

Town of Hillsborough

2014 Housing Element

COVERING THE PERIOD 2014-2022

Council Members

Jess E. Benton, Mayor
Laurence May, Vice Mayor
Marie Chaung
Shawn Christianson
Alvin L. Royse

City Manager

Randy Schwartz

Director of Building and Planning

Elizabeth S. R. Cullinan, AICP

City Attorney

Norman Book, Esq.

Consultant

Baird + Driskell Community Planning

THIS DOCUMENT UPDATES AND SUPERSEDES THE HOUSING ELEMENT ADOPTED JUNE 8 , 2009

FINAL

Table of Contents

Table of Contents	2
List of Tables and Figures	3
Purpose of the Housing Element and History of Town	4
Public Participation	6
Review of the 2007-2014 Housing Element	7
Housing Needs Summary	11
Housing Resources	13
<i>Number of Units and Growth</i>	13
<i>Land Availability and RHNA</i>	17
Governmental Constraints	25
Nongovernmental Constraints	31
Opportunities for Energy Conservation	33
Housing Goals, Policies, and Programs	35
<i>Goal 1 Increased housing opportunities in Hillsborough and surrounding communities</i>	36
<i>Goal 2 Housing consistent with the character of the community</i>	41
<i>Goal 3 A continuum of housing opportunities for the members of the Hillsborough community in all stages of life with or without disabilities</i>	43
<i>Goal 4 Equal housing opportunities for all</i>	49
<i>Summary of Quantified Objectives and Implementation</i>	51
Consistency with Other General Plan Elements	55

List of Tables

Table 1. Town of Hillsborough Housing Production (2007-2013)..... 8

Table 2. Town of Hillsborough Regional Housing Needs Allocation 8

Table 3. San Mateo County Income Limits (2013)..... 13

Table 4. Hillsborough Owners and Renters, 1990-2010 13

Table 5. Hillsborough Housing Unit Construction, 1999-2013..... 14

Table 6. Summary of Available Sites 18

Table 7. Newly Approved Units..... 18

Table 8. Vacant Single Family Lots 19

Table 9. Subdividable Lots..... 21

Table 10. Housing Construction Fees in Surrounding Cities, 2013 28

Table 11. Summary of Quantified Objectives, 2014-2022..... 51

Table 12. Implementation Summary 52

Purpose of the Housing Element and History of Town

Purpose of the Housing Element

The Housing Element of the Hillsborough General Plan is intended to plan for the housing needs of the Hillsborough community while meeting the State's housing goals as set forth in Article 10.6 of the California Government Code. The Housing Element analyzes housing needs in Hillsborough, the resources available to meet those needs, and the governmental and non-governmental constraints that tend to work against increasing the supply of affordable housing. Goals, policies, and action programs have been crafted to facilitate the Town's use of its limited financial resources and buildable land to maximum advantage.

The Hillsborough Housing Element represents a sincere and creative attempt to meet local and regional housing needs in a community that doesn't meet the urban norms around which the State Housing Element law was created. The Town has developed innovative ways to provide housing for all segments of the population, within the constraints of very limited land availability, the extreme steepness of the terrain, and the extraordinarily high cost of land in Hillsborough.

History of the Town

In 1824, 16-year-old William Davis Merry Howard, son of a wealthy Hillsboro, New Hampshire shipping magnate, sailed on one of his father's ships from Boston around Cape Horn to the West Coast. Upon returning home, he convinced his father of the fortunes to be made in the West and returned to California some 15 years later. Howard became a partner in a general merchandising firm in 1845.

The following year, he purchased Rancho San Mateo from the Mexican Governor, Pio Pico. The Rancho was a tract of land that became the City of San Mateo. He paid \$25,000 for the tract, or approximately \$3.88 an acre. For the next few years, Howard and his wife, Agnes, lived a comfortable life on the isolated Peninsula. They built a fine home which they called El Cerrito and made San Mateo a successful working ranch.

When the Gold Rush began a few years later, the thousands of prospectors flooding California needed provisions, and only a few outlets were present. In a short time, Howard and his partner became wealthier than even the most successful gold seekers.

Mexican rule ended legally in 1848, and California became a state in 1850. Although Howard died in 1856, his children and his wife's family "set the pattern for genteel living down on the Peninsula," according to historian Frank Stanger. The Howards, the Poetts, and several other families became the leading members of the community. By the late



1860s, parcels of the Howard estate had been sold in chunks large enough to provide ample estate property for the new generation of founding families.

