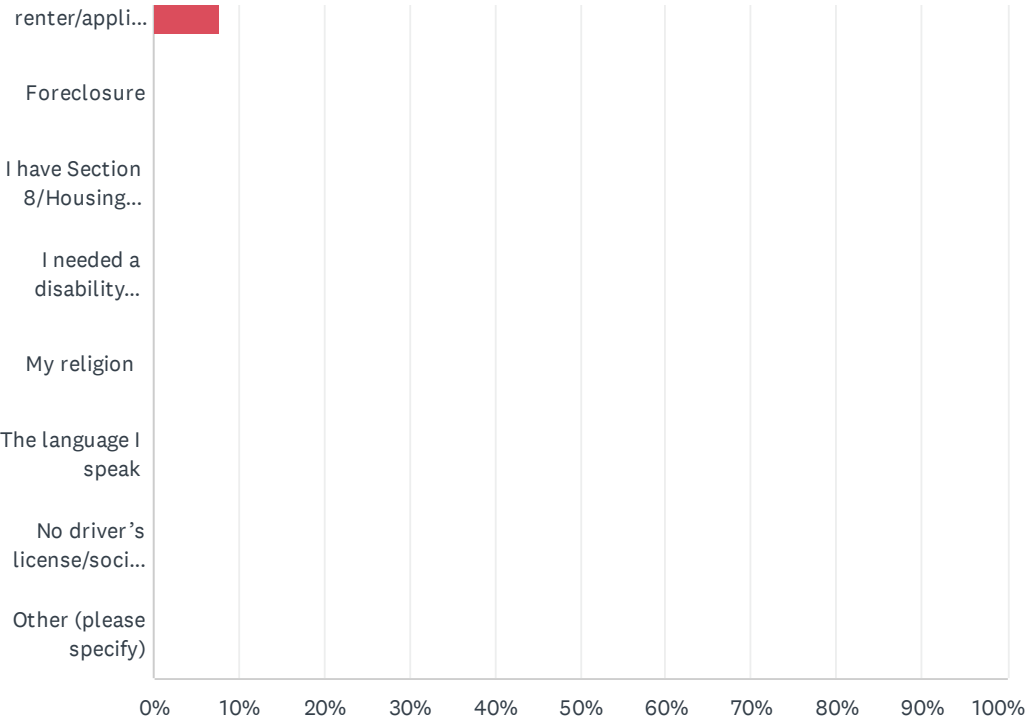
ANSWER CHOICES	RESPONSES	
Yes	86.67%	13
No	13.33%	2
TOTAL		15

Q12 If yes, why were you denied? Check all that apply.

Answered: 13 Skipped: 4



San Mateo County Fair Housing Survey

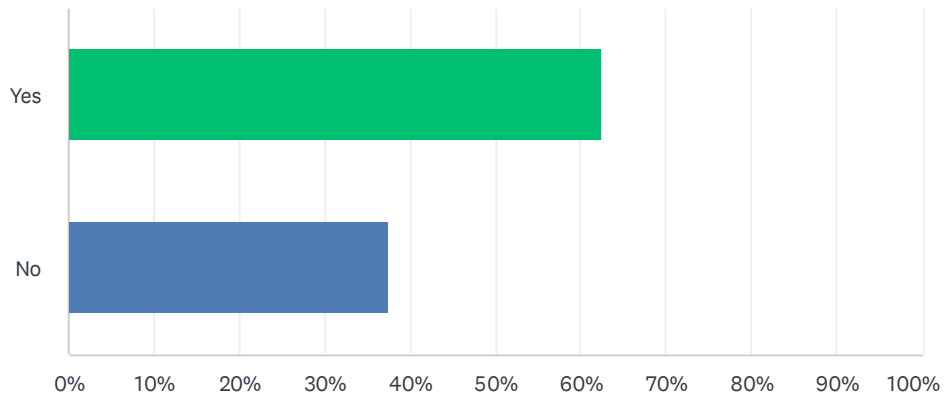


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
Income too low	30.77%	4
Landlord didn't accept the type of income I earn (social security or disability benefit or child support)	23.08%	3
My race/ethnicity or household member race/ethnicity	23.08%	3
Bad credit	15.38%	2
Haven't established a credit history/no credit history	15.38%	2
Eviction	15.38%	2
Lack of stable housing record	15.38%	2
Don't have a regular/steady job/consistent work history	15.38%	2
My or household member's disability	15.38%	2
I have a service animal/emotional support animal	15.38%	2
I have children	15.38%	2
Real or perceived sexual orientation or gender identity	15.38%	2
I had/have COVID	15.38%	2
I am homeless	15.38%	2
Criminal background	7.69%	1
Too many people in my household	7.69%	1
My health care or social service needs	7.69%	1
Immigration status	7.69%	1
Other renter/applicant willing to pay more for rent	7.69%	1
Foreclosure	0.00%	0
I have Section 8/Housing Choice voucher	0.00%	0
I needed a disability accommodation	0.00%	0
My religion	0.00%	0
The language I speak	0.00%	0
No driver's license/social security number	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 13		

Q13 Do you or someone in your household have a Section 8 voucher?

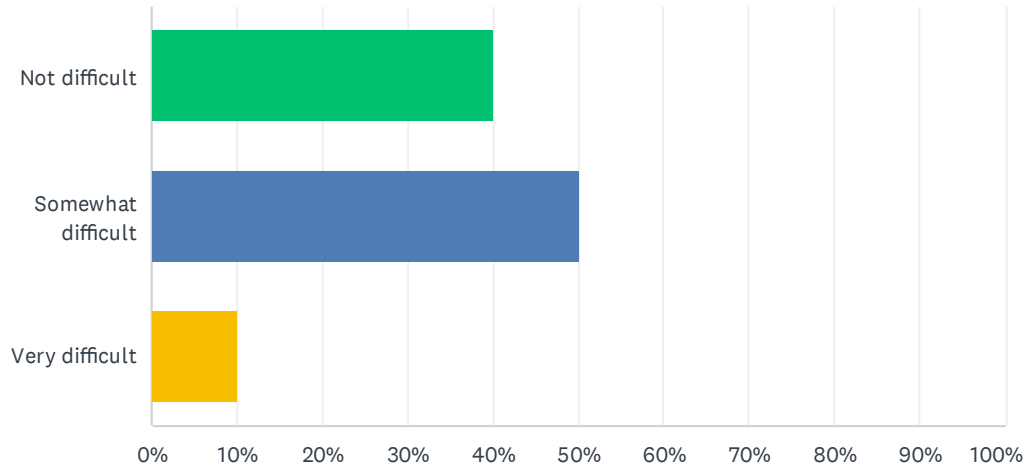
Answered: 16 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	62.50%	10
No	37.50%	6
TOTAL		16

Q14 In your experience, how difficult is it to find a unit that is affordable even with your Section 8/Housing Choice voucher?

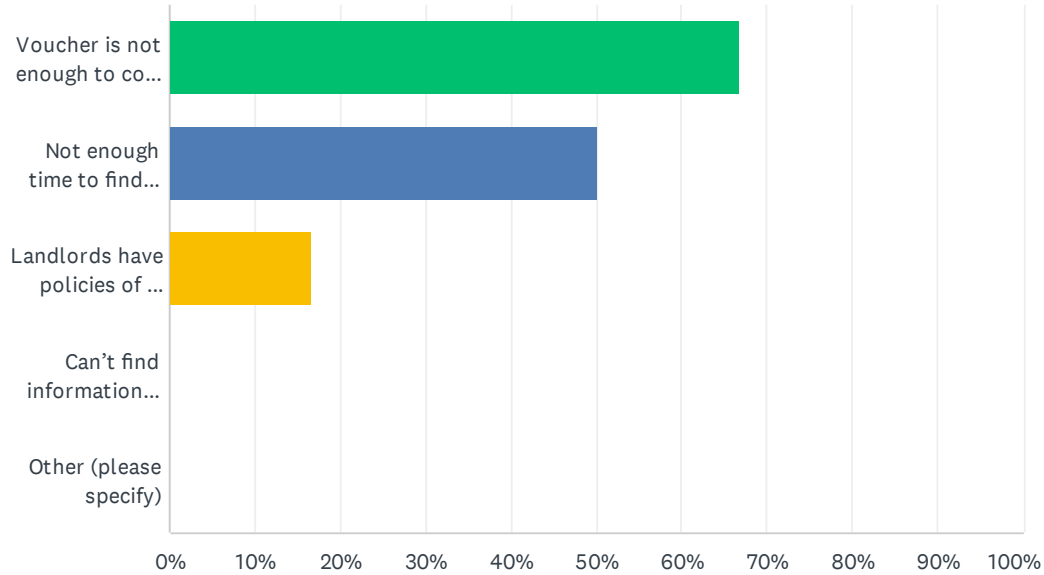
Answered: 10 Skipped: 7



ANSWER CHOICES	RESPONSES
Not difficult	40.00% 4
Somewhat difficult	50.00% 5
Very difficult	10.00% 1
TOTAL	10

Q15 If somewhat or very difficult, why is it difficult to use a Section 8 voucher? (Select all that apply)

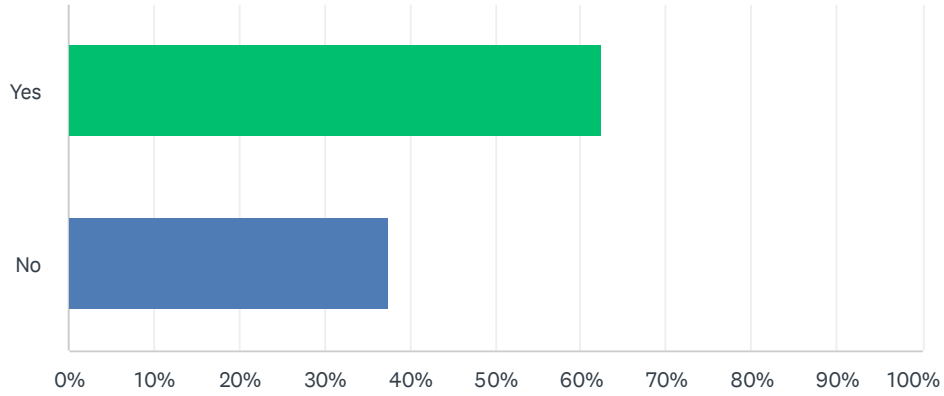
Answered: 6 Skipped: 11



ANSWER CHOICES	RESPONSES	
Voucher is not enough to cover the rent for places I want to live	66.67%	4
Not enough time to find a place to live before the voucher expires	50.00%	3
Landlords have policies of not renting to voucher holders	16.67%	1
Can't find information about landlords that accept Section 8	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 6		

Q16 In the past five years, have you had to move out of a home or apartment in San Mateo County when you did not want to move?

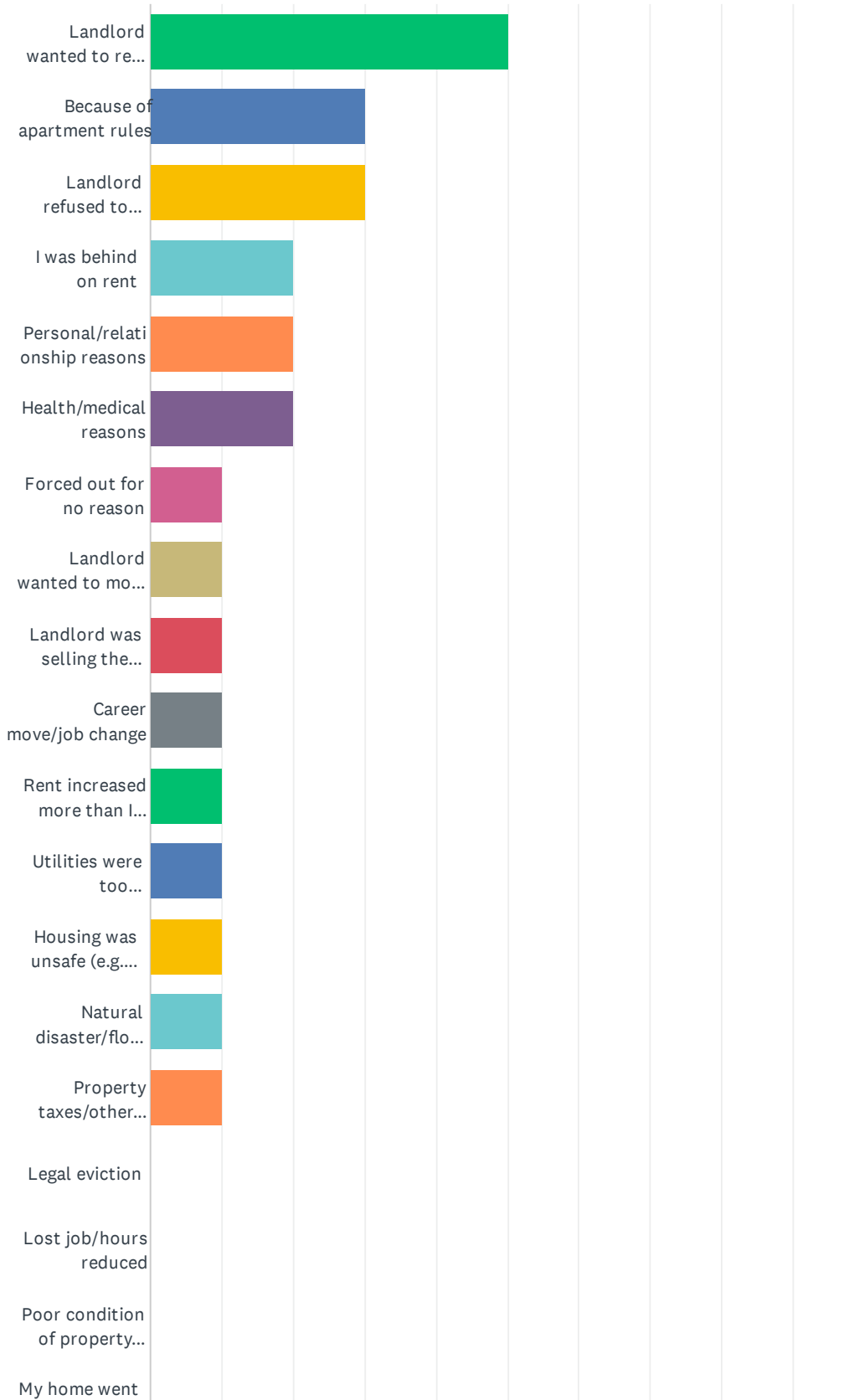
Answered: 16 Skipped: 1



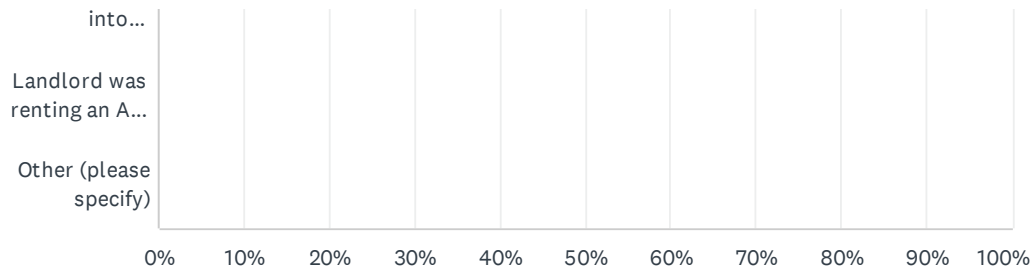
ANSWER CHOICES	RESPONSES	
Yes	62.50%	10
No	37.50%	6
TOTAL		16

Q17 If yes, what were the reasons you had to move? (check all that apply)

Answered: 10 Skipped: 7



San Mateo County Fair Housing Survey



ANSWER CHOICES	RESPONSES	
Landlord wanted to rent to someone else	50.00%	5
Because of apartment rules	30.00%	3
Landlord refused to renew my lease	30.00%	3
I was behind on rent	20.00%	2
Personal/relationship reasons	20.00%	2
Health/medical reasons	20.00%	2
Forced out for no reason	10.00%	1
Landlord wanted to move back in/move in family	10.00%	1
Landlord was selling the home/apartment	10.00%	1
Career move/job change	10.00%	1
Rent increased more than I could pay	10.00%	1
Utilities were too expensive/shut off	10.00%	1
Housing was unsafe (e.g., domestic assault, harassment)	10.00%	1
Natural disaster/flooding/fire	10.00%	1
Property taxes/other costs of homeownership became unaffordable	10.00%	1
Legal eviction	0.00%	0
Lost job/hours reduced	0.00%	0
Poor condition of property (mold, bugs, etc.)	0.00%	0
My home went into foreclosure	0.00%	0
Landlord was renting an ADU unit without a permit, without my knowledge	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 10		

Q18 What city did you move from?

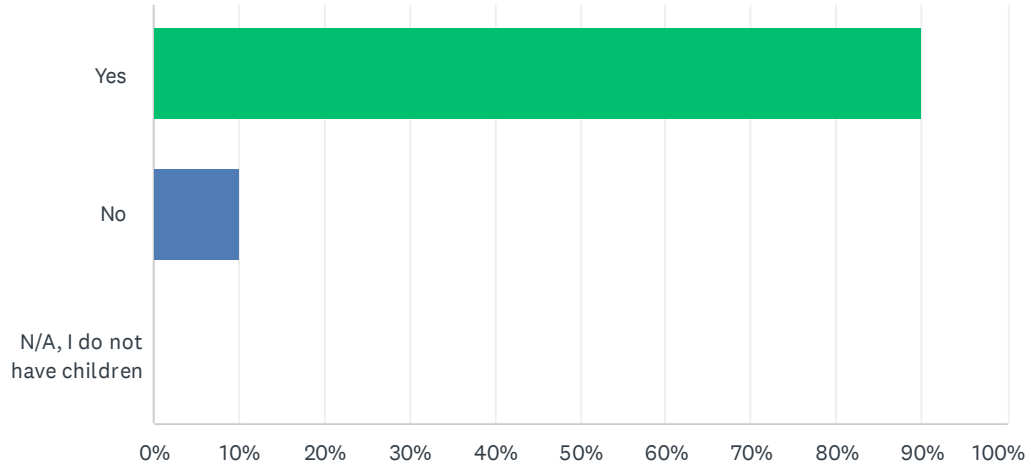
Answered: 4 Skipped: 13

Q19 What city did you move into?

Answered: 4 Skipped: 13

Q20 If you have children, did your children have to change schools as a result of the move?

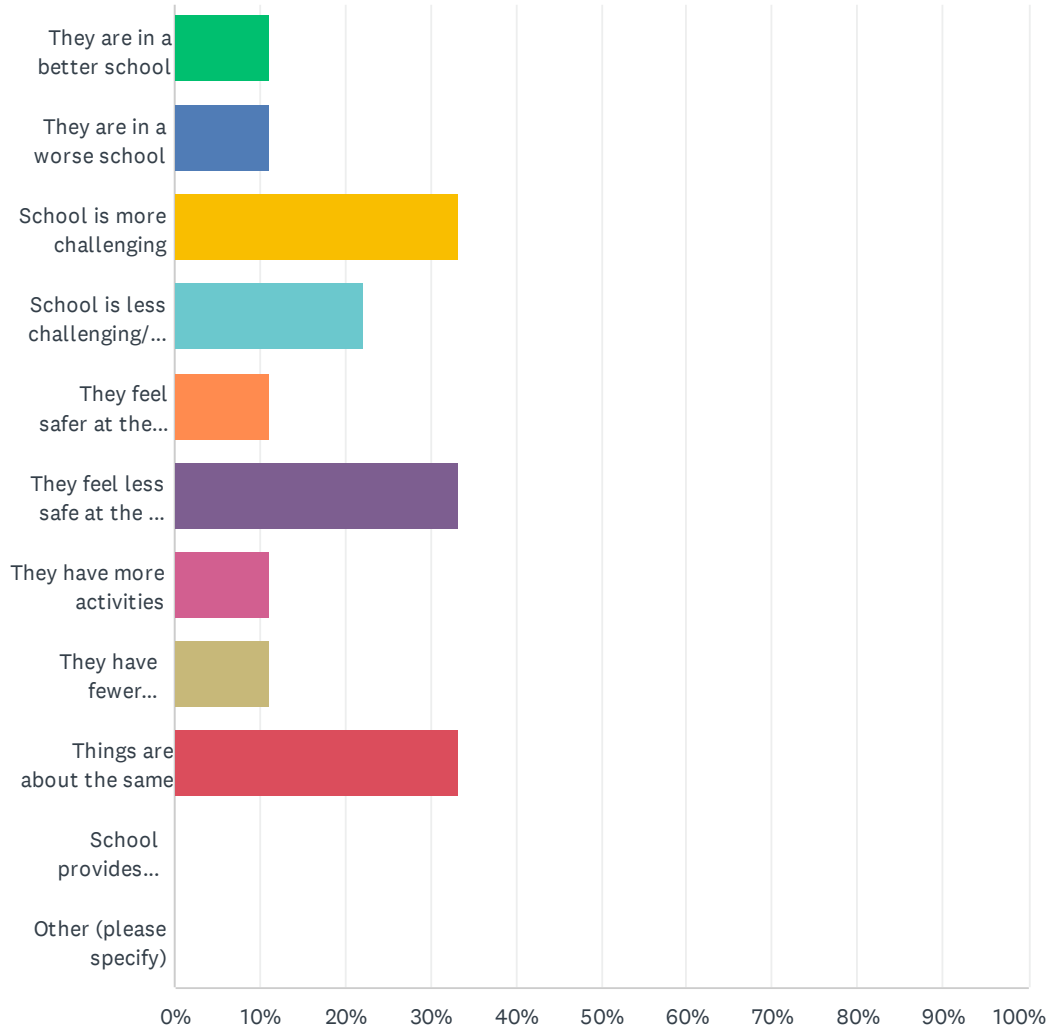
Answered: 10 Skipped: 7



ANSWER CHOICES	RESPONSES	
Yes	90.00%	9
No	10.00%	1
N/A, I do not have children	0.00%	0
TOTAL		10

Q21 How did the school change work out for you and your children? (check all that apply)

Answered: 9 Skipped: 8

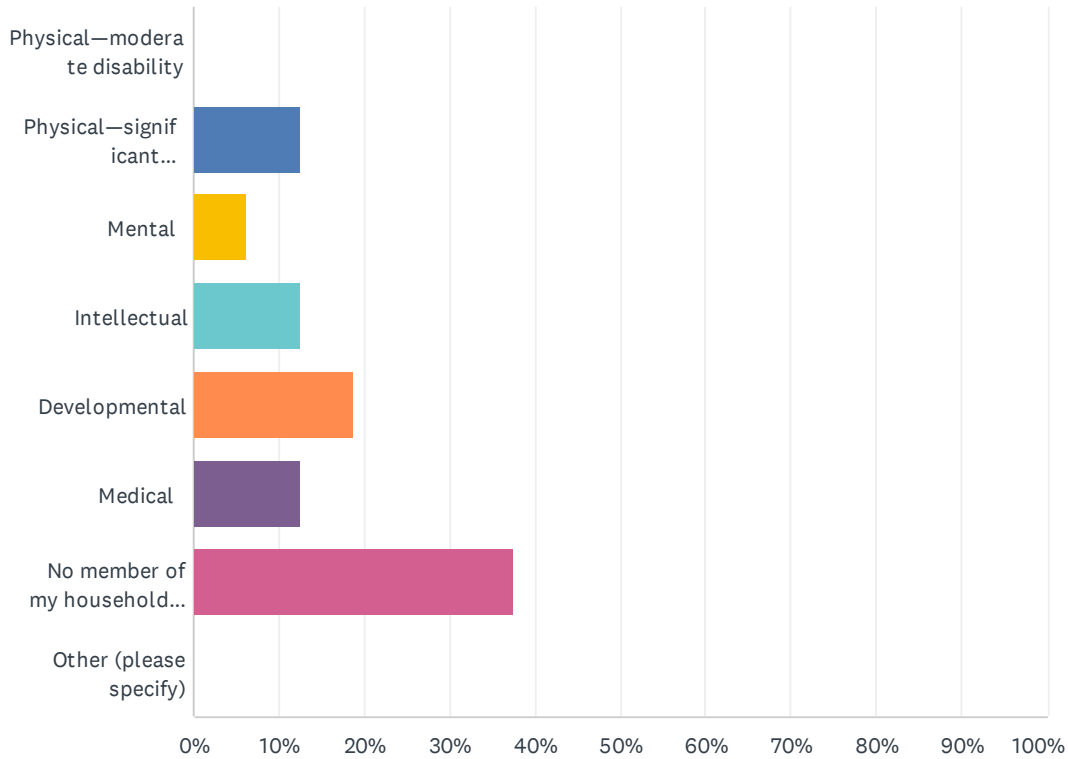


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
They are in a better school	11.11%	1
They are in a worse school	11.11%	1
School is more challenging	33.33%	3
School is less challenging/they are bored	22.22%	2
They feel safer at the new school	11.11%	1
They feel less safe at the new school	33.33%	3
They have more activities	11.11%	1
They have fewer activities	11.11%	1
Things are about the same	33.33%	3
School provides more/less support for students with disabilities, IEP, and/or 504 plan	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 9		

Q22 Do you or any member of your household have a disability of any type —physical, mental, intellectual, developmental?

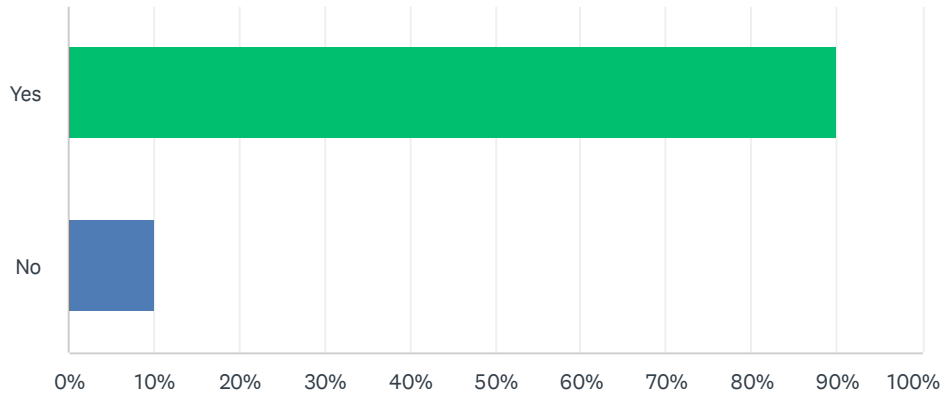
Answered: 16 Skipped: 1



ANSWER CHOICES	RESPONSES	
Physical—moderate disability	0.00%	0
Physical—significant disability	12.50%	2
Mental	6.25%	1
Intellectual	12.50%	2
Developmental	18.75%	3
Medical	12.50%	2
No member of my household has a disability	37.50%	6
Other (please specify)	0.00%	0
TOTAL		16

Q23 Does the place you live in meet the needs of your household member with a disability?

Answered: 10 Skipped: 7



ANSWER CHOICES	RESPONSES	
Yes	90.00%	9
No	10.00%	1
TOTAL		10

Q24 If no, what improvements or modifications do you need to better meet your or your family's needs?

Answered: 1 Skipped: 16

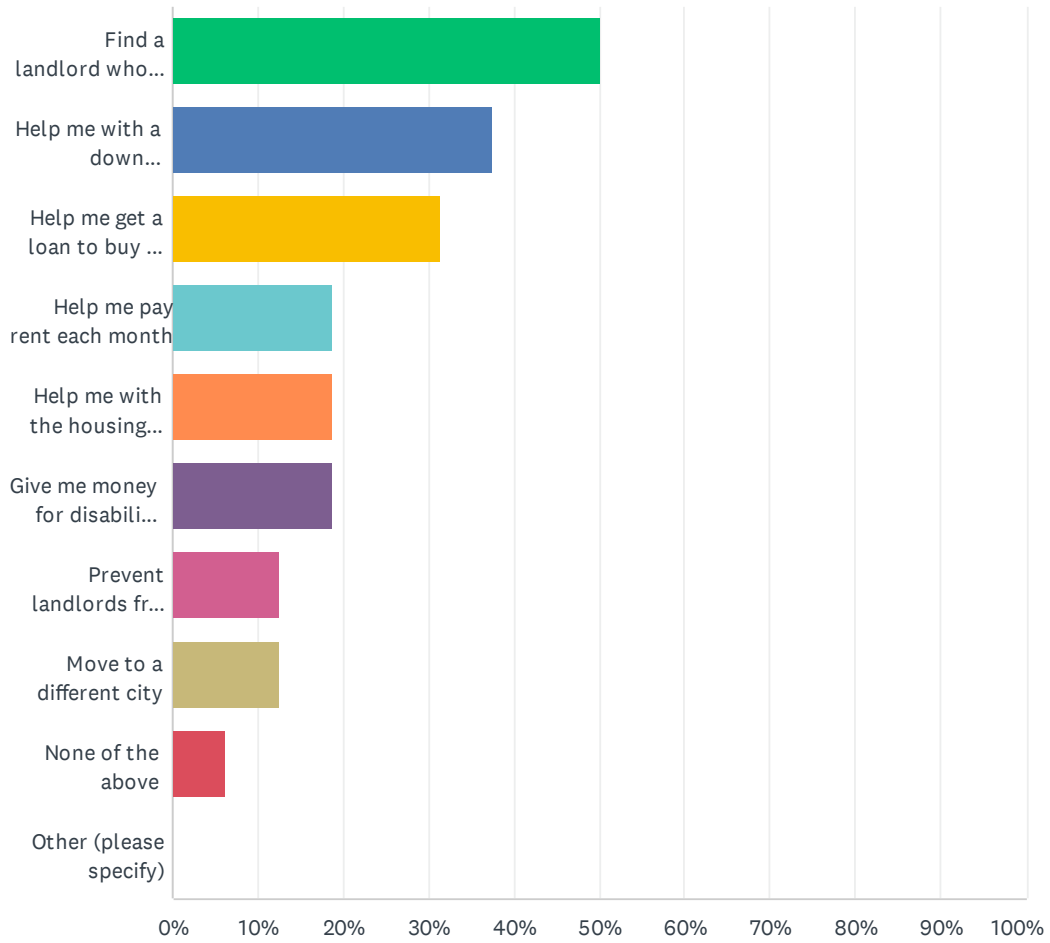


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
Supportive services to help maintain housing (paying rent on time, completing paperwork, submitting documents, finding and applying for resources, etc.)	100.00%	1
Grab bars in bathroom or bench in shower	0.00%	0
Wider doorways	0.00%	0
Ramps	0.00%	0
Fire alarm/doorbell made accessible for person with hearing disability/deaf	0.00%	0
Better navigation for person who is blind	0.00%	0
Alarm to notify if a non-verbal child leaves the home	0.00%	0
Reserved accessible parking spot by entrance	0.00%	0
Service or emotional support animal allowed in apartment/home	0.00%	0
Fewer restrictions/more freedom	0.00%	0
More private space in the facility in which I live	0.00%	0
Would like to live alone (not with a roommate)	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 1		

Q25 Improve your housing security?

Answered: 16 Skipped: 1



San Mateo County Fair Housing Survey

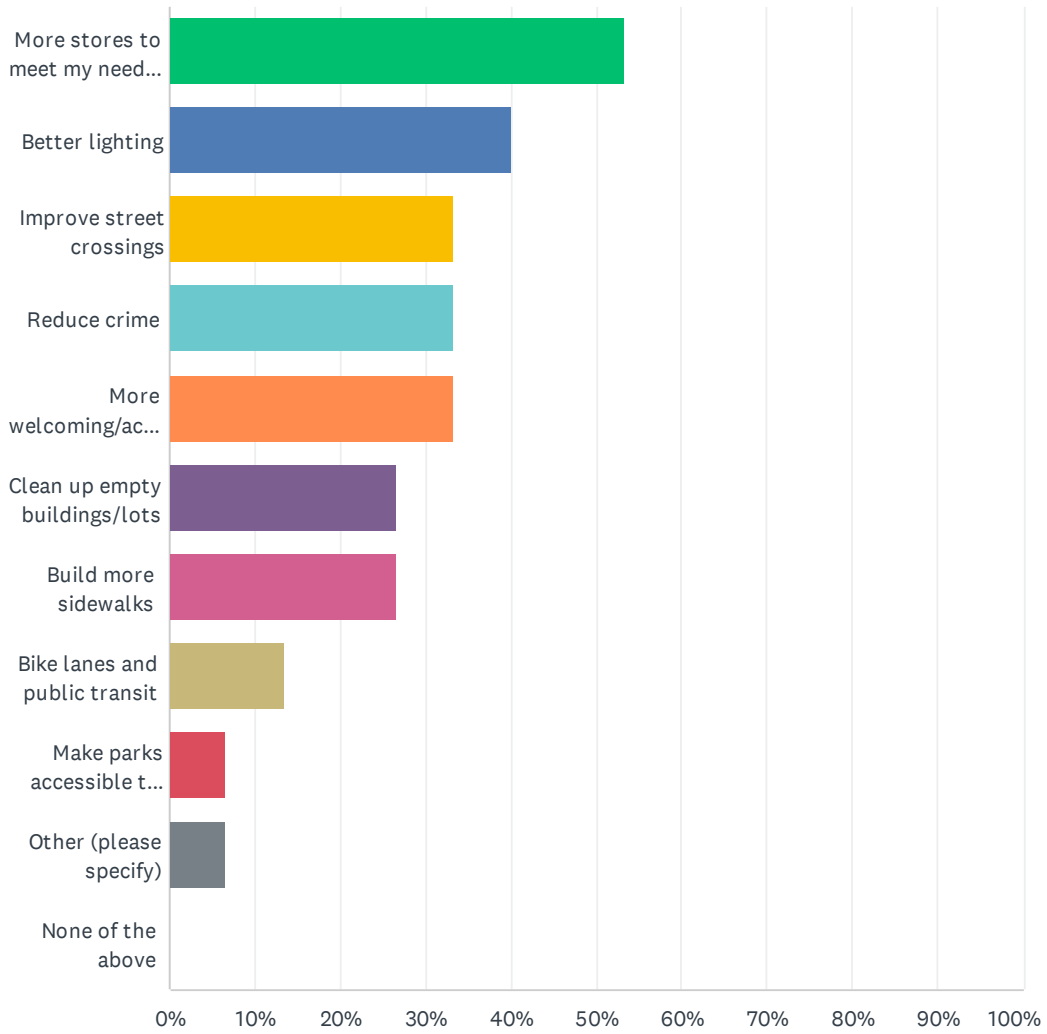
ANSWER CHOICES	RESPONSES	
Find a landlord who accepts Section 8	50.00%	8
Help me with a down payment/purchase	37.50%	6
Help me get a loan to buy a house	31.25%	5
Help me pay rent each month	18.75%	3
Help me with the housing search	18.75%	3
Give me money for disability accommodation	18.75%	3
Prevent landlords from evicting me for no reason	12.50%	2
Move to a different city	12.50%	2
None of the above	6.25%	1
Other (please specify)	0.00%	0
Total Respondents: 16		

Q26 If move to a different city, please specify:

Answered: 1 Skipped: 16

Q27 Improve your neighborhood

Answered: 15 Skipped: 2

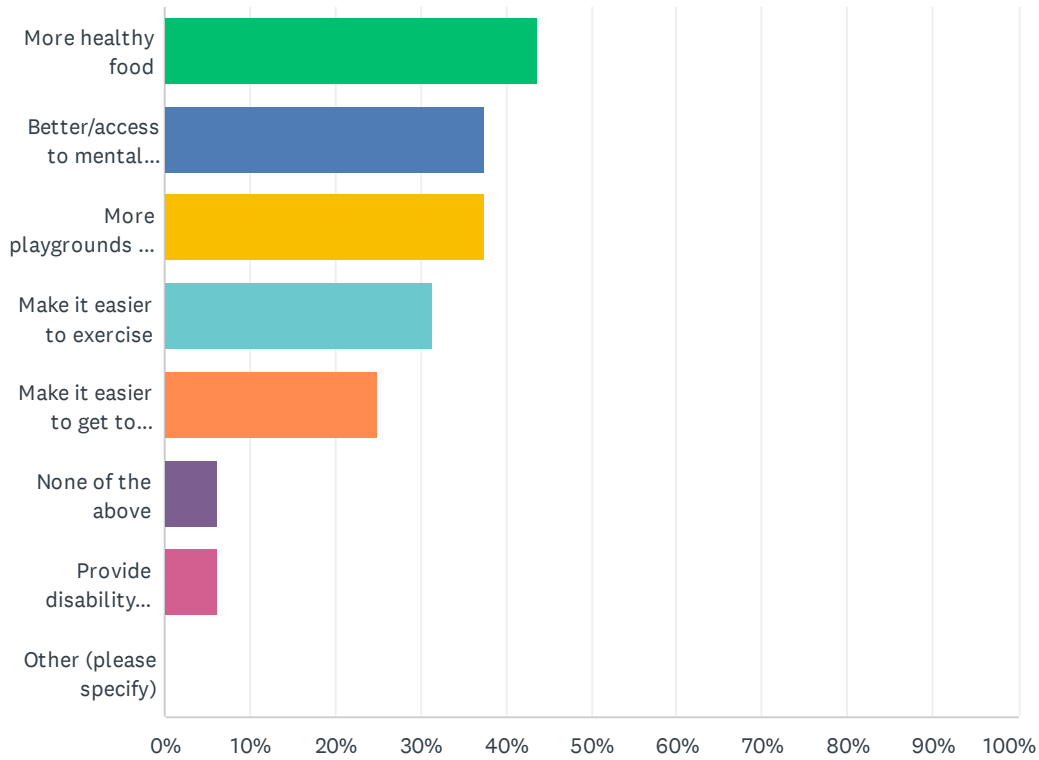


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
More stores to meet my needs (grocery, pharmacy, etc.)	53.33%	8
Better lighting	40.00%	6
Improve street crossings	33.33%	5
Reduce crime	33.33%	5
More welcoming/accepting neighbors	33.33%	5
Clean up empty buildings/lots	26.67%	4
Build more sidewalks	26.67%	4
Bike lanes and public transit	13.33%	2
Make parks accessible to disabled residents	6.67%	1
Other (please specify)	6.67%	1
None of the above	0.00%	0
Total Respondents: 15		

Q28 Improve your health

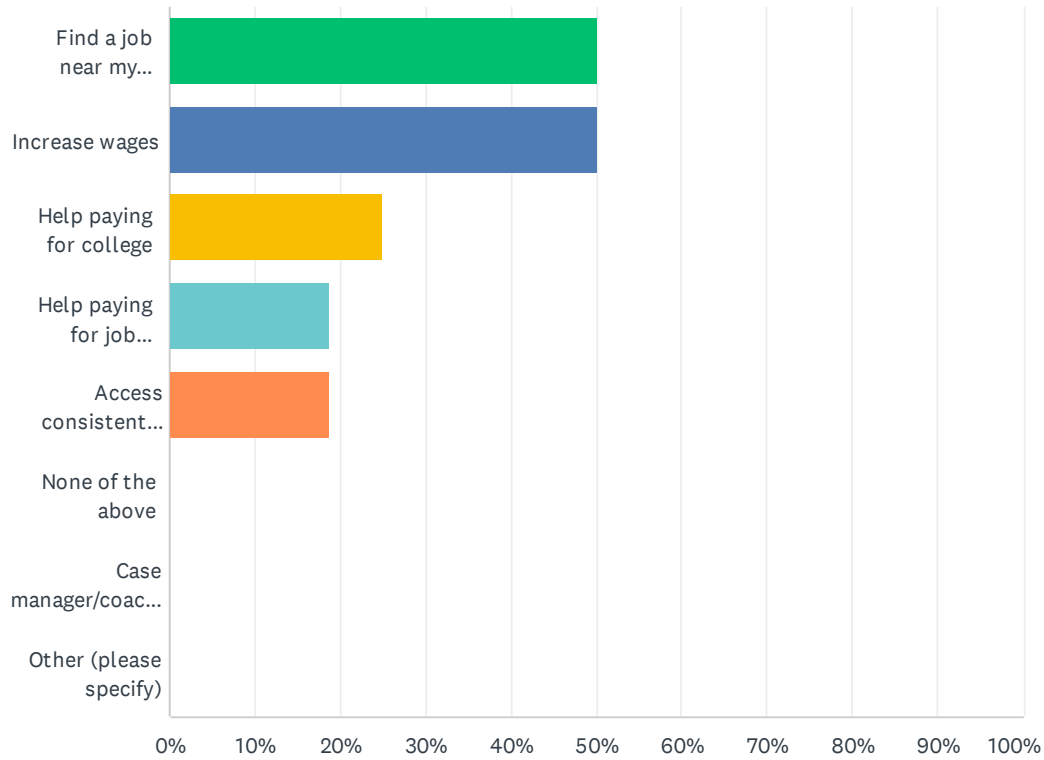
Answered: 16 Skipped: 1



ANSWER CHOICES	RESPONSES	
More healthy food	43.75%	7
Better/access to mental health care	37.50%	6
More playgrounds for children	37.50%	6
Make it easier to exercise	31.25%	5
Make it easier to get to health clinics	25.00%	4
None of the above	6.25%	1
Provide disability access to parks/outdoors	6.25%	1
Other (please specify)	0.00%	0
Total Respondents: 16		

Q29 Improve your job situation

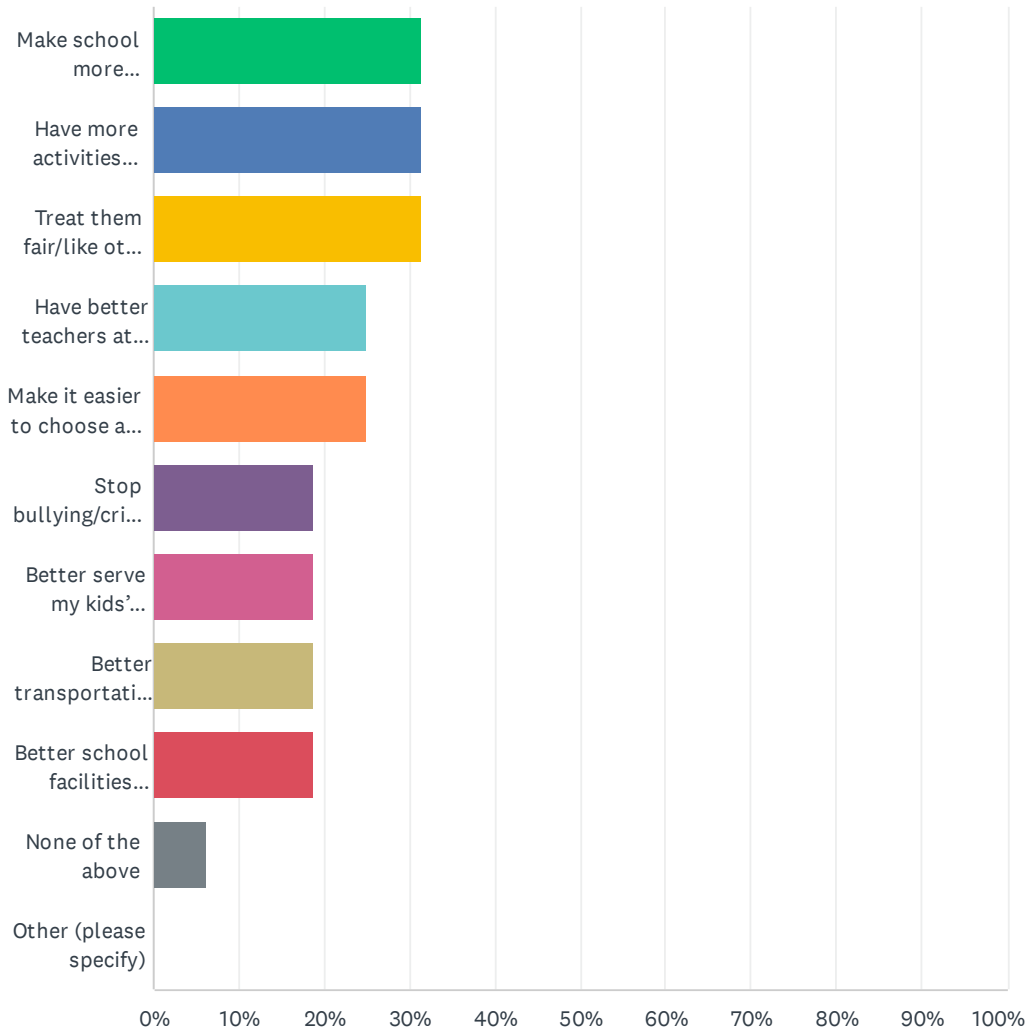
Answered: 16 Skipped: 1



ANSWER CHOICES	RESPONSES	
Find a job near my apartment/house	50.00%	8
Increase wages	50.00%	8
Help paying for college	25.00%	4
Help paying for job training	18.75%	3
Access consistent childcare	18.75%	3
None of the above	0.00%	0
Case manager/coach to help me find the right the job	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 16		

Q30 Improve your children's education

Answered: 16 Skipped: 1

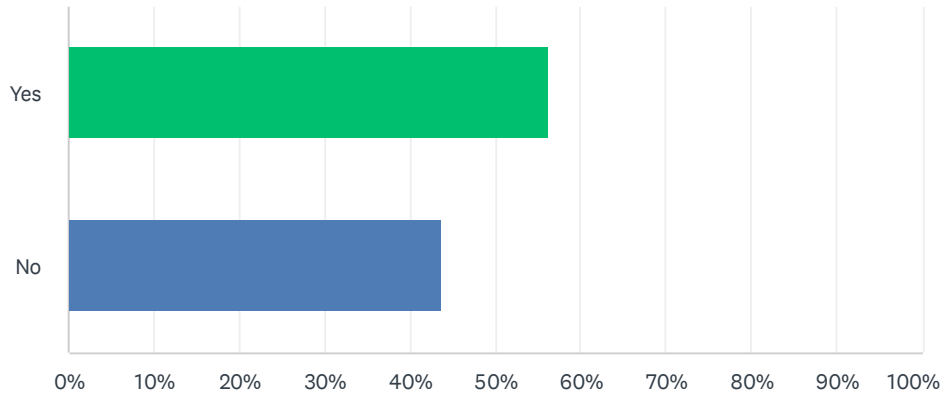


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
Make school more challenging;	31.25%	5
Have more activities afterschool;	31.25%	5
Treat them fair/like other kids;	31.25%	5
Have better teachers at their school;	25.00%	4
Make it easier to choose a different school;	25.00%	4
Stop bullying/crime/drug use at school;	18.75%	3
Better serve my kids' special needs;	18.75%	3
Better transportation to school;	18.75%	3
Better school facilities (building quality, playgrounds, etc.)	18.75%	3
None of the above	6.25%	1
Other (please specify)	0.00%	0
Total Respondents: 16		

Q31 Have you or anyone you know been discriminated against when you looking for housing in San Mateo County?