The area also became attractive to many San Francisco businessmen who wanted to live in a relaxed, uncrowded country setting while working in the city.

As San Mateo and Burlingame continued to grow, the need for money to make improvements became acute, and the residents began to show interest in annexing the estate owners' lands. The owners of the estates were not well disposed to contributing tax dollars toward the improvement of neighboring city life; nor were they interested in any of the benefits incorporation would bring, e.g., sidewalks and other amenities which would detract from the atmosphere of the area. Accordingly, in 1910, residents filed incorporation papers with the County Board of Supervisors, and on April 25th of the same year, by popular vote of 60-1, the Town of Hillsborough was born. The Town had 89 registered voters at the time out of an estimated population of 750. (Women did not have the franchise to vote.) Hillsborough was incorporated on May 5, 1910.

Between 1910 and 1938, Hillsborough's population grew from an estimated 750 to over 2,500, but the era of unusually large estates was coming to a close. Uplands, Home Place, La Dolphine, and other classic estates were gradually subdivided into smaller lots, usually leaving the original house and several acres intact. Hillsborough's zoning laws varied throughout the earlier years, but the policies behind the laws basically stayed the same: preserve the character of Hillsborough. More recently, the Town reduced its lot size minimum to one-half acre single-family lots, and its frontage minimum to 150 feet, which are the limits in force today.

One of the main attractions that Hillsborough has for homebuyers is its charm, which is not always captured in newer developments. In that regard, Hillsborough resembles other similar communities in Northern California such as Atherton, Los Altos Hills, and Woodside, and still offers escape from the pressures of the city. In addition to its generally quiet atmosphere, Hillsborough has excellent, award winning public schools, public works, and stability. These are qualities that have formed the character of the town for over 100 years.¹

¹ Adapted from town of Hillsborough web site.

Public Participation

Government Code §65583(c)(7) requires the Town to “make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element.” In order to meet this requirement, Hillsborough has taken a number of steps:

- **Community newsletter article** – In the third quarter 2013 issue of the community newsletter, which is mailed to all Town residents, Hillsborough described the Housing Element update process.
- **Website page with subscription availability** – Hillsborough devoted a section of their website to the Housing Element update. On the page, <http://www.hillsborough.net/273/2014-2022-Housing-Element>, Hillsborough described the process, how to get involved and provided affordable housing resources. The Town also posted meeting announcements and the drafts of the Housing Element.
- **Posting on public boards in Town and in the library**
- **List serve to community subscribers** – Hillsborough sent an email update to all subscribers on the Town's list serve.
- **Email outreach to approximately 70 interested housing agencies/groups** - Hillsborough sent announcements about the update to approximately 70 stakeholder groups. The Town carefully reviewed and respond in writing to the Building Industry Association letter to ensure all required practices are being followed. The Town also reached out to Housing Leadership Council to discuss any ideas they have about updating the housing element
- **Regional outreach to stakeholders** – Hillsborough participated in the 21 Elements-coordinated outreach activities from October 2013-April 2014. 21 Elements facilitated four panel presentations and discussion with advocates representing people with developmental disabilities and other special needs, affordable housing developers and advocates, and funders. The panelists discussed their perspective on the unique housing needs of San Mateo County, and provided some policy suggestions.
- **Community Meetings:** Hillsborough held a series of four community meetings/study sessions from January through June 2014. These were held in the evening to increase participation and notice was provided through the list serve, website and other means.

The significant changes to the housing element, allowing larger second units and conducting a plan to meet the needs of seniors, were a direct result of this outreach.

Review of the 2007-2014 Housing Element

Key points are summarized below, with detailed analysis in the appendix.

Overview

The Town of Hillsborough is unique compared to other cities in California with single-family residential as the only zoning district and one predominant land use, with the exception of schools and public facilities. The town has developed entirely through the construction of single-family houses since 1910.