Answered: 16 Skipped: 1



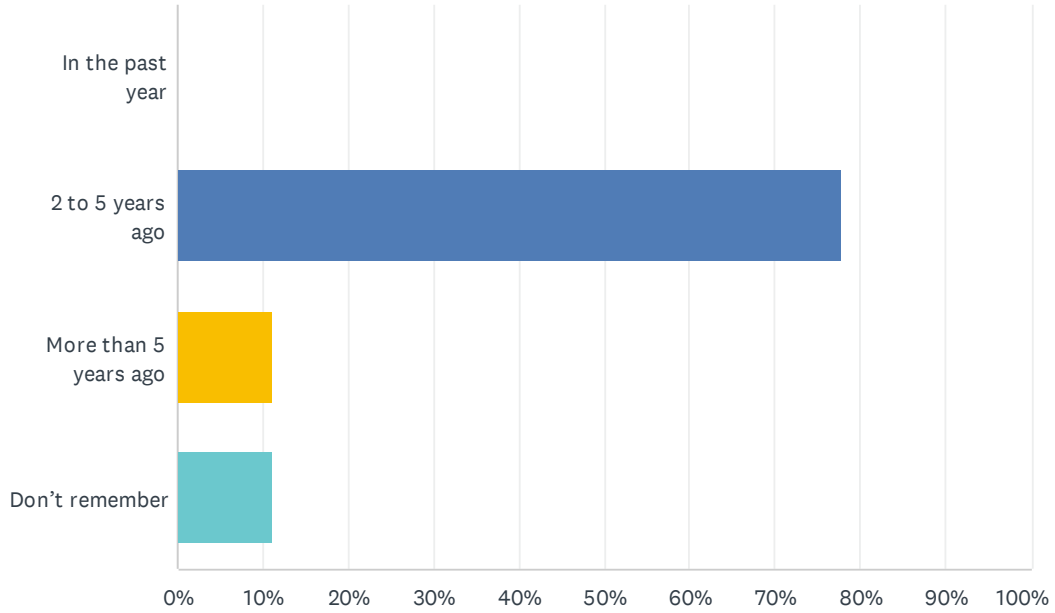
ANSWER CHOICES	RESPONSES	
Yes	56.25%	9
No	43.75%	7
TOTAL		16

Q32 If yes, what was the reason you/they felt discriminated against?

Answered: 3 Skipped: 14

Q33 If yes, when did the most recent instance of housing discrimination occur?

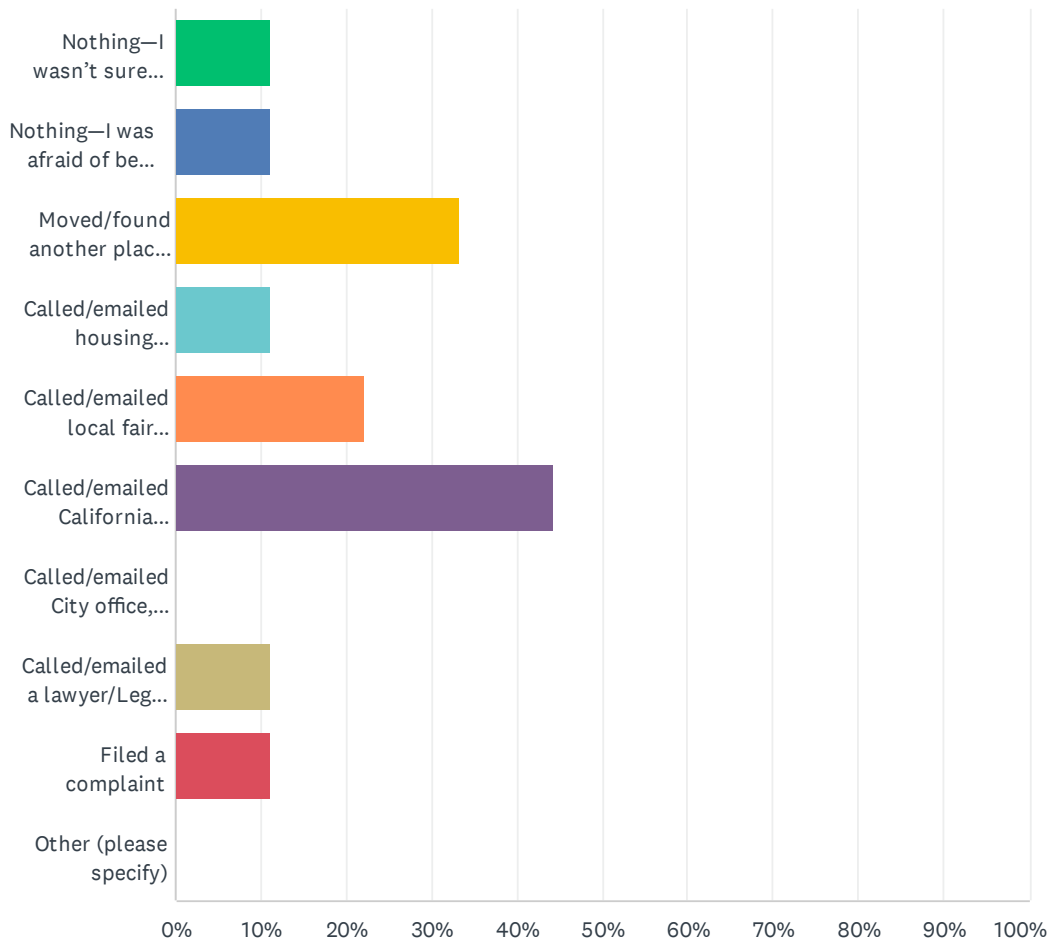
Answered: 9 Skipped: 8



ANSWER CHOICES	RESPONSES	
In the past year	0.00%	0
2 to 5 years ago	77.78%	7
More than 5 years ago	11.11%	1
Don't remember	11.11%	1
TOTAL		9

Q34 What did you/they do about the discrimination? Check all that apply

Answered: 9 Skipped: 8

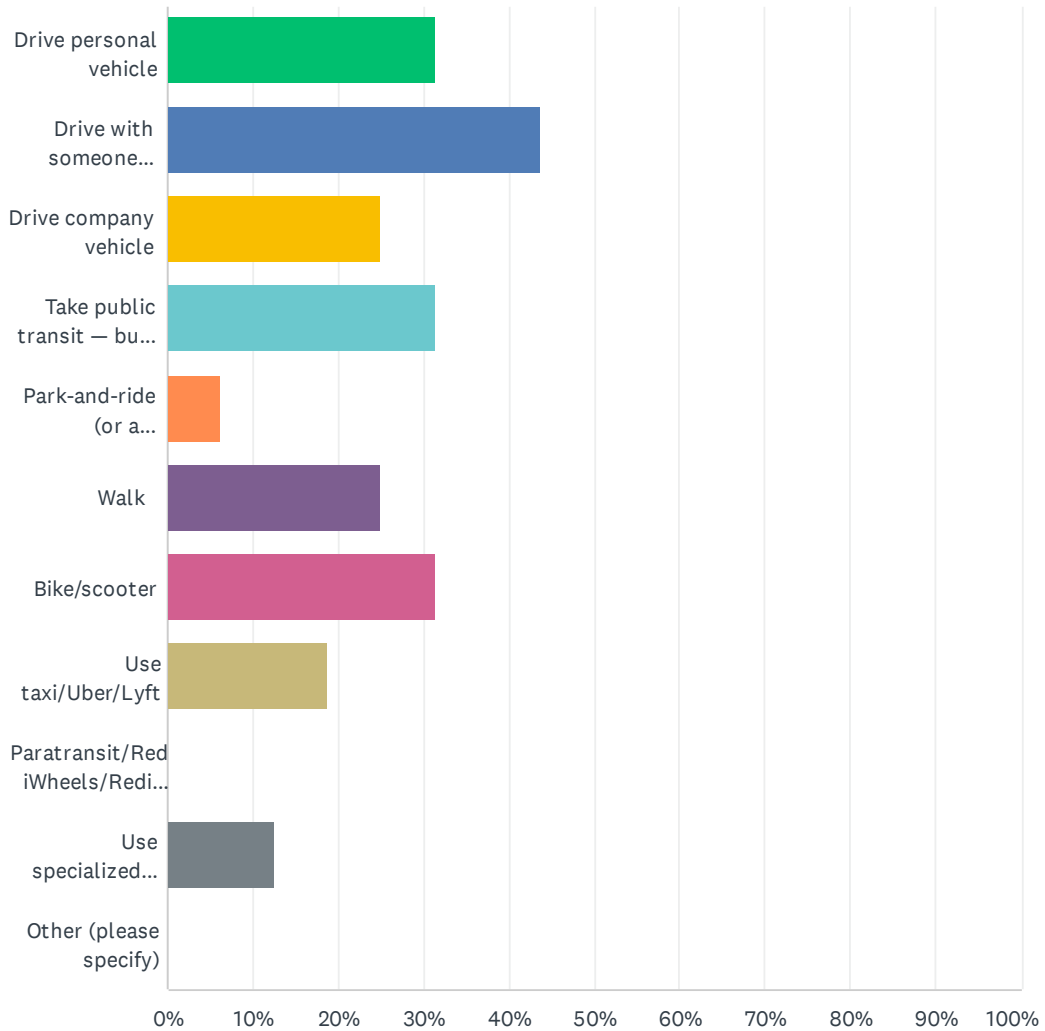


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
Nothing—I wasn't sure what to do	11.11%	1
Nothing—I was afraid of being evicted/harassed	11.11%	1
Moved/found another place to live	33.33%	3
Called/emailed housing authority	11.11%	1
Called/emailed local fair housing organization	22.22%	2
Called/emailed California Department of Housing/Civil Rights	44.44%	4
Called/emailed City office, County office, or human rights department/agency	0.00%	0
Called/emailed a lawyer/Legal Aid/ACLU	11.11%	1
Filed a complaint	11.11%	1
Other (please specify)	0.00%	0
Total Respondents: 9		

Q35 Which type(s) of transportation do you use most often? Select up to three.

Answered: 16 Skipped: 1

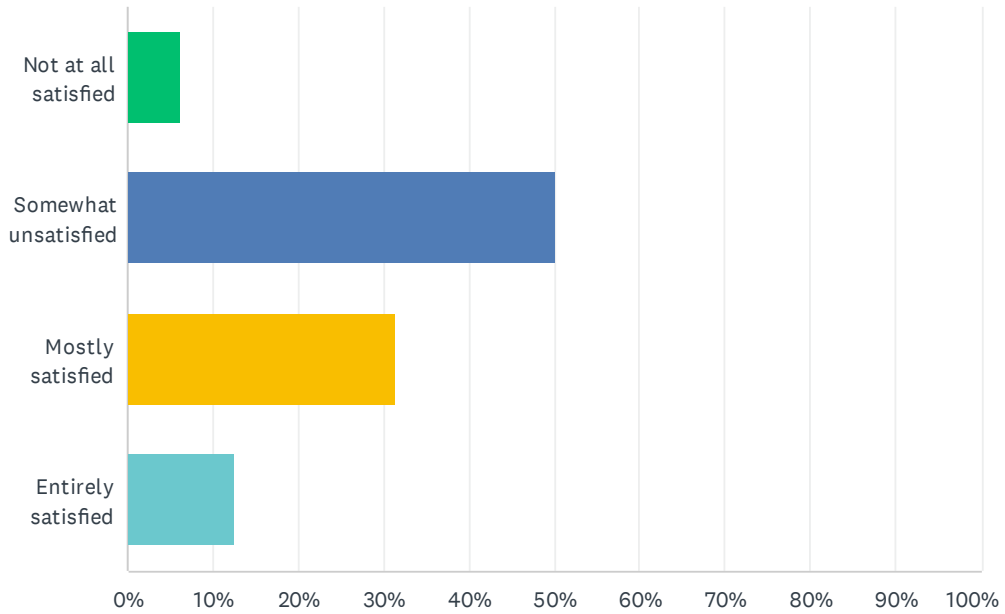


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
Drive personal vehicle	31.25%	5
Drive with someone else/get a ride with someone else	43.75%	7
Drive company vehicle	25.00%	4
Take public transit — bus, light rail	31.25%	5
Park-and-ride (or a combination of personal vehicle and public transit)	6.25%	1
Walk	25.00%	4
Bike/scooter	31.25%	5
Use taxi/Uber/Lyft	18.75%	3
Paratransit/RediWheels/RediCoast	0.00%	0
Use specialized transportation service from the senior center	12.50%	2
Other (please specify)	0.00%	0
Total Respondents: 16		

Q36 Are you satisfied with your current transportation options?

Answered: 16 Skipped: 1



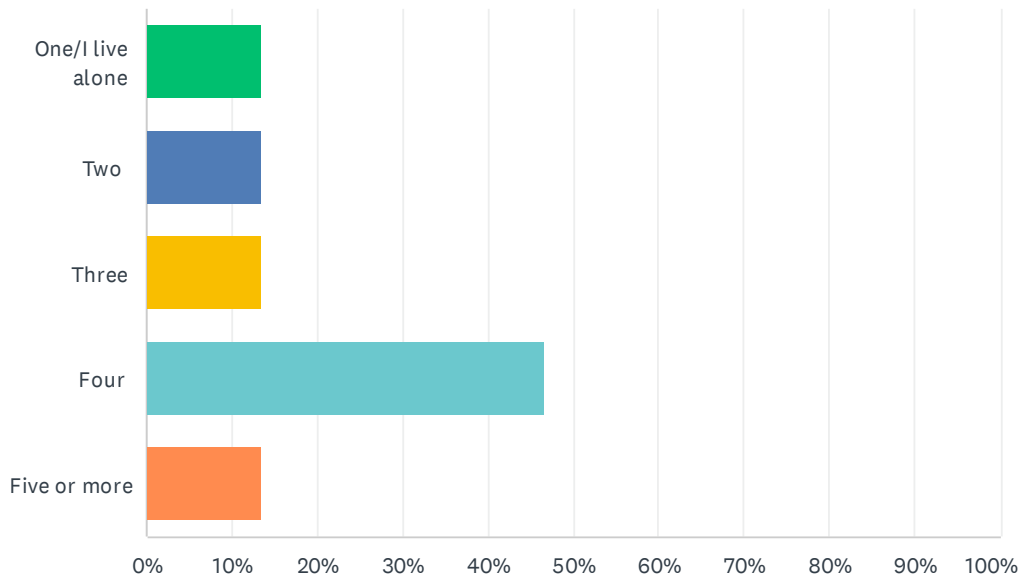
ANSWER CHOICES	RESPONSES
Not at all satisfied	6.25% 1
Somewhat unsatisfied	50.00% 8
Mostly satisfied	31.25% 5
Entirely satisfied	12.50% 2
TOTAL	16

Q37 If unsatisfied, what could be done to improve transportation options?

Answered: 3 Skipped: 14

Q38 How many people, including you, currently live in the household?

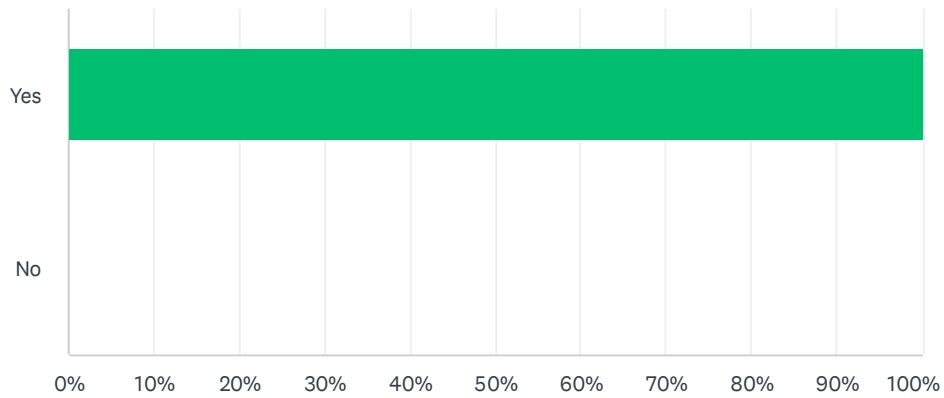
Answered: 15 Skipped: 2



ANSWER CHOICES	RESPONSES	
One/I live alone	13.33%	2
Two	13.33%	2
Three	13.33%	2
Four	46.67%	7
Five or more	13.33%	2
TOTAL		15

Q39 Do you have any children under age 18 currently living in your home?

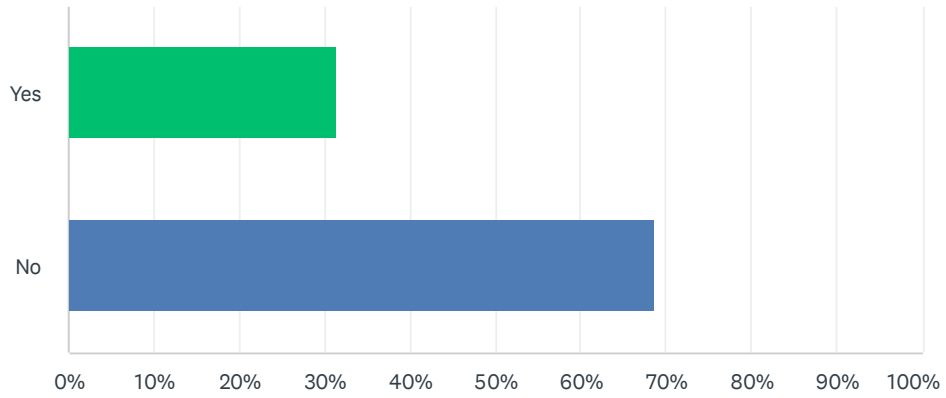
Answered: 16 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	100.00%	16
No	0.00%	0
TOTAL		16

Q40 Are you a single parent?

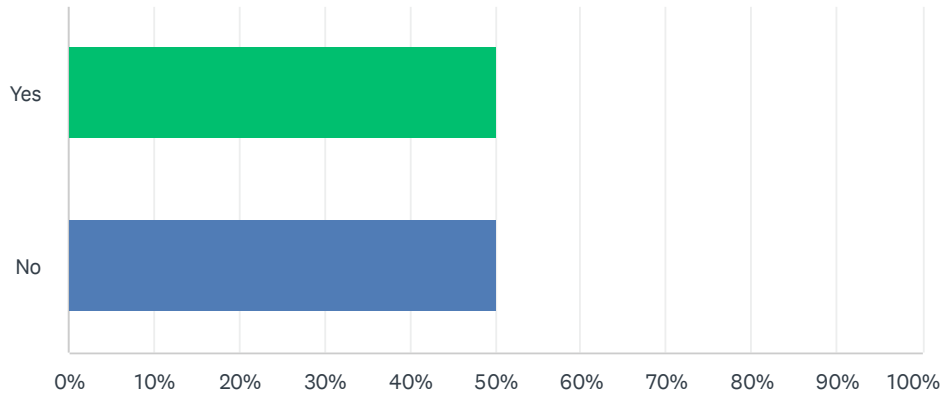
Answered: 16 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	31.25%	5
No	68.75%	11
TOTAL		16

Q41 Are you or anyone in your household over age 65?

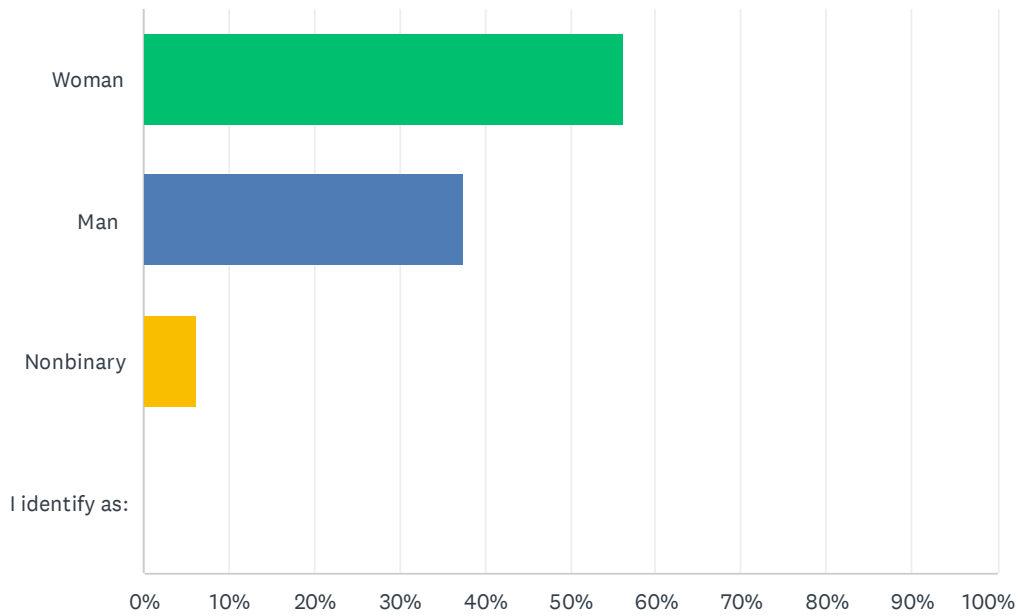
Answered: 16 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	50.00%	8
No	50.00%	8
TOTAL		16

Q42 What is your gender?

Answered: 16 Skipped: 1

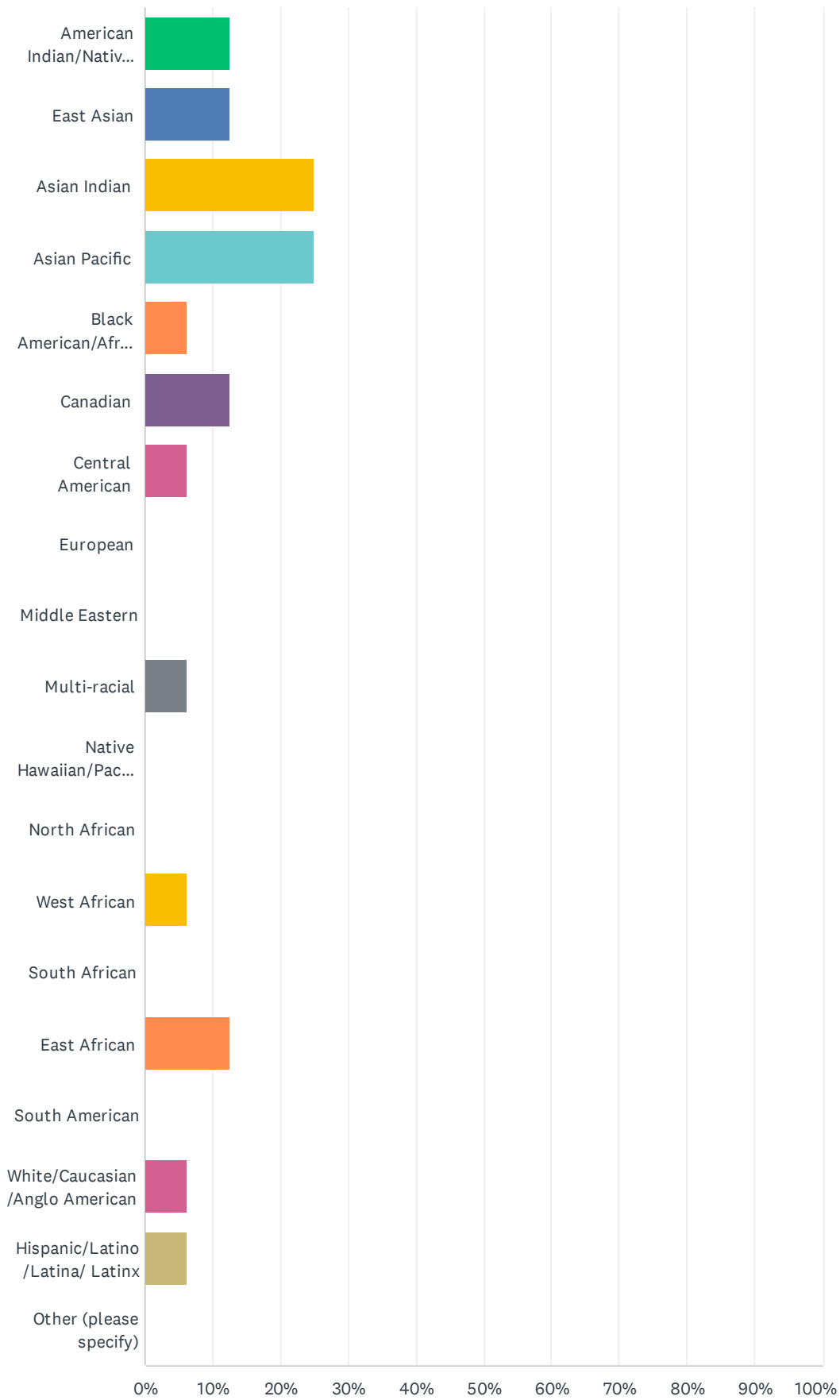


ANSWER CHOICES	RESPONSES
Woman	56.25% 9
Man	37.50% 6
Nonbinary	6.25% 1
I identify as:	0.00% 0
TOTAL	16

Q43 Of which racial, ethnic or cultural group do you consider yourself a member? Check all that apply.

Answered: 16 Skipped: 1

San Mateo County Fair Housing Survey

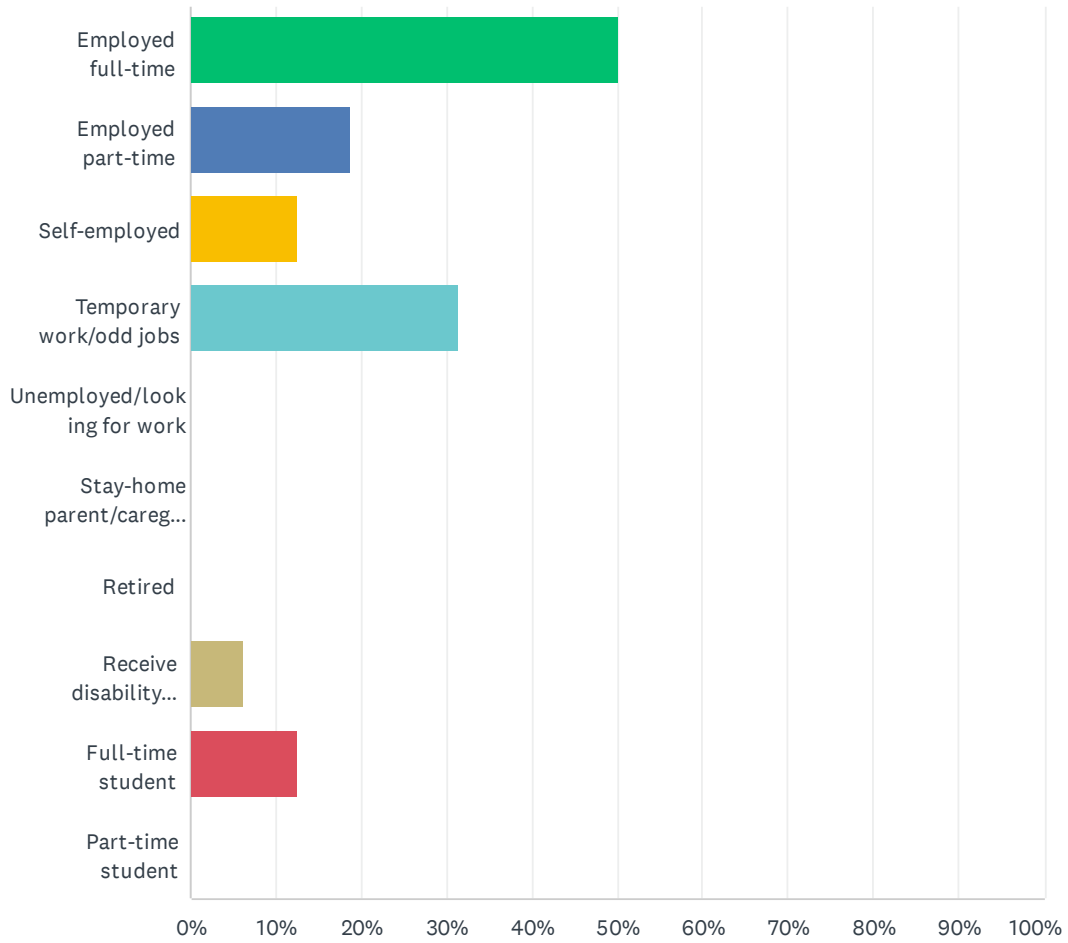


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
American Indian/Native American	12.50%	2
East Asian	12.50%	2
Asian Indian	25.00%	4
Asian Pacific	25.00%	4
Black American/African American	6.25%	1
Canadian	12.50%	2
Central American	6.25%	1
European	0.00%	0
Middle Eastern	0.00%	0
Multi-racial	6.25%	1
Native Hawaiian/Pacific Islander	0.00%	0
North African	0.00%	0
West African	6.25%	1
South African	0.00%	0
East African	12.50%	2
South American	0.00%	0
White/Caucasian/Anglo American	6.25%	1
Hispanic/Latino/Latina/ Latinx	6.25%	1
Other (please specify)	0.00%	0
Total Respondents: 16		

Q44 Which of the following best describes your current employment status?

Answered: 16 Skipped: 1

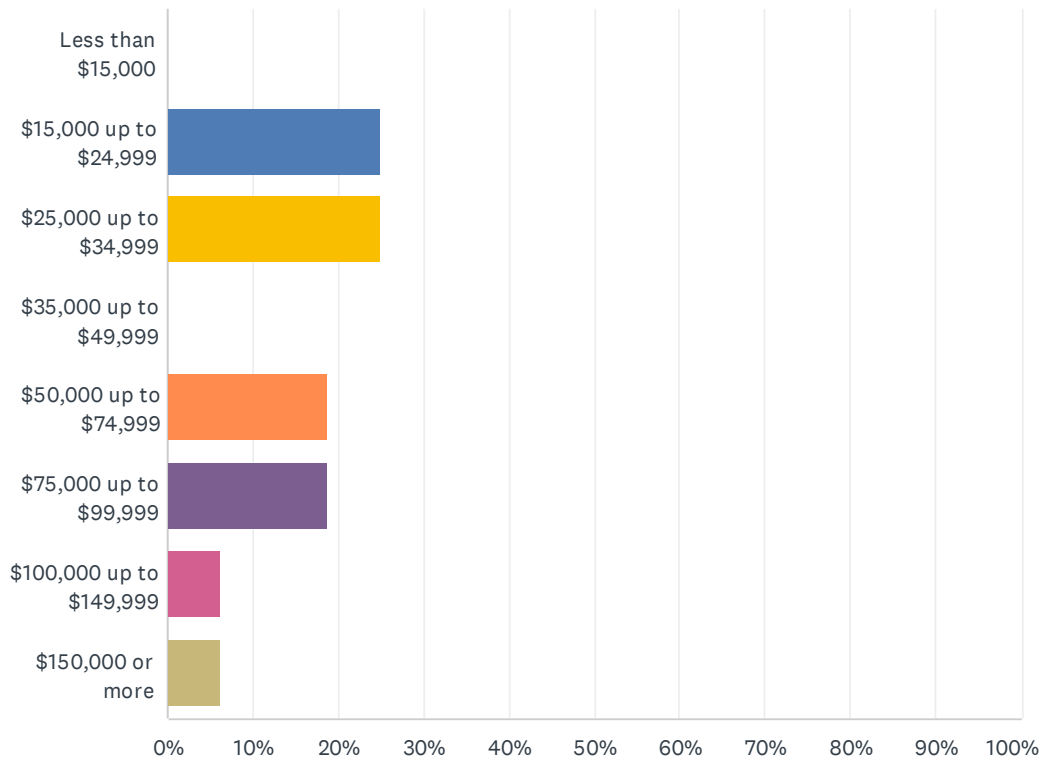


San Mateo County Fair Housing Survey

ANSWER CHOICES	RESPONSES	
Employed full-time	50.00%	8
Employed part-time	18.75%	3
Self-employed	12.50%	2
Temporary work/odd jobs	31.25%	5
Unemployed/looking for work	0.00%	0
Stay-home parent/caregiver	0.00%	0
Retired	0.00%	0
Receive disability benefits	6.25%	1
Full-time student	12.50%	2
Part-time student	0.00%	0
Total Respondents: 16		

Q45 Into what category does your total household income fall?

Answered: 16 Skipped: 1



ANSWER CHOICES	RESPONSES	
Less than \$15,000	0.00%	0
\$15,000 up to \$24,999	25.00%	4
\$25,000 up to \$34,999	25.00%	4
\$35,000 up to \$49,999	0.00%	0
\$50,000 up to \$74,999	18.75%	3
\$75,000 up to \$99,999	18.75%	3
\$100,000 up to \$149,999	6.25%	1
\$150,000 or more	6.25%	1
TOTAL		16

Q46 If you would like to be entered to win the \$100 Visa gift card, please provide your first name and phone and/or email address. Your contact information will be kept strictly confidential and will not be added to any list for marketing or other purposes.

Answered: 16 Skipped: 1

ANSWER CHOICES	RESPONSES	
First name:	100.00%	16
Phone:	87.50%	14
Email:	93.75%	15

Appendix B3

Disparate Access Educational Opportunities

SECTION V.

Disparate Access to Educational Opportunities

This section examines the extent to which members of protected classes and those in poverty experience disparities in access to opportunity as measured by access to education. This section draws from data provided by the San Mateo Office of Education, the California Department of Education, and U.S. Census American Community Surveys (ACS). This section discusses the following topics:

- Changes in school enrollment during COVID-19 by race and ethnicity, and by groups with extenuating circumstances;¹
- Achievement gaps by race and ethnicity and for groups with extenuating circumstances as measured by test scores, California State University or University of California admissions standards, and college-going rates;
- Barriers to success measured by chronic absenteeism, dropout rates, and suspension rates.

After describing this section's primary findings, we describe the county's school districts before launching into data measuring achievement gaps and barriers to success.

Primary Findings

Student racial and ethnic diversity is modestly increasing. Student bodies in San Mateo County have become increasingly racially and ethnically diverse.

- Hispanic students make up the largest ethnic group in the county's schools, representing 38% of students in the 2020-2021 academic school year. This a slight increase from the 2010-2011 school year, where Hispanic students made up 37% of the population.
- There has been a large increase in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011.
- Students identifying as White (26%) have decreased by 3 percentage points since 2010-2011.

¹ The term "extenuating circumstances" is used in this section to capture students whose socioeconomic situations and/or disability may make standard educational environments challenging.

Free and reduced lunch-qualifying students and English language learners are concentrated in a handful of schools. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch.

- The rate of reduced lunch qualification was highest in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch. Also in Ravenswood City Elementary, 30% of students are experiencing homelessness. This is a large outlier in the county, where overall just 2% are experiencing homelessness.
- Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

Enrollment is dropping. Public school enrollment reduced substantially in some areas during the pandemic. Total enrollment decreased by 3% between 2019-2020 and 2020-2021 in San Mateo County, which was the largest decrease of the decade.

- Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively.
- Decreased enrollment was especially common among Pacific Islander students. Between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21), substantially higher than the 3% countywide average.
- Enrollment among migrant students decreased drastically by 16% over the same period (from 332 students to 279 students).

Learning proficiency is improving yet disparities exist. Across all racial and ethnic groups, the rate at which students met or exceeded English and mathematics testing standards has increased since the 2014-2015 school year. Students with extenuating circumstances (i.e., disability, facing homelessness, learning English) tend to score lower on English and mathematics tests than the overall student body.

- Proficiency gaps are especially pronounced among English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary, where students with extenuating circumstances met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district.
- Students with disabilities in San Carlos Elementary and Las Lomas Elementary school districts scored far below the overall student body: In these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

Many students meet admissions standards for CSU or UC schools.

- Among the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.
- Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Most school districts in the county have a college-going rate at 70% or higher—yet there are wide gaps by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco Unified, where 91% of White students go to college compared to just 68% of Hispanic students—a 23 percentage point gap.

Students with extenuating circumstances are highly concentrated in a few schools and move schools often due to housing instability.

- Students with extenuating circumstances may need additional resources—e.g., onsite health care, free meals, tutoring—to be successful in school. When these students are concentrated into a few schools, the schools bear an unequal responsibility for providing needed resources. K-12 school funding in California has long been inadequate, and, although policymakers have recently allocated additional resources to schools with high proportions of low income children under a “concentration grant” system, funding gaps remain.
- The highest concentration of high needs students is found in Ravenswood City Elementary, where 30% of all students are experiencing homelessness and 83% qualify for free and reduced lunch.
- Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This can result in frequent changes in schools for low income children, raising their vulnerability to falling behind in school.

Absenteeism, dropout rates, and discipline rates are highest for students of color, students with disabilities, and students with other extenuating circumstances. While 10% of students were chronically absent during the 2018-2019 school year, chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity.

- For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%.

- Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%).
- In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary’s students with disabilities had a lower rate of chronic absenteeism than the overall student body.

Dropout rates vary across the county:

- Dropout rates were highest in Sequoia Union High School District (10%) and South San Francisco Unified (9%).
- In all school districts in the county, dropout rates are higher for boys than for girls.
- Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups
- Students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

Discipline rates also vary by area and race and ethnicity.

- In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers.
- In most districts, Black/African American and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students.
- Asian and Filipino students were underrepresented in terms of suspension rates. White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero.

The demographics of faculty and staff are fairly similar to that of students.

- There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups.
- Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

Background

This section describes the school districts in San Mateo County, including their geographic boundaries and a brief history of the school districts’ formation. This section also includes details on how districts’ enrollments and student demographic have changed over time.

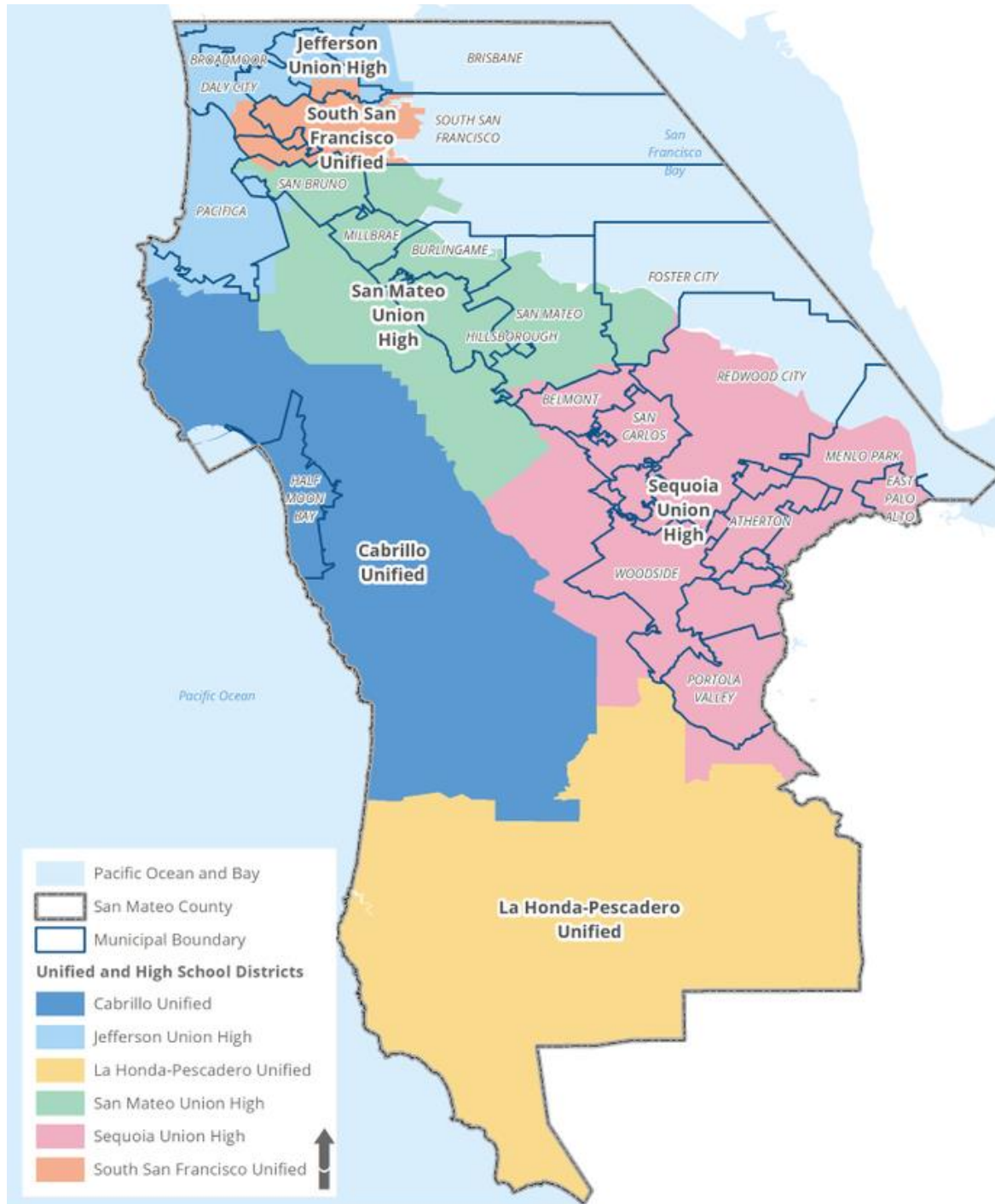
San Mateo County School Districts. There are three unified school districts in San Mateo County which include both elementary and high schools. These are **Cabrillo Unified School District, La Honda-Pescadero Unified School District,** and **South San Francisco Unified School District.**

In addition to the unified school districts, there are three high school districts, which include: **Jefferson Union High School District, San Mateo Union High School District,** and **Sequoia Union High School District.** The elementary schools covering these high schools' district boundaries areas are described below:

- In the **Jefferson Union High School District** geographic boundary, elementary school districts are the Bayshore Elementary School District, Brisbane School District, Jefferson Elementary School District, and Pacifica School District.
- Within the **San Mateo Union High School District** geographic boundary, elementary school districts include San Mateo-Foster City School District, Hillsborough City School District, Burlingame School District, San Bruno Park School District, and Millbrae School District.
- Within the **Sequoia Union High School District** geographic boundary, the elementary schools include Belmont-Redwood Shores School District, San Carlos School District, Redwood City School District, Ravenswood City School District, Menlo Park City School District, Woodside Elementary School District, Las Lomas Elementary School District, and Portola Valley School District.

Geographic boundaries of school districts. Figure V-1 illustrates the geographic boundaries of the unified school districts as well as the three high school districts. Municipal boundaries are overlaid on the map.

Figure V-1.
Unified School Districts and High School Districts in San Mateo County



Source: San Mateo County Office of Education.

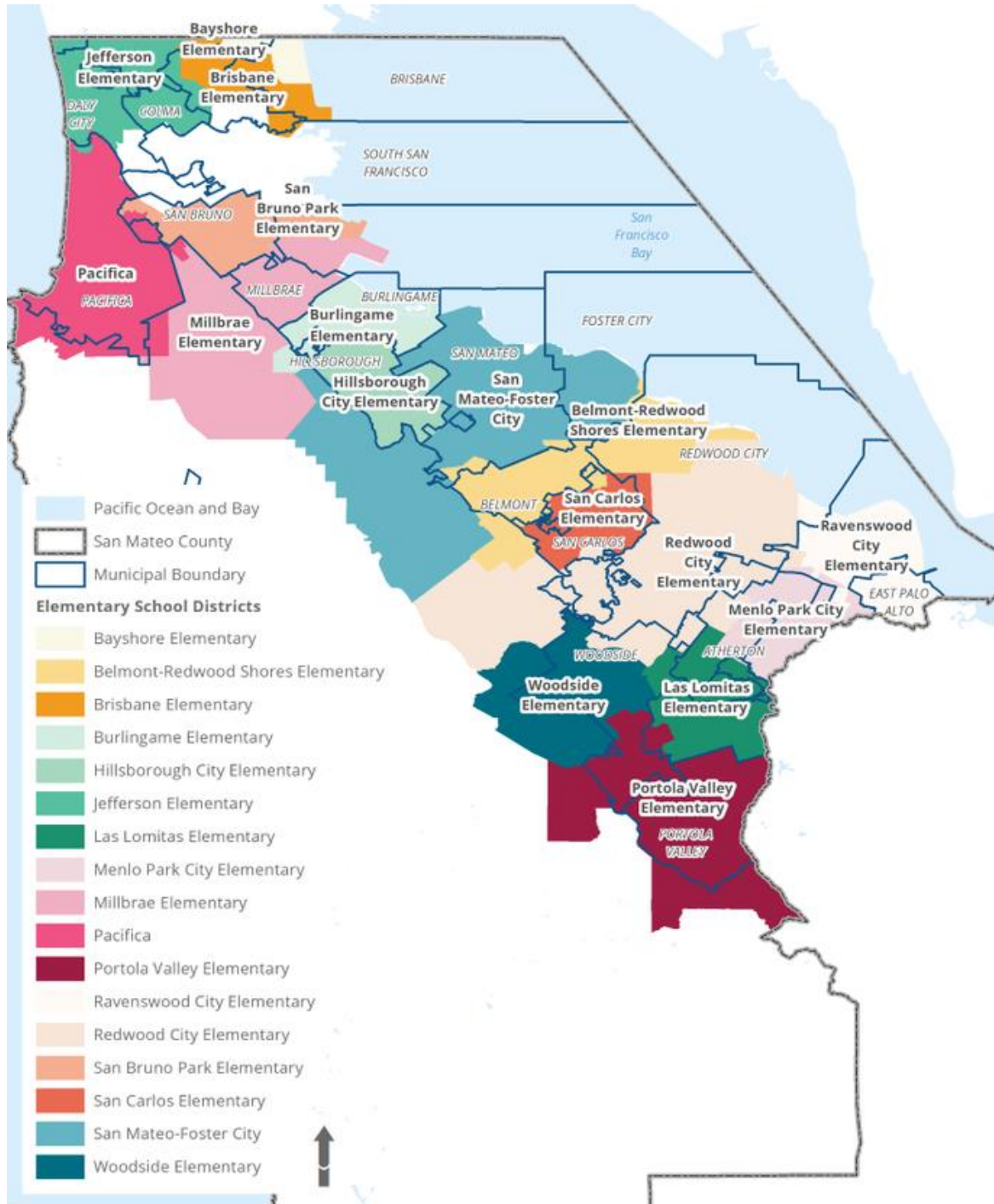
As illustrated in the map, Cabrillo Unified School District covers Half Moon Bay and some unincorporated areas of San Mateo County. South San Francisco Unified covers South San

Francisco and a small portion of Daly City. La Honda-Pescadero Unified School District covers unincorporated areas of San Mateo County.

The other high school districts, Jefferson Union, San Mateo Union, and Sequoia Union, cover the remaining jurisdictions. Jefferson Union covers Brisbane, Colma, Daly City, and Pacifica. San Mateo Union covers Burlingame, Hillsborough, Millbrae, San Bruno, San Mateo City, and Foster City. Sequoia Union covers Atherton, Belmont, Redwood City, East Palo Alto, Menlo Park, San Carlos, Portola Valley, and Woodside.

The county's elementary school districts cover the same areas as the three high school districts. Their geographic boundaries are illustrated in the map below.

**Figure V-2.
Elementary School Districts in San Mateo County**



Source: San Mateo County Office of Education.

Because the elementary school districts are much smaller, many jurisdictions have several elementary schools. The table below shows each jurisdiction and their associated elementary school.

Figure V-3.
School Districts in San Mateo County’s Jurisdictions

Jurisdiction	Unified or High School District	Elementary School District(s)
Atherton	Sequoia Union	Menlo Park City ; Las Lomas Elementary; Redwood City
Belmont	Sequoia Union	Belmont-Redwood Shores
Brisbane	Jefferson Union	Brisbane; Bayshore Elementary
Burlingame	San Mateo Union	Burlingame
Colma	Jefferson Union	Jefferson Elementary
Daly City	Jefferson Union; South San Francisco Unified	Jefferson; Bayshore Elementary
East Palo Alto	Sequoia Union	Ravenswood City
Foster City	San Mateo Union	San Mateo-Foster City
Half Moon Bay	Cabrillo Unified	(none, included in Cabrillo Unified)
Hillsborough	San Mateo Union	Hillsborough City
Menlo Park	Sequoia Union	Menlo Park City; Las Lomas Elementary; Ravenswood City
Millbrae	San Mateo Union	Millbrae
Pacifica	Jefferson Union	Pacifica
Portola Valley	Sequoia Union	Portola Valley
Redwood City	Sequoia Union	Redwood City
San Bruno	San Mateo Union	San Bruno Park
San Carlos	Sequoia Union	San Carlos; Redwood City
San Mateo	San Mateo Union	San Mateo-Foster City
South San Francisco	South San Francisco Unified	(none, included in South San Francisco Unified)
Woodside	Sequoia Union	Woodside Elementary; Portola Valley; Las Lomas; Redwood City

Source: San Mateo County Office of Education.

A brief history of district formation. San Mateo County’s numerous school districts were formed over a century ago, when the county was more rural and scattered: communities needed elementary schools close to home, and only a few students were attending high school. As young people began going to high school, individual districts often found they had too few students and resources to support their own high schools, so

separate high school districts, covering the territories of two or more elementary districts, were established to meet the communities' needs.²

Once California's population grew and San Mateo County became more urbanized, "a jigsaw puzzle of overlapping districts evolved haphazardly." Since 1920, the state has been pushing elementary districts to unify with the high school districts that serve their communities, citing improved educational quality and equity of opportunity. However, there has been limited success and local voters in San Mateo County have consistently resisted unification.³

Early efforts at unification were more successful in the rural communities along the coast—for example, voters approved the new Cabrillo Unified district for the area around Half Moon Bay and the La Honda-Pescadero Unified district in a 1964 election. Unification was not supported by many suburban communities edging the Bay. The county's school district committee proposed to split each of the three high school districts and feeder schools into two or three smaller unified districts, but the State Board of Education rejected variations of those plans three times. The Board argued that the county committee's proposals would create districts with widely varying property tax bases and could contribute to racial segregation. The State Board instead devised a plan that would create a single unified district within each of the existing high school district boundaries. Voters turned down the state plans in all three districts in June 1966, and rejected a similar proposal again in 1972. In 1973, the Mid-Peninsula Task Force for Integrated Education petitioned the county committees to unify the elementary districts of Menlo Park, Las Lomitas, Portola Valley, Ravenswood and a portion of Sequoia Union High School District across county lines with Palo Alto Unified. Their goal was racial integration, but the county committee did not support the effort.⁴

Efforts against unification have persisted, leaving the county with several elementary school districts which feed into a high school, rather than a unified district. As a result, some elementary school districts have faced waning budgets and administrative hurdles. For instance, Brisbane and Bayshore elementary school districts, at the northern end of the county, serve a little more than 1,000 students and long have struggled with tight budgets. To rectify their budgetary concerns, the districts now share both a superintendent and a chief business officer. They also participate in a special education collaborative with the Jefferson elementary and high school districts.

According to the county's superintendent of schools Anne Campbell, other districts may find themselves pooling their resources in the future: local identification may be strong,

² Watson, Aleta. "How Did We End Up With 54 School Districts in San Mateo and Santa Clara Counties?" Silicon Valley Community Foundation, 2012. <https://www.siliconvalleycf.org/sites/default/files/report-edu.pdf>

³ Ibid.

⁴ Ibid.

she says, but financial reality is hard to ignore: “As we move forward in time, I think it’s going to be interesting to see what school districts are going to do, especially as budgets get more bleak.”⁵

Enrollment changes. Total public school enrollment in the county has decreased slightly, by just 1%, from the 2010-2011 academic year to 2020-2021. Figure V-4 illustrates enrollment changes by district.

Bayshore Elementary, Ravenswood City, and Portola Valley school districts experienced the largest enrollment decreases (by at least 30%) between 2010-11 and 2020-21. School districts with the largest increases in enrollments were Burlingame (22%) and Belmont-Redwood Shores (30%).

⁵ Ibid.

Figure V-4.
Enrollment changes by district, 2010-11 to 2020-2021

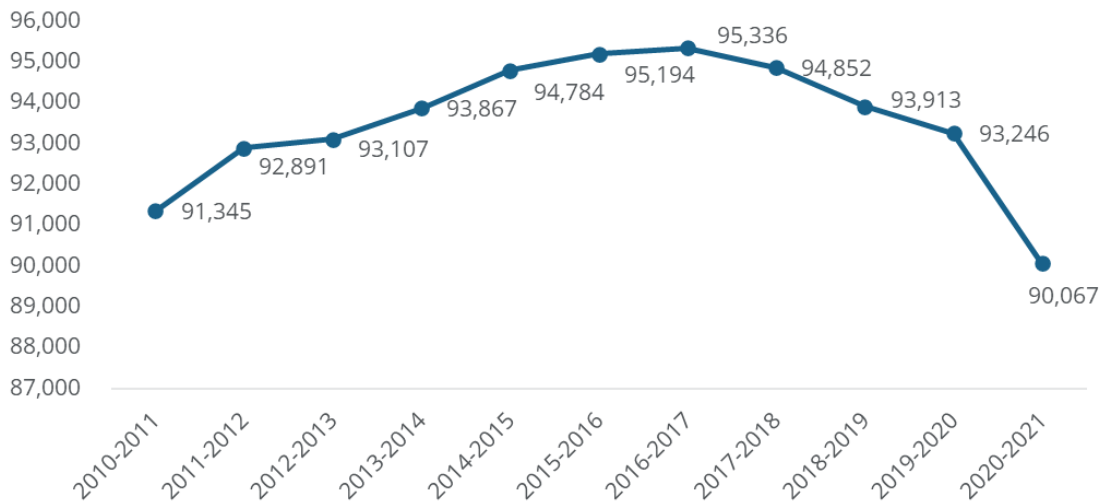
School District	2010-2011 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,352	2,934	-12%
La Honda-Pescadero	341	275	-19%
South San Francisco	9,312	8,182	-12%
High & Elementary School Districts			
Jefferson Union High School	4,960	4,705	-5%
Bayshore Elementary	543	361	-34%
Brisbane Elementary	545	474	-13%
Jefferson Elementary	6,998	6,653	-5%
Pacifica	3,164	3,006	-5%
San Mateo Union High School	8,406	9,760	16%
Burlingame Elementary	2,771	3,387	22%
Hillsborough City Elementary	1,512	1,268	-16%
Millbrae Elementary	2,222	2,238	1%
San Bruno Park Elementary	2,599	2,275	-12%
San Mateo-Foster City	10,904	10,969	1%
Sequoia Union High School	8,765	10,327	18%
Belmont-Redwood Shores	3,206	4,152	30%
Las Lomas Elementary	1,336	1,116	-16%
Menlo Park City Elementary	2,629	2,781	6%
Portola Valley Elementary	711	491	-31%
Ravenswood City Elementary	4,285	2,993	-30%
Redwood City Elementary	9,119	8,086	-11%
San Carlos Elementary	3,212	3,265	2%
Woodside Elementary	453	369	-19%
Total Enrollment	91,345	90,067	-1%

Source: California Department of Education and Root Policy Research

However, it is important to note that many of these enrollment decreases were driven by the pandemic. In fact, total enrollment in these public schools decreased by 3% between

2019-2020 and 2020-2021 in San Mateo County: the largest decrease of the decade. As shown in Figure V-5, enrollments actually increased steadily from 2010-2011 to 2017-2018, then began decreasing afterwards.

Figure V-5.
Public School Enrollment Changes, 2010-2011 to 2020-2021



Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively. The only school district with increasing enrollments between the 2019-2020 to 2020-2021 school years was Sequoia Union High School District, with a modest 1% increase in enrollments.

Figure V-6.
Enrollment changes by district during COVID-19, 2019-20 to 2020-21

School District	2019-2020 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,136	2,934	-6%
La Honda-Pescadero	306	275	-10%
South San Francisco	8,438	8,182	-3%
High & Elementary School Districts			
Jefferson Union High School	4,811	4,705	-2%
Bayshore Elementary	381	361	-5%
Brisbane Elementary	476	474	0%
Jefferson Elementary	6,687	6,653	-1%
Pacifica	3,110	3,006	-3%
San Mateo Union High School	9,885	9,760	-1%
Burlingame Elementary	3,534	3,387	-4%
Hillsborough City Elementary	1,290	1,268	-2%
Millbrae Elementary	2,349	2,238	-5%
San Bruno Park Elementary	2,454	2,275	-7%
San Mateo-Foster City	11,576	10,969	-5%
Sequoia Union High School	10,238	10,327	1%
Belmont-Redwood Shores	4,314	4,152	-4%
Las Lomas Elementary	1,208	1,116	-8%
Menlo Park City Elementary	2,922	2,781	-5%
Portola Valley Elementary	551	491	-11%
Ravenswood City Elementary	3,269	2,993	-8%
Redwood City Elementary	8,530	8,086	-5%
San Carlos Elementary	3,405	3,265	-4%
Woodside Elementary	376	369	-2%
Total Enrollment	93,246	90,067	-3%

Source: California Department of Education and Root Policy Research.

Declining enrollments in public schools have been common across the state and country during the COVID-19 pandemic, and enrollment declines in San Mateo County are on par

with those across the state. According to a study conducted by the Public Policy Institute of California, public K–12 enrollment declined by 3% in California from the 2019-2020 school year to the 2020-2021 school year.⁶

As funding is tied directly to the number of enrolled pupils, schools in San Mateo County could suffer fiscal consequences with continued declines. By law, districts are “held harmless” for declines for one year—that is, school budgets for 2020–2021 were unaffected, but continued enrollment declines could mean cuts in future years.⁷ Reductions in enrollments, and consequently funding, could also worsen economic inequality in the long-term by reducing students’ resources and access to opportunities.

Demographics: race & ethnicity. Over the last decade, San Mateo County’s school districts have diversified in terms of students’ race and ethnicity. Hispanic students make up the largest ethnic group in the county’s schools: 38% of students identified as Hispanic in the 2020-2021 academic school year. This is just a one percentage point increase from 2010-2011. Many other students are White (26%), though this has decreased by 3 percentage points since 2010-2011, The largest increase was in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011. Other students identify as Filipino (8%), or bi- or multi-racial (8%). A small and decreasing percentage of students identify as Black/African American (1%) and Pacific Islander (2%).

⁶ Lafortune, Julien & Prunty, Emmanuel. “Digging into Enrollment Drops at California Public Schools.” Public Policy Institute of California. May 14, 2021. <https://www.ppic.org/blog/digging-into-enrollment-drops-at-california-public-schools/>

⁷ Ibid.

**Figure V-7.
Changes in Race and
Ethnicity, 2010-2011 to 2020-
2021**

Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

:

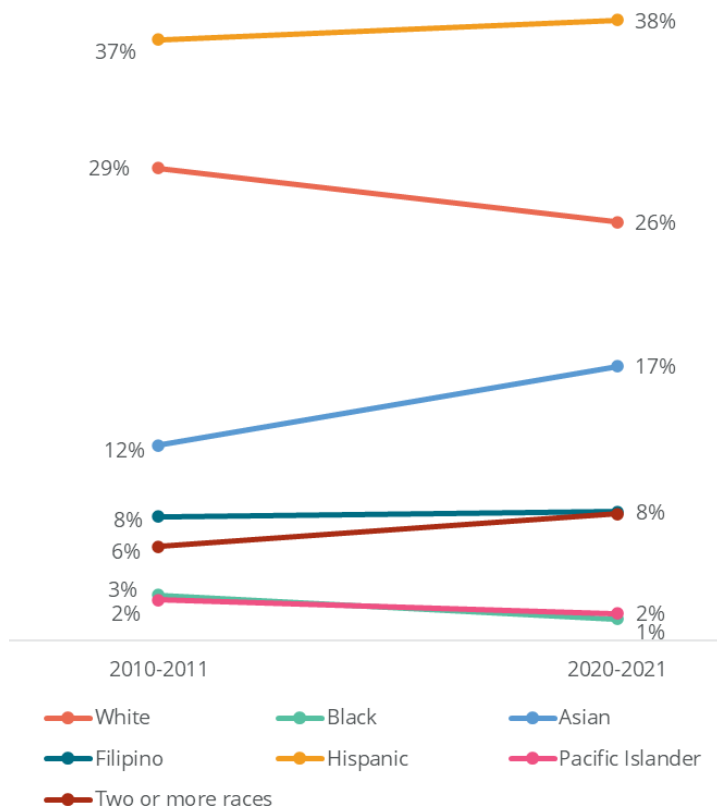


Figure V-8 shows the racial and ethnic distribution of students enrolled in public schools by jurisdiction in 2020-2021.

- Portola Valley Elementary School District (66%) and Woodside Elementary School District (64%) had the highest share of White students, making them among the least racially and ethnically diverse districts in the county.
- Ravenswood City Elementary School District and Redwood City Elementary School District had the highest share of Hispanic students, at 84% and 70%, respectively.
- Ravenswood City also had the highest proportion of Pacific Islander students (7%) and Black/African American students (5%) compared to other districts.
- Millbrae Elementary (46%), Hillsborough Elementary (32%), and Belmont-Redwood Shores Elementary (32%) had the highest share of Asian students.
- Jefferson Elementary School District and Jefferson Union High School District had the highest portion of Filipino students, at 25% and 29% respectively.

**Figure V-8.
Student body by Race and Ethnicity, 2020-2021**

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White	Two or more races
Unified School Districts							
Cabrillo Unified	1%	0%	1%	52%	0%	40%	5%
La Honda-Pescadero	0%	0%	1%	63%	0%	35%	1%
South San Francisco	14%	1%	23%	48%	2%	6%	6%
High & Elementary School Districts							
Jefferson Union High School	15%	1%	29%	31%	1%	14%	7%
Bayshore Elementary	19%	3%	21%	41%	4%	3%	8%
Brisbane Elementary	20%	1%	12%	28%	0%	24%	11%
Jefferson Elementary	19%	2%	25%	36%	1%	11%	5%
Pacifica	8%	1%	9%	26%	0%	39%	16%
San Mateo Union High School	23%	1%	5%	32%	2%	28%	10%
Burlingame Elementary	27%	0%	3%	16%	0%	41%	9%
Hillsborough Elementary	32%	0%	2%	5%	0%	48%	12%
Millbrae Elementary	46%	1%	6%	20%	2%	16%	8%
San Bruno Park Elementary	16%	1%	10%	41%	5%	15%	1%
San Mateo-Foster City	26%	1%	3%	37%	2%	21%	9%
Sequoia Union High School	9%	2%	1%	45%	2%	35%	5%
Belmont-Redwood Shores	32%	1%	3%	12%	1%	34%	14%
Las Lomas Elementary	18%	1%	1%	13%	0%	53%	14%
Menlo Park City Elementary	13%	1%	1%	17%	1%	55%	11%
Portola Valley Elementary	6%	0%	0%	14%	0%	66%	13%
Ravenswood City Elementary	0%	5%	0%	84%	7%	1%	2%
Redwood City Elementary	4%	1%	1%	70%	1%	19%	4%
San Carlos Elementary	18%	1%	1%	14%	0%	49%	13%
Woodside Elementary	4%	2%	0%	16%	1%	64%	11%
Total	17%	1%	8%	38%	2%	26%	8%

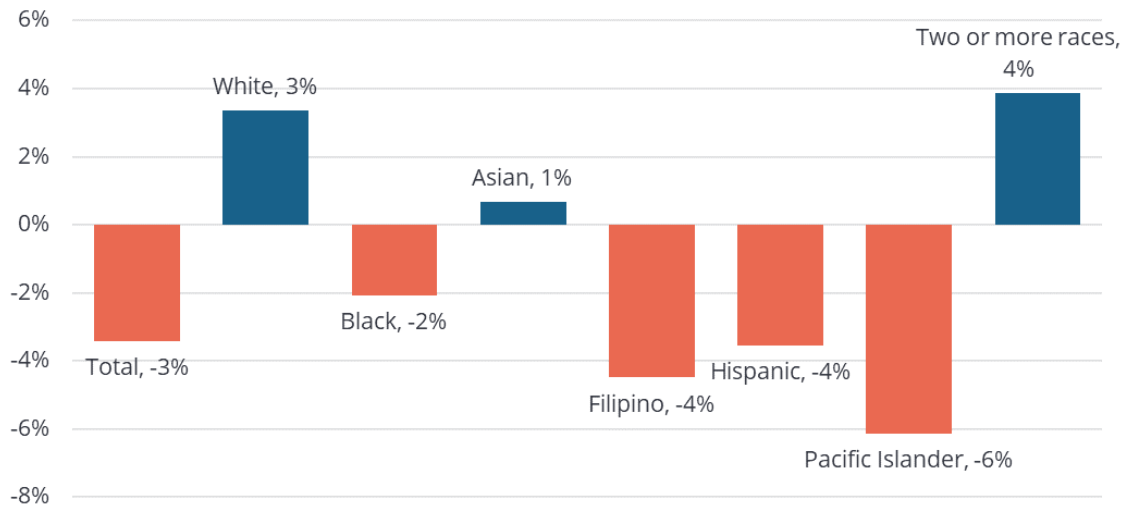
Note: In almost all school districts, less than 1% of students were Native American, so they are not included in this table.

Source: California Department of Education and Root Policy Research

Enrollment changes due to COVID-19 varied by race and ethnicity. For instance, between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21). This is substantially higher than the 3% countywide average. Enrollments among Filipino and Hispanic students decreased by 4% while enrollment among Black/African American students decreased by 2%. On the other

end of the spectrum, there was a 3% increase in enrollment among White students (from 22,308 students to 23,055 students) between 2019-20 and 2020-21. Similarly, there was a 1% increase in enrollment among Asian students and a 4% increase among students of two or more races.

Figure V-9.
Enrollment Changes by Race and Ethnicity, San Mateo County, 2019-20 to 2020-21



Source: California Department of Education and Root Policy Research

While many of their families may have simply moved out of San Mateo County during the pandemic, it is possible that Black/African American, Filipino, Hispanic, and Pacific Islander students are otherwise slipping through the cracks of the education system during this period.

Demographics: students with extenuating circumstances. Several students in the county’s public schools are facing additional hurdles to educational ease. Many are English learners, qualify for reduced lunch, are foster children, are experiencing homelessness, have a disability, or are migrants. Students in these groups often have hindrances to excelling in school because of detrimental circumstances beyond their control. These include financial and social hardships as well as problems within students’ families.

Qualification for free and reduced lunch is often used as a proxy for extenuating circumstances. Qualifications are determined based on household size and income. For instance, in the 2020-2021 academic year, students from a household of three making less

than \$40,182 annually qualified for reduced price meals, and those making less than \$28,236 in a household of three qualified for free meals.⁸

Free and reduced lunch disparities. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch. This rate was substantially lower in districts like Hillsborough Elementary, San Carlos Elementary, Portola Valley Elementary, Las Lomas Elementary, Belmont-Redwood Shores, and Menlo Park City Elementary, where each had less than 10% of students qualify for free or reduced lunch.

The rate of reduced lunch qualification was far higher in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch.

Disparities in homelessness. In Ravenswood City Elementary, 30% of students are experiencing homelessness. This is an outlier in the county, where overall just 2% are experiencing homelessness. The school district has received media attention due to its astronomically high rate of students experiencing homelessness. Some have noted that rates of homelessness have increased due to escalating costs of living in an area surrounded by affluence.⁹ Others have highlighted that "Having a roof over your head, having a safe place to sleep and study, is fundamental to absolutely everything," and have noted that students who experience homelessness have higher dropout rates and are more likely to experience homelessness as adults.¹⁰

School moves related to evictions. Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This means that precarious housing also means precarious schooling for many of the county's students. Frequent moves by students are closely related to lower educational proficiency.

In the City of San Francisco, a 2010 ordinance protects some students from being evicted during the school year; however, it only relates to owner/relative move-in evictions.¹¹ Children in families who are evicted for other reasons may need to move schools or districts when their housing is lost.

English language learners. Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High

⁸ "Income Eligibility Scales for School Year 2020-2021." California Department of Education.

⁹ Bartley, Kaitlyn. "Homelessness: The shadow that hangs over students in this Bay Area school district." The Mercury News. December 2018.

¹⁰ Jones, Carolyn. "California schools see big jump in homeless students." Palo Alto Online. October 2020.

¹¹ <https://sfrb.org/new-amendment-prohibiting-owner-move-evictions-minor-children-during-school-year>

School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

Less than one percent of students in San Mateo County public school districts are foster youth or migrants. Cabrillo Unified School District had the highest rate of migrant students at 3%. La Honda-Pescadero had the highest rate of foster children at 2%.

School districts without large low income populations also tend to serve very few English language learners. For instance, in Hillsborough Elementary where 0% of students qualify for reduced lunch, only 1% of students are English language learners.

Figure V-10.
Students with Extenuating Circumstances, 2020-2021

School District	English Learners	Reduced Lunch	Foster Children	Homeless	Migrant
Unified School Districts					
Cabrillo Unified	20%	37%	0%	2%	3%
La Honda-Pescadero	38%	38%	2%	1%	1%
South San Francisco	21%	34%	0%	1%	1%
High & Elementary School Districts					
Jefferson Union High School	36%	44%	0%	0%	0%
Bayshore Elementary	30%	57%	0%	0%	0%
Brisbane Elementary	16%	19%	0%	0%	0%
Jefferson Elementary	14%	27%	0%	1%	0%
Pacifica	9%	18%	0%	1%	0%
San Mateo Union High School	10%	21%	0%	0%	0%
Burlingame Elementary	13%	11%	0%	0%	0%
Hillsborough Elementary	1%	0%	0%	0%	0%
Millbrae Elementary	19%	25%	0%	0%	0%
San Bruno Park Elementary	29%	18%	0%	0%	0%
San Mateo-Foster City	26%	28%	0%	2%	0%
Sequoia Union High School	15%	30%	0%	0%	0%
Belmont-Redwood Shores	10%	7%	0%	0%	0%
Las Lomas Elementary	7%	6%	0%	0%	0%
Menlo Park City Elementary	6%	7%	0%	0%	0%
Portola Valley Elementary	4%	5%	0%	0%	0%
Ravenswood City Elementary	53%	83%	0%	30%	0%
Redwood City Elementary	38%	56%	0%	2%	1%
San Carlos Elementary	5%	6%	0%	0%	0%
Woodside Elementary	8%	10%	0%	0%	0%
Total	20%	29%	<1%	2%	<1%

Source: California Department of Education and Root Policy Research

The overall share of students in these groups has not changed drastically over time. As shown in Figure V-11, there have been slight decreases in the share of students who are English learners and the share of students who qualify for reduced lunch from 2016-2017

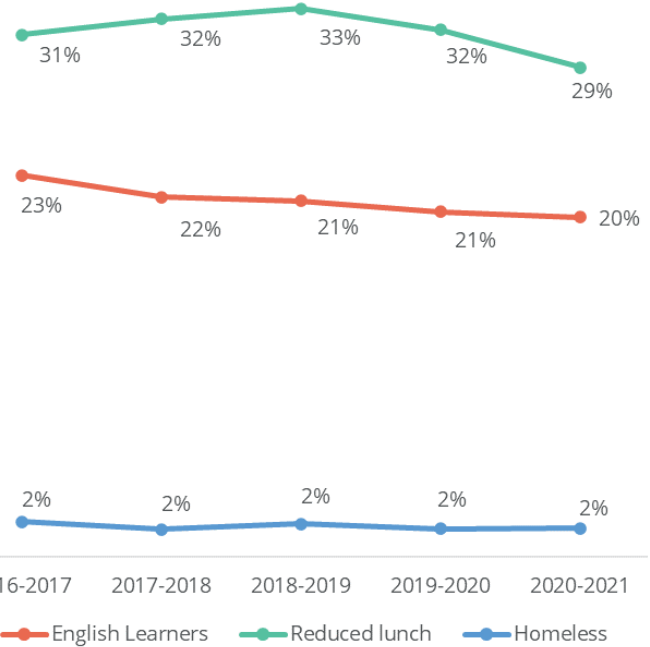
to 2020-2021. Around 2% of students in the county are homeless and this has not changed between 2016-2017 and 2020-2021. Foster youth and migrant students are not shown in the figure, as both have hovered at less than 1% from year to year.

Figure V-11.
Changes in rates of English Learners, Reduced Lunch, and Homelessness, 2016-2017 to 2020-2021

Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

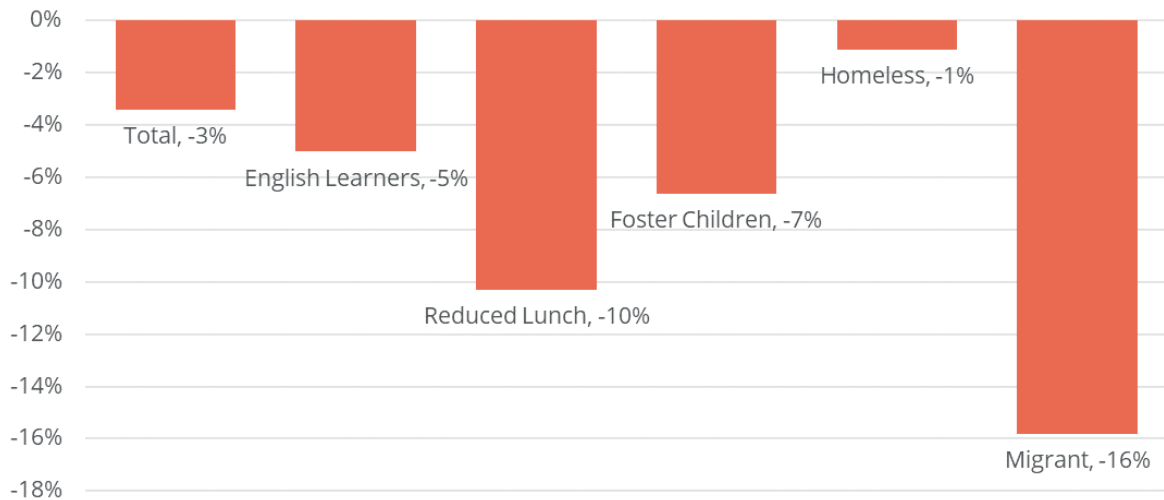
Source: California Department of Education and Root Policy Research

:



During COVID-19, enrollments decreased by 3% between 2019-2020 and 2020-2021 school years, as families withdrew or did not reenroll their children from public schools. Enrollment among migrant students decreased much more drastically, by 16% (from 332 students to 279 students). Similarly, enrollment among students who qualify for reduced lunch declined at a higher rate (10%) than the overall student population. Foster children and English learners also experienced enrollment decreases at a rate higher than the total population, with 7% and 10% decreases in enrollment, respectively.

Figure V-12.
Enrollment Changes by Extenuating Circumstance, San Mateo County,
2019-2020 to 2020-2021



Source: California Department of Education and Root Policy Research

Achievement Gaps

This section details achievement gaps within school districts. Gaps are measured by test scores, meeting California State University or University of California admissions standards, and college-going rates.

Test scores. Figure V-13 indicates the percent of students who met or exceeded English and mathematics testing standards set by the California State Assessment of Student Performance and Progress. Overall, 62% of students in the county met or exceeded English testing standards and 52% met or exceeded mathematics testing standards.

Of all the districts with high schools, San Mateo Union High School District had the highest student pass rates: 70% of their students met or exceeded standards in English testing and 50% met or exceeded standards in mathematics testing.

Among elementary school districts, Portola Valley Elementary School District and Woodside Elementary School District had the highest rates of success in English, with 87% and 88% of students meeting or exceeding English testing standards, respectively. Woodside Elementary School District and Hillsborough Elementary School District had the highest rates of success in mathematics, with 84% and 85% meeting math testing standards, respectively.

In every school district, girls scored higher on English tests than boys. Overall, girls met or exceeded English testing at a rate of 67% while boys met or exceeded English testing at a rate of 57%. The largest gender gap was in Brisbane Elementary School District, where 72%

of girls met or exceeded English testing standards and just 56% of boys did: a gap of 16 percentage points.