The Association of Bay Area Governments (ABAG) established an overall objective to plan for 86 dwelling units from 2007 – 2014, as reflected in the Hillsborough Housing Element, which was adopted by the City Council June 8, 2009. The units are distributed as follows: 20 very-low income, 14 low income, 17 moderate income, and 35 above-moderate income units². Hillsborough's 2009 Housing Element projected 151 units could be built in the 2007-2014 Planning Period, and distributed as follows: 46 extremely-low income, 16 very-low income, 23 low income, 7 moderate income, and 59 above-moderate income units. In a letter dated July 1, 2009, the California Department of Housing and Community Development (HCD) certified that the Hillsborough Housing Element complied with the requirements of the governing statute, Article 10.6 of the Government Code.

Housing production is summarized below:

² ABAG lists 17 moderate and 35 above moderate units. The previous housing element lists 16 moderate and 36 above moderate units. It is not clear the source of this one unit discrepancy.

Table 1. Town of Hillsborough Housing Production (2007-2013)

	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
2007-2014 RHNA	20	14	17	35	86
New Second Units Built or Approved (2007-2013)	66	7	8	0	81
New Single Family Homes (Built or Approved 2007-2013)	0	0	0	17	17
Subtotal	66	7	8	17	98
Remaining 2007-2014 RHNA	RHNA met	RHNA met	RHNA met	RHNA met	RHNA met

Total new single family homes is net gain (new construction minus teardowns). Second unit affordability based on survey done in Hillsborough. Units from lower income categories can be used in higher income categories to meet RHNA. For example, there was an excess of second units affordable to extremely low income, these can count in the very low income category.

The current Housing Element covers the period from January 1, 2014 to December 31, 2022, and must be adopted by January 2015.

Below is a summary of the Town of Hillsborough's RHNA for the 1999-2006 (3rd RHNA cycle), 2007-2014 (4th RHNA cycle) and 2014-2022 (5th RHNA cycle). As can be seen in the table, the total number of new housing units needed has remained fairly constant over the three RHNA projection periods, but the lower-income housing need (low and very-low income affordable housing units) has increased significantly.

Table 2. Town of Hillsborough Regional Housing Needs Allocation (RHNA) for the 1999-2006, 2007-2014 and 2014-2022 Projection Periods

Income Level	1999-2006		2007-2014		2014-2022	
	Units	Percent	Units	Percent	Units	Percent
Very-Low	11	13%	20	23%	32	35%
Low	5	6%	14	16%	17	19%
Moderate	14	17%	17	20%	21	23%
Above-Moderate	54	64%	35	41%	21	23%
Total	84	100%	86	100%	91	100%

Source: ABAG and City/County Association of Governments of San Mateo County

Key Accomplishments

The City Council adopted the 2009 Housing Element June 11, 2009, and the California Department of Housing and Community Development certified the Town's Housing Element July 1, 2009. Over the past five years, since adoption of the Housing Element, the Town has implemented many of the programs. Specifically, these include: (1) Continuing to conduct a survey of second units regarding use, rent range and number of bedrooms; (2) Adoption of design guidelines for faculty housing on private school property; (3) Participated in the ABAG/MTC Plan Bay Area and Regional Housing Needs Allocation (RHNA) process; and (4) Continued participation in the 21 Elements sub-regional Housing Element efforts.

The 2009 Housing Element identified a need for 86 new units to be constructed between 2007 and 2014, 34 of which should be within lower income categories, as shown in the tables above. From a land use and capacity standpoint, the 2007-2014 Housing Element demonstrated a total of 151 newly constructed units possible, which is more than enough to meet the overall projected housing need of 86 units within the necessary income levels of the 2007-2014 planning period.

There are two conclusions based on the analysis of current Housing Element goals, policies and implementing programs: (1) The update should focus on ways to further enhance the Town's very successful secondary-dwelling-unit program; (2) To recognize the importance of continued Town participation in County affordable housing programs, 21 Elements and regional activities.

Below is a summary of some key accomplishments of the 2007-2014 Housing Element.

New Construction, Including New Second Units: From 2007 through 2013, the Town of Hillsborough issued permits for 98 new units. In 2013, permits were issued for 13 net new units (or 26 total), 11 of which were for second units. Between January 2007 and 2013, a total of 81 new second units have been built or approved. This is an average of almost 12 second units per year, which demonstrates the success of the program.

Annual Survey of Second Units: Hillsborough annually surveys property owners that have approved secondary dwelling units. 2010-2012 Hillsborough surveys found the median rent paid for secondary units to be about \$883 – \$1,470. As ranges rather than specific rents were reported only estimates can be calculated of median rent and affordability.