Gender gaps in mathematics were less pronounced, but largest gender gaps were in Cabrillo Unified School District and in La Honda Pescadero Unified School District. In Cabrillo Unified, girls passed mathematics at a rate 7% higher than boys, while in La Honda-Pescadero, boys passed at a rate 6% higher than girls.

Figure V-14.
Students who Met or Exceeded Testing Standards, by Gender and District, 2018-2019

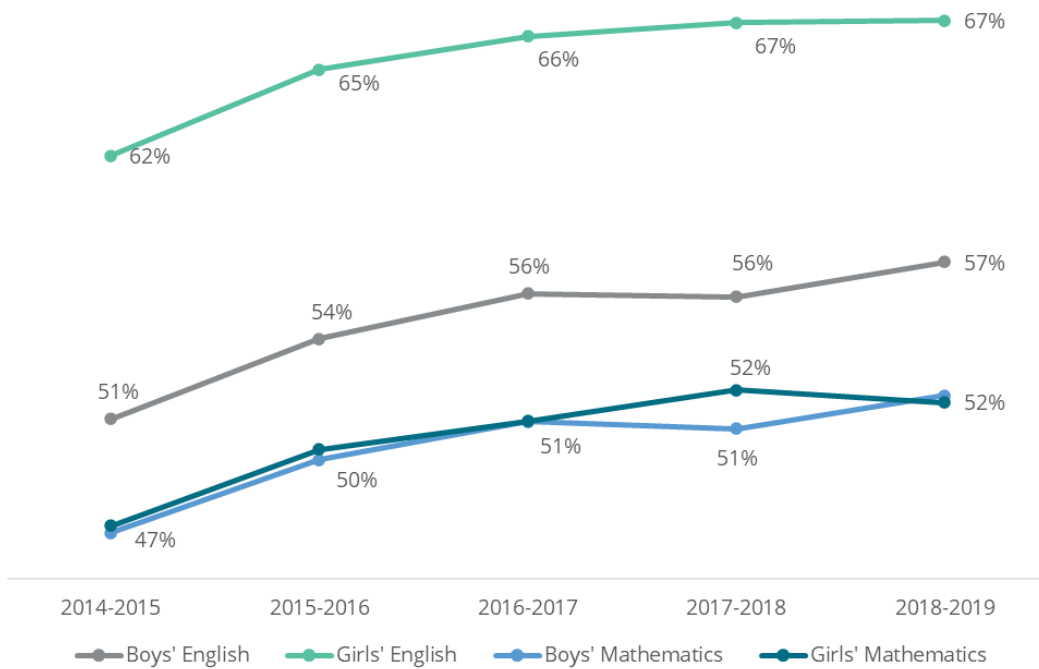
District	English Language Arts/Literacy			Mathematics		
	Total	Boys	Girls	Total	Boys	Girls
Unified School Districts						
Cabrillo Unified	48%	41%	55%	34%	31%	38%
La Honda-Pescadero	43%	36%	49%	31%	34%	28%
South San Francisco	52%	45%	60%	44%	42%	45%
High & Elementary School Districts						
Jefferson Union High School	57%	52%	63%	37%	38%	35%
Bayshore Elementary	27%	24%	31%	27%	27%	28%
Brisbane Elementary	64%	56%	72%	54%	56%	53%
Jefferson Elementary	48%	43%	54%	37%	39%	35%
Pacifica	60%	55%	65%	57%	57%	57%
San Mateo Union High School	70%	66%	76%	50%	50%	50%
Burlingame Elementary	80%	75%	84%	78%	78%	78%
Hillsborough Elementary	85%	81%	89%	85%	86%	84%
Millbrae Elementary	63%	57%	70%	58%	58%	58%
San Bruno Park Elementary	50%	47%	53%	41%	43%	38%
San Mateo-Foster City	62%	58%	67%	56%	56%	56%
Sequoia Union High School	68%	64%	72%	50%	50%	50%
Belmont-Redwood Shores	82%	78%	86%	79%	78%	80%
Las Lomitas Elementary	86%	84%	88%	82%	84%	80%
Menlo Park City Elementary	84%	81%	87%	83%	82%	83%
Portola Valley Elementary	87%	83%	91%	83%	84%	82%
Ravenswood City Elementary	22%	20%	23%	15%	16%	13%
Redwood City Elementary	54%	49%	59%	46%	46%	46%
San Carlos Elementary	80%	77%	83%	75%	76%	74%
Woodside Elementary	88%	85%	91%	84%	85%	83%
Total	62%	57%	67%	52%	52%	52%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

The gender gap in test scores has started to close in recent years, as indicated in Figure V-15. In 2014-2015 there was a 11 percentage point gap in girls' and boys' English testing pass

rates, and by 2018-2019 this was just a 10 percentage point gap. The figure also indicates that there have been steady gains in the share of students meeting or exceeding testing standards in the county.

Figure V-15.
Students who Met or Exceeded Testing Standards, by Gender, 2014-2015 to 2018-2019



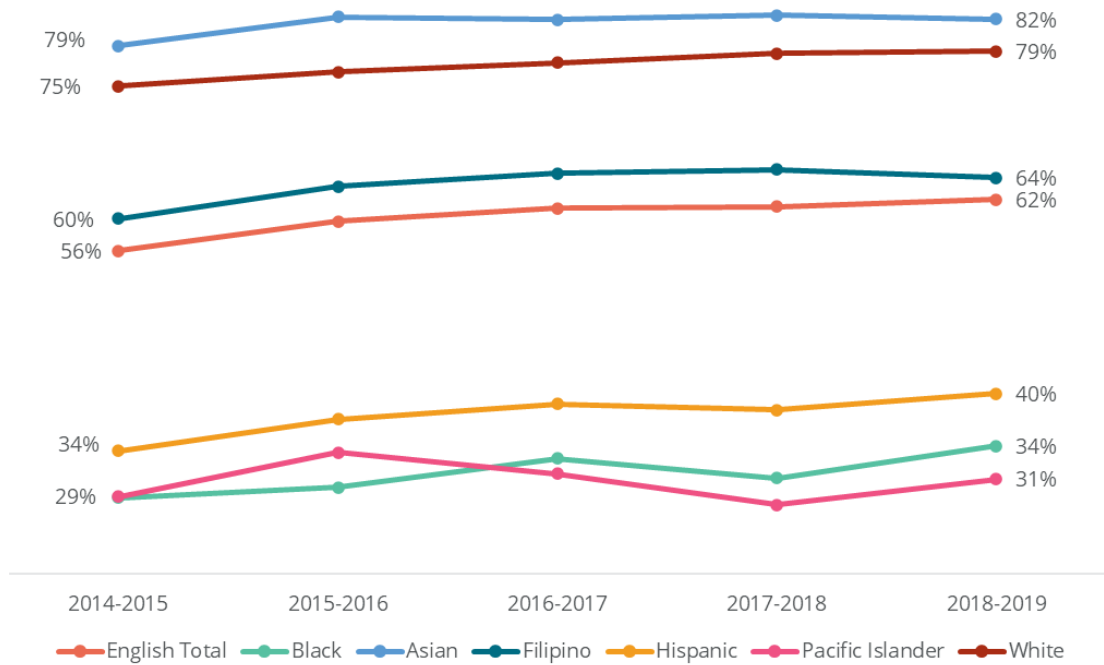
Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Very large gaps in test scores by race and ethnicity exist among students in some areas. Figure V-16 illustrates the rate at which students of various racial and ethnic groups met or exceeded English testing standards.

For the past five years in San Mateo County, Asian, White, and Filipino students have met or exceeded English testing standards at rates higher than the overall student population. Hispanic, Black/African American, and Pacific Islander students, on the other hand, have been underserved in this realm and have consistently scored lower than the overall student body.

However, across all groups, the rate at which students met or exceed English testing standards has increased since the 2014-2015 school year. Hispanic students have made the largest percentage point gain: 34% met standards in 2014-2015 and 40% met standards in 2019-19, an increase of six percentage points.

Figure V-16.
Students who Met or Exceeded English Testing Standards, by Race and Ethnicity, 2014-2015 to 2018-2019

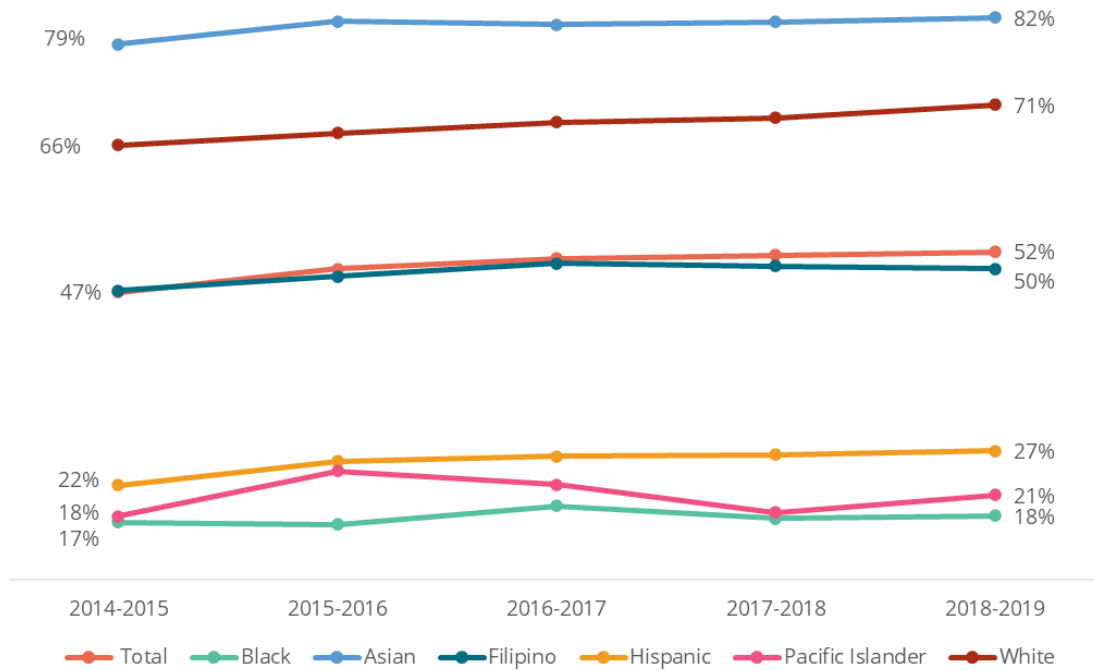


Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

A similar narrative holds in Math testing standards, where scores have improved among each racial and ethnic group from 2014-2015 to 2018-2019. Again, White and Asian students meet or exceed math testing standards at rates higher than the overall population while Hispanic, Pacific Islander, and Black/African American students scored lower.

White and Hispanic students have seen the biggest increases in rates of mathematics success: both have experienced a five percentage point increase in the percent of students who met or exceeded math testing standards.

Figure V-17.
Students who Met or Exceeded mathematics testing standards, by Race and Ethnicity, 2014-2015 to 2018-2019



Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Figure V-18 illustrates the rates at which students of various racial and ethnic groups met or exceeded mathematics testing standards by district.

There were several districts in which the gaps between the overall test pass rates and a specific racial groups' pass rates were especially wide. For instance, in San Carlos Elementary School District, 75% of the total student body met or exceeded math testing standards, but only 11% of Black/African American students met or exceeded math testing standards—a gap of 64 percentage points.

Other school districts with wide gaps between Black/African American and overall math testing success were Las Lomas Elementary (46 percentage point gap), Menlo Park City Elementary (43 percentage point gap), and Belmont-Redwood Shores (42 percentage point gap).

Some school districts also had similar gaps in Pacific Islander students' math passing rates and overall passing rates. For instance, in Menlo Park City Elementary School District, 83% of the student body met or exceeded mathematics testing standards but just 35% of Pacific Islander students passed or exceeded mathematics testing standards—a gap of 48

percentage points. Millbrae Elementary School District also had a 47 percentage point gap between Pacific Islander students' and total students' math test rates.

Figure V-18.
Students who Met or Exceeded Mathematics Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	34%	65%	(no data)	38%	16%	(no data)	54%
La Honda-Pescadero	31%	(no data)	(no data)	(no data)	20%	(no data)	46%
South San Francisco	44%	75%	19%	60%	29%	33%	46%
High & Elementary School Districts							
Jefferson Union High School	37%	75%	(no data)	36%	17%	(no data)	42%
Bayshore Elementary	27%	44%	(no data)	38%	17%	14%	(no data)
Brisbane Elementary	54%	67%	(no data)	65%	38%	(no data)	60%
Jefferson Elementary	37%	61%	15%	42%	23%	20%	30%
Pacifica	57%	74%	38%	48%	38%	(no data)	66%
San Mateo Union High School	50%	84%	(no data)	46%	22%	20%	63%
Burlingame Elementary	78%	92%	53%	66%	50%	(no data)	81%
Hillsborough Elementary	85%	92%	(no data)	(no data)	76%	(no data)	82%
Millbrae Elementary	58%	75%	31%	63%	27%	11%	51%
San Bruno Park Elementary	41%	69%	23%	64%	25%	27%	50%
San Mateo-Foster City	56%	87%	30%	61%	23%	27%	69%
Sequoia Union High School	50%	81%	18%	53%	22%	11%	76%
Belmont-Redwood Shores	79%	92%	37%	77%	52%	43%	79%
Las Lomas Elementary	82%	93%	36%	(no data)	44%	(no data)	87%
Menlo Park City Elementary	83%	94%	40%	(no data)	55%	35%	88%
Portola Valley Elementary	83%	89%	(no data)	(no data)	56%	(no data)	89%
Ravenswood City Elementary	15%	(no data)	9%	(no data)	15%	11%	(no data)
Redwood City Elementary	46%	92%	22%	76%	34%	44%	75%
San Carlos Elementary	75%	91%	11%	85%	51%	(no data)	78%
Woodside Elementary	84%	92%	(no data)	(no data)	52%	(no data)	89%
Total	52%	82%	18%	50%	27%	21%	71%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Although racial gaps in English testing were less pronounced, San Carlos Elementary School District also had a wide gap between the total student body and Black/African American

students. Namely, 80% of the student body met or exceeded English testing standards, but only 19% of Black/African American students met or exceeded testing standards—a 61 percentage point gap. Las Lomas Elementary had a 41 percentage point gap between overall English testing success and Black/African American English testing success.

Other districts had large gaps between the total student body's English test scores and Pacific Islander students' test scores. Namely, in Menlo Park City Elementary School District 84% of students met or exceeded English testing standards, but only 40% of Pacific Islander students—a 44 percentage point gap.

Figure V-19.
Students who Met or Exceeded English Testing Standards, by
Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	48%	78%	(no data)	54%	28%	(no data)	71%
La Honda-Pescadero	43%	(no data)	(no data)	(no data)	27%	(no data)	61%
South San Francisco	52%	76%	36%	66%	38%	44%	56%
High & Elementary School Districts							
Jefferson Union High School	57%	81%	(no data)	60%	43%	(no data)	59%
Bayshore Elementary	27%	49%	(no data)	33%	20%	14%	(no data)
Brisbane Elementary	64%	63%	(no data)	75%	51%	(no data)	79%
Jefferson Elementary	48%	62%	28%	59%	34%	33%	43%
Pacifica	60%	65%	32%	52%	45%	(no data)	68%
San Mateo Union High School	70%	88%	55%	79%	50%	34%	81%
Burlingame Elementary	80%	88%	61%	73%	55%	(no data)	83%
Hillsborough Elementary	85%	89%	(no data)	(no data)	77%	(no data)	83%
Millbrae Elementary	63%	74%	46%	68%	42%	23%	61%
San Bruno Park Elementary	50%	72%	39%	76%	36%	31%	56%
San Mateo-Foster City	62%	85%	41%	68%	34%	37%	77%
Sequoia Union High School	68%	87%	44%	92%	47%	31%	88%
Belmont-Redwood Shores	82%	91%	44%	81%	64%	61%	83%
Las Lomas Elementary	86%	91%	45%	(no data)	65%	(no data)	89%
Menlo Park City Elementary	84%	92%	60%	(no data)	62%	40%	88%
Portola Valley Elementary	87%	92%	(no data)	(no data)	58%	(no data)	93%
Ravenswood City Elementary	22%	(no data)	24%	(no data)	21%	18%	(no data)
Redwood City Elementary	54%	91%	35%	73%	43%	47%	83%
San Carlos Elementary	80%	90%	19%	76%	60%	(no data)	83%
Woodside Elementary	88%	92%	(no data)	(no data)	58%	(no data)	92%
Total	62%	82%	34%	64%	40%	31%	79%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances across all districts met or exceeded testing standards at lower rates. However, some districts had especially wide disparities between overall test scores and test scores of students with extenuating circumstances.

For example, English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary each met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district. English learning students in Las Lomas Elementary (54%) had the highest mathematics pass rates, followed by those in Belmont-Redwood Shores (42%) and Burlingame Elementary (40%).

Students with disabilities scored especially high on mathematics tests in Hillsborough Elementary, where 48% met or exceeded standards. Others in Belmont-Redwood Shores (43%) and Woodside Elementary (41%) had high pass rates as well. Students with disabilities in San Carlos Elementary and Las Lomas Elementary school districts scored far below the overall student body: in these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

In Jefferson Elementary and Ravenswood Elementary students experiencing homelessness passed math tests at a rate similar to their housed peers. In other districts, however, students experiencing homelessness often scored substantially lower. School districts with the widest math testing gaps between the overall student body and students experiencing homelessness were San Mateo-Foster City and Millbrae Elementary, with a 41 percentage point gap and 42 percentage point gap, respectively.

Figure V-20.
Students who Met or Exceeded Math Testing Standards, by Special Case
and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	34%	4%	5%	4%	9%
La Honda-Pescadero	31%	4%	(no data)	(no data)	2%
South San Francisco	44%	20%	25%	4%	18%
High & Elementary School Districts					
Jefferson Union High School	37%	5%	(no data)	(no data)	6%
Bayshore Elementary	27%	11%	(no data)	(no data)	9%
Brisbane Elementary	54%	4%	(no data)	(no data)	12%
Jefferson Elementary	37%	15%	36%	(no data)	11%
Pacifica	57%	22%	(no data)	(no data)	17%
San Mateo Union High School	50%	10%	(no data)	(no data)	13%
Burlingame Elementary	78%	40%	(no data)	(no data)	29%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	48%
Millbrae Elementary	58%	26%	16%	(no data)	25%
San Bruno Park Elementary	41%	12%	(no data)	(no data)	9%
San Mateo-Foster City	56%	11%	15%	(no data)	14%
Sequoia Union High School	50%	3%	33%	(no data)	9%
Belmont-Redwood Shores	79%	42%	(no data)	(no data)	43%
Las Lomas Elementary	82%	54%	(no data)	(no data)	28%
Menlo Park City Elementary	83%	31%	(no data)	(no data)	38%
Portola Valley Elementary	83%	14%	(no data)	(no data)	39%
Ravenswood City Elementary	15%	5%	11%	(no data)	2%
Redwood City Elementary	46%	14%	(no data)	29%	14%
San Carlos Elementary	75%	24%	(no data)	(no data)	21%
Woodside Elementary	84%	27%	(no data)	(no data)	41%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances also consistently scored lower in English testing than the overall student body.

For instance, English learning students in San Mateo Union High School District, Hillsborough Elementary School District, Sequoia Union High School District, Menlo Park City Elementary School District, and Portola Valley Elementary School District met or exceeded English test standards at a rate at least 60 percentage points below the overall test rate in each district. Hillsborough Elementary had the largest gap at 85 percentage points. Las Lomas Elementary had the highest success rate among English learners, where 50% met or exceeded English testing standards.

However, students with disabilities in Las Lomas Elementary and San Carlos Elementary school districts met or exceeded English test standards at rate 55 and 51 percentage points below the overall test rate, respectively. These were the largest gaps in the county. Students with disabilities at Woodside Elementary did the best on English testing, where 56% passed or exceeded standards.

Among students experiencing homelessness, those at Sequoia Union High School were most likely to meet English testing standards, with 42% meeting or exceeding standards. The school district with the widest gap between overall English test scores and scores among students experiencing homelessness was Cabrillo Unified with a 34 percentage point gap.

Just three districts reported English testing scores among migrant students. Redwood City Elementary had the highest pass rate at 34% and Cabrillo Unified had the lowest at 16%.

Figure V-21.
Students who Met or Exceeded English Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	48%	9%	14%	16%	12%
La Honda-Pescadero	43%	9%	(no data)	(no data)	9%
South San Francisco	52%	21%	35%	20%	18%
High & Elementary School Districts					
Jefferson Union High School	57%	3%	(no data)	(no data)	19%
Bayshore Elementary	27%	3%	(no data)	(no data)	4%
Brisbane Elementary	64%	21%	(no data)	(no data)	16%
Jefferson Elementary	48%	16%	30%	(no data)	15%
Pacifica	60%	12%	(no data)	(no data)	15%
San Mateo Union High School	70%	11%	(no data)	(no data)	27%
Burlingame Elementary	80%	33%	(no data)	(no data)	33%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	47%
Millbrae Elementary	63%	19%	34%	(no data)	23%
San Bruno Park Elementary	50%	14%	(no data)	(no data)	12%
San Mateo-Foster City	62%	9%	33%	(no data)	15%
Sequoia Union High School	68%	8%	42%	(no data)	27%
Belmont-Redwood Shores	82%	31%	(no data)	(no data)	45%
Las Lomas Elementary	86%	51%	(no data)	(no data)	31%
Menlo Park City Elementary	84%	21%	(no data)	(no data)	42%
Portola Valley Elementary	87%	17%	(no data)	(no data)	37%
Ravenswood City Elementary	22%	6%	16%	(no data)	5%
Redwood City Elementary	54%	13%	(no data)	34%	16%
San Carlos Elementary	80%	29%	(no data)	(no data)	28%
Woodside Elementary	88%	18%	(no data)	(no data)	56%

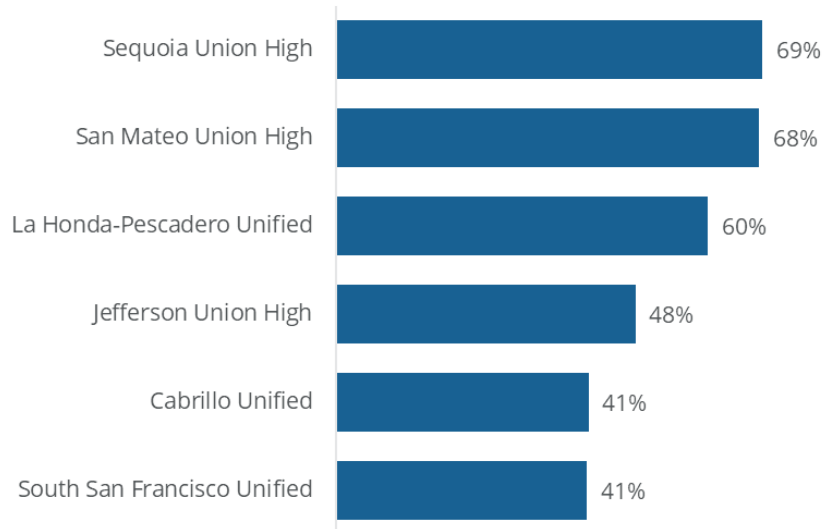
Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students who met university requirements. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Figure V-22 illustrates the percentage of cohort graduates who met admission requirements for a CSU or UC school according to California Department of Education data.

Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.

Figure V-22.
Students Meeting
California University
Admission
Standards, 2019-
2020

Source:
 California Department of Education
 and Root Policy Research.



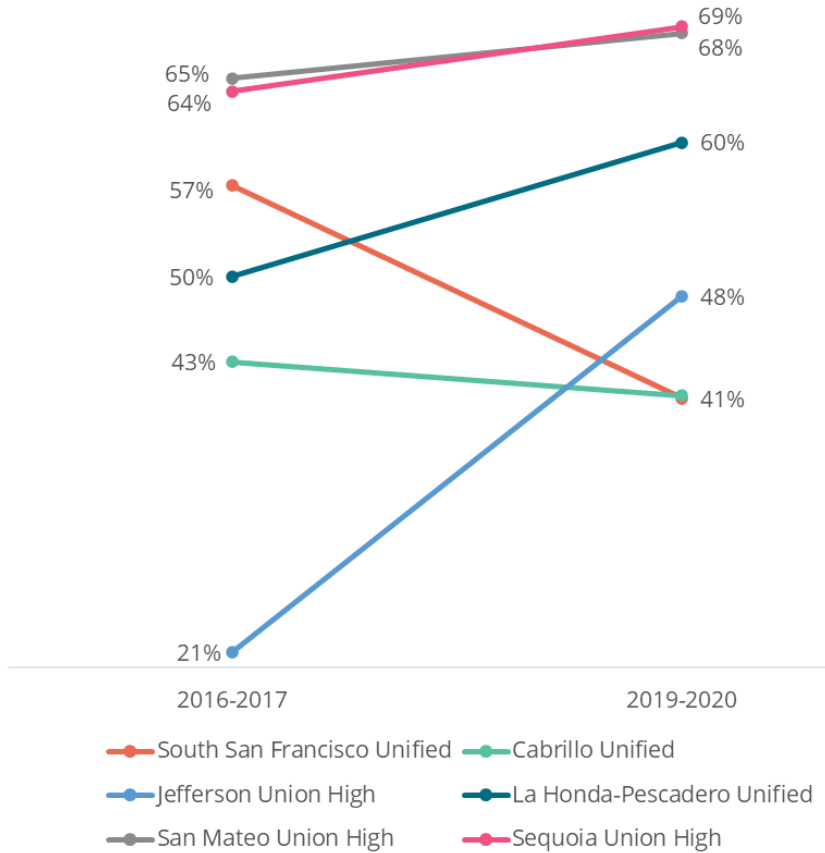
Cabrillo Unified and South San Francisco Unified have experienced a decrease in the share of graduates meeting CSU or UC admission standards in recent years. For instance, in 2016-2017, 57% of South San Francisco Unified graduates met these standards, but this decreased by 16 percentage points by 2019-2020. Cabrillo Unified experienced a less drastic decrease over the same period, but the rate still shrunk by two percentage points.

Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Sequoia Union and San Mateo Union experienced more modest increases, but remain the districts with the highest rates of students meeting CSU and UC standards.

**Figure V-23.
Students Meeting
University
Admission
Standards, 2016-
2017 and 2019-2020**

Source:
California Department of Education
and Root Policy Research.



Rates at which students met CSU or UC admissions standards varied substantially by race and ethnicity in 2019-2020. In all high school districts in San Mateo County, White and Asian students meet CSU and UC admissions standards at higher rates than the overall student population.

The largest gap is in South San Francisco Unified, where just 41% of students meet CSU or UC admissions standards, but 73% of Asian students meet those standards—a 32 percentage point gap.

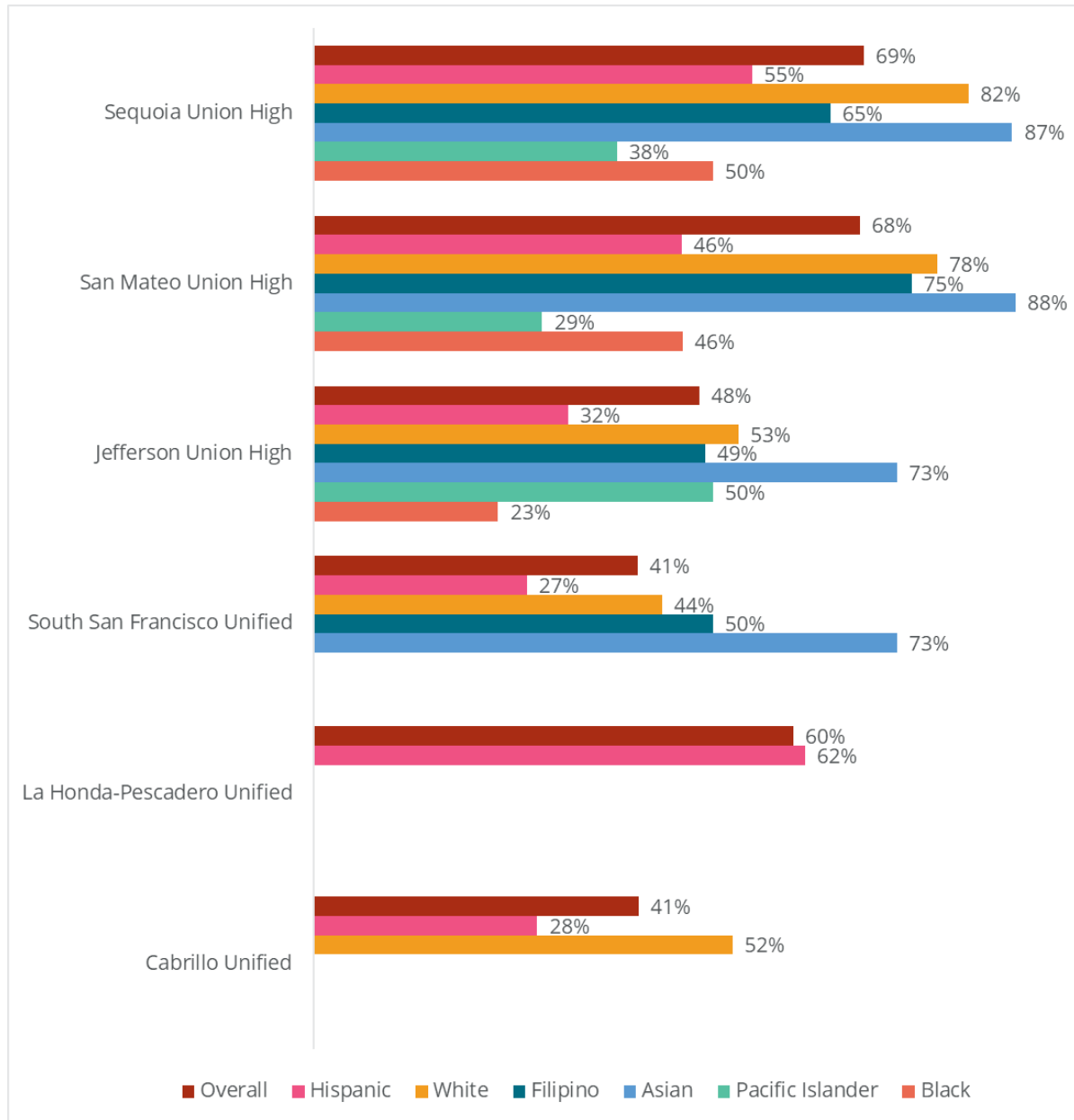
On the other end of the spectrum, Black/African American students typically met CSU or UC admissions standards at lower-than-average rates. The largest gap was in San Mateo Union, where just 29% of Black/African American students met CSU or UC standards compared to 68% of students in the district overall.

Filipino students typically met admissions standards at rates similar to the overall student body. For instance, in Jefferson Union, San Mateo Union, and South San Francisco Unified, Filipino students are slightly more likely to have met CSU and UC standards than the overall student population. In Sequoia Union, they are slightly less likely to have met admission standards than the overall student population.

In La Honda-Pescadero, Hispanic students are slightly more likely to have met CSU or UC standards than the overall student body. However, in all other school districts, Hispanic students are less likely to have met CSU and UC standards than the overall student body. The largest disparity is in San Mateo Union, where just 46% of Hispanic students meet the university admissions standards compared to 68% of students overall.

Finally, Pacific Islander students in Jefferson Union were slightly more likely to have met California university admissions standards compared to the overall student body, but in Sequoia Union and San Mateo Union they were substantially less likely.

Figure V-24.
Students Meeting University Admission Standards, by Race and Ethnicity,
2019-2020



Source: California Department of Education and Root Policy Research

As expected, students with extenuating circumstances were less likely to meet CSU or UC admissions standards than students in the county overall. In all school districts where data are available, students with disabilities, students experiencing homelessness, English learners, foster youth, and migrant students met CSU or UC admission standards at lower rates than the overall student population.

English learners in Sequoia Union and San Mateo Regional met CSU or UC admission standards at higher rates than their peers in other school districts. However, compared to the overall student body within their own school districts, they had a larger gap than other districts. Namely, in Sequoia Union, 69% of students met admissions standards compared to just 32% of students learning English— a 37 percentage point gap.

Similarly, students with disabilities in Sequoia Union had the highest rate of meeting admissions standards (31%) compared to peers with disabilities in other districts, but also had the largest gap (38 percentage points) compared to the district's overall student body.

Migrant students met admission standards at the lowest rate in South San Francisco Unified (27%) and at the highest rate in Sequoia Union (45%). However, in Cabrillo Unified, their rates were only eight percentage points lower than that of the overall student body, the smallest gap in the county.

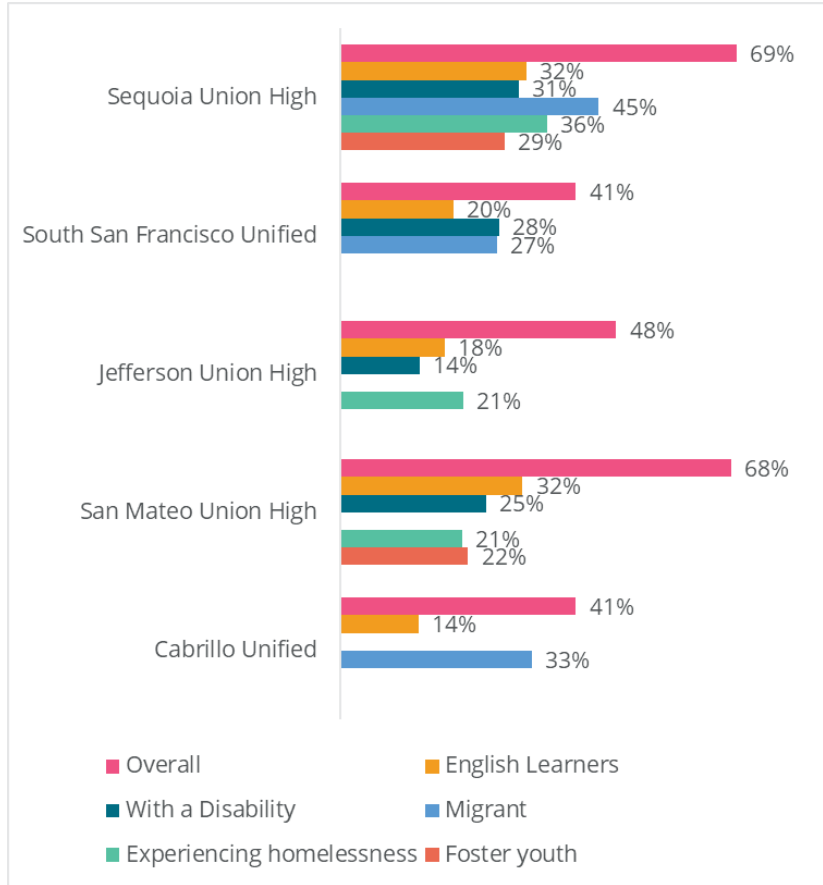
Approximately 36% of students experiencing homelessness in Sequoia Union met CSU or UC admission standards, which was higher than rates in San Mateo Union (21%) and Jefferson Union (21%).

Just San Mateo Union and Sequoia Union had enough foster youth to report their rate of meeting CSU or UC admission standards. In Sequoia Union, 29% met admissions standards and 22% in San Mateo Union met admissions standards.

**Figure V-25.
Students Meeting
University
Admission
Standards, 2019-
2020**

Source:
California Department of Education
and Root Policy Research.

Notes; La-Honda Pescadero Unified
is excluded from these data as they
do not report admission standards
data for these special groups, likely
due to small sample size.

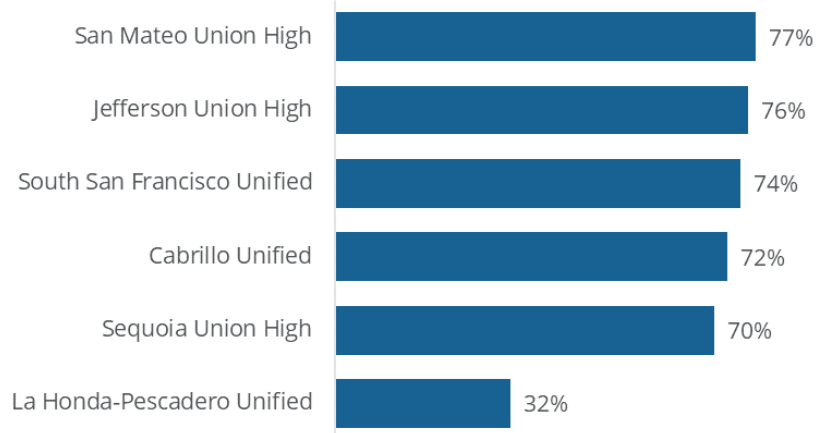


College-going rates. The college-going rate is defined as the percentage of public high school students who completed high school in a given year and subsequently enrolled in any public or private postsecondary institution (in-state or out-of-state) in the United States within 12 or 16 months of completing high school.

Most school districts in the county have a college-going rate at 70% or higher. San Mateo Union had the highest college-going rate at 77%. La Honda-Pescadero School District is the notable exception, with just 32% of graduates attending college within 12 or 16 months.

Figure V-26.
College-Going
Rates, 2017-2018

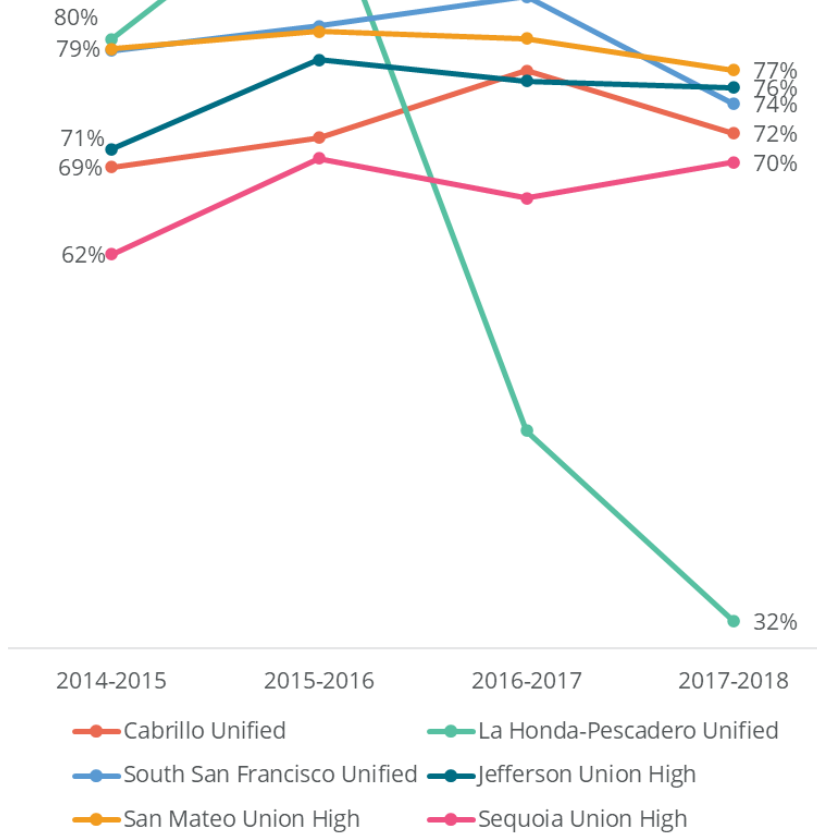
Source:
California Department of Education
and Root Policy Research.



As shown in Figure V-27, La Honda-Pescadero School District previously had the highest college-going rate of all the county's high school districts, with an 80% college-going rate in 2014-2015 and a 93% college-going rate in 2015-2016. The district experienced a rapid decline in college-going rates, starting in 2016-2017. However, La Honda-Pescadero has especially small sample sizes. For instance, the district had just 26 twelfth-graders in the 2017-2018 school year, meaning that just a couple students going to college (or not) drastically alters the college-going rate in La Honda-Pescadero. All other high school districts in the county have maintained relatively consistent college-going rates.

**Figure V-27.
College-Going
Rates, 2014-2015 to
2017-2018**

Source:
California Department of Education
and Root Policy Research.

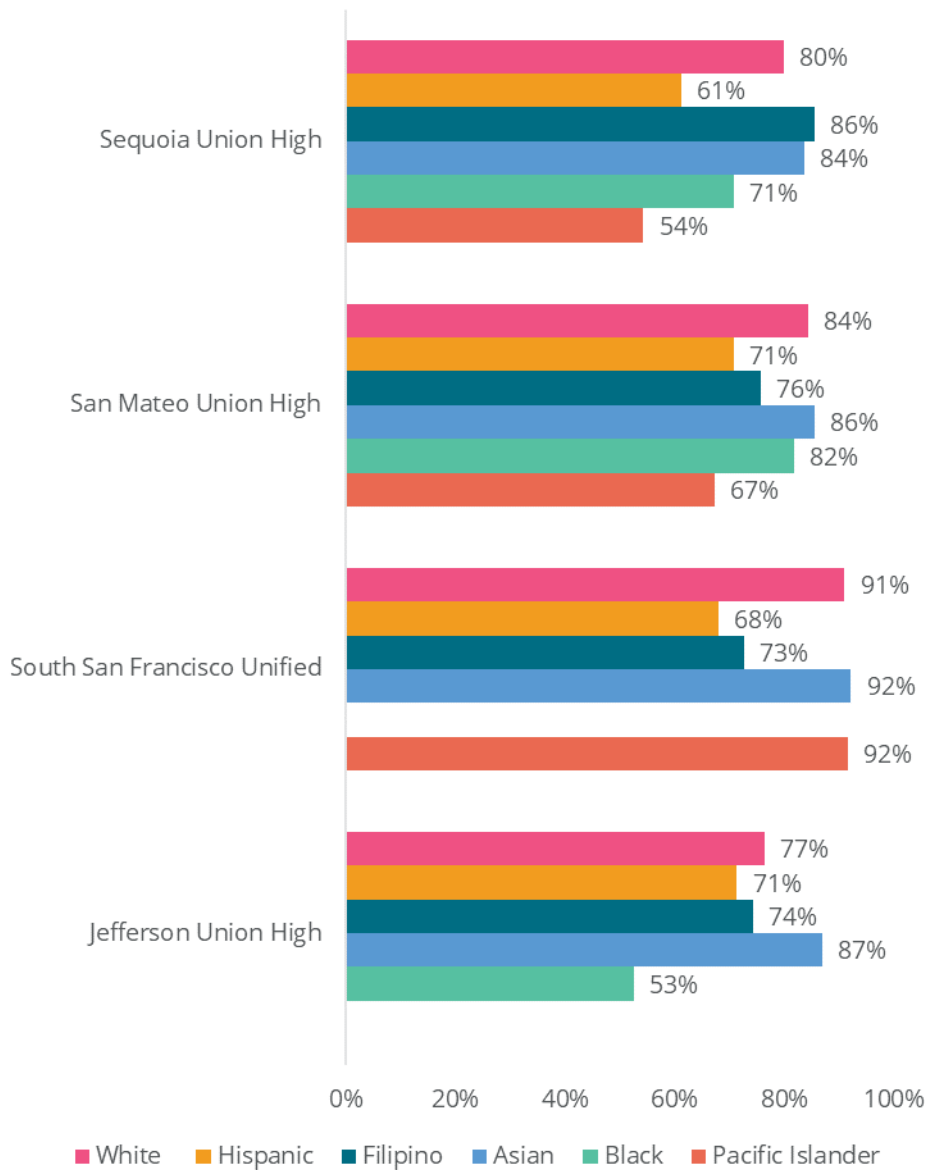


Within each of the high school districts, college-going rates vary by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco Unified, where 91% of White students go to college compared to just 68% of Hispanic students, a 23 percentage point gap. Jefferson Union has the smallest gap between the two groups: 77% of White students go to college compared to 71% of Hispanic students.
- Among Black/African American students, those at San Mateo Union have the highest college-going rate at 82%. Those at Jefferson Union have the lowest at just 53%, which is 24 percentage points lower than that of White students and 34 percentage points lower than that of Asian students.
- Overall, Asian students have among the highest college-going-rates in the county. The rate is especially high in South San Francisco Unified, where 92% go to college. The rate is lowest in Sequoia Union High School District, where 84% go to college.

- Filipino students also have generally high rates of college-going. The highest college-going rate among Filipino students is in Sequoia Union (86%) and the lowest is in South San Francisco Unified (73%).
- College-going rates for Pacific Islander students vary substantially by district. For instance, in Sequoia Union 54% go to college, but in South San Francisco Unified 92% go to college.

Figure V-28.
College-going Rates by Race and Ethnicity, 2017-18



Note: Cabrillo Unified and La Honda- Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

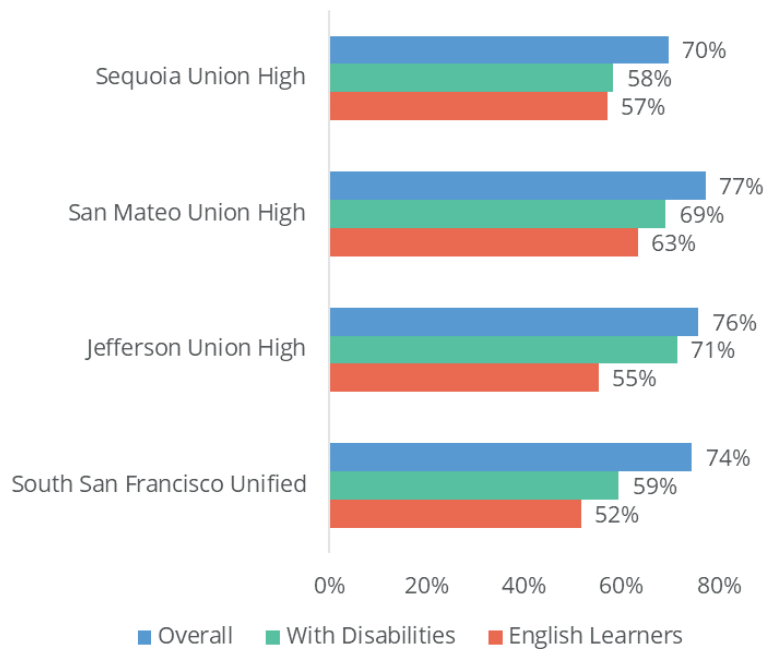
College-going rates are lower for students with disabilities and those learning English compared to the overall student population across the county.

- For instance, the largest gap between overall college-going rates and English learners’ college-going rates is in South San Francisco Unified, where just 52% of English learning students go to college as opposed to 74% of the overall student population—a 22 percentage point gap. Among English learners, San Mateo Union High School District had the highest college-going rate, where 63% of English learners go to college.
- Among students with disabilities, South San Francisco Unified also had the largest gap, where 59% of students with disabilities went to college compared to 74% of the overall student population — a 15 percentage point gap. Jefferson Union, on the other hand, had a relatively high college-going rate among students with disabilities that was not very different from the district’s overall college-going rate: 71% went to college which is just five percentage points lower than the district’s overall student population.

Figure V-29.
College-going Rates
for English Learners
and Students with
Disabilities, 2017-
2018

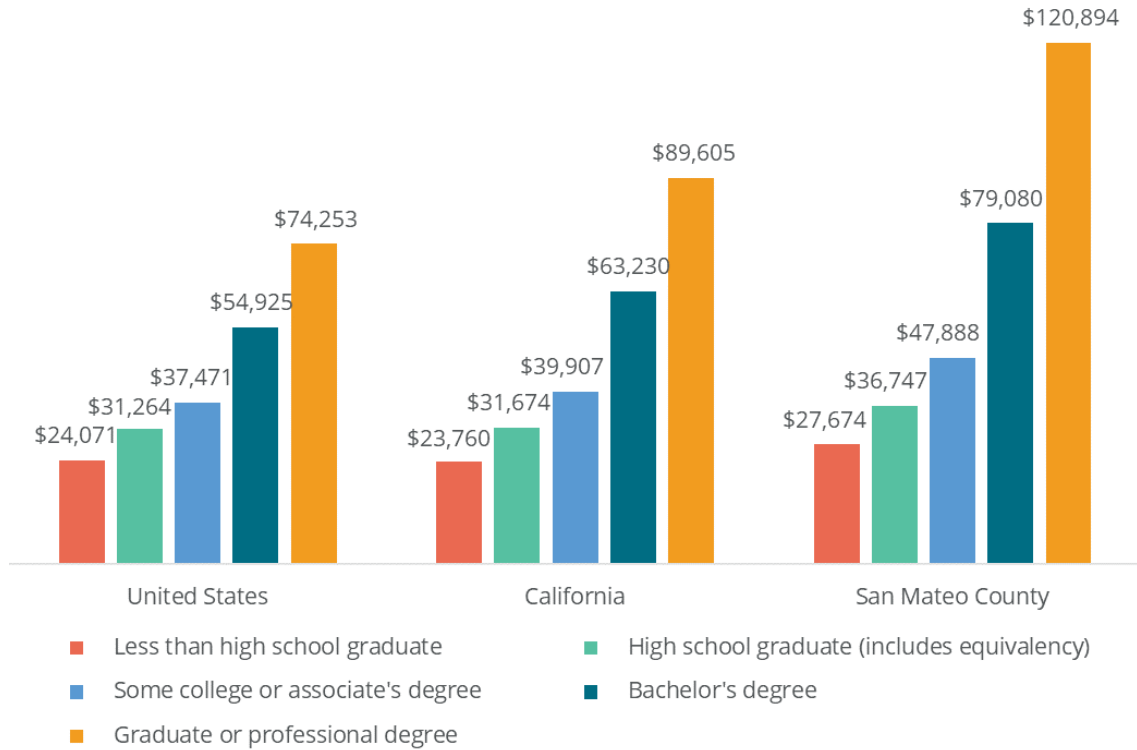
Note:
 Cabrillo Unified and La Honda-Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

Source:
 California Department of Education and Root Policy Research.



Gaps in college enrollment by race, ethnicity, disability status, or English learning have stark financial consequences for students in the long-term. Figure V-30 illustrates median annual earnings by educational attainment. College degrees are especially important in San Mateo County: those with a bachelor’s degree in the county earn 115% more than those with a high school diploma. This gap is wider in San Mateo County than in other parts of California and nationwide. The differences between high-school graduate earnings and bachelor’s degree earnings are around 100% in California and 76% in the US overall.

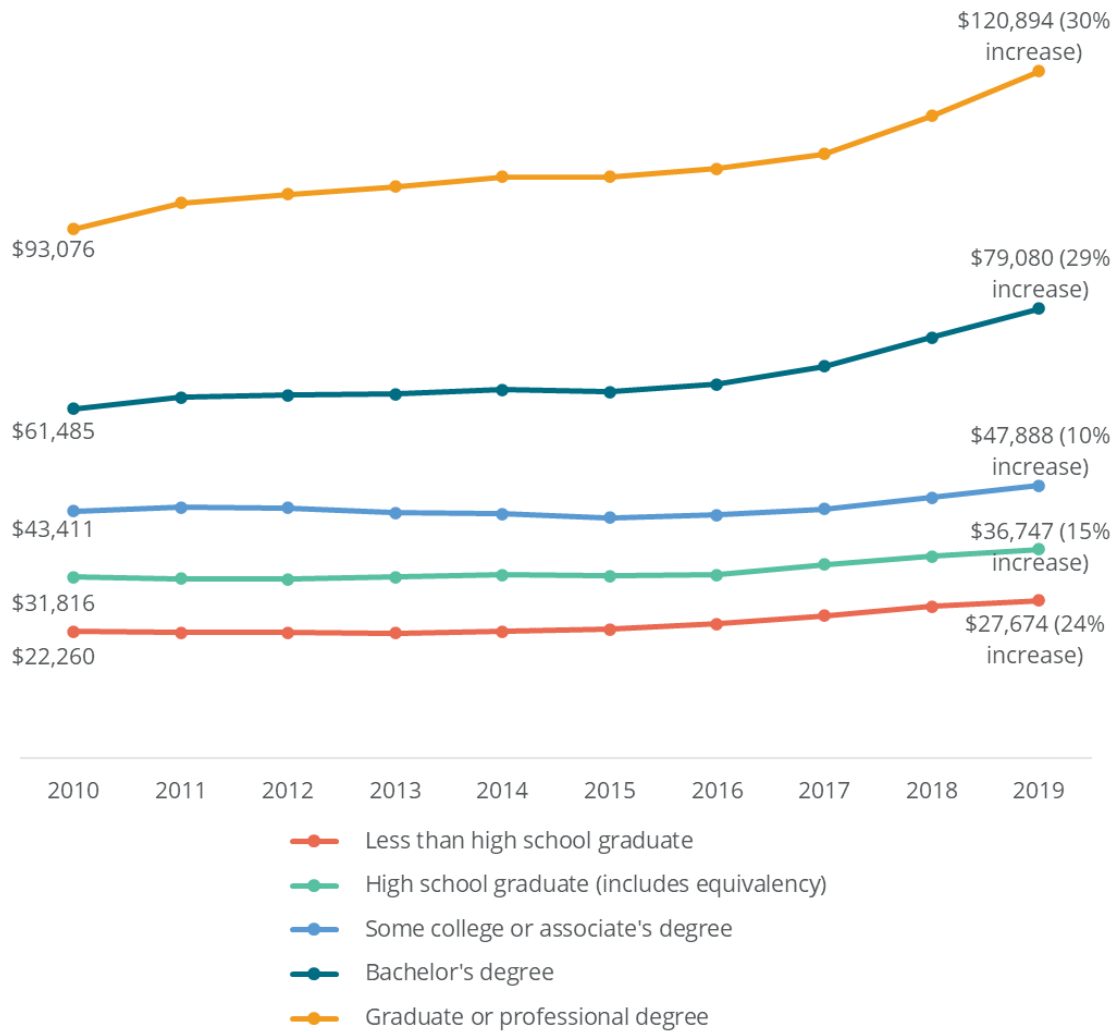
**Figure V-30.
Median Annual Earnings by Educational Attainment, 2019**



Source: 5-year 2019 American Community Surveys Data.

Unfortunately, the gap between high school graduates' and college graduates' earnings have been increasing in San Mateo County. As illustrated in Figure V-31, median earnings for high school graduates increased by just 15% over the last decade (from \$31,816 to \$36,747) while earnings for college graduates increased by 29% over the same period (from \$61,485 to \$79,080).

Figure V-31.
Median Annual Earnings by Educational Attainment in San Mateo County, 2010 to 2019



Source: 5-year American Community Surveys Data.

Because income disparities between college graduates and high school graduates have been increasing, it is increasingly important that school districts in San Mateo County address differences in college-going rates stratified by race, ethnicity, and extenuating circumstances.

Barriers to Success

Many students are unable to achieve academic success because of barriers in home and school. This section explores the available indicators of barriers to success, including chronic absenteeism and dropout rates. It also describes inequities in discipline rates by

race and ethnicity, which has been linked both to discrimination by education professionals as well as a major barrier to students' future success.

Chronic absenteeism. Academic studies have found that if a student is chronically absent, it reduces their math and reading achievement outcomes, educational engagement, and social engagement.¹² Chronic absenteeism also has spillover effects and negatively impacts students who themselves are not chronically absent. For instance, one study found that students suffer academically from having chronically absent classmates—as exhibited across both reading and math testing outcomes.¹³

Students are considered chronically absent if they were absent for 10% or more of the days during a school year. Note, however, students are exempt from chronic absenteeism calculations if they receive instruction through a home or hospital instructional setting, are attending community college full-time, or were not expected to attend more than 31 days.

In the county overall, 10% of students were chronically absent during the 2018-2019 school year.¹⁴ This is a slight increase from the 2016-2017 school year, where just 9% of students overall were chronically absent.

Chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity. For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%. La Honda-Pescadero and Sequoia Union high school districts also had high rates of chronically absent students at 16% and 17%, respectively.

When disaggregating by race and ethnicity, just 3% of Asian students were chronically absent, and 7% of White and Filipino students were chronically absent. On the other end of the spectrum, Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%). Chronic absenteeism among Pacific Islander students has increased in recent years, as illustrated in Figure V-32.

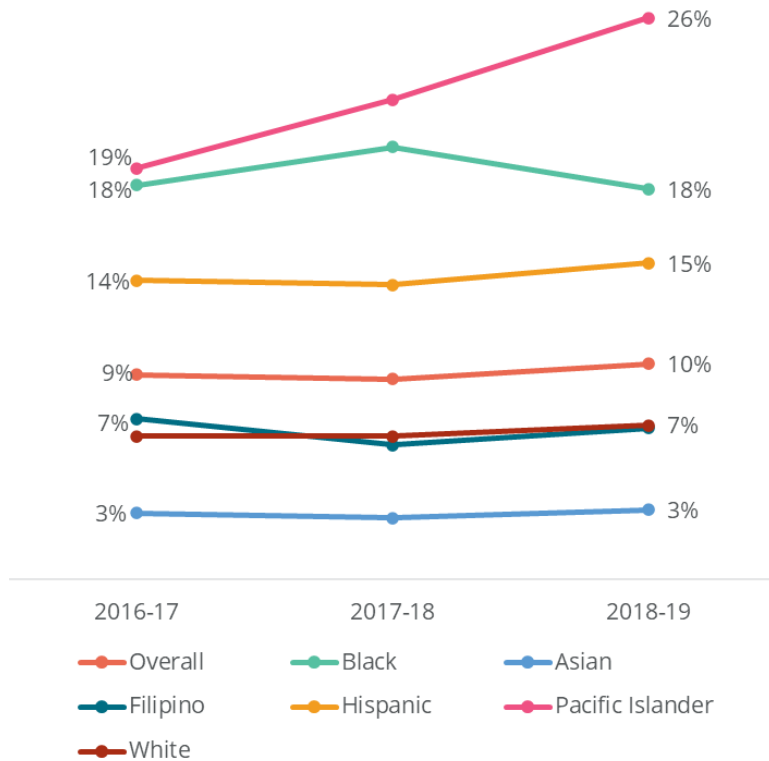
¹² Gottfried, Michael A. "Chronic absenteeism and its effects on students' academic and socioemotional outcomes." *Journal of Education for Students Placed at Risk (JESPAR)* 19.2 (2014): 53-75.

¹³ Gottfried, Michael A. "Chronic absenteeism in the classroom context: Effects on achievement." *Urban Education* 54.1 (2019): 3-34.

¹⁴ Because of the physical school closures during the COVID-19 pandemic, the California Department of Education determined that 2019–2020 absenteeism data are not valid, therefore, we present data from the 2018-2019 school year.

Figure V-32.
Chronic
Absenteeism by
Race/Ethnicity,
2016-2017 to 2018-
2019

Source: California Department of
 Education and Root Policy
 Research



Chronic absenteeism among Pacific Islander students was especially pronounced in San Mateo-Foster City school district where there was a 26 percentage point gap between chronic absenteeism rates for Pacific Islander students (32%) and the overall student body (6%). Other districts had similarly large gaps, including San Bruno Park Elementary (20 percentage points) and South San Francisco Unified (18 percentage points).

Some districts had larger gaps in absenteeism rates between Black/African American students and the overall population. For instance, in San Carlos Elementary, 4% of the overall student body is chronically absent compared to 27% of Black/African American students— a 23 percentage point gap. Jefferson Elementary school district had a 17 percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black/African American students (28%).

Among White students, Bayshore Elementary School District was a major outlier, where 46% of White students were chronically absent compared to just 12% of the total student population. However, it is important to note that this represents a very small sample of White students: just 3% of students at Bayshore Elementary are White, one of lowest in the county.

Figure V-33.
Chronic Absenteeism by District and Race/Ethnicity, 2018-2019

School District	Total	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	10%	5%	(no data)	5%	11%	(no data)	10%
La Honda-Pescadero	16%	(no data)	(no data)	(no data)	14%	(no data)	18%
South San Francisco	13%	4%	16%	7%	17%	31%	12%
High & Elementary School Districts							
Jefferson Union High School	15%	8%	22%	11%	22%	18%	15%
Bayshore Elementary	12%	5%	12%	0%	18%	19%	46%
Brisbane Elementary	12%	3%	(no data)	12%	17%	(no data)	17%
Jefferson Elementary	12%	5%	28%	6%	13%	25%	23%
Pacifica	7%	4%	12%	6%	9%	21%	7%
San Mateo Union High School	10%	3%	18%	4%	17%	21%	9%
Burlingame Elementary	5%	2%	15%	5%	10%	20%	5%
Hillsborough Elementary	4%	1%	(no data)	4%	4%	(no data)	6%
Millbrae Elementary	10%	3%	6%	17%	16%	26%	14%
San Bruno Park Elementary	12%	5%	10%	4%	14%	32%	9%
San Mateo-Foster City	6%	2%	9%	2%	10%	32%	4%
Sequoia Union High School	17%	6%	23%	8%	23%	33%	10%
Belmont-Redwood Shores	5%	3%	8%	5%	12%	17%	5%
Las Lomas Elementary	4%	2%	0%	(no data)	7%	(no data)	3%
Menlo Park City Elementary	3%	1%	8%	7%	5%	14%	3%
Portola Valley Elementary	4%	0%	(no data)	(no data)	6%	(no data)	3%
Ravenswood City Elementary	16%	0%	20%	(no data)	15%	24%	21%
Redwood City Elementary	10%	2%	19%	3%	12%	18%	4%
San Carlos Elementary	4%	2%	27%	8%	7%	(no data)	3%
Woodside Elementary	8%	0%	0%	(no data)	12%	(no data)	7%
Total	10%	3%	18%	7%	15%	26%	7%

Source: California Department of Education and Root Policy Research

In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary's students with disabilities had a lower rate of chronic absenteeism than the overall student body. In all other districts, students with disabilities were more likely to be chronically absent than the overall student population. This was particularly true in Sequoia Union High School District, Jefferson Union High School District, and San Mateo Union High School District, which had gaps between the overall

absenteeism rate and the absenteeism rate among students with disabilities of 13, 12, and 11 percentage points, respectively.

Rates of chronic absenteeism were also higher among English learners than the general population in most districts (with the exception of Ravenswood City Elementary and Jefferson Elementary). Woodside Elementary and Sequoia Union High School districts both had 14 percentage point gaps between absenteeism rates of English learners and the overall student body.

In every school district where the data are available, foster youth had higher rates of chronic absenteeism than the overall population. This was especially true in Sequoia Union High School District, where 63% of foster youth were chronically absent compared to just 17% of the overall student body.

Similarly, in almost all districts with available data, students experiencing homelessness had higher rates of chronic absenteeism than the overall student body. The chronic absenteeism rate among students experiencing homelessness was highest in Burlingame Elementary at 64%.

Migrant students were chronically absent at rates similar to or lower than the total student body in all districts with reported data.

Figure V-34.
Chronic Absenteeism by District and Extenuating Circumstance, 2018-2019

School District	Total	English Learners	Experiencing homelessness	Migrant	Foster Youth	With Disabilities
Unified School Districts						
Cabrillo Unified	10%	12%	23%	9%	(no data)	18%
La Honda-Pescadero	16%	16%	(no data)	(no data)	(no data)	22%
South San Francisco	13%	14%	47%	13%	49%	18%
High & Elementary School Districts						
Jefferson Union High School	15%	27%	33%	(no data)	36%	28%
Bayshore Elementary	12%	19%	(no data)	(no data)	(no data)	11%
Brisbane Elementary	12%	18%	(no data)	(no data)	(no data)	18%
Jefferson Elementary	12%	10%	21%	(no data)	24%	16%
Pacifica	7%	11%	(no data)	(no data)	(no data)	14%
San Mateo Union High School	10%	21%	50%	(no data)	53%	21%
Burlingame Elementary	5%	8%	64%	(no data)	(no data)	12%
Hillsborough Elementary	4%	6%	(no data)	(no data)	(no data)	8%
Millbrae Elementary	10%	12%	5%	(no data)	(no data)	12%
San Bruno Park Elementary	12%	12%	(no data)	(no data)	18%	20%
San Mateo-Foster City	6%	8%	15%	(no data)	17%	13%
Sequoia Union High School	17%	31%	52%	16%	63%	29%
Belmont-Redwood Shores	5%	11%	(no data)	(no data)	(no data)	10%
Las Lomitas Elementary	4%	6%	(no data)	(no data)	(no data)	5%
Menlo Park City Elementary	3%	5%	(no data)	(no data)	(no data)	9%
Portola Valley Elementary	4%	3%	(no data)	(no data)	(no data)	9%
Ravenswood City Elementary	16%	16%	19%	17%	23%	21%
Redwood City Elementary	10%	12%	30%	6%	32%	16%
San Carlos Elementary	4%	8%	23%	(no data)	(no data)	11%
Woodside Elementary	8%	22%	(no data)	(no data)	(no data)	10%

Source: California Department of Education and Root Policy Research

Dropout rates. As previously indicated, workers without a high school degree have the lowest annual earnings compared to others at higher levels of educational attainment. In addition to the economic and housing precarity associated with low earnings, low earnings also often lead to increased incentives to participate in criminal activity. In fact, one study

suggest that high school dropouts are 3.5 times more likely than high school graduates to be imprisoned at some point during their lifetime.¹⁵ Another study found that raising the high school completion rate by one percent for all men ages 20 through 60 would save the US \$1.4 billion annually in crime related costs.¹⁶ Dropping out of high school also has adverse health costs: for instance, research has shown that high school dropouts are more likely to smoke and have a marijuana disorder in adulthood.¹⁷ For these reasons, reducing high school dropout rates in San Mateo County is pivotal to the health and economic prosperity of the community.

In this report, dropout rates shown for high school districts with available data and are defined as the percentage of cohort students who did not graduate with a regular high school diploma, did not complete high school, and are not still enrolled as a "fifth year senior".

In the 2019-2020 academic year, dropout rates were highest in Sequoia Union High School District, where 10% of students dropped out. This is similar to South San Francisco Unified, where 9% of students dropped out. In both these districts, and in Cabrillo Unified, dropout rates have increased since 2016-2017.

Dropout rates have decreased by one percentage point over the same period in San Mateo Union High School District, from 5% to 4%. Jefferson Union had the lowest dropout rate in the county at just 3%, which after slightly higher rates in 2017-18 and 2018-19, is the same as its 2016-2017 rate.

¹⁵ Monrad, Maggie. "High School Dropout: A Quick Stats Fact Sheet." National High School Center (2007).

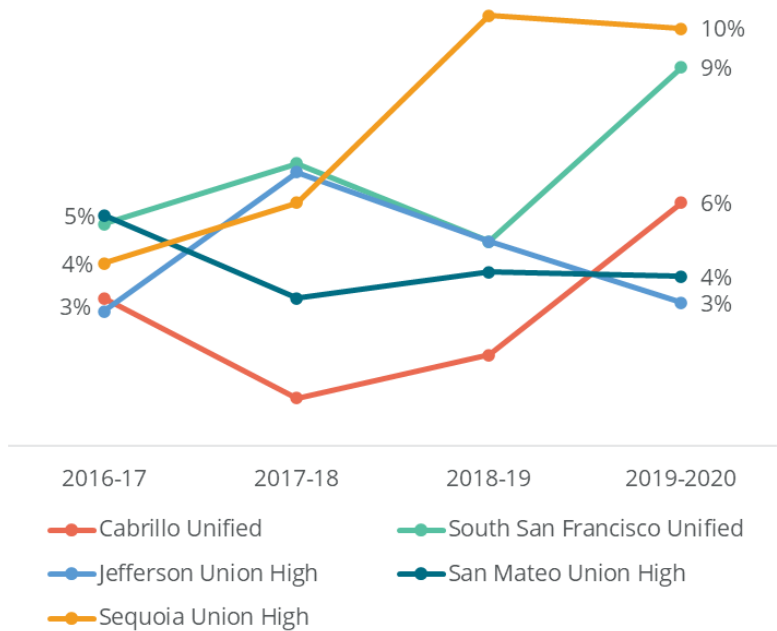
¹⁶ U.S. Department of Justice, Bureau of Justice Statistics. (2002). Correctional populations in the United States, 1998 (NCJ-192929). Washington: U.S. Government Printing Office.

¹⁷ Gonzalez, Jennifer M. Reingle, et al. "The long-term effects of school dropout and GED attainment on substance use disorders." Drug and alcohol dependence 158 (2016): 60-66.

**Figure V-35.
Dropout Rates by
District, 2016-2017 to
2019-2020**

Note: La Honda-Pescadero Unified School District is excluded from these data.

Source: California Department of Education and Root Policy Research

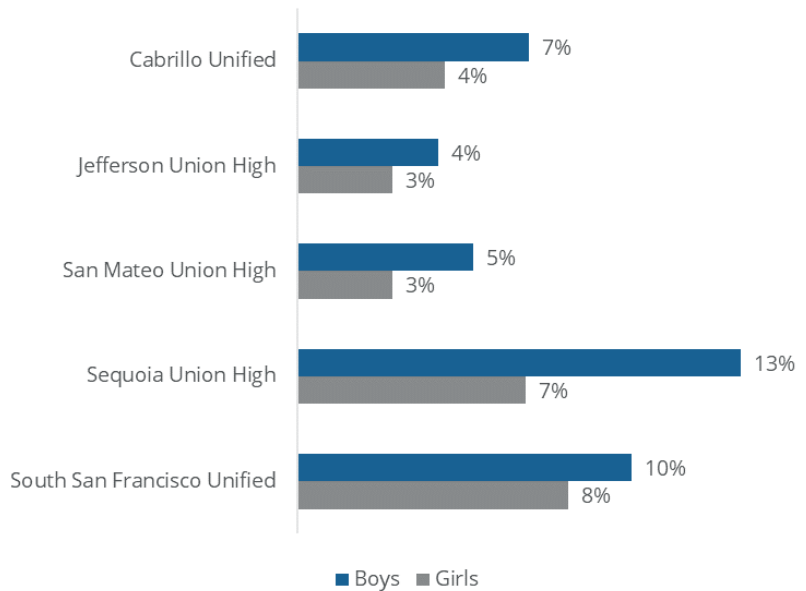


In all school districts in the county, dropout rates are higher for boys than for girls. Jefferson Union had the smallest gender gap, where 3% of girls dropped out and 4% of boys dropped out. Sequoia Union had the widest gender gap, where 13% of boys dropped out compared to just 7% of girls.

**Figure V-36.
Dropout Rates by
Gender, 2019-2020**

Note: La Honda-Pescadero Unified School District is excluded from these data.

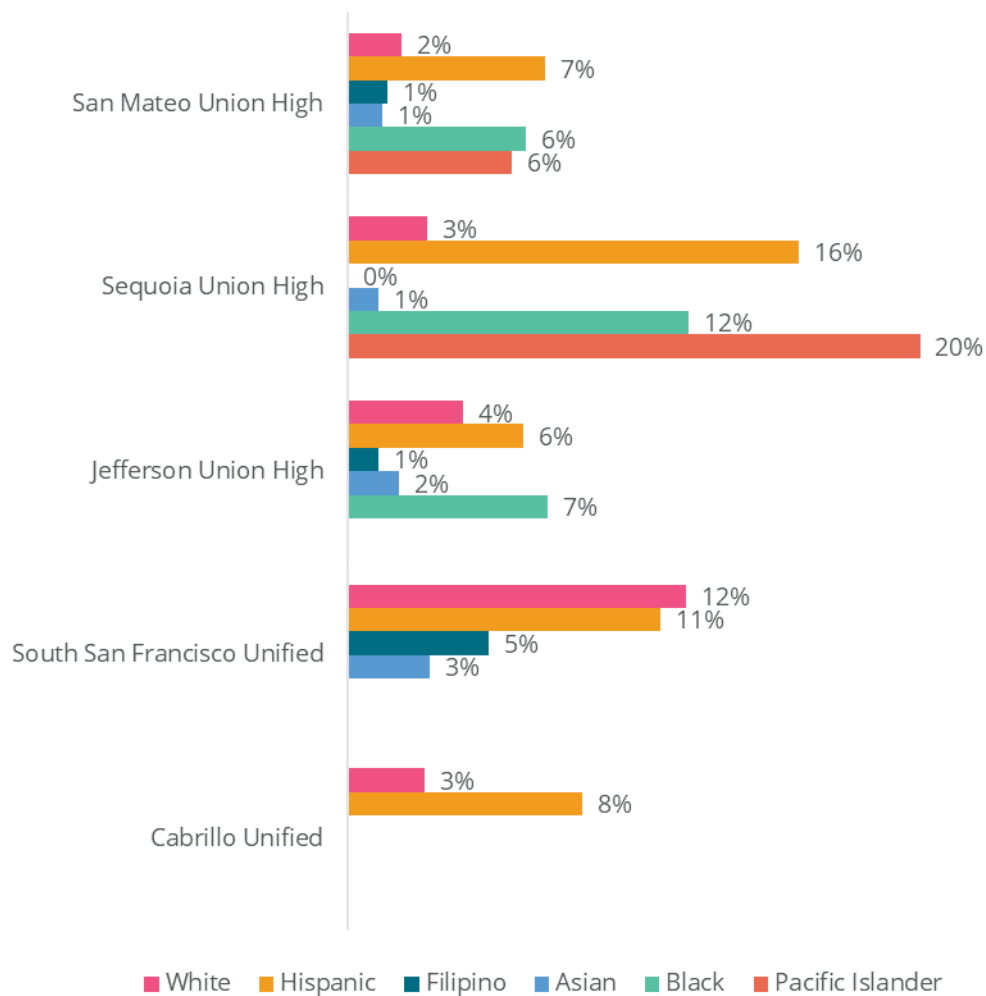
Source: California Department of Education and Root Policy Research



Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups.

- In Sequoia Union High School District, dropout rates were highest among Pacific Islander students, where 20% dropped out in the 2019-2020 academic year. Dropout rates were also especially high among Hispanic and Black/African American students in Sequoia Union, at 16% and 12% respectively.
- In districts with lower dropout rates, for instance, Jefferson Union, the highest dropout rates still found among Black/African American (7%) and Hispanic students (6%).
- Notably, however, in South San Francisco Unified, White students were more likely to drop out than any other racial or ethnic group. In fact, 12% of White students dropped out compared to 11% of Hispanic students, 5% of Filipino students, and 3% of Asian students. Data for Black/African American and Pacific Islander students were not available for South San Francisco Unified due to small sample sizes.

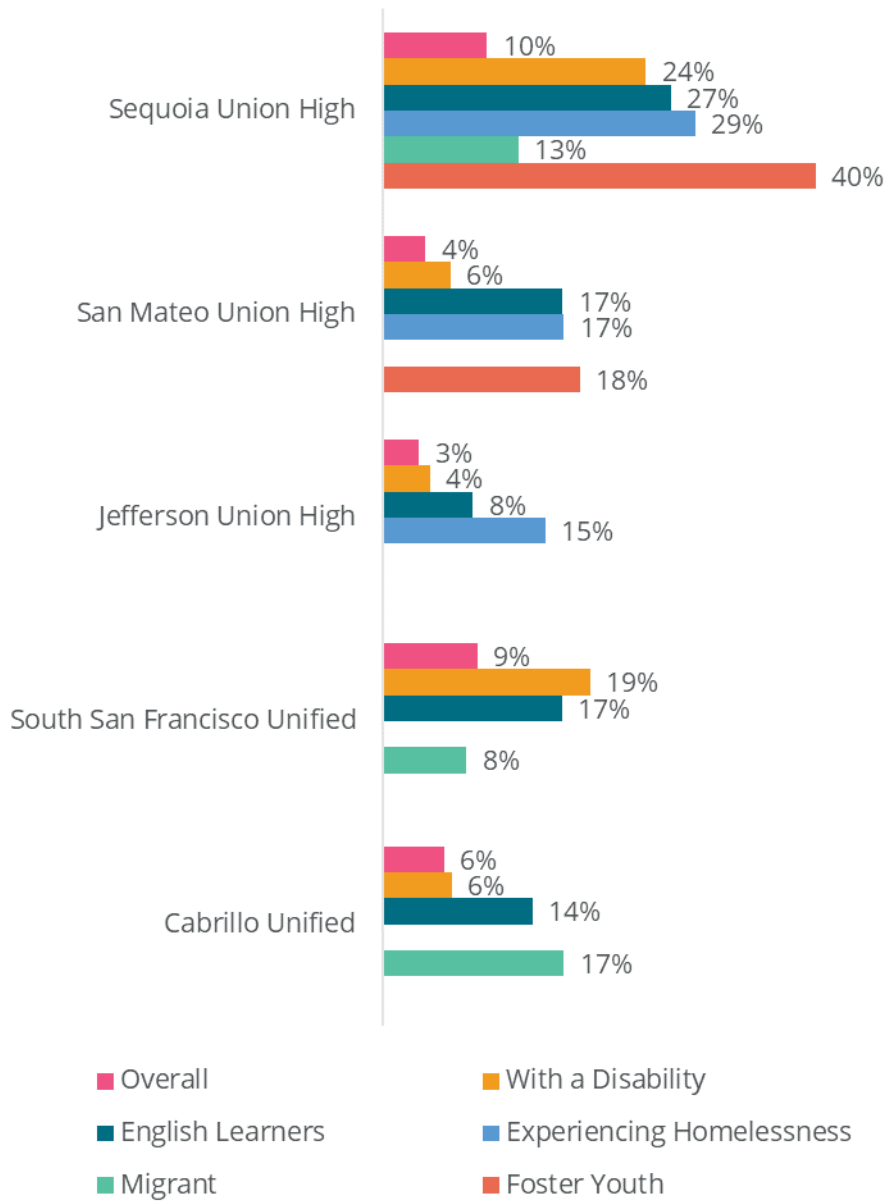
Figure V-37.
Dropout Rates by Race, 2019-2020



In all school districts in the county, students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

- Among students with disabilities, the highest dropout rate was in Sequoia Union, where 24% dropped out. The gap between overall dropout rates and dropout rates among students with disabilities was wide in Sequoia Union at 14 percentage points.
- Cabrillo Unified, on the other hand, had less than a one percentage point gap between the dropout rate of overall students (6%) and students with disabilities (6%).
- Among students learning English, Sequoia Union had the highest dropout rate at 27%, while Jefferson Union had the lowest dropout rate at 8%.
- Sequoia Union also had the highest rate of dropout among students experiencing homelessness at 29% while Jefferson Union, again, had the lowest at 15%.
- Foster Youth in Sequoia Union had an exceptionally high dropout rate at 40%. San Mateo Union is the only other district in the county which reported these data in 2019-2020, and found only 18% of foster youth dropped out.
- Migrant students at South San Francisco Unified actually dropped out at a rate slightly lower than the general student body: just 8% of migrant students dropped out compared to 9% of the overall student body. However, those in Cabrillo Unified were 11 percentage points more likely than the total student body to dropout.

Figure V-38.
Dropout Rates by Extenuating Circumstance, 2019-2020



Source: California Department of Education and Root Policy Research

Disproportionate discipline rates. Strict discipline policies may stigmatize suspended students and expose them to the criminal justice system at a young age, setting them up for limited economic and social success down the line. Research has found that suspensions not only negatively affect the suspended students, but also their peers.

Students in schools with higher suspension rates are more likely to drop out of school and less likely to attend a four-year college.¹⁸

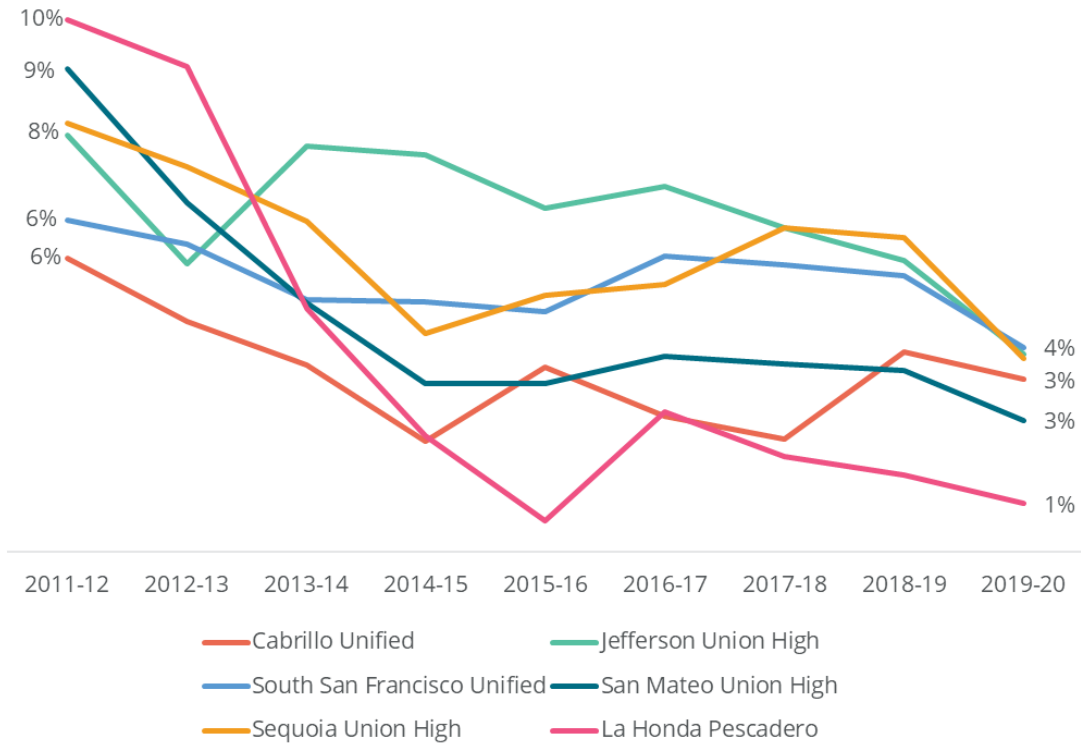
Other academic studies have found that students from African American and Latino families are more likely than their White peers to receive expulsion or out of school suspension as consequences for the same or similar problem behavior.¹⁹ This means that Black/African American and Hispanic students suffer more of the economic and social consequences than their White peers for the same behaviors.