Additionally, the surveys have found that in most years, approximately 27-30 percent of new second units are two bedroom. The survey also shows that between 90 percent and all of the units are affordable to a low income family. This is because the units are usually made available to family members or household employees. The rate of return for the survey tends to be high, over 50 percent.

Implementation of SB2 Requirements: The Hillsborough Zoning Ordinance, Section 17.16.010(d)(3), already allowed “Any other use not otherwise provided for in this section and which, by state or federal law, may not be prohibited in the residence district.” Uses that may not be prohibited by state law include transitional and supportive housing. Additionally, an ordinance amendment adopted in 2010 clarified for members of the community and sponsors of transitional and supportive housing that such housing is permitted in the same way as a single family residence would be.

The Town's former fire station has sufficient capacity to accommodate Hillsborough's emergency shelter needs in a year-round shelter. The Ordinance Amendment, adopted in 2010, ensures that operation of the emergency shelter will be subject to the same development and management standards that apply to other developments in the Town's residential zoning district, and establishes written, objective standards for emergency shelters at the specified location.

Allowances for Reasonable Accommodation: Section 17.42 of the Town's Municipal Code allows for exceptions to development standards based on the provision of reasonable accommodation to those with special needs. Additionally, the Town's Building and Planning Department has worked with the Center for Independence of the Disabled (CID) and through Building Code updates to identify and resolve constraints to providing housing for persons with disabilities.

Multifamily Employee Housing. In accordance with the Town of Hillsborough's current Housing Element, Hillsborough has established guidelines for multifamily employee housing on existing institutional lands in Hillsborough to support affordable housing opportunities on private school lands where multi-family employee housing has been permitted since 2002.

The Ordinance requires that multifamily housing on private school property utilize complementary architectural vocabulary, massing and scale as single family residences and as referenced in the Town's Design Guidelines, and provide a buffer area between school and neighboring single family residential properties to address potential impacts from noise, lighting, vehicles associated with higher intensity uses.

Housing Needs Summary

Key points are presented below with more detailed information in the appendix.

Countywide Housing Trends

21 Elements has identified four major housing trends in San Mateo County.

- **Rise of the Millennials.** The desires of the Millennial Generation (ages 20-34) will increasingly define the housing market. They have a preference for mixed-use, walk-able and bike-able communities.
- **Growing senior population.** Over the next decade and a half, the number of seniors in San Mateo County will increase by 76 percent. Hillsborough currently is home to approximately 1,100 seniors, and has a higher median age (47) than the county as a whole (39). Advanced planning will be necessary to ensure the opportunity for seniors to age safely in the communities where they reside.
- **Worsening workforce-housing shortage.** San Mateo County is projected to see notable job growth over the next decade, and about 40 percent of these jobs will pay lower income wages. San Mateo County already has a severe workforce housing shortage in general caused by years of rapid economic growth and slow housing growth. By 2025, the Department of Housing projects that the County's housing supply will only meet 1/3-1/2 of the demand. ABAG predicts that Hillsborough in particular will see very rapid job growth: a 92 percent increase between 2000 and 2025. While there may be some growth in home based businesses and household employees, the ABAG projection seems high.
- **Increasing ethnic diversity.** According to 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, however, the population of these two groups has remained relatively constant in Hillsborough. According to the regional Plan Bay Area, adopted in 2013, Latinos will emerge as the largest ethnic group, increasing from 23 percent to 35 percent of the total population in the Bay Area by 2040.

Housing Characteristics

- As of January 2013, Hillsborough had a total population of 11,115. According to census data, Hillsborough did not grow at all from 2000 to 2010, and in fact has grown very little since 1990. The Association of Bay Area Governments (ABAG) predicts Hillsborough's growth will accelerate over the next two decades, bringing the population total up to 13,000 in 2030, but ABAG's projections tend to overstate growth.
- Virtually all homes in Hillsborough are owner-occupied single-family detached houses. Hillsborough has a total of 3,945 homes, a four percent increase since 2000. In addition, Hillsborough has very low vacancy rates for owner-occupied homes.
- Only 15 percent of Hillsborough's households are lower-income. Hillsborough's median household income is more than \$237,000 (in 2011), which is much higher than the countywide median of \$92,000. A relatively small percent of Hillsborough's households are lower income. Specifically, four percent are extremely low income. Some of these are seniors who are house rich, but income poor.
- For-sale housing prices are high and rising. As of October 2013, the median sales price for a single-family home in Hillsborough was more than \$3.4 million. According to Zillow, home prices in Hillsborough have increased by more than a fifth over the past year.
- Hillsborough has a higher percentage of family households than elsewhere in the county. 86 percent of households in Hillsborough are occupied by families with or without children.