Luckily, in every high school district in San Mateo County, suspension rates have decreased since 2011-2012. La Honda-Pescadero School District experienced the largest decrease: it was the district with the highest suspension rate in 2011-2012 at 10%, but now has the lowest suspension rate at just 1% in 2019-2020. San Mateo Union also experienced a rapid decrease in suspension rates over the same period, with a rate of 9% in 2011-2012 to a rate of 3% in 2019-2020.

¹⁸ Bacher-Hicks, Andrew, Stephen B. Billings, and David J. Deming. The school to prison pipeline: Long-run impacts of school suspensions on adult crime. No. w26257. National Bureau of Economic Research, 2019.

¹⁹ Skiba, Russell J., et al. "Race is not neutral: A national investigation of African American and Latino disproportionality in school discipline." *School Psychology Review* 40.1 (2011): 85-107.

Figure V-39.
Suspension Rates, 2011-2012 to 2019-2020



Source: California Department of Education and Root Policy Research

In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers. Figure V-40 compares each racial/ethnic group’s share of suspensions to their share of the overall student population.

- In all districts except for La Honda-Pescadero, Hispanic students make up a larger share of suspensions than their overall share of the student body. For instance, in San Mateo Union, 34% of students are Hispanic, but 66% of suspended students are Hispanic, making a 32 percentage point overrepresentation gap.
- In most districts, Black and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students. For instance, in Sequoia Union, just 2% of the student body identified as Pacific Islander but 8% of suspended students were Pacific Islander.
- Asian and Filipino students were *underrepresented* in terms of suspension rates. For example, in Jefferson Union High School District, 31% of students identified as Filipino but just 10% of suspended students were Filipino, a 21 percentage point gap. In San

Mateo Union High School, 22% of students identified as Asian but just 5% of suspended students were Asian, a 17 percentage point gap.

- White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero, where they were overrepresented by 30 percentage points. They were substantially underrepresented in Cabrillo Unified (with a gap of 21 percentage points) and Sequoia Union (18 percentage points).

Figure V-40.
Suspension Rates by Race and Ethnicity, 2019-2020

School District	Cabrillo Unified	Jefferson Union High	La Honda-Pescadero	San Mateo Union High	Sequoia Union High	South San Francisco Unified
Asian Students						
Share of Student Body	1%	14%		22%	9%	13%
Share of Suspensions	1%	7%		5%	1%	3%
Gap	0%	-7%		-17%	-8%	-10%
Black Students						
Share of Student Body		1%		1%	3%	1%
Share of Suspensions		5%		1%	6%	2%
Gap		4%		0%	3%	1%
Filipino Students						
Share of Student Body	1%	31%		6%	2%	23%
Share of Suspensions	0%	10%		2%	0%	9%
Gap	-1%	-21%		-4%	-2%	-14%
Hispanic Students						
Share of Student Body	52%	32%	61%	34%	41%	48%
Share of Suspensions	79%	46%	33%	66%	62%	69%
Gap	27%	14%	-28%	32%	21%	21%
Pacific Islander Students						
Share of Student Body		1%		2%	2%	2%
Share of Suspensions		4%		4%	8%	3%
Gap		3%		2%	6%	1%
White Students						
Share of Student Body	40%	14%	37%	26%	38%	7%
Share of Suspensions	19%	16%	67%	14%	20%	7%
Gap	-21%	2%	30%	-12%	-18%	0%

Notes: the percentage of suspensions and shares of racial groups do not sum to 100% because we exclude students with no reported race, with more than one reported race, where districts did not report racial/ethnic data due to small sample sizes. Gaps of 15 percentage points or more are highlighted.

Source: California Department of Education and Root Policy Research

Staff demographics. Diversity of school staff has been shown to improve outcomes for students of color. For instance, one recent study found that students are less likely to be removed from school as punishment when they and their teachers are the same race. This effect is driven almost entirely by black students, especially black boys, who are markedly less likely to be subjected to exclusionary discipline when taught by black teachers. There is little evidence of any benefit for white students of being matched with white teachers.²⁰ Other research in California has found that, when students have a teacher of their race, they are more likely to attend class, therefore reducing chronic absenteeism.²¹ Even more studies have found that having a teacher of a student's own race substantially improves their math and reading achievement.²²

In San Mateo County, the demographics of faculty and staff are fairly similar to that of its students. Figure V-41 illustrates the share of the county's faculty and staff who are Asian, Black/African American, Hispanic, Filipino, Pacific Islander, and White, and compares those shares to the racial/ethnic breakdown of the county's student body.

There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups. Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

²⁰ Lindsay, Constance A., and Cassandra MD Hart. "Teacher race and school discipline: Are students suspended less often when they have a teacher of the same race?" *Education Next* 17.1 (2017): 72-79.

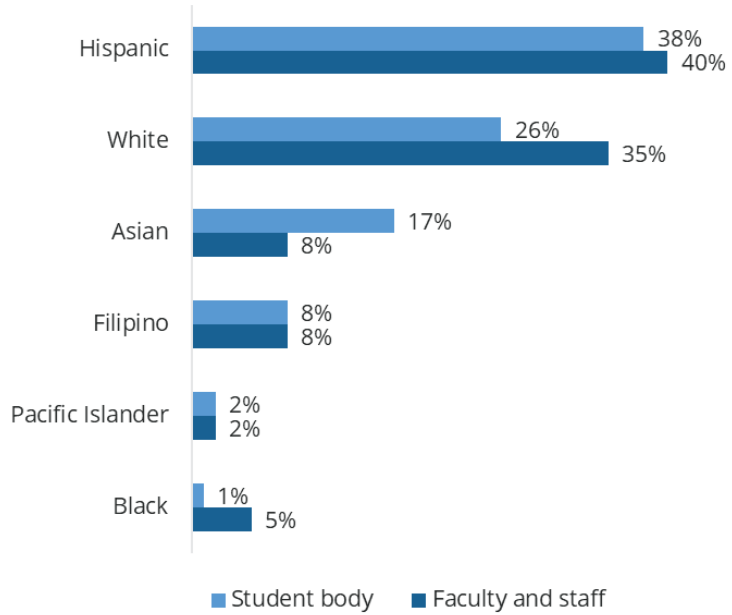
²¹ Gottfried, Michael, J. Jacob Kirksey, and Tina L. Fletcher. "Do High School Students With a Same-Race Teacher Attend Class More Often?" *Educational Evaluation and Policy Analysis* (2021): 01623737211032241.

²² Dee, T. S. (2004). Teachers, race, and student achievement in a randomized experiment. *Review of economics and statistics*, 86(1), 195-210.

**Figure V-41.
Staff and Student
Demographics,
2020-2021**

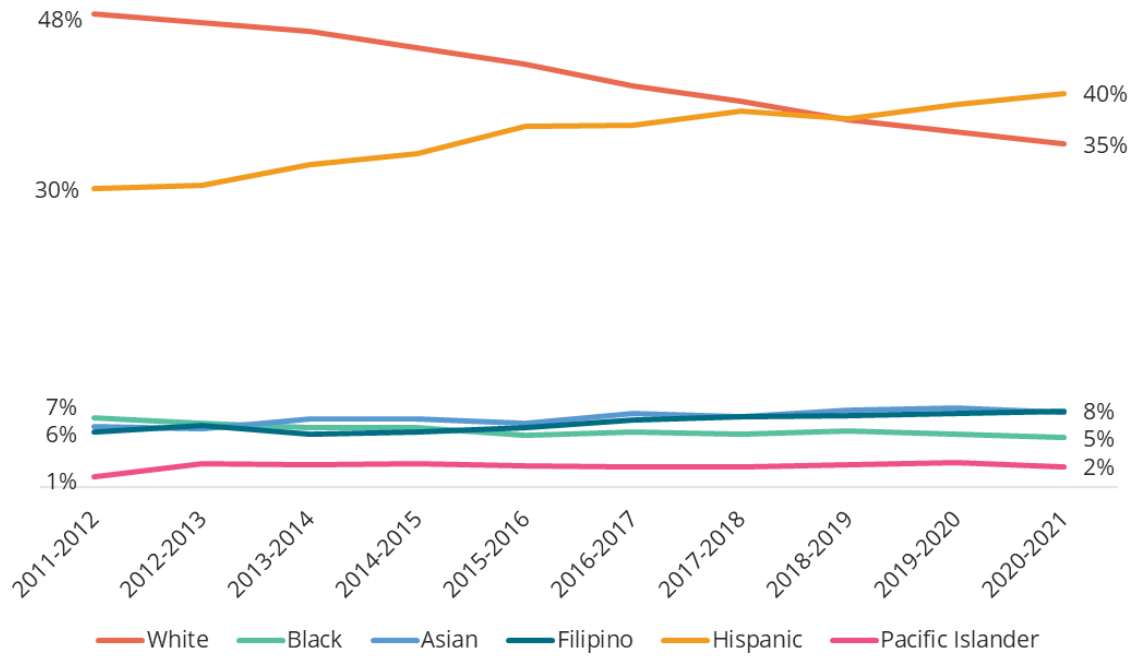
Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research



Since 2011-2012, the county’s school districts have diversified in that there has been a 13 percentage point decrease in the share of White faculty and staff and a 10 percentage point increase in Hispanic faculty and staff. However, there has been a slight decrease (by two percentage points) in the share of faculty and staff who identify as Black/African American. There has been a two percentage point increase in the share of Asian and Filipino faculty and staff, and a one percent increase in the share of Pacific Islander faculty and staff.

Figure V-42.
Faculty and Staff Demographics, 2011-2012 to 2020-2021



Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-43 illustrates faculty and staff racial and ethnic diversity for the 2020-2021 school year by district.

- Portola Valley has the least diverse faculty and staff in the county, with 59% identifying as White.
- Ravenswood Elementary has the most diverse faculty and staff: the district has the highest share of Pacific Islander (5%), Black/African American (12%) and Hispanic (72%) faculty and staff.
- South San Francisco Unified School District has the highest share of Asian faculty and staff at 14%.
- Brisbane Elementary and Jefferson Elementary have the highest shares of Filipino faculty and staff at 28%.

Figure V-43.
Faculty and Staff Race/Ethnicity, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	0%	1%	1%	46%	0%	51%
La Honda-Pescadero	0%	5%	5%	39%	0%	51%
South San Francisco	14%	3%	16%	34%	2%	28%
High & Elementary School Districts						
Jefferson Union High School	3%	3%	13%	26%	1%	43%
Bayshore Elementary	13%	4%	17%	61%	0%	4%
Brisbane Elementary	7%	0%	28%	20%	4%	42%
Jefferson Elementary	13%	3%	28%	25%	0%	29%
Pacifica	7%	2%	8%	23%	2%	54%
San Mateo Union High School	11%	5%	6%	34%	3%	40%
Burlingame Elementary	8%	5%	11%	27%	3%	45%
Hillsborough Elementary	2%	1%	7%	20%	1%	55%
Millbrae Elementary	13%	3%	9%	25%	0%	48%
San Bruno Park Elementary	4%	2%	13%	26%	4%	48%
San Mateo-Foster City	13%	2%	7%	33%	3%	37%
Sequoia Union High School	2%	12%	2%	54%	4%	26%
Belmont-Redwood Shores	13%	2%	3%	39%	0%	42%
Las Lomitas Elementary	7%	7%	0%	42%	0%	42%
Menlo Park City Elementary	3%	1%	3%	28%	1%	40%
Portola Valley Elementary	4%	4%	0%	33%	0%	59%
Ravenswood City Elementary	2%	12%	1%	72%	5%	3%
Redwood City Elementary	4%	5%	2%	65%	1%	21%
San Carlos Elementary	8%	6%	3%	37%	1%	42%
Woodside Elementary	12%	8%	0%	30%	0%	49%
Total	8%	5%	8%	40%	2%	35%

Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-44 illustrates the gap between faculty/staff representation and the student body. For instance, at San Bruno Park Elementary, 15% of the students are White while 48% of the faculty/staff are White, leaving a 33 percentage point gap.

If schools are striving for a distribution of faculty/staff that reflects the racial and ethnic distribution of their student body, the closer to a 0 percentage point gap, the better. Schools like San Bruno Park Elementary fall short of meeting this goal, in that there is a large overrepresentation of White faculty/staff compared to the student body. Many other districts have a large overrepresentation of White faculty/staff, including Millbrae Elementary (32 percentage point gap), Jefferson Union High School District (29 percentage point gap), and South San Francisco Unified School District (22 percentage points). There are just a few school districts where the share of White students is higher than the share of White faculty, particularly Woodside Elementary and Menlo Park City Elementary, both with a 15 percentage point gap.

Across most school districts, the share of Asian students is larger than the share of Asian faculty/staff. This suggests that Asian students are less likely than their peers to interact with a same-race teacher or staff member. The largest disparity is in Millbrae Elementary, where just 13% of the faculty identify as Asian compared to 46% of the student body, a 33 percentage point gap.

In many school districts, there is a dearth of Hispanic faculty and staff. For instance, in La Honda-Pescadero, 63% of students are Hispanic compared to 39% of faculty, a 24 percentage point gap. In other districts, however, there is a larger share of Hispanic faculty/staff than students. In Las Lomas Elementary, for instance, 13% of students are Hispanic and 42% of faculty/staff are Hispanic. Recall that Las Lomas Elementary commonly has high-performing English language learners students. This may be partly due to the district's large portion of Hispanic faculty/staff.

Though district wide there are approximately the same portions of Filipino students as there are faculty/staff, Jefferson Union High School stands out as a district where Filipino students are less likely to interact with a same-race teacher or staff member. In Jefferson Union, 29% of students are Filipino compared to just 13% of faculty/staff.

In all districts, there only very small gaps in the share of students that identify as Pacific Islander and the share of faculty/staff that identify as Pacific Islander. All in all, they are represented in approximately equal proportions.

Figure V-44.
Difference Between Staff and Student Populations, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	-1%	1%	0%	-6%	0%	11%
La Honda-Pescadero	0%	5%	4%	-24%	0%	16%
South San Francisco	0%	2%	-7%	-14%	0%	22%
High & Elementary School Districts						
Jefferson Union High School	-12%	2%	-16%	-5%	0%	29%
Bayshore Elementary	-6%	1%	-4%	20%	-4%	1%
Brisbane Elementary	-13%	-1%	16%	-8%	4%	18%
Jefferson Elementary	-6%	1%	3%	-11%	-1%	18%
Pacifica	-1%	1%	-1%	-3%	2%	15%
San Mateo Union High School	-12%	4%	1%	2%	1%	12%
Burlingame Elementary	-19%	5%	8%	11%	3%	4%
Hillsborough Elementary	-30%	1%	5%	15%	1%	7%
Millbrae Elementary	-33%	2%	3%	5%	-2%	32%
San Bruno Park Elementary	-12%	1%	3%	-15%	-1%	33%
San Mateo-Foster City	-13%	1%	4%	-4%	1%	16%
Sequoia Union High School	-7%	10%	1%	9%	2%	-9%
Belmont-Redwood Shores	-19%	1%	0%	27%	-1%	8%
Las Lomas Elementary	-11%	6%	-1%	29%	0%	-11%
Menlo Park City Elementary	-10%	0%	2%	11%	0%	-15%
Portola Valley Elementary	-2%	4%	0%	19%	0%	-7%
Ravenswood City Elementary	2%	7%	1%	-12%	-2%	2%
Redwood City Elementary	0%	4%	1%	-5%	0%	2%
San Carlos Elementary	-10%	5%	2%	23%	1%	-7%
Woodside Elementary	8%	6%	0%	14%	-1%	-15%
Total	-9%	4%	0%	2%	0%	9%

Notes: The figure shows percentage point gaps in student representation versus faculty/staff representation (calculated as the share of faculty/staff minus the share of students).

Source: California Department of Education and Root Policy Research

Appendix B4

State Fair Housing Laws

State Fair Housing Laws and Regulations

This appendix summarizes key state laws and regulations related to mitigating housing discrimination and expanding housing choice.

California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2) is the state fair housing law that prohibits those engaged in the housing business—landlords, real estate agents, home sellers, builders, mortgage lenders, and others—from discriminating against tenants or homeowners.

California law protects individuals from illegal discrimination by housing providers based on:

- Race, color
- Ancestry, national origin
- Citizenship, immigration status
- Primary language
- Age
- Religion
- Disability, mental or physical
- Sex, gender
- Gender identity, gender expression
- Marital status
- Familial status
- Source of income
- Military or veteran status

Government Code section 65008. Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.

- For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable

Appendix B4 – State Housing Laws

development as compared to market-rate developments, or multifamily housing as compared to single family homes.

- Government Code section 65008, subdivision (e), authorizes preferential treatment of affordable housing

Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.

Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.

Density Bonus Law (Gov. Code, section 65915) requires California jurisdictions to adopt ordinances that specify how density bonuses will be offered to incentivize affordable housing. The state law contains the minimum specifications for density bonuses.

Housing Accountability Act (Gov. Code, section 65589.5) prohibits local agencies from disapproving housing developments, including farmworker housing and emergency shelters, or requiring conditions that make such housing infeasible except under certain conditions specified in the law.

No-Net-Loss Law (Gov. Code, section 65863) is meant to ensure that development opportunities remain available throughout a jurisdiction's regional housing need allocation (RHNA) period, especially for low and moderate income households. It prohibits jurisdictions from lowering residential densities without substantial evidence.

Least Cost Zoning Law (Gov. Code, section 65913.1) requires jurisdictions to designate and zone sufficient vacant land for residential use with sufficient standards in relation to growth projections.

Excessive subdivision standards (Gov. Code, section 65913.2) prohibits jurisdictions from imposing design criteria that make residential development infeasible.

Limits on growth controls (Gov. Code, section 65302.8) describes how flood plains are used in comprehensive planning and zoning.

Housing Element Law (Gov. Code, section 65583, esp. subds. (c) (5), (c) (10) governs state-required housing elements.

Appendix B5

AFFH Segregation Report

AFFH SEGREGATION REPORT: COLMA

UC Merced Urban Policy Lab and ABAG/MTC Staff

Version of Record: March 06, 15:52:34



ASSOCIATION OF BAY AREA GOVERNMENTS
METROPOLITAN TRANSPORTATION COMMISSION



Technical Assistance
for Local Planning
HOUSING

0.1 Table of content

0.1	Table of content	2
0.2	List of figures	3
0.3	List of tables	3
1	Introduction	4
1.1	Purpose of this Report	4
1.2	Defining Segregation	5
1.3	Segregation Patterns in the Bay Area	5
1.4	Segregation and Land Use	6
2	Racial Segregation in Town of Colma	8
2.1	Neighborhood Level Racial Segregation (within Town of Colma)	8
2.2	Regional Racial Segregation (between Colma and other jurisdictions)	16
3	Income Segregation in Town of Colma	21
3.1	Neighborhood Level Income Segregation (within Colma)	21
3.2	Regional Income Segregation (between Colma and other jurisdictions)	27
4	Appendix 1: Summary of Findings	31
4.1	Segregation in Town of Colma	31
4.2	Segregation Between Town of Colma and Other jurisdictions in the Bay Area Region	31
5	Appendix 2: Segregation Data	33
6	References	37



0.2 List of figures

Figure 1: Racial Dot Map of Colma (2020).....	9
Figure 2: Racial Isolation Index Values for Colma Compared to Other Bay Area Jurisdictions (2020)	11
Figure 3: Racial Dissimilarity Index Values for Colma Compared to Other Bay Area Jurisdictions (2020)	14
Figure 4: Theil’s H Index Values for Racial Segregation in Colma Compared to Other Bay Area Jurisdictions (2020)	15
Figure 5: Racial Dot Map of Colma and Surrounding Areas (2020).....	16
Figure 6: Racial Demographics of Colma Compared to All Bay Area Jurisdictions (2020)	18
Figure 7: Comparing the Share of People of Color in Colma and Vicinity to the Bay Area (2020)	19
Figure 8: Income Dot Map of Colma (2015)	22
Figure 9: Income Group Isolation Index Values for Colma Compared to Other Bay Area Jurisdictions (2015) .	24
Figure 10: Income Group Dissimilarity Index Values for Colma Compared to Other Bay Area Jurisdictions (2015)	26
Figure 11: Income Group Theil’s H Index Values for Colma Compared to Other Bay Area Jurisdictions (2015)	27
Figure 12: Income Dot Map of Colma and Surrounding Areas (2015).....	28
Figure 13: Income Demographics of Colma Compared to Other Bay Area Jurisdictions (2015).....	29

0.3 List of tables

Table 1: Racial Isolation Index Values for Segregation within Colma	10
Table 2: Racial Dissimilarity Index Values for Segregation within Colma	13
Table 3: Theil’s H Index Values for Racial Segregation within Colma	15
Table 4: Population by Racial Group, Colma and the Region	17
Table 5: Regional Racial Segregation Measures	20
Table 6: Income Group Isolation Index Values for Segregation within Colma	23
Table 7: Income Group Dissimilarity Index Values for Segregation within Colma	25
Table 8: Theil’s H Index Values for Income Segregation within Colma	26
Table 9: Population by Income Group, Colma and the Region.....	28
Table 10: Regional Income Segregation Measures	30
Table 11: Neighborhood Racial Segregation Levels in Colma	33
Table 12: Neighborhood Income Segregation Levels in Colma	34
Table 13: Regional Racial Segregation Measures.....	35
Table 14: Regional Income Segregation Measures	35
Table 15: Population by Racial Group, Colma and the Region.....	36
Table 16: Population by Income Group, Colma and the Region	36



1 INTRODUCTION

The requirement to Affirmatively Further Fair Housing (AFFH) is derived from The Fair Housing Act of 1968, which prohibited discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex—and was later amended to include familial status and disability.¹ The 2015 U.S. Department of Housing and Urban Development (HUD) Rule to Affirmatively Further Fair Housing and California Assembly Bill 686 (2018) mandate that each jurisdiction takes meaningful action to address significant disparities in housing needs and access to opportunity.²³ AB 686 requires that jurisdictions incorporate AFFH into their Housing Elements, which includes inclusive community participation, an assessment of fair housing, a site inventory reflective of AFFH, and the development of goals, policies, and programs to meaningfully address local fair housing issues. ABAG and UC Merced have prepared this report to assist Bay Area jurisdictions with the Assessment of Fair Housing section of the Housing Element.

Assessment of Fair Housing Components

The Assessment of Fair Housing includes five components, which are discussed in detail on pages 22-43 of [HCD's AFFH Guidance Memo](#):

- A: Summary of fair housing enforcement and outreach capacity
- B: Integration and segregation patterns, and trends related to people with protected characteristics
- C: Racially or ethnically concentrated areas of poverty
- D: Disparities in access to opportunity
- E: Disproportionate housing needs, including displacement risk

1.1 Purpose of this Report

This report describes racial and income segregation in Bay Area jurisdictions. Local jurisdiction staff can use the information in this report to help fulfill a portion of the second component of the Assessment of Fair Housing, which requires analysis of integration and segregation patterns and trends related to people with protected characteristics and lower incomes. Jurisdictions will still need to perform a similar analysis for familial status and populations with disability.

This report provides segregation measures for both the local jurisdiction and the region using several indices. For segregation between neighborhoods within a city (intra-city segregation), this report includes isolation indices, dissimilarity indices, and Theil's-H index. The isolation index measures

¹ <https://www.justice.gov/crt/fair-housing-act-2>

² HCD AFFH Guidance Memo

³ The 2015 HUD rule was reversed in 2020 and partially reinstated in 2021.



segregation for a single group, while the dissimilarity index measures segregation between two groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once. HCD's AFFH guidelines require local jurisdictions to include isolation indices and dissimilarity indices in the Housing Element. Theil's H index is provided in addition to these required measures. For segregation between cities within the Bay Area (inter-city segregation), this report includes dissimilarity indices at the regional level as required by HCD's AFFH guidelines. HCD's AFFH guidelines also require jurisdictions to compare conditions at the local level to the rest of the region; and this report presents the difference in the racial and income composition of a jurisdiction relative to the region as a whole to satisfy the comparison requirement.

1.2 Defining Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. This report examines two spatial forms of segregation: neighborhood level segregation *within* a local jurisdiction and city level segregation *between* jurisdictions in the Bay Area.

Neighborhood level segregation (*within* a jurisdiction, or *intra-city*): Segregation of race and income groups can occur from neighborhood to neighborhood *within* a city. For example, if a local jurisdiction has a population that is 20% Latinx, but some neighborhoods are 80% Latinx while others have nearly no Latinx residents, that jurisdiction would have segregated neighborhoods.

City level segregation (*between* jurisdictions in a region, or *inter-city*): Race and income divides also occur *between* jurisdictions in a region. A region could be very diverse with equal numbers of white, Asian, Black, and Latinx residents, but the region could also be highly segregated with each city comprised solely of one racial group.

There are many factors that have contributed to the generation and maintenance of segregation. Historically, racial segregation stemmed from explicit discrimination against people of color, such as restrictive covenants, redlining, and discrimination in mortgage lending. This history includes many overtly discriminatory policies made by federal, state, and local governments (Rothstein 2017). Segregation patterns are also affected by policies that appear race-neutral, such as land use decisions and the regulation of housing development.

Segregation has resulted in vastly unequal access to public goods such as quality schools, neighborhood services and amenities, parks and playgrounds, clean air and water, and public safety (Trounstine 2015). This generational lack of access for many communities, particularly people of color and lower income residents, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates (Chetty and Hendren 2018, Ananat 2011, Burch 2014, Cutler and Glaeser 1997, Sampson 2012, Sharkey 2013).

1.3 Segregation Patterns in the Bay Area

Across the San Francisco Bay Area, white residents and above moderate-income residents are significantly more segregated from other racial and income groups (see Appendix 2). The highest levels of racial segregation occur between the Black and white populations. The analysis completed for this report indicates that the amount of racial segregation both *within* Bay Area cities and *across* jurisdictions in the region has decreased since the year 2000. This finding is consistent with recent research from the Othering and Belonging Institute at UC Berkeley, which concluded that “[a]lthough 7

of the 9 Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally declined since.”⁴ However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups. Additionally, there is also more racial segregation *between* Bay Area cities compared to other regions in the state.

1.4 Segregation and Land Use

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood (Lens and Monkkonen 2016, Pendall 2000). These land use regulations in turn impact demographics: they can be used to affect the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and where within the community they reside (Trounstine 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben 2004).⁵ ABAG/MTC plans to issue a separate report detailing the existing land use policies that influence segregation patterns in the Bay Area.

⁴ For more information, see <https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020>.

⁵ Using a household-weighted median of Bay Area county median household incomes, regional values were \$61,050 for Black residents, \$122,174 for Asian/Pacific Islander residents, \$121,794 for white residents, and \$76,306 for Latinx residents. For the source data, see U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013B, Table B19013D, B19013H, and B19013I.



Definition of Terms - Geographies

Neighborhood: In this report, “neighborhoods” are approximated by tracts.⁶ Tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. In the Bay Area, tracts contain on average 4,500 residents. Nearly all Bay Area jurisdictions contain at least two census tracts, with larger jurisdictions containing dozens of tracts.

Jurisdiction: Jurisdiction is used to refer to the 109 cities, towns, and unincorporated county areas that are members of ABAG. Though not all ABAG jurisdictions are cities, this report also uses the term “city” interchangeably with “jurisdiction” in some places.

Region: The region is the nine-county San Francisco Bay Area, which is comprised of Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.

⁶ Throughout this report, neighborhood level segregation measures are calculated using census tract data. However, the racial dot maps in Figure 1 and Figure 5 use data from census blocks, while the income group dot maps in Figure 8 and Figure 12 use data from census block groups. These maps use data derived from a smaller geographic scale to better show spatial differences in where different groups live. Census block groups are subdivisions of census tracts, and census blocks are subdivisions of block groups. In the Bay Area, block groups contain on average 1,500 people, while census blocks contain on average 95 people.



2 RACIAL SEGREGATION IN TOWN OF COLMA

Definition of Terms - Racial/Ethnic Groups

The U.S. Census Bureau classifies racial groups (e.g. white or Black/African American) separately from Hispanic/Latino ethnicity.⁷ This report combines U.S. Census Bureau definitions for race and ethnicity into the following racial groups:

White: Non-Hispanic white

Latinx: Hispanic or Latino of any race⁸

Black: Non-Hispanic Black/African American

Asian/Pacific Islander: Non-Hispanic Asian or Non-Hispanic Pacific Islander

People of Color: All who are not non-Hispanic white (including people who identify as “some other race” or “two or more races”)⁹

2.1 Neighborhood Level Racial Segregation (*within* Town of Colma)

Racial dot maps are useful for visualizing how multiple racial groups are distributed within a specific geography. The racial dot map of Colma in Figure 1 below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher.

⁷ More information about the Census Bureau’s definitions of racial groups is available here:

<https://www.census.gov/topics/population/race/about.html>.

⁸ The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx to refer to this racial/ethnic group.

⁹ Given the uncertainty in the data for population size estimates for racial and ethnic groups not included in the Latinx, Black, or Asian/Pacific Islander categories, this report only analyzes these racial groups in the aggregate People of Color category.



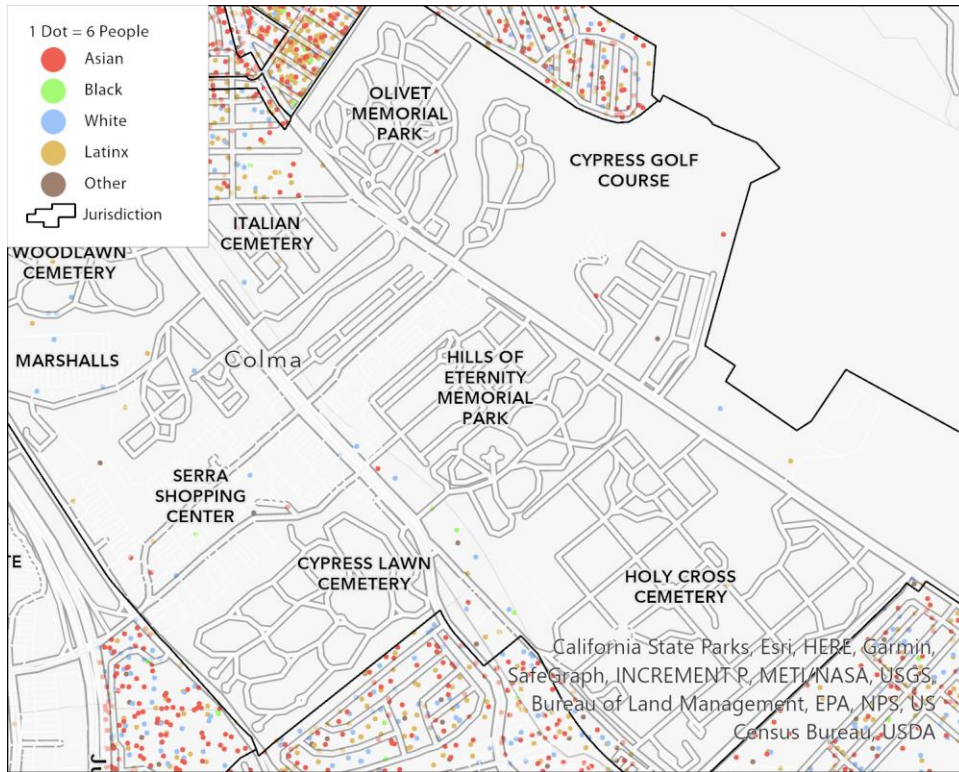


Figure 1: Racial Dot Map of Colma (2020)

Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The plot shows the racial distribution at the census block level for Town of Colma and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

There are many ways to quantitatively measure segregation. Each measure captures a different aspect of the ways in which groups are divided within a community. One way to measure segregation is by using an **isolation index**:

- The isolation index compares each neighborhood’s composition to the jurisdiction’s demographics as a whole.
- This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.
- Isolation indices indicate the potential for contact between different groups. The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .65 for Latinx residents in a city, then the average Latinx resident in that city lives in a neighborhood that is 65% Latinx.

Within Town of Colma the most isolated racial group is Latinx residents. Colma’s isolation index of 0.412 for Latinx residents means that the average Latinx resident lives in a neighborhood that is 41.2% Latinx. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their neighborhoods. The isolation index values for all racial groups in Colma for the years 2000, 2010, and 2020 can be found in Table 1 below. Among all racial groups in this jurisdiction, the white population’s isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.

The “Bay Area Average” column in this table provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020.¹⁰ The data in this column can be used as a comparison to provide context for the levels of segregation experienced by racial groups in this jurisdiction. For example, Table 1 indicates the average isolation index value for white residents across all Bay Area jurisdictions is 0.491, meaning that in the average Bay Area jurisdiction a white resident lives in a neighborhood that is 49.1% white.

Table 1: Racial Isolation Index Values for Segregation within Colma

Race	Colma			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	0.227	0.347	0.302	0.245
Black/African American	0.024	0.024	0.036	0.053
Latinx	0.349	0.345	0.412	0.251
White	0.403	0.257	0.207	0.491

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 2 below shows how racial isolation index values in Colma compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each racial group notes the isolation index value for that group in Town of Colma, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for racial groups in their jurisdiction compare to other jurisdictions in the region.

¹⁰ This average only includes the 104 jurisdictions that have more than one census tract, which is true for all comparisons of Bay Area jurisdictions’ segregation measures in this report. The segregation measures in this report are calculated by comparing the demographics of a jurisdiction’s census tracts to the jurisdiction’s demographics, and such calculations cannot be made for the five jurisdictions with only one census tract (Brisbane, Calistoga, Portola Valley, Rio Vista, and Yountville).

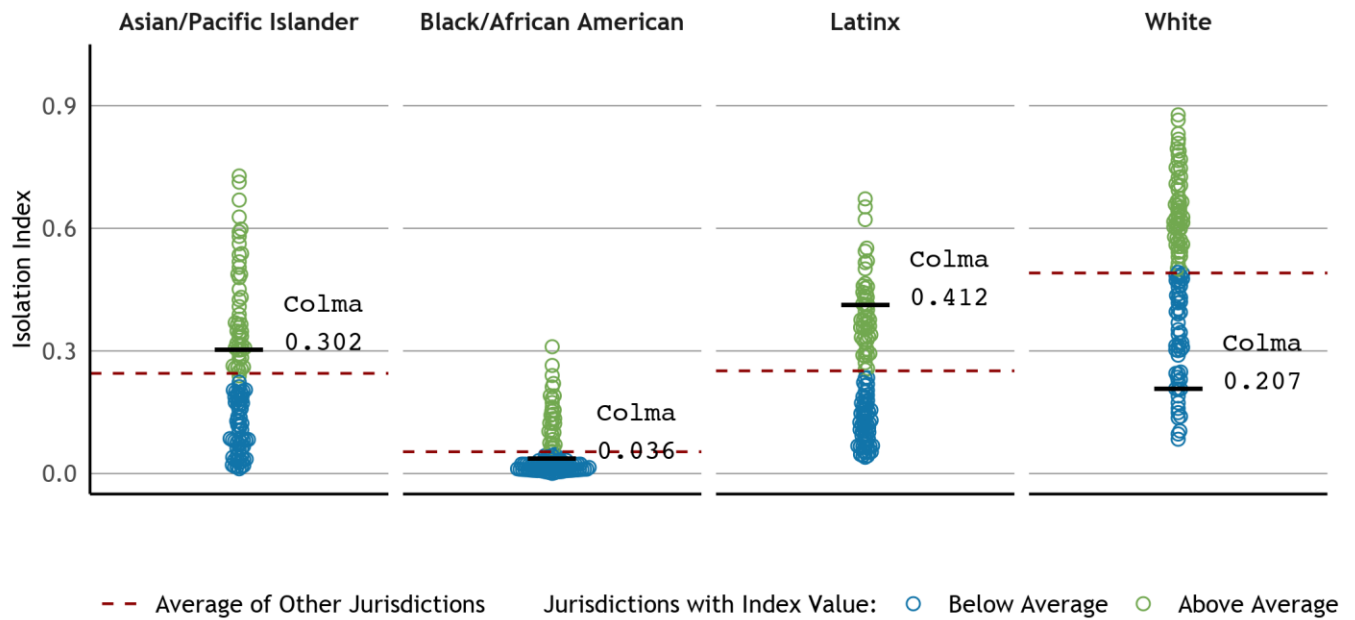


Figure 2: Racial Isolation Index Values for Colma Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Another way to measure segregation is by using a **dissimilarity index**:

- This index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups.
- The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g. they tend to live in different neighborhoods).

Dissimilarity Index Guidance for Cities with Small Racial Group Populations

The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population.

HCD's AFFH guidance requires the Housing Element to include the dissimilarity index values for racial groups, but also offers flexibility in emphasizing the importance of various measures. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 4), jurisdiction staff use the isolation index or Thiel's H-Index to gain a more accurate understanding of their jurisdiction's neighborhood-level segregation patterns (*intra-city segregation*).

If a jurisdiction has a very small population of a racial group, this indicates that segregation between the jurisdiction and the region (*inter-city segregation*) is likely to be an important feature of the jurisdiction's segregation patterns.

In Town of Colma, the Black/African American group is 3.3 percent of the population - so staff should be aware of this small population size when evaluating dissimilarity index values involving this group.

Table 2 below provides the dissimilarity index values indicating the level of segregation in Colma between white residents and residents who are Black, Latinx, or Asian/Pacific Islander. The table also provides the dissimilarity index between white residents and all residents of color in the jurisdiction, and all dissimilarity index values are shown across three time periods (2000, 2010, and 2020).

In Colma the highest segregation is between Asian and white residents (see Table 2). Colma's Asian /white dissimilarity index of 0.079 means that 7.9% of Asian (or white) residents would need to move to a different neighborhood to create perfect integration between Asian residents and white residents.

The "Bay Area Average" column in this table provides the average dissimilarity index values for these racial group pairings across Bay Area jurisdictions in 2020. The data in this column can be used as a comparison to provide context for the levels of segregation between communities of color are from white residents in this jurisdiction.

For example, Table 2 indicates that the average Latinx/white dissimilarity index for a Bay Area jurisdiction is 0.207, so on average 20.7% of Latinx (or white residents) in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect integration between Latinx and white residents in that jurisdiction.

Table 2: Racial Dissimilarity Index Values for Segregation within Colma

Race	Colma			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander vs. White	0.172	0.074	0.079	0.185
Black/African American vs. White	0.170*	0.059*	0.055*	0.244
Latinx vs. White	0.092	0.065	0.040	0.207
People of Color vs. White	0.120	0.067	0.045	0.168

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Figure 3 below shows how dissimilarity index values in Town of Colma compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each racial group pairing notes the dissimilarity index value in Colma, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Similar to Figure 2, local staff can use this chart to contextualize how segregation levels between white residents and communities of color in their jurisdiction compare to the rest of the region. However, staff should be mindful of whether a racial group in their jurisdiction has a small population (approximately less than 5% of the jurisdiction’s population), as the dissimilarity index value is less reliable for small populations.

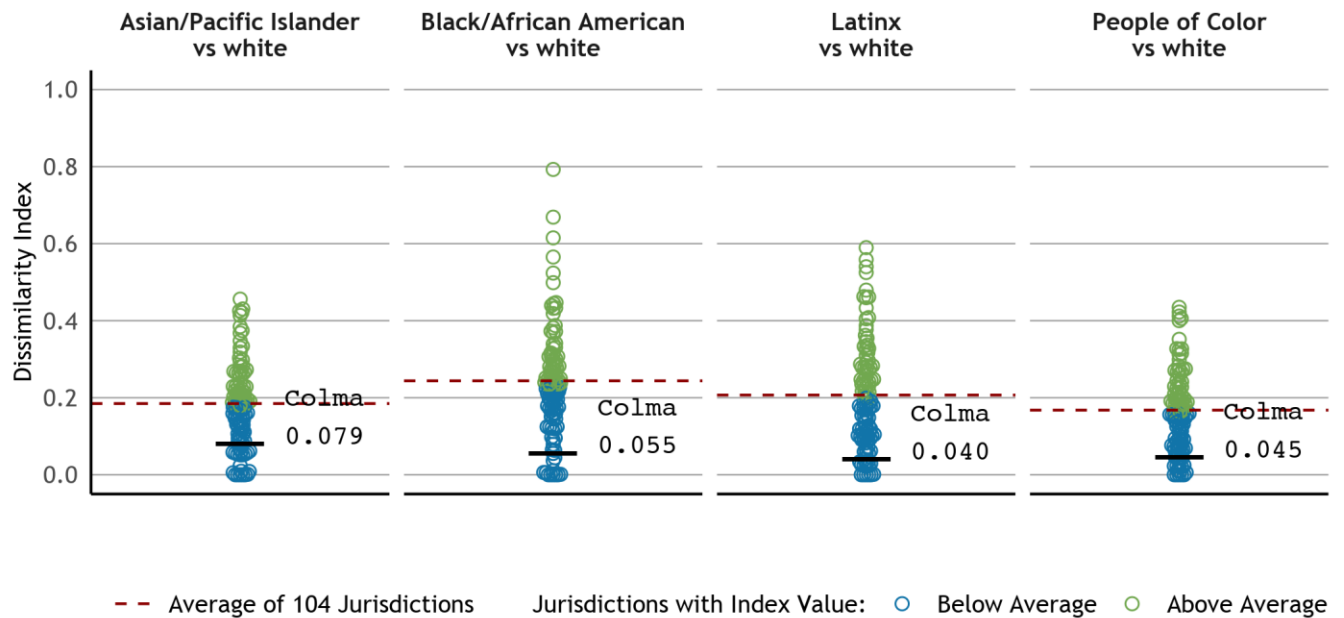


Figure 3: Racial Dissimilarity Index Values for Colma Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction’s total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction’s population (see Table 4), jurisdiction staff could focus on the isolation index or Thiel’s H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

The **Theil’s H Index** can be used to measure segregation between all groups within a jurisdiction:

- This index measures how diverse each neighborhood is compared to the diversity of the whole city. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation.
- The index ranges from 0 to 1. A Theil’s H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.
- For jurisdictions with a high degree of diversity (multiple racial groups comprise more than 10% of the population), Theil’s H offers the clearest summary of overall segregation.