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). 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 3. San Mateo County Income Limits (2013)

Income Category	Number of Persons Per Household and Maximum Income				
	1	2	3	4	5
Extremely Low Below 30% of area median income (AMI)	\$23,750	\$27,150	\$30,550	\$33,950	\$36,650
Very Low 30%-50% of AMI	\$39,600	\$42,250	\$50,900	\$56,550	\$61,050
Lower Income 50%-80% of AMI	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700
Median Income 80%-120% of AMI	\$72,100	\$82,400	\$92,700	\$103,000	\$111,250
Moderate Income Above 120% of AMI	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500

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

Housing Resources

Number of Units and Growth

The 2010 census showed 3,912 housing units in Hillsborough, an increase of 111 units from the 3,804 in 2000. Of the 3,912 housing units, 3,693 were occupied and 219 were vacant. Of the 3,693 households, 203 were renters (up 28 percent from 159 renters in 2000) and 3,490 were owners.

Table 4. Hillsborough Owners and Renters, 1990-2010

	1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent
Owner	3,489	96%	3,530	96%	3,490	95%
Renter	137	4%	159	4%	203	5%
TOTAL	3,626	100%	3,689	100%	3,693	100%

Source: US Census, 1990, 2000, 2010

The following table summarizes new construction, demolition and second units from 1999 to 2013.

Table 5. Hillsborough Housing Unit Construction, 1999-2013

Year	All newly constructed single-family dwellings	Teardowns	Net New SFDs	2nd units	Total New Units
1999	18	10	8	0	8
2000	22	13	9	1	10
2001	20	16	4	0	4
2002	11	8	3	2	5
2003	16	10	6	2	8
2004	20	13	7	11	20
2005	14	9	5	10	16
2006	12	8	4	23	27
2007	18	10	8	16	24
2008	17	16	1	11	12
2009	10	9	1	7	8
2010	12	11	1	15	16
2011	6	4	2	7	9
2012	20	18	2	14	16
2013	15	13	2	11	13
TOTAL	231	168	63	130	196

Source: Town of Hillsborough, Building and Planning Department, December 2013

Rate of Construction

The table above shows that Hillsborough, has seen an average of 4.2 net new units per year since 1999. After the adoption of the Housing Element in 2002 and the Town's Second Unit ordinance in 2003, the construction of second units jumped from an average of one per year to 12.5 per year. From 2007-2013 the average was approximately 11.5 per year, which is the figure that is used in the available land inventory.

Second units

Since 1987, State law has allowed cities to adopt an ordinance permitting and regulating second units or to permit such units without any discretionary review and in accordance with State regulations.³ (State regulations permit attached second units whose additional floor area does not exceed 30 percent of the existing living area of the house, and detached second units up to 1,200 square feet.)

As late as 2002, however, Hillsborough permitted attached second units only if they were to be occupied by employees of the occupants of the main residence. But in June 2003, in implementation of the Housing Element adopted in 2002, Hillsborough amended Chapter 17.52 of the Zoning Ordinance to allow second units within the Town.

Characteristics and Standards

A second unit means a smaller but independent unit on the same site as a new or existing single family house. The second unit can be part of the main house or it can be located in a detached building. All second units must have an exterior entry, which can be by stairway. The ordinance (Chapter 17.52) allows a second unit to be created within an existing dwelling; or by converting an existing detached structure such as a cabana; or by developing a new detached structure (accessory to an existing dwelling); or by developing a detached or attached unit when constructing a dwelling. The second unit may not be sold separately from the primary dwelling. Either the second unit or the primary dwelling may be rented, but not both, and the property owner must live in one of the two units.⁴ Parking requirements for second units are modest: One unenclosed parking space for a unit with up to two bedrooms; two unenclosed spaces for a unit of three bedrooms or more, with the option of flexibility for units with a greater number of bedrooms.

Past Production

From 1999 to 2013, Hillsborough issued permits for 130 second dwelling units. These units are substantially smaller and more affordable than the 63 net new single-family dwellings built during the same period.

³ Government Code §65852.2(a)(1); §65852.2(b)(1).

⁴ For a comprehensive and detailed set of regulations, see Hillsborough Municipal Code, Section 17.52.020(B) et seq.

Affordability

How affordable are Hillsborough's second units? 91 percent were affordable to lower-income one person households and 97 percent were affordable to lower-income two person households (see table below), according to Hillsborough's second unit surveys.

A report prepared in 2014 and covering primarily San Mateo County ("Affordability of Second Units in San Mateo County")⁵ examined the rental ranges in existing second units and extrapolated the range of affordability. According to the report, significant percentages of the second units in San Mateo County are affordable. The report states, "Approximately 25-60 percent of secondary units are affordable to Extremely Low Income households. An additional approximately 10-25 percent of secondary units are affordable to Very Low Income households. Another approximately 15-20 percent of secondary units are affordable to Low Income households. Approximately 10-20 percent more of secondary units are affordable to Moderate Income households. "

In summary, Hillsborough conservatively used the middle of the ranges in the report, namely 75 percent of second units are affordable to lower income households, broken down by income level as follows:

- 25 percent are affordable to extremely low income households
- 25 percent are affordable to very low income households;
- 25 percent are affordable to low income households; and a
- 25 percent are affordable to moderate income households.

Municipal Code Objectives and Incentives

Chapter 17.52 provides for second units while maintaining traditional Town limits on overall building size and external appearance and promoting preservation of the architectural and landscape character of the community. To implement the compatibility of building size and external appearance, Chapter 17.52 required the review of second units over 500 square feet by the Architectural Design Review Board (ADRB). In September 2008, however, the Town updated the Zoning Ordinance (Chapter 17.52) to allow second units up to the maximum of 1,200 square feet to be approved administratively irrespective of location on the property or within a building.

To encourage the provision of affordable rental housing, the Town waives planning and building permit fees for second units, totaling \$42,000 from 2007–2013, and property owners are informed at the earliest possible stage of opportunities to add second units.

⁵ *Affordability of Second Units in San Mateo County*, March 2014, Baird + Driskell Community Planning for 21 Elements: *San Mateo Countywide Housing Element Update Kit*.

The Town's efforts—initially aimed at creating 18 such units—have been hugely successful. After adoption of the ordinance in 2003, the construction of second units in Hillsborough jumped from an average of one per year to an average of 12.5 per year.

Tracking Information

As a way to obtain basic information about the uses of second units in the community in general, staff distributes a one-page questionnaire to ascertain the owner's initial intent for use of the unit (e.g., intergenerational family, housing for domestic workers, rental income, guest quarters, etc.). See Policy 3-C and related programs for more information.

Land Availability and RHNA

In 2000, Hillsborough had 3,851 improved properties, 66 Town and School district owned properties, and 152 unimproved parcels. In 2008, the town had 3,894 improved properties (an increase of 43), 66 Town and School district owned properties, and 123 vacant or unimproved parcels.

Although substantially built out, Hillsborough has sites available for new housing construction. Of the 3,928 acres encompassed by Hillsborough, none is designated for commercial development. Except for 264 acres designated for open space and conservation, and sites used for private schools (43 acres), private recreational (113 acres —e.g., the country club), and public and private facilities and services (55 acres), all of the vacant buildable land is zoned for residential (2,961 acres) or is used for roads and other rights of way (492 acres). See Table LU-1, Summary of Designated Land Uses, page LU-5 of the General Plan. Table 8 and 9, page 19 and 21, shows the sites in Hillsborough likely to be available for additional housing by 2014.

Summary

Hillsborough has more than enough adequate land to meet its RHNA. The RHNA is met by a combination of vacant single family lots, large estates that can be subdivided, second units and land owned by schools or the country club. Hillsborough exceeds its RHNA in every income category.

Table 6. Summary of Available Sites

	Ex Low Income⁶	Very Low Income	Low Income	Moderate Income	Above Moderate Income	TOTAL
New construction approved in 2014 (on formerly vacant lots)	0	0	0	0	2	2
Vacant single family lots	0	0	0	0	10	10
Vacant lots in land that can be subdivided	0	0	0	0	40	40
Projected additional development, Second Units, 2014-2022 ⁷	23	23	23	23	0	92
Potential housing on institutional sites	0	6	6	3	0	15
Total	23	29	29	26	52	159
RHNA ALLOCATION	16	16	17	21	21	91
Excess Capacity	7	13	12	5	31	68

Approved or Under Construction

Two units were approved on formerly vacant parcels in 2014.