The Theil’s H Index values for neighborhood racial segregation in Colma for the years 2000, 2010, and 2020 can be found in Table 3 below. The “Bay Area Average” column in the table provides the average Theil’s H Index across Bay Area jurisdictions in 2020. Between 2010 and 2020, the Theil’s H Index for racial segregation in Colma increased, suggesting that there is now more neighborhood level racial segregation within the jurisdiction. In 2020, the Theil’s H Index for racial segregation in Colma was

lower than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in Colma is less than in the average Bay Area city.

Table 3: Theil’s H Index Values for Racial Segregation within Colma

Index	Colma			Bay Area Average
	2000	2010	2020	2020
Theil's H Multi-racial	0.018	0.005	0.009	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 4 below shows how Theil’s H index values for racial segregation in Colma compare to values in other Bay Area jurisdictions in 2020. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil’s H index value for neighborhood racial segregation in Colma, and the dashed red line represents the average Theil’s H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood racial segregation levels in their jurisdiction compare to other jurisdictions in the region.

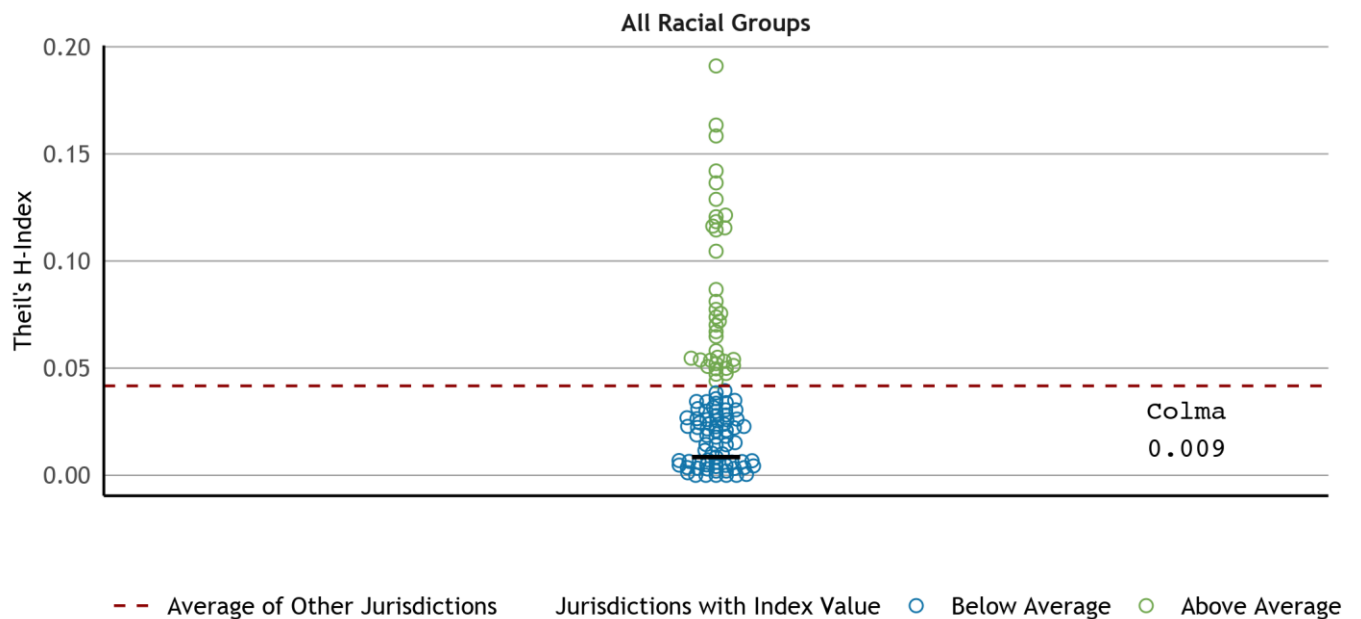


Figure 4: Theil’s H Index Values for Racial Segregation in Colma Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

2.2 Regional Racial Segregation (*between Colma and other jurisdictions*)

At the regional level, segregation is measured between *cities* instead of between *neighborhoods*. Racial dot maps are not only useful for examining neighborhood racial segregation within a jurisdiction, but these maps can also be used to explore the racial demographic differences between different jurisdictions in the region. Figure 5 below presents a racial dot map showing the spatial distribution of racial groups in Colma as well as in nearby Bay Area cities.

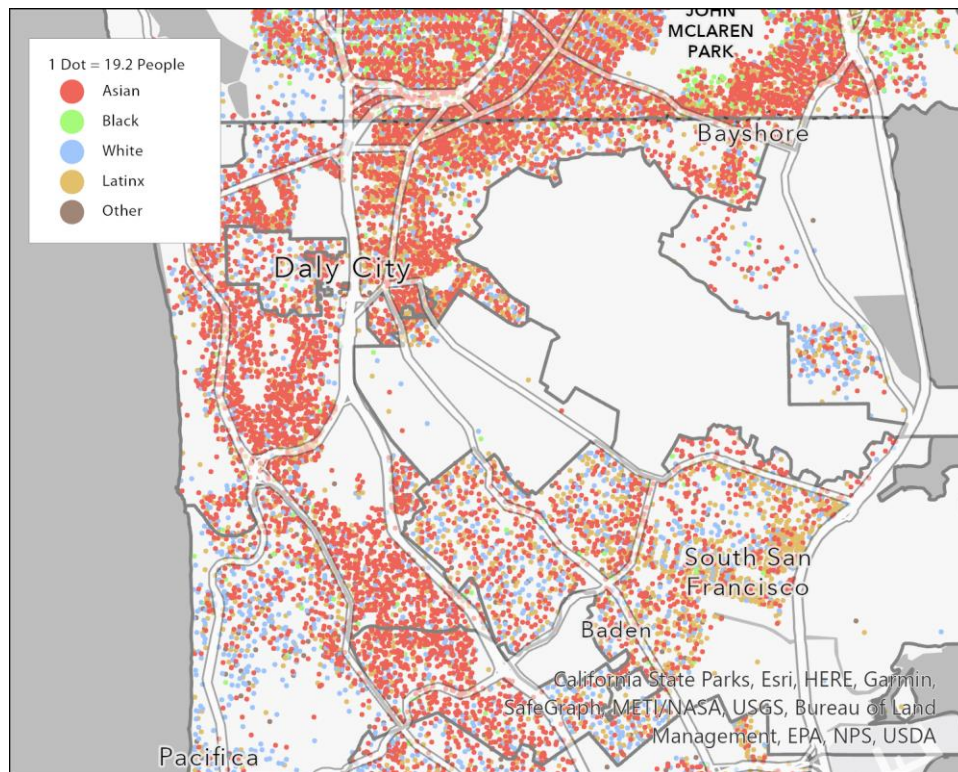


Figure 5: Racial Dot Map of Colma and Surrounding Areas (2020)

Universe: Population.

Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The plot shows the racial distribution at the census block level for Town of Colma and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

To understand how each city contributes to the total segregation of the Bay Area, one can look at the difference in the racial composition of a jurisdiction compared to the racial composition of the region as a whole. The racial demographics in Colma for the years 2000, 2010, and 2020 can be found in Table 4 below. The table also provides the racial composition of the nine-county Bay Area. As of 2020, Colma has a lower share of white residents than the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a higher share of Asian/Pacific Islander residents.

Table 4: Population by Racial Group, Colma and the Region

Race	Colma			Bay Area
	2000	2010	2020	2020
Asian/Pacific Islander	23.5%	33.8%	29.5%	28.2%
Black/African American	0.9%	2.6%	3.3%	5.6%
Latinx	43.9%	39.5%	41.2%	24.4%
Other or Multiple Races	3.9%	4.1%	5.6%	5.9%
White	27.7%	20.1%	20.4%	35.8%

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 6 below compares the racial demographics in Colma to those of all 109 Bay Area jurisdictions.¹¹ In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of that group’s representation among Bay Area jurisdictions. Additionally, the black line within each racial group notes the percentage of the population of Town of Colma represented by that group and how that percentage ranks among all 109 jurisdictions. Local staff can use this chart to compare the representation of different racial groups in their jurisdiction to those groups’ representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

¹¹ While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

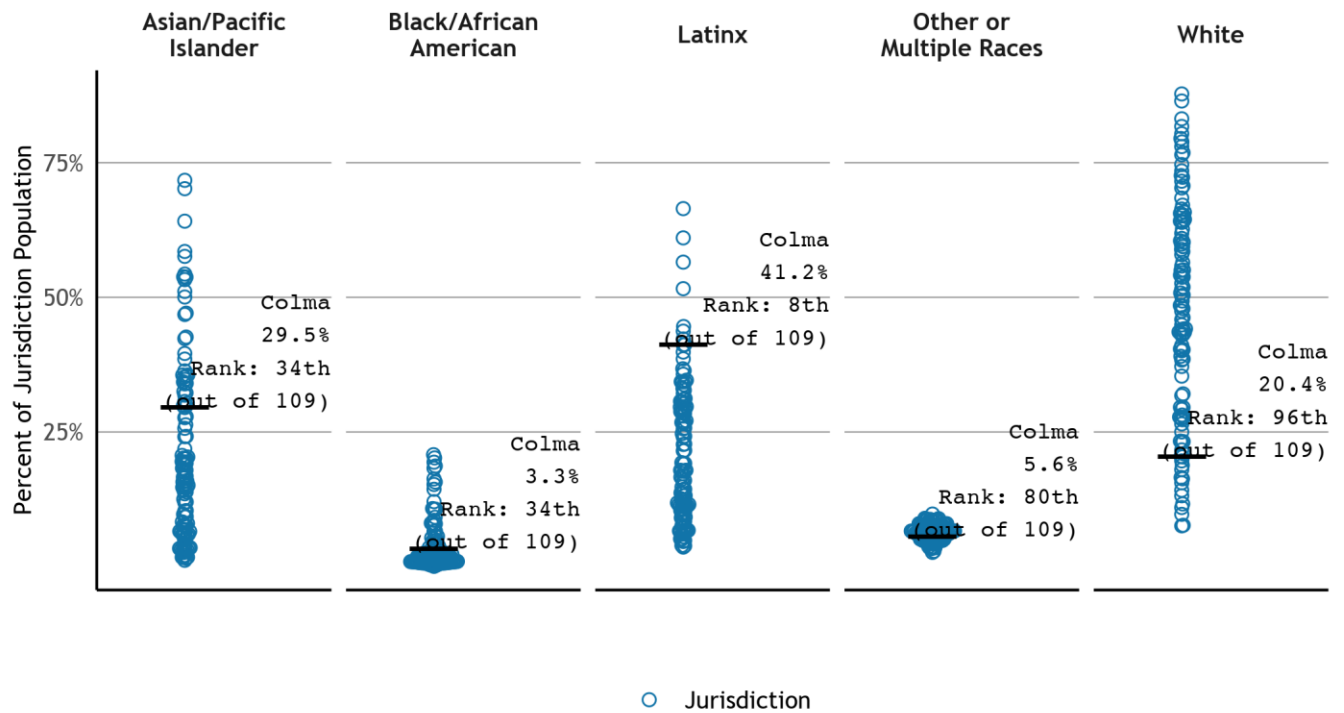


Figure 6: Racial Demographics of Colma Compared to All Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

The map in Figure 7 below also illustrates regional racial segregation between Colma and other jurisdictions. This map demonstrates how the percentage of people of color in Colma and surrounding jurisdictions compares to the Bay Area as a whole:

- Jurisdictions shaded orange have a share of people of color that is less than the Bay Area as a whole, and the degree of difference is greater than five percentage points.
- Jurisdictions shaded white have a share of people of color comparable to the regional percentage of people of color (within five percentage points).
- Jurisdictions shaded grey have a share of people of color that is more than five percentage points greater than the regional percentage of people of color.

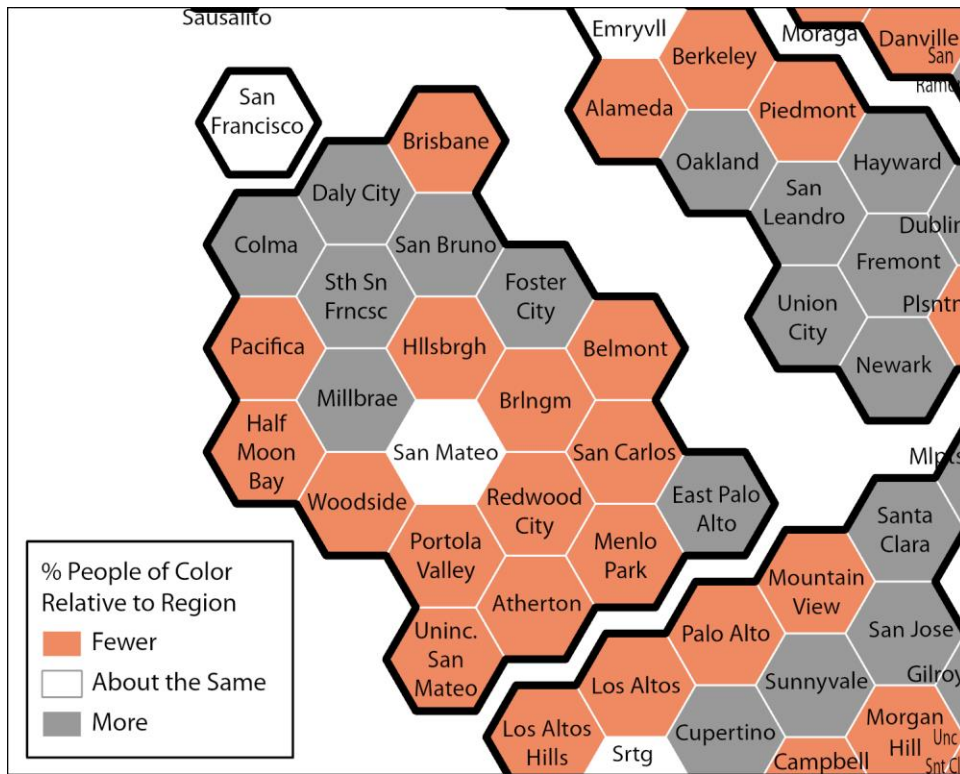


Figure 7: Comparing the Share of People of Color in Colma and Vicinity to the Bay Area (2020)

Universe: Population.

Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region for this map.

Segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Table 5 presents dissimilarity index, isolation index, and Theil’s H index values for racial segregation for the entire nine-county Bay Area in 2010 and 2020. In the previous section of this report focused on neighborhood level racial segregation, these indices were calculated by comparing the racial demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 5, these measures are calculated by comparing the racial demographics of local jurisdictions to the region’s racial makeup. For example, looking at the 2020 data, Table 5 shows the white isolation index value for the region is 0.429, meaning that on average white Bay Area residents live in a jurisdiction that is 42.9% white in 2020. An example of regional dissimilarity index values in Table 5 is the Black/white dissimilarity index value of 0.459, which means that across the region 45.9% of Black (or white) residents would need to move to a different jurisdiction to evenly distribute Black and white residents across Bay Area jurisdictions. The dissimilarity index values in Table 5 reflect recommendations made in HCD’s AFFH guidance for calculating dissimilarity at the region level.¹² The regional value for the Theil’s H index measures how

¹² For more information on HCD’s recommendations regarding data considerations for analyzing integration and segregation patterns, see page 31 of the AFFH Guidance Memo.

diverse each Bay Area jurisdiction is compared to the racial diversity of the whole region. A Theil's H Index value of 0 would mean all *jurisdictions* within the Bay Area have the same racial demographics as the entire region, while a value of 1 would mean each racial group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for racial segregation decreased slightly between 2010 and 2020, meaning that racial groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 5: Regional Racial Segregation Measures

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

3 INCOME SEGREGATION IN TOWN OF COLMA

Definition of Terms - Income Groups

When analyzing segregation by income, this report uses income group designations consistent with the Regional Housing Needs Allocation and the Housing Element:

Very low-income: individuals earning less than 50% of Area Median Income (AMI)

Low-income: individuals earning 50%-80% of AMI

Moderate-income: individuals earning 80%-120% of AMI

Above moderate-income: individuals earning 120% or more of AMI

Additionally, this report uses the term "lower-income" to refer to all people who earn less than 80% of AMI, which includes both low-income and very low-income individuals.

The income groups described above are based on U.S. Department of Housing and Urban Development (HUD) calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County).

The income categories used in this report are based on the AMI for the HUD metro area where this jurisdiction is located.

3.1 Neighborhood Level Income Segregation (*within Colma*)

Income segregation can be measured using similar indices as racial segregation. Income dot maps, similar to the racial dot maps shown in Figures 1 and 5, are useful for visualizing segregation between multiple income groups at the same time. The income dot map of Colma in Figure 8 below offers a visual representation of the spatial distribution of income groups within the jurisdiction. As with the racial dot maps, when the dots show lack of a pattern or clustering, income segregation measures tend to be lower, and conversely, when clusters are apparent, the segregation measures may be higher as well.



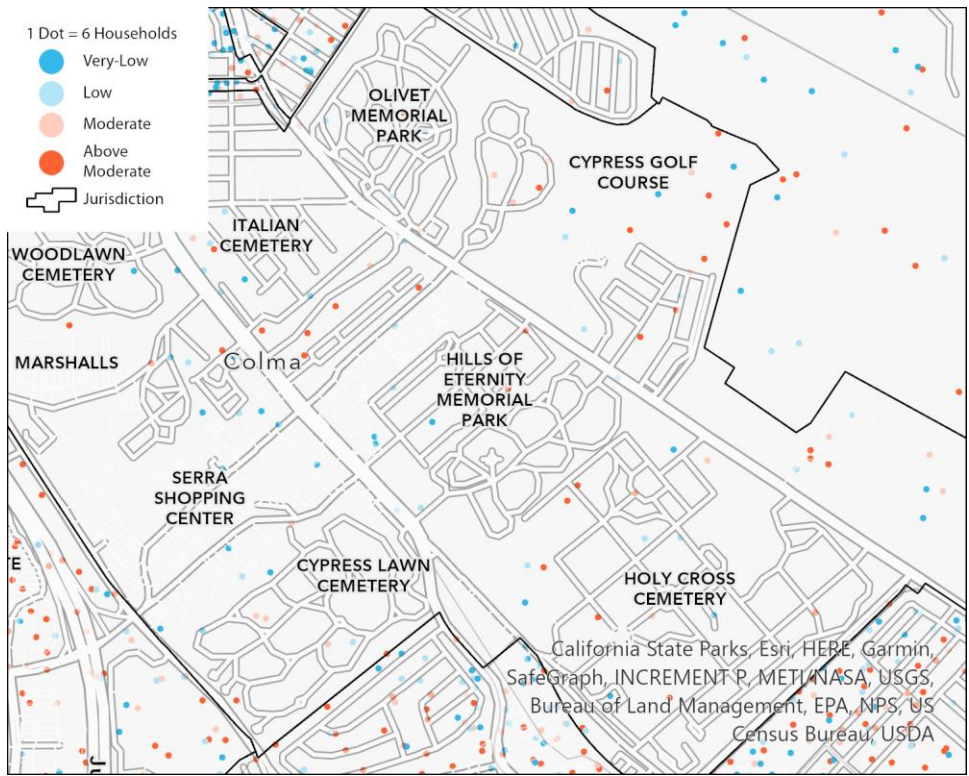


Figure 8: Income Dot Map of Colma (2015)

Universe: Population.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Note: The plot shows the income group distribution at the census block group level for Town of Colma and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

The isolation index values for all income groups in Colma for the years 2010 and 2015 can be found in Table 6 below.¹³ Very Low-income residents are the most isolated income group in Colma. Colma’s isolation index of 0.416 for these residents means that the average Very Low-income resident in Colma lives in a neighborhood that is 41.6% Very Low-income. Among all income groups, the Very Low-income population’s isolation index has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.

Similar to the tables presented earlier for neighborhood racial segregation, the “Bay Area Average” column in Table 6 provides the average isolation index value across Bay Area jurisdictions for different income groups in 2015. The data in this column can be used as a comparison to provide context for the levels of segregation experienced by income groups in this jurisdiction. For example, Table 6 indicates the average isolation index value for very low-income residents across Bay Area jurisdictions is 0.269,

¹³ This report presents data for income segregation for the years 2010 and 2015, which is different than the time periods used for racial segregation. This deviation stems from the [data source recommended for income segregation calculations](#) in HCD’s AFFH Guidelines. This data source most recently updated with data from the 2011-2015 American Community Survey 5-year estimates. For more information on HCD’s recommendations for calculating income segregation, see [page 32 of HCD’s AFFH Guidelines](#).

meaning that in the average Bay Area jurisdiction a very low-income resident lives in a neighborhood that is 26.9% very low-income.

Table 6: Income Group Isolation Index Values for Segregation within Colma

Income Group	Colma		Bay Area Average
	2010	2015	2015
Very Low-Income (<50% AMI)	0.265	0.416	0.269
Low-Income (50%-80% AMI)	0.240	0.302	0.145
Moderate-Income (80%-120% AMI)	0.299	0.150	0.183
Above Moderate-Income (>120% AMI)	0.228	0.160	0.507

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 9 below shows how income group isolation index values in Colma compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each income group notes the isolation index value for that group in Colma, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for income groups in their jurisdiction compare to the rest of the region.

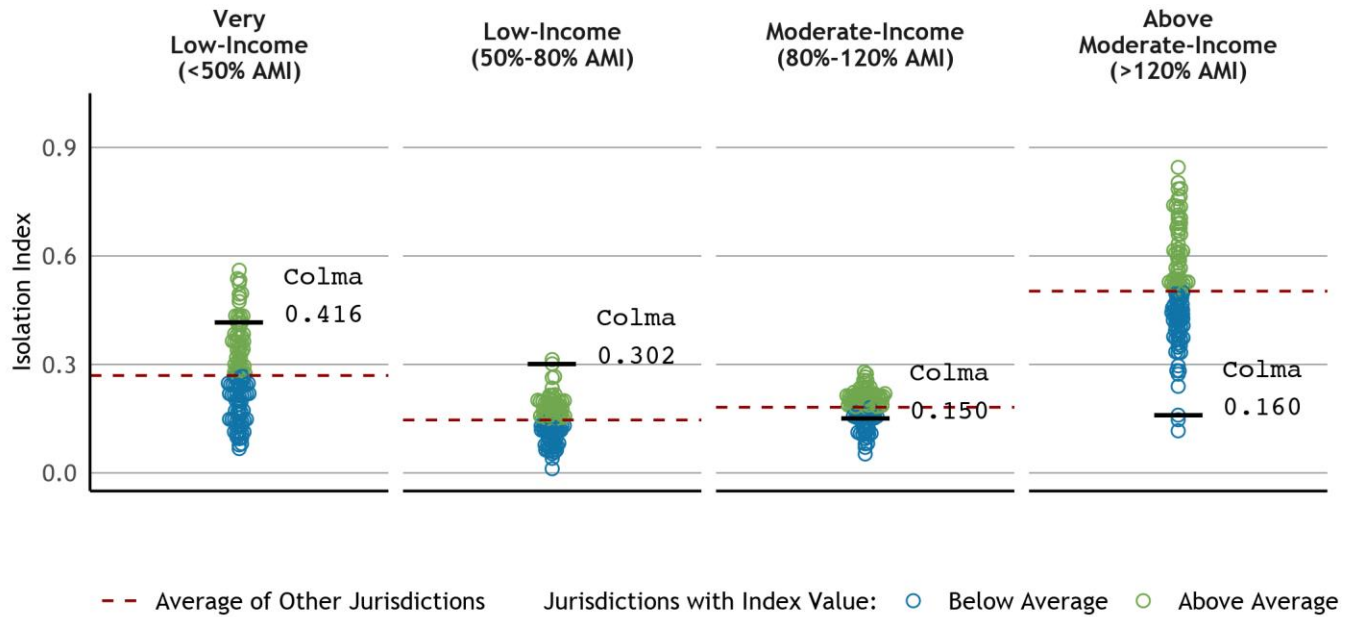


Figure 9: Income Group Isolation Index Values for Colma Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Table 7 below provides the dissimilarity index values indicating the level of segregation in Colma between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% of AMI). This data aligns with the requirements described in HCD’s AFFH Guidance Memo for identifying dissimilarity for lower-income households.¹⁴ Segregation in Colma between lower-income residents and residents who are not lower-income decreased between 2010 and 2015. Additionally, Table 7 shows dissimilarity index values for the level of segregation in Albany between residents who are very low-income (earning less than 50% of AMI) and those who are above moderate-income (earning above 120% of AMI). This supplementary data point provides additional nuance to an analysis of income segregation, as this index value indicates the extent to which a jurisdiction’s lowest and highest income residents live in separate neighborhoods.

Similar to other tables in this report, the “Bay Area Average” column shows the average dissimilarity index values for these income group pairings across Bay Area jurisdictions in 2015. For example, Table 7 indicates that the average dissimilarity index between lower-income residents and other residents in a Bay Area jurisdiction is 0.198, so on average 19.8% of lower-income residents in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction.

¹⁴ For more information, see page 32 of HCD’s AFFH Guidance Memo.

In 2015, the income segregation in Colma between lower-income residents and other residents was lower than the average value for Bay Area jurisdictions (See Table 7). This means that the lower-income residents are less segregated from other residents within Colma compared to other Jurisdictions in the region.

Table 7: Income Group Dissimilarity Index Values for Segregation within Colma

Income Group	Colma		Bay Area Average
	2010	2015	2015
Below 80% AMI vs. Above 80% AMI	0.108	0.001	0.198
Below 50% AMI vs. Above 120% AMI	0.000	0.097	0.253

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 10 below shows how dissimilarity index values for income segregation in Colma compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each income group pairing notes the dissimilarity index value in Colma, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Local staff can use this chart to contextualize how segregation levels between lower-income residents and wealthier residents in their jurisdiction compared to the rest of the region.

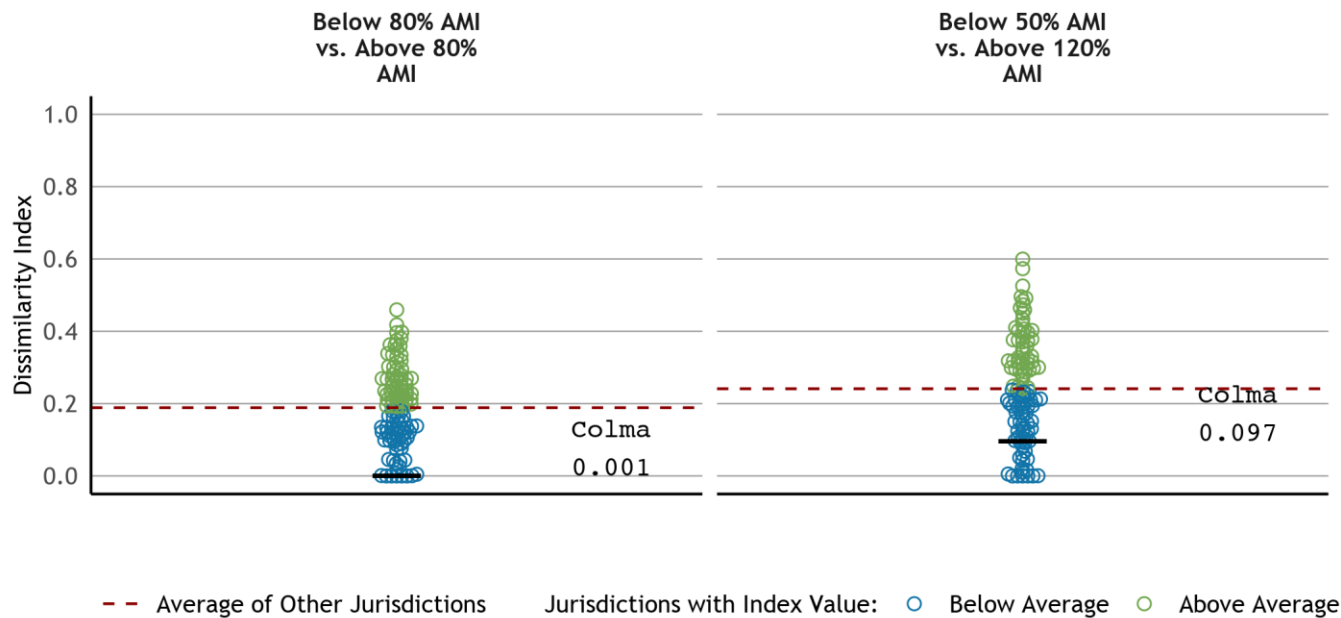


Figure 10: Income Group Dissimilarity Index Values for Colma Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

The Theil’s H Index values for neighborhood income group segregation in Colma for the years 2010 and 2015 can be found in Table 8 below. The “Bay Area Average” column in this table provides the average Theil’s H Index value across Bay Area jurisdictions for different income groups in 2015. By 2015, the Theil’s H Index value for income segregation in Colma was about the same amount as it had been in 2010. In 2015, the Theil’s H Index value for income group segregation in Colma was lower than the average value for Bay Area jurisdictions, indicating there is less neighborhood level income segregation in Colma than in the average Bay Area city.

Table 8: Theil’s H Index Values for Income Segregation within Colma

	Colma		Bay Area Average
Index	2010	2015	2015
Theil's H Multi-income	0.012	0.012	0.043

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 11 below shows how Theil's H index values for income group segregation in Colma compare to values in other Bay Area jurisdictions in 2015. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for income group segregation in Colma, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood income group segregation levels in their jurisdiction compare to other jurisdictions in the region.

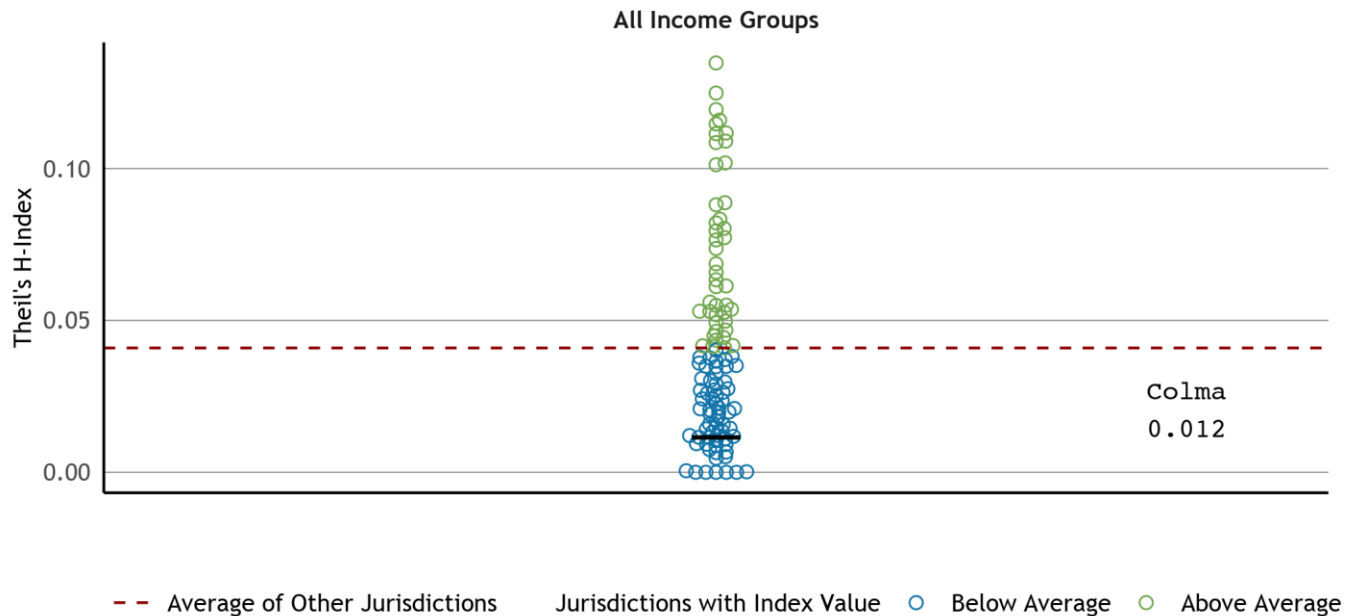


Figure 11: Income Group Theil's H Index Values for Colma Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

3.2 Regional Income Segregation (*between* Colma and other jurisdictions)

At the regional level, segregation is measured between jurisdictions instead of between neighborhoods. Income dot maps are not only useful for examining neighborhood income segregation within a jurisdiction, but these maps can also be used to explore income demographic differences between jurisdictions in the region. Figure 12 below presents an income dot map showing the spatial distribution of income groups in Colma as well as in nearby Bay Area jurisdictions.

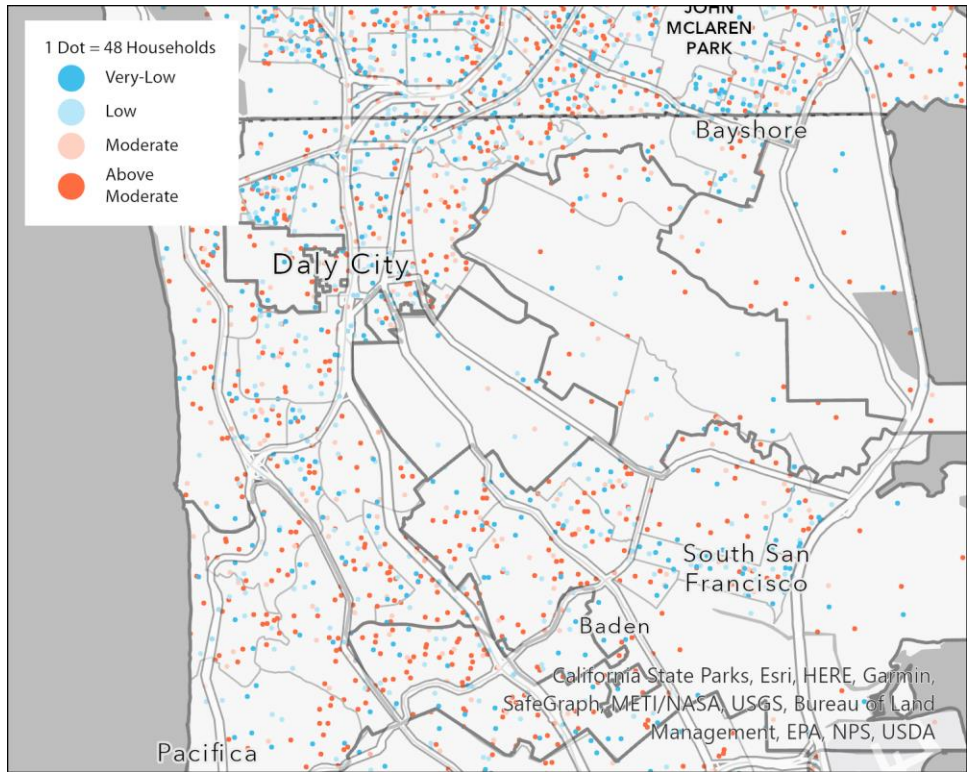


Figure 12: Income Dot Map of Colma and Surrounding Areas (2015)

Universe: Population.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.
Note: The plot shows the income group distribution at the census block group level for Town of Colma and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

When looking at income segregation between jurisdictions in the Bay Area, one can examine how Colma differs from the region. The income demographics in Colma for the years 2010 and 2015 can be found in Table 9 below. The table also provides the income composition of the nine-county Bay Area in 2015. As of that year, Colma had a higher share of very low-income residents than the Bay Area as a whole, a higher share of low-income residents, a lower share of moderate-income residents, and a lower share of above moderate-income residents.

Table 9: Population by Income Group, Colma and the Region

Income Group	Colma		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	20.85%	37.26%	28.7%
Low-Income (50%-80% AMI)	28.23%	20.38%	14.3%
Moderate-Income (80%-120% AMI)	26.94%	13.38%	17.6%
Above Moderate-Income (>120% AMI)	23.98%	28.98%	39.4%

Universe: Population.

Source: Data for 2015 is from Housing U.S. Department of and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 13 below compares the income demographics in Colma to other Bay Area jurisdictions.¹⁵ Like the chart in Figure 3, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of that group's representation among Bay Area jurisdictions. The smallest range is among jurisdictions' moderate-income populations, while Bay Area jurisdictions vary the most in the share of their population that is above moderate-income. Additionally, the black lines within each income group note the percentage of Colma population represented by that group and how that percentage ranks among other jurisdictions. Local staff can use this chart to compare the representation of different income groups in their jurisdiction to those groups' representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

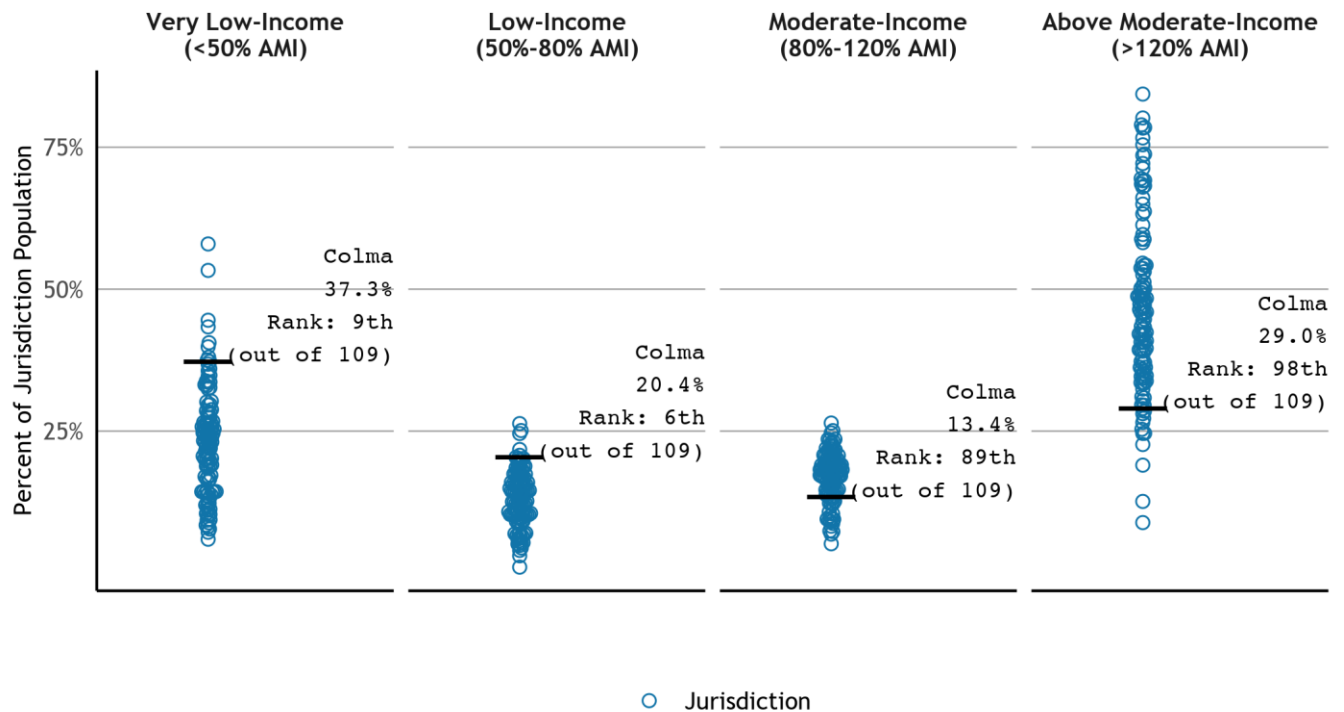


Figure 13: Income Demographics of Colma Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

¹⁵ While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

Income segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Similar to the regional racial segregation measures shown in Table 5, Table 10 presents dissimilarity index, isolation index, and Theil's H index values for income segregation for the entire nine-county Bay Area in 2010 and 2015. In the previous section of this report focused on neighborhood level income segregation, segregation indices were calculated by comparing the income demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 10, these measures are calculated by comparing the income demographics of local jurisdictions to the region's income group makeup. For example, looking at 2015 data, Table 10 shows the regional isolation index value for very low-income residents is 0.315 for 2015, meaning that on average very low-income Bay Area residents live in a jurisdiction that is 31.5% very low-income. The regional dissimilarity index for lower-income residents and other residents is 0.194 in 2015, which means that across the region 19.4% of lower-income residents would need to move to a different jurisdiction to create perfect income group integration in the Bay Area as a whole. The regional value for the Theil's H index measures how diverse each Bay Area jurisdiction is compared to the income group diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same income demographics as the entire region, while a value of 1 would mean each income group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for income segregation decreased slightly between 2010 and 2015, meaning that income groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 10: Regional Income Segregation Measures

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

4 APPENDIX 1: SUMMARY OF FINDINGS

4.1 Segregation in Town of Colma

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.
- As of 2020, Latinx residents are the most segregated compared to other racial groups in Colma, as measured by the isolation index. Latinx residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within Colma the highest level of racial segregation is between Asian and white residents.¹⁶
- According to the Theil's H-Index, neighborhood racial segregation in Colma increased between 2010 and 2020. Neighborhood income segregation stayed about the same between 2010 and 2015.
- Very Low-income residents are the most segregated compared to other income groups in Colma. Very Low-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, the Very Low-income population's segregation measure has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income has decreased between 2010 and 2015. In 2015, the income segregation in Colma between lower-income residents and other residents was lower than the average value for Bay Area jurisdictions.

4.2 Segregation Between Town of Colma and Other jurisdictions in the Bay Area Region

- Colma has a lower share of white residents than other jurisdictions in the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a higher share of Asian/Pacific Islander residents.

¹⁶ The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.



- Regarding income groups, Colma has a higher share of very low-income residents than other jurisdictions in the Bay Area as a whole, a higher share of low-income residents, a lower share of moderate-income residents, and a lower share of above moderate-income residents.

5 APPENDIX 2: SEGREGATION DATA

Appendix 2 combines tabular data presented throughout this report into a more condensed format. This data compilation is intended to enable local jurisdiction staff and their consultants to easily reference this data and re-use the data in the Housing Element or other relevant documents/analyses.

Table 11 in this appendix combines data from Table 1, Table 2, and Table 3 in the body of the report. Table 12 in this appendix combines data from Table 6, Table 7, and Table 8 in the body of the report. Table 13 represents a duplication of Table 5 in the body of the report; Table 14 represents a duplication of Table 10 in the body of the report; Table 15 in this appendix represents a duplication of Table 4 in the body of the report, while Table 16 represents a duplication of Table 9 in the body of the report.

Table 11: Neighborhood Racial Segregation Levels in Colma

Index	Race	Colma			Bay Area Average
		2000	2010	2020	2020
Isolation	Asian/Pacific Islander	0.227	0.347	0.302	0.245
	Black/African American	0.024	0.024	0.036	0.053
	Latinx	0.349	0.345	0.412	0.251
	White	0.403	0.257	0.207	0.491
Dissimilarity	Asian/Pacific Islander vs. White	0.172	0.074	0.079	0.185
	Black/African American vs. White	0.170*	0.059*	0.055*	0.244
	Latinx vs. White	0.092	0.065	0.040	0.207
	People of Color vs. White	0.120	0.067	0.045	0.168
Theil's H Multi-racial	All	0.018	0.005	0.009	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Table 12: Neighborhood Income Segregation Levels in Colma

Index	Income Group	Colma		Bay Area Average
		2010	2015	2015
Isolation	Very Low-Income (<50% AMI)	0.265	0.416	0.269
	Low-Income (50%-80% AMI)	0.240	0.302	0.145
	Moderate-Income (80%-120% AMI)	0.299	0.150	0.183
	Above Moderate-Income (>120% AMI)	0.228	0.160	0.507
Dissimilarity	Below 80% AMI vs. Above 80% AMI	0.108	0.001	0.198
	Below 50% AMI vs. Above 120% AMI	0.000	0.097	0.253
Theil's H Multi-racial	All	0.012	0.012	0.043

Universe: Population.

Source: Income data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Table 13: Regional Racial Segregation Measures

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

Table 14: Regional Income Segregation Measures

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Table 15: Population by Racial Group, Colma and the Region

Race	Colma			Bay Area
	2000	2010	2020	2020
Asian/Pacific Islander	23.51%	33.76%	29.53%	35.8%
Black/African American	0.92%	2.57%	3.32%	5.6%
Latinx	43.91%	39.51%	41.21%	28.2%
Other or Multiple Races	3.95%	4.07%	5.57%	24.4%
White	27.71%	20.09%	20.37%	5.9%

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Table 16: Population by Income Group, Colma and the Region

Income Group	Colma		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	20.85%	37.26%	28.7%
Low-Income (50%-80% AMI)	28.23%	20.38%	14.3%
Moderate-Income (80%-120% AMI)	26.94%	13.38%	17.6%
Above Moderate-Income (>120% AMI)	23.98%	28.98%	39.4%

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

6 REFERENCES

- Ananat, Elizabeth Oltmans. 2011. "The wrong side(s) of the tracks: The causal effects of racial segregation on urban poverty and inequality," *American Economic Journal: Applied Economics* 3: 34-66.
- Bayer, Patrick, Robert McMillan, and Kim S. Rueben. 2004. "What Drives Racial Segregation? New Evidence using Census Microdata," *Journal of Urban Economics* 56(3): 514-535.
- Burch, Traci. 2014. "The Old Jim Crow: Racial Residential Segregation and Imprisonment," *Law and Policy* 36(3): 223-255.
- Chetty, Raj and Nathaniel Hendren. 2018. "The Impacts of Neighborhoods on Intergenerational Mobility I: Childhood Exposure Effects," *The Quarterly Journal of Economics* 133(3):1107-1162
- Cutler, David M., and Edward L. Glaeser. 1997. "Are ghettos good or bad?," *The Quarterly Journal of Economics* 112(3): 827-72.
- Lens, Michael and Paavo Monkkonen. 2016. "Do Strict Land Use Regulations Make Metropolitan Areas More Segregated by Income?," *Journal of the American Planning Association* 82(1): 6-21.
- Pendall, Rolf. 2000. "Local Land-Use Regulation and the Chain of Exclusion," *Journal of the American Planning Association* 66(2): 125-142.
- Rothstein, Richard. 2017. *The Color of Law: A Forgotten History of how our Government Segregated America*. New York: Liveright Publishing.
- Sampson, Robert J. 2012. *Great American city: Chicago and the enduring neighborhood effect*. Chicago: University of Chicago Press.
- Sharkey, Patrick. 2013. *Stuck in place: Urban neighborhoods and the end of progress toward racial equality*. Chicago: University of Chicago Press.
- Trounstein, Jessica. 2015. "Segregation and Inequality in Public Goods," *American Journal of Political Science* 60(3): 709-725.
- Trounstein, Jessica. 2018. *Segregation by Design: Local Politics and Inequality in American Cities*. New York: Cambridge University Press.



Appendix C

Notification List

Group/Company	name	email	Interest
Center for Independence of Individuals with Disabilities	Benjamin McMullan	benjaminm@cidsanmateo.org	Fair Housing
Community Legal Servies of East Palo Alto	Michelle Trejo-Saldivar	mtrejosaldivar@clsepa.org	Fair Housing
Housing Choices	Jan Stokley	jan@housingchoices.org	Fair Housing
Housing Choices	Kalisha Webster	kalisha@housingchoices.org	Fair Housing
Housing Equity Law Project	Mary Prem	mprem@housingequality.org	Fair Housing
Legal Aid for San Mateo County	Shirley Gibson	SGibson@legalaidsmc.org	Fair Housing
Project Sentinel	Ann Marquart	AMarquart@housing.org	Fair Housing
Public Interest Law Project	Michael Rawson	mrawson@pilpca.org	Fair Housing
Housing Leadership Council	Evelyn Stivers	estivers@hlcsmc.org	Housing Advocates
Housing Leadership Council	Angela Solis	asolis@hlcsmc.org	Housing Advocates
Faith in Action	Nani Friedman	nani@faithinactionba.org	Housing Advocates
Greenbelt Alliance	Zoe Siegel	zsiegel@greenbelt.org	Housing Advocates
San Mateo County Central Labor Council	Rich Hedges	hedghogg@ix.netcom.com	Housing Advocates
Peninsula for Everyone	Jordan Grimes	jordangrimes@me.com	Housing Advocates
San Mateo County Association of Realtors	Alane Gilbrech	alane@samcar.org	Housing Advocates
San Mateo County Association of Realtors	Gina Zari	gina@samcar.org	Housing Advocates
MidPen Housing (Affordable)	Jan Lindenthal	jlindenthal@midpen-housing.org	Builder
MidPen Housing (Affordable)	Abby Goldware Potluri	agoldware@midpen-housing.org	Builder
HIP Housing (Affordable)	Laura Fanucchi	lfanucchi@hiphousing.org	Builder
HIP Housing (Affordable)	Kate Comfort	KComfort@hiphousing.org	Builder
Bridge Housing (Affordable)	Brad Wiblin	bwiblin@bridgehousing.com	Builder
Mercy Housing (Affordable)	William Ho	who@mercyhousing.org	Builder
Habitat for Humanity - Greater SF (Affordable)	Maureen Sedonaen	MSedonaen@habitatgsf.org	Builder
Eden Housing (Affordable)	Ellen Morris	Ellen.Morris@edenhousing.org	Builder
Affirmed Housing (Affordable)	Rob Wilkins	rob@affirmedhousing.com	Builder
The Core Companies (Affordable, Market Rate)	Chris Neale	chris@thecorecompanies.com	Builder
Sand Hill Property Company (Affordable, Market Rate)	Candice Gonzalez	cgonzalez@shpco.com	Builder
Sares Regis (Market Rate)	Andrew Hudacek	ahudacek@srgnc.com	Builder
Summerhill Apartment Communities (Market Rate)	Elaine Breeze	ebreeze@shapartments.com	Builder
Greystar (Market Rate)	Jonathan Fearn	jonathan.fearn@greystar.com	Builder
Daly City Partnership	Marya Ouro-Gbeleou	marya@dcpartnership.org	Service Provider

HIP Housing	Laura Moya	lmoya@hiphousing.org	Service Provider
LifeMoves	Jacob Stone	jstone@lifemoves.org	Service Provider
Mental Health Association of San Mateo County	Melissa Platte	melissap@mhasmc.org	Service Provider
National Alliance on Mental Illness	Kate Phillips/Carol Gosho	nami@namisanmateo.org	Service Provider
National Alliance on Mental Illness	Michael Lim	michael@namisanmateo.org	Service Provider
Ombudsman of San Mateo County	Bernadette Mellot	berniemellott@ossmc.org	Service Provider
		latrice@samaritanhousesanmateo.org	
Samaritan House San Mateo	C. LaTrice Taylor	o.org	Service Provider
Youth Leadership Institute	Alheli Cuenca	acuenca@yli.org	Service Provider
Adobe Services	Jeremiah Williams	jwilliams@abodeservices.org	Service Provider
El Concilio	Gloria Flores-Garcia	gfgarcia@el-concilio.com	Service Provider
		help@1degree.org	
1 degree	Shawn Snavley	ssnavley@alluma.org	Service Provider
	John Ghio - Cemetery Board		
Italian Cemetery	Member	ghiojeg@gmail.com	Property Owner

APN	OWNER_NAME	MAILING_ADDRESS1	MAILING_CITY	MAILING_STATE	MAILING_ZIP
006381030	Sommerfeld August Ewald Iv	478 E Street	Colma	CA	94014
006381040	Colma Resident	560 CLARK AVE	Colma	CA	94014
006381050	De Guia Wilfredo B & P C	570 Clark Ave	Colma	CA	94014-3170
006381060	Gomez Juan A	580 Clark Ave	Colma	CA	94014-3170
006384020	Mangibin Onofre A Jr & Fe R	480 D St	Colma	CA	94014-3151
006384030	Daneluz Eugene E	484 D St	Colma	CA	94014-3151
006384040	Vega Ricardo A & Marta	488 D St	Colma	CA	94014-3151
006384050	Fisicaro Dennis M Tr	490 D St	Colma	CA	94014-3151
006384060	Cooper Peggy C	450 Clark Avenue	Colma	CA	94014
006384070	Colma Resident	550 CLARK AVE	Colma	CA	94014
006384080	Basto Benjamin	483 E Street	Colma	CA	94014
006387020	Mulimbayan Livien E	476 C St	Colma	CA	94014-3140
006387030	Fisicaro Regina E	480 C St	Colma	CA	94014-3140
006387040	Fisicaro James J Tr	484 C St	Colma	CA	94014-3140
006387050	Walter S & A E Letcavage Trust	492 C St	Colma	CA	94014-3140
006387060	Lazaro Berlin	491 D St	Colma	CA	94014-3152
006387090	Doyle Ronald L & Berna M	483 D St	Colma	CA	94014-3152
006387100	Korczak Kevin	479 D St	Colma	CA	94014-3152
006387110	Hatfield Patricia Jean	475 D St	Colma	CA	94014-3152
006387120	Ramirez Raul	471 D St	Colma	CA	94014-3152
006387130	Viz Zenaida P Tr	472 C St	Colma	CA	94014-3140
006387140	Decena Marlon C & Socorro M	487 D St	Colma	CA	94014-3152
006388010	Trinh Nancy Tr	504 C St	Colma	CA	94014-3143
006388020	Kyles Ronald K Tr	508 C St	Colma	CA	94014-3143
006388030	Gutierrez Ausencio	512 C St	Colma	CA	94014-3143
006388040	Baterina Benjamin F Tr	516 C St	Colma	CA	94014-3143
006388050	Estrada Daniel M & Carmen R	520 C St	Colma	CA	94014-3143
006388060	Gonzalez Jose Roberto Tr	524 C St	Colma	CA	94014-3143
006388070	Sutton Michael D & M A	528 C St	Colma	CA	94014-3143
006388080	Zapanta Maryann R Tr	532 C St	Colma	CA	94014-3143
006388090	Colma Resident	536 C ST	Colma	CA	94014
006388100	Mancia Rafael A Tr	540 C St	Colma	CA	94014-3143
006388110	Anderson Maria C Tr	544 C Street	Colma	CA	94014-3143
006388120	Colma Resident	548 C ST	Colma	CA	94014
006388130	Velez Eric H & Estella	552 C St	Colma	CA	94014-3143
006388140	Castillo Ana D & Rodrigo B	556 C St	Colma	CA	94014-3143

006388150	Cardozo Richard & Grace	560 C St	Colma	CA	94014-3143
006388160	Rivera Ivan A	564 C St	Colma	CA	94014
006388170	Carson Franco M Tr	579 D St	Colma	CA	94014-3153
006388180	Hurtado Jacobo & Rosalba	575 D St	Colma	CA	94014-3153
006388190	Colma Resident	571 D ST	Colma	CA	94014
006388200	Javier Frank	567 D St	Colma	CA	94014-3153
006388210	Friis Eva M	503 B St	Colma	CA	94014-0000
006388210	Colma Resident	563 D ST	Colma	CA	94014
006388220	Ontiveros Antonio	559 D St	Colma	CA	94014-3153
006388230	Inarda Maria Paz	555 D Street	Colma	CA	94014
006388240	Gonzalez Kenneth V Tr	551 D St	Colma	CA	94014-0000
006388250	Navarro Jose A & Begona M	547 D St	Colma	CA	94014-3153
006388260	Gilbert Patrick D	543 D St	Colma	CA	94014
006388270	Colma Resident	539 D ST	Colma	CA	94014
006388280	Santos Oscar E & Carmen	535 D St	Colma	CA	94014-3153
006388290	Fischer Sadie Rose	531 D St	Colma	CA	94014
006388300	Dye Theresa R	527 D St	Colma	CA	94014-3153
006388310	Ren Zhongjie	523 D St	Colma	CA	94014
006388320	Paniagua Fernando G Tr	519 D St	Colma	CA	94014-3153
006388340	Calisher Harry B Jr & Sandra	511 D St	Colma	CA	94014-3153
006388350	Slaughter Carrie J	507 D Street	Colma	CA	94014
006388360	Perez Maria A	503 D St	Colma	CA	94014-3153
006388400	Navarro Juan	609 F St	Colma	CA	94014
006388410	Martinez Armando Tr	611 F St	Colma	CA	94014-0000
006388420	O'Connor Maureen Judith Tr	613 F St	Colma	CA	94014-3160
006388430	Wine Karin S Tr	615 F St	Colma	CA	94014-0000
006388450	Villegas Rafael Huerta	621 F St	Colma	CA	94014-3160
006388460	Balton Geoffrey Charles Tr	625 F St	Colma	CA	94014-3160
006388460	Colma Resident	623 F ST	Colma	CA	94014
006388530	Navarro Luis A	617 F St #619	Colma	CA	94014-3160
006388580	Colma Resident	627 F ST	Colma	CA	94014
006388580	Colma Resident	627 F St Apt A	Colma	CA	94014
006388600	Colma Resident	629 F ST	Colma	CA	94014
006388610	Colma Resident	1450 Hillside Blvd Apt 1	Colma	CA	94014
006388610	Colma Resident	1450 Hillside Blvd Apt 2	Colma	CA	94014
006388610	Colma Resident	1450 Hillside Blvd Apt 3	Colma	CA	94014
006388610	Colma Resident	1450 Hillside Blvd Apt 4	Colma	CA	94014

006388610	Colma Resident	1450 Hillside Blvd Ste 0	Colma	CA	94014
006411010	Tellez Rene & Elena Trs	472 B St	Colma	CA	94014-3136
006411020	Footracer Nicholas E	476 B Street	Colma	CA	94014
006411030	Nunes Steven R Tr	480 B St	Colma	CA	94014-3136
006411040	Bianchi Kevin Raymond	484 B Street	Colma	CA	94014
006411050	Salvante Mercolina T	488 B St	Colma	CA	94014
006411060	Warmoth Daniel M	492 B St	Colma	CA	94014-3136
006411070	Maita Earl R & Maria	491 C St	Colma	CA	94014-3141
006411080	Srabian Bradley S	487 C Street	Colma	CA	94014
006411090	Chiappari Roy L Tr	483 C St	Colma	CA	94014-3141
006411100	Ferro Valerico A Jr Et Al	479 C St	Colma	CA	94014
006411110	Portillo Melby	475 C St	Colma	CA	94014-3141
006411120	Rangel Jose Luis & Maria Fe	471 C St	Colma	CA	94014-3141
006412010	Lin Michael Joseph	504 B St	Colma	CA	94014-3138
006412020	Christiano Christina Lee	508 B St	Colma	CA	94014-3138
006412030	Krause Russel C	512 B St	Colma	CA	94014-3138
006412040	Brodzin Mary Anne Tr	516 B St	Colma	CA	94014-3138
006412050	Gonzalez Gustavo	520 B St	Colma	CA	94014-3138
006412060	Ramos Efren T Tr	524 B St	Colma	CA	94014-3138
006412070	Gatchalian Lourdes L	528 B St	Colma	CA	94014-3138
006412080	Srabian Gary C	532 B St	Colma	CA	94014
006412090	Hidalgo Mienrado R	536 B Street	Colma	CA	94014
006412100	Colma Resident	540 B ST	Colma	CA	94014
006412110	Healey William Tr	551 C St	Colma	CA	94014-3144
006412120	Colma Resident	547 C ST	Colma	CA	94014
006412130	Salvador Ma Lorraine	543 C Street	Colma	CA	94014
006412140	Colma Resident	539 C ST	Colma	CA	94014
006412150	Rossetti Mario Amadeo	535 C St	Colma	CA	94014
006412160	Gotelli Louis	531 C Street	Colma	CA	94014
006412170	Koltis Kathren Ann Tr	527 C St	Colma	CA	94014-0000
006412180	Khan Khalid	523 C St	Colma	CA	94014-3144
006412190	Romero Thomas Anthony	519 C St	Colma	CA	94014-3144
006412200	Colma Resident	515 C ST	Colma	CA	94014
006412210	Letcavage James V	511 C St	Colma	CA	94014-3144
006412220	Colvin Diana I	507 C St	Colma	CA	94014-3144
006412230	Robles Victor Manuel Jr	503 C St	Colma	CA	94014-3144
006413070	Colma Resident	350 CLARK AVE	Colma	CA	94014

006413080	Larsen Margie A Tr	483 B St	Colma	CA	94014
006413090	Flores Oscar Alfredo Et Al	479 B St	Colma	CA	94014-3137
006413100	Colma Resident	475 B ST	Colma	CA	94014
006413110	Kearns Melissa R Tr	471 B St	Colma	CA	94014-3137
006414070	Pacis Justin Tabin	531 B St	Colma	CA	94014
006414080	Lopez Galileo & Hada A Trs	527 B St	Colma	CA	94014-3139
006414090	Feng Derek	523 B St	Colma	CA	94014-3139
006414100	Colma Resident	519 B ST	Colma	CA	94014
006414110	Pardini William J	515 B St	Colma	CA	94014-3139
006414120	Colma Resident	511 B ST	Colma	CA	94014
006414130	Toscano Jaime R Tr	507 B St	Colma	CA	94014-3139
006414140	Friis Eva M Tr Et Al	503 B Street	Colma	CA	94014
008125190	Colma Resident	461 B ST	Colma	CA	94014
008125190	Venegas Laura G Tr	463 B St Colma	Colma	CA	94014
008125200	Padilla Miguel Antonio Tr	455 B St	Colma	CA	94014-3137
008125210	Salvador Conrado M Tr	453 B St	Colma	CA	94014-3137
008125220	Landaverde Alexander Tr	451 B St	Colma	CA	94014
008125260	Colma Resident	469 B ST	Colma	CA	94014
008125320	Gonzalez Jose Tr	409 B Street	Colma	CA	94014
008125330	Wang Fei Hai	411 B Street	Colma	CA	94014
008125340	Vargas Jose A	413 B St	Colma	CA	94014-3137
008125350	Colma Resident	415 B ST	Colma	CA	94014
008125360	Colma Resident	417 B ST	Colma	CA	94014
008125370	Molinari Elaine M	419 B St	Colma	CA	94014-3137
008125380	Foygel Svetlana Tr	439 B Street	Colma	CA	94014
008125400	Tsang Lilian Guan Et Al	435 B Street	Colma	CA	94014-3137
008125420	Calderon Carlos	429 B St	Colma	CA	94014
008125430	Chua Liong Bin Tr	431 B St	Colma	CA	94014-3137
008125440	Rivera Rosalie Ramos Tr	433 B Street	Colma	CA	94014-3137
008126050	Eng Steven E Tr	467 C St	Colma	CA	94014-3141
008126060	Colma Resident	455 C ST	Colma	CA	94014
008126070	Brewer Ana G Tr	449 C St	Colma	CA	94014-3141
008126080	Gomez Jesus	445 C St	Colma	CA	94014-3141
008126090	Gomez Jesus M & Lourdes	441 C St	Colma	CA	94014-3141
008126100	Patel Dipa S	439 C St	Colma	CA	94014
008126110	Colma Resident	435 C St Apt 1	Colma	CA	94014
008126110	Colma Resident	435 C St Apt 2	Colma	CA	94014

008126110	Colma Resident	435 C St Apt 3	Colma	CA	94014
008126110	Colma Resident	435 C St Apt 4	Colma	CA	94014
008126110	Colma Resident	435 C St Apt 5	Colma	CA	94014
008126120	Colma Resident	427 C ST	Colma	CA	94014
008126130	Colma Resident	421 C ST	Colma	CA	94014
008126220	Boudewyn Raymond W & Susan K	424 B St	Colma	CA	94014-3136
008126230	Kennedy Daniel	426 B St	Colma	CA	94014-3136
008126240	Aguas Allan V	416 B Street	Colma	CA	94014-3136
008126250	Gutierrez Ricardo V Tr	145 Lucca Dr	South San Franci	CA	94080
008126250	Colma Resident	418 B ST	Colma	CA	94014
008126270	Low Kathy	2510 Bantry Ln	South San Franci	CA	94080
008126270	Colma Resident	401 C ST	Colma	CA	94014
008126280	Colma Resident	409 C ST	Colma	CA	94014
008126290	Colma Resident	415 C St Unit A	Colma	CA	94014
008126290	Colma Resident	415 C St Unit B	Colma	CA	94014
008126300	Colma Resident	417 C St Unit A	Colma	CA	94014
008126300	Colma Resident	417 C St Unit B	Colma	CA	94014
008126310	Colma Resident	419 C St Unit A	Colma	CA	94014
008126310	Colma Resident	419 C St Unit B	Colma	CA	94014
008126320	Ong Reynald	430 B Street	Colma	CA	94014
008126330	Santos Florencio	437 B St	Colma	CA	94014
008126330	Colma Resident	436 B ST	Colma	CA	94014
008126340	Colina Edgardo O	438 B St	Colma	CA	94014
008126350	Villanueva Michael	442 B Street	Colma	CA	94014
008126360	Reyes Fernando	446 B St	Colma	CA	94014
008126370	Yonkers Marc	448 B St	Colma	CA	94014
008126380	Taylor Stephen Ryan	456 B Street	Colma	CA	94014
008126390	Baquiran Neil J	460 B Street	Colma	CA	94014
008126400	Colma Resident	462 B ST	COLMA	CA	94014
008126410	Griffiths Jeffrey	464 B St	Colma	CA	94014
008126420	Eason William A	468 B Street	Colma	CA	94014
008126430	Feng James Wen Jie	470 B Street	Colma	CA	94014
008127050	Colma Resident	438 C ST	Colma	CA	94014
008127070	Myvett Deman Salomon	464 C St	Colma	CA	94014
008127080	Szeto Hung Chi & Elsie A	466 C St	Colma	CA	94014-3140
008127100	Caron Richard A Sr & Anita L Trust	467 D St	Colma	CA	94014-3152
008127110	Beggs Erlinda B Trust	463 D Street	Colma	CA	94014-3152

008127140	Dale Donald B & Toni Ann	439 D St	Colma	CA	94014-3152
008127150	Castro Rodolfo F	435 D St	Colma	CA	94014-3152
008127160	Martinez Mara F	433 D St	Colma	CA	94014-3152
008127200	Alvarenga Regina Maria Tr	442 C St	Colma	CA	94014
008127210	Huang Julia Yong Jun	446 C Street	Colma	CA	94014-3140
008127220	Garrett David L Tr	459 D St	Colma	CA	94014-3152
008127230	Colma Resident	455 D ST	Colma	CA	94014
008127240	Colma Resident	443 D ST	Colma	CA	94014
008127250	Colma Resident	426 C St Unit A	Colma	CA	94014
008127250	Colma Resident	426 C St Unit B	Colma	CA	94014
008127260	Colma Resident	424 C St Unit A	Colma	CA	94014
008127260	Colma Resident	424 C St Unit B	Colma	CA	94014
008127270	Colma Resident	422 C St Unit A	Colma	CA	94014
008127270	Colma Resident	422 C St Unit B	Colma	CA	94014
008127280	Colma Resident	420 C St Unit A	Colma	CA	94014
008127280	Colma Resident	420 C St Unit B	Colma	CA	94014
008127290	Driscoll Joseph D Tr	431 D St	Colma	CA	94014
008127300	Patel Sudhir S Tr	429 D St	Colma	CA	94014
008143020	Jerez Ernestine	430 D St	Colma	CA	94014
008143030	Cachuela Erlinda N Tr	434 D St	Colma	CA	94014-3151
008143040	Tabungar Arthur	438 D St	Colma	CA	94014-3151
008143050	Lum Philip Joseph Jr Tr	442 D St	Colma	CA	94014-3151
008143060	Anderson Patrick S	436 D Street	Colma	CA	94014-3151
008143070	Giusto Linda	448 D St	Colma	CA	94014-3151
008143080	Liston Frances Tr	452 D St	Colma	CA	94014-3151
008143090	Silva Joseph A Tr	456 D St	Colma	CA	94014
008143100	Guzman Omar & Lorena	460 D St	Colma	CA	94014-3151
008143110	Pon Kimberly	464 D St	Colma	CA	94014
008143140	Colma Resident	461 E ST	Colma	CA	94014
008143160	Church Thomas L & Maria L	441 E St	Colma	CA	94014-3156
008143180	Daniel Rosa Maria Tr	3711 Fairfax Way	South San Franci	CA	94080
008143180	Colma Resident	435 E ST	Colma	CA	94014
008143250	Colma Resident	445 E ST	Colma	CA	94014
008143270	Lao Hon lok Tr	455 E Street	Colma	CA	94014
008143280	Colma Resident	449 E St Apt 1	Colma	CA	94014
008143280	Colma Resident	449 E St Apt 2	Colma	CA	94014
008143280	Colma Resident	449 E St Apt 3	Colma	CA	94014

008143310	Colma Resident	401 E St Apt 1	Colma	CA	94014
008143310	Colma Resident	401 E St Apt 2	Colma	CA	94014
008143310	Colma Resident	401 E St Apt 3	Colma	CA	94014
008143310	Colma Resident	401 E St Apt 4	Colma	CA	94014
008143320	Susa John J Tr	608 Rocca Ave	South San Franci	CA	94080-0000
008143320	Colma Resident	415 E ST	Colma	CA	94014
008143340	Colma Resident	419 E ST	Colma	CA	94014
008143350	Bautista Alex C Et Al	423 E St # 425	Colma	CA	94014-3156
008143360	Colma Resident	427 E ST	Colma	CA	94014
008143390	Cook Theodore F	463 E Street	Colma	CA	94014-3156
008143400	Canevaro Kim Lynn Tr	465 E St	Colma	CA	94014-3156
008143420	Koga Glenn Jimmy & Heddy Wai	471 E St	Colma	CA	94014-3156
008143440	Pon Joey W	476 D St	Colma	CA	94014-3151
008143450	Liang Matthew	468 D Street	Colma	CA	94014
008143470	Anonuevo Lauro M Jr Tr	467 E St	Colma	CA	94014-3156
008143480	Tarasenko Maryna	469 E Street	Colma	CA	94014
008144090	Colma Resident	460 E St Unit A	Colma	CA	94014
008144100	Colma Resident	448 E ST	Colma	CA	94014
008144110	Colma Resident	446 E St Apt A	Colma	CA	94014
008144110	Colma Resident	446 E St Apt B	Colma	CA	94014
008144110	Colma Resident	446 E St Apt C	Colma	CA	94014
008144120	Colma Resident	444 E ST	Colma	CA	94014
008144150	Moreno Salvador	417 F St	Colma	CA	94014-3162
008144190	Gomez Angel M & Martha L	433 F St	Colma	CA	94014-3162
008144200	Colma Resident	435 F ST A	Colma	CA	94014
008144210	Ortez Jorge A	439 F St	Colma	CA	94014
008144220	Colma Resident	466 E ST	Colma	CA	94014
008144230	Padilla Juan & Micaela	464 E St	Colma	CA	94014
008144240	Colma Resident	462 E St Apt 1	Colma	CA	94014
008144240	Colma Resident	462 E St Apt 2	Colma	CA	94014
008144240	Colma Resident	462 E St Apt 3	Colma	CA	94014
008144260	Padilla Jairo	421 F St	Colma	CA	94014
008144280	Colma Resident	415 F ST	COLMA	CA	94014
008144290	Colma Resident	412 E ST	Colma	CA	94014
008144300	Colma Resident	423 F ST	COLMA	CA	94014
008392290	Colma Resident	1180 EL CAMINO REAL	COLMA	CA	94014
008421040	Bhakhri Navdeep	413 Alida Way	So San Francisc	CA	94080

008421040	Colma Resident	1232 EL CAMINO REAL	Colma	CA	94014
008421050	Colma Resident	1242 EL CAMINO REAL	Colma	CA	94014
008421180	Colma Resident	205 COLLINS AVE	Colma	CA	94014
010182040	Lagomarsino Barbara J Tr	1439 Mission Road	So San Francisc	CA	94080
010182100	Denardi Kenneth	1457 Mission Rd	South San Franci	CA	94080
010182100	Colma Resident	1445 MISSION RD	COLMA	CA	94080
010182130	Belli Myrtle L Tr Est Of	15 Tahoe Ct	South San Franci	CA	94080
010182130	Colma Resident	1431 MISSION RD	COLMA	CA	94080
010460010	Legaspi Jose	1377 Mission Rd	So San Francisc	CA	94080
010460020	Maronilla John A Tr	1373 Mission Rd	South San Franci	CA	94080
010460030	Estacio Michael O	1369 Mission Road	South San Franci	CA	94080
010460040	Colma Resident	1365 MISSION RD	COLMA	CA	94080
010460050	Santiago Jannelle A	1361 Mission Road	So San Francisc	CA	94080-1215
010460060	Goodwin John Irish	1357 Mission Rd	South San Franci	CA	94080
010460070	Montalvo Andy R	1351 Isabelle Cir	So San Francisc	CA	94080
010460080	Kwan Kenneth	1353 Isabelle Cir	So San Francisc	CA	94080
010460090	Colma Resident	1355 ISABELLE CIR	COLMA	CA	94080
010460100	Trieu Minh	1357 Isabelle Cir	So San Francisc	CA	94080
010460110	Duarte Fernando J Jr	1359 Isabelle Cir	So San Francisc	CA	94080
010460120	Ramos Jimmy Demonteverde	1341 Isabelle Cir	South San Franci	CA	94080
010460130	Guevarra Gemma M	1343 Isabelle Cir	So San Francisc	CA	94080
010460140	Colma Resident	1345 ISABELLE CIR	COLMA	CA	94080
010460150	Levin Edward B	1347 Isabelle Circle	So San Francisc	CA	94080
010460160	Suarez Wilfredo	1349 Isabelle Cir	So San Francisc	CA	94080
010460170	Colma Resident	1353 MISSION RD	COLMA	CA	94080
010460180	Parli Benjamin	1349 Mission Rd	South San Franci	CA	94080
010460190	Kuehne Tina	1345 Mission Rd	South San Franci	CA	94080
010460200	Kopti Marica	1341 Mission Rd	So San Francisc	CA	94080
010460210	Wong Lucas	1327 Mission Rd	South San Franci	CA	94080
010460220	Yallakara Ranga Praveen	1323 Mission Rd	Colma	CA	94080
010460230	Walsh Thomas B Tr	1319 Mission Road	So San Francisc	CA	94080
010460240	Luu Mei	1315 Mission Rd	So San Francisc	CA	94080
010460250	Sophorn Ramsey	1311 Mission Rd	Colma	CA	94080
010460260	Heacock Zhouhong Z	1307 Mission Rd	So San Francisc	CA	94080
010460270	Molloy Owen A Tr	1303 Missin Rd	South San Franci	CA	94080
010460280	Carlos Carmelito C & Bella S Trs	1331 Isabelle Circle	Colma	CA	94080
010460290	Falcon Anton C	1333 Isabelle Cir	So San Francisc	CA	94080

010460300	Colma Resident	1335 ISABELLE CIR	COLMA	CA	94080
010460310	Colma Resident	1337 ISABELLE CIR	COLMA	CA	94080
010460320	Colma Resident	1339 ISABELLE CIR	COLMA	CA	94080
010460330	Finley Gregory B	1321 Isabelle Cir	South San Franci	CA	94080
010460340	Vega Angela M	1323 Isabelle Cir	So San Francisc	CA	94080
010460350	Guerrero Cesar	1325 Isabelle Cir	So San Francisc	CA	94080
010460360	Sibia Gursimmar	1327 Isabelle Cir	So San Francisc	CA	94080
010460370	Colma Resident	1329 ISABELLE CIR	COLMA	CA	94080
010460380	Horton Shannon Marie	1245 Isabelle Cir	So San Francisc	CA	94080
010460390	Wong May L	1247 Isabelle Cir	So San Francisc	CA	94080
010460400	Colma Resident	1249 ISABELLE CIR	COLMA	CA	94080
010460400	Zhao Xiaoling Tr	106 Lucca Dr	South San Franci	CA	94080
010460410	Leung Sherman	1251 Isabelle Cir	South San Franci	CA	94080
010460420	Williams Mitchell R	1237 Isabelle Cir	So San Francisc	CA	94080
010460430	Colma Resident	1239 ISABELLE CIR	COLMA	CA	94080
010460440	Bran Jose A	1241 Isabelle Cir	So San Francisc	CA	94080
010460450	Reyes Larry A Tr	1243 Isabell Cir	So San Francisc	CA	94080
010460460	Chen Howard	1299 Mission Rd	So San Francisc	CA	94080
010460470	Murphy Sheila E	1295 Mission Rd	So San Francisc	CA	94080
010460480	Colma Resident	1291 MISSION RD	COLMA	CA	94080
010460490	Frankera Floro Jay Buyao	1287 Mission Road	So San Francisc	CA	94080
010460500	Alviar Corazon F	1283 Mission Rd	So San Francisc	CA	94080
010460510	Dhulipalla Prudhvi Chaitanya	1279 Mission Rd	South San Franci	CA	94080
010460520	Fong Lynda Y	1229 Isabelle Cir	Colma	CA	94080
010460530	Liu Jenny	1231 Isabelle Cir	South San Franci	CA	94080
010460540	Mas Alex	1233 Isabelle Cir	South San Franci	CA	94080
010460550	Barradas Eric Tr	1235 Isabelle Cir	So San Francisc	CA	94080
010460560	Jung Christopher S	1221 Isabelle Cir	South San Franci	CA	94080
010460570	Hom Alvin D	1223 Isabelle Circle	So San Francisc	CA	94080
010460580	Perreras Conrad Jr	1225 Isabelle Cir	So San Francisc	CA	94080
010460590	Wong Annie S	1227 Isabelle Cir	So San Francisc	CA	94080
010460600	Chyn Eric Ding-Ly	1275 Mission Road	So San Francisc	CA	94080
010460610	Ho Karen Shu Wah	1271 Mission Rd	South San Franci	CA	94080
010460620	Roble Nikki Marie	1267 Mission Rd	South San Franci	CA	94080
010460630	Roque Emilio Nilo Jr Tr	1263 Mission Rd	South San Franci	CA	94080
011154090	Lopez Carlos	2700 Hillside Blvd	Colma	CA	94014-2800
011154100	Alt Lanette L Tr	2704 Hillside Blvd	Colma	CA	94014

011154110	Taylor Erzebet D Tr	2708 Hillside Blvd	Colma	CA	94014
011420010	Russo Natale	301 Hoffman St	Colma	CA	94014
011420020	Colma Resident	303 HOFFMAN ST	COLMA	CA	94014
011420030	Jenson Anton T	305 Hoffman St	Colma	CA	94014
011420040	Morales David Anthony Tr	307 Hoffman St	Colma	CA	94014
011420050	Colma Resident	309 HOFFMAN ST	COLMA	CA	94014
011420060	Manela Christian	311 Hoffman St	Colma	CA	94014
011420070	Moyrong Dorothy Tr	313 Hoffman St	Colma	CA	94014
011420080	Paningbatan Shiobee Ann	315 Hoffman St	Colma	CA	94014
011420090	Colma Resident	317 HOFFMAN ST	COLMA	CA	94014
011420100	Colma Resident	319 HOFFMAN ST	COLMA	CA	94014
011420110	Pape Eric M Tr	321 Hoffman St	Colma	CA	94014
011420120	Campioti Edward	316 Hoffman St	Colma	CA	94014-2876
011420130	Casanas Abelardo Pasco Tr	318 Hoffman St	Colma	CA	94014
011420140	Cain Elena Tanedo Tr	320 Hoffman St	Colma	CA	94014
011420150	Colma Resident	302 HOFFMAN ST	Colma	CA	94014
011420160	Austria Richard	304 Hoffman Street	Colma	CA	94014
011420170	Colma Resident	306 HOFFMAN ST	Colma	CA	94014
011420180	Colma Resident	308 HOFFMAN ST	Colma	CA	94014
103190010	Bacci Lawrence R Tr	407 B St # 1	Colma	CA	94014-3137
103190020	Lee Bonnie Tr	405 B St #2	Colma	CA	94014-3137
103190030	Wen Jian Feng	403 B St #3	Colma	CA	94014
103190040	Xie Mike	401 B St	Colma	CA	94014-3137
103190050	Lopez Ma Luisa P Tr	7627 Mission St	Colma	CA	94014-3107
103190060	Granger Frederick W	7625 Mission St	Colma	CA	94014
103190060	Colma Resident	7625 MISSION ST	COLMA	CA	94014
103190070	Bondoc Jessie Jay	7623 Mission Street	Colma	CA	94014-3107
103190080	Colma Resident	7621 MISSION ST	COLMA	CA	94014