Table 7. Newly Approved Units

APN	Address or location	Acreage	Notes/Constraints	Units
030-190-050	Lot adjacent to 1110 Hayne Road	1.8	Plans submitted, Slope	1
028-330-220	Parcel Map B Vol 32/13-14	1.7	Plans approved in 2014 for single family development	1

⁶ Regional Housing Needs Allocation assumes that 50 percent of very-low income households qualify as extremely low income, in accordance with Govt. Code §65583(a)(1). Characterization of units as extremely low, very low, low, etc. is based on initial sales price or rent, whether or not deed-restricted.

⁷ Based on average of 11.5 per year

Vacant Single Family Lots

There are 10 available lots throughout the town on 13 acres. See below for a full list.

Table 8. Vacant Single Family Lots

APN	Address or location	Acreage	Notes/ Constraints	Units
028-341-110	Par 1 parcel map, Vol 74/90-92	1.3		1
030-243-140	Portions of parcel 2 & 3 of PM Vol 69/7-9	2.1		1
031-300-190	Portions of parcels 6 Koshland Estates RSM 107/4	1.2		1
031-372-060	Parcel 1 map vol 27/33	1.5		1
038-102-110	30 Paradise Court	1.2		1
038-121-270	Parcel 2 map vol 49/25	1.2	Significant slope	1
038-333-210	75 Sugarhill	1.0		1
028-520-010	New Place Road (Adjacent to Crocker School)	1.5		1
028-341-110	950 Macadamia	1.3		1
038-423-260	Portions of Tobin Clark Estate	1.1		1

Potential Subdivision of Large Estates

Hillsborough began as a community of estates, with large homes occupying large parcels of several acres. As early as 1916, some of these estates were subdivided into residential neighborhoods with lots ranging from one-half acre to two acres in size. The estate subdivision process continued into the 1990s with construction on the former Tobin Clark estate at the southern end of town.

There are a total of just over 144 acres that can be subdivided and these have land for up to 440 units. The major potential subdivisions are summarized below followed by a table with a summary.

De Guigne

The Lands of De Guigne (891/893 Crystal Springs Road) includes one existing residence on 47.7 acres along the southeastern border of the Town, surrounded by Open Space and residential neighborhoods. Any development will involve potentially significant environmental constraints/impacts. Additionally, challenges relating to cul-de-sac length, public right-of-way width, double lot frontage, lot configuration, and street maintenance must be addressed. The current General Plan estimates a potential for 20 units between the Regan and De Guigne properties combined. Staff has advised the developer of the Town's affordable housing/second unit goals.

Regan

The Reagan Estate comprises 49 acres of land that is at times hilly. Similar to the De Guigne Estate, there are topographical and access challenges. For this reason, the Housing Element assumes ten units on the 49 acres.

Callan

The Town has received a Conceptual Plan application (which is the first step in the subdivision process) for an 8-lot subdivision for the future construction of individual homes on a 20-acre property at the north east corner Crystal Springs Road and Tartan Trail Road (assuming that Crystal Springs Road runs east/west) owned by the Callan Family Trust and presented by Brian Desler of Callan Realty Co.

The project includes the construction of two cul-de-sac streets, for which vegetation removal, grading and retaining walls will be required, and the installation of utilities and public improvements. The site is steeply sloping, currently covered with a mix of dense natural shrubs, trees and natural grasslands, and it is adjacent to San Francisco Water District property and San Mateo Creek. Topography and grading are recognized as significant factors affecting infrastructure, road development, and structure siting.

Beeson

The Beeson property (in an unincorporated county area adjacent to Hillsborough) may have potential for additional housing. Its annexation and development would require an application to the Local Agency Formation Commission (LAFCO). The Town's RHNA allocation might be increased as a result of any such annexation. The Lands of Beeson comprise approximately 60 acres in San Mateo County, along the east side of Crystal Springs Road west of Parrott Road. The property is currently within the San Mateo/Foster City School District.

Table 9. Subdividable Lots

APN	Address or location	Acreage	Notes/Constraints	Units
027202220	101 Tiptoe	3.4		3
030091040	275 Robin Road	1.7		2
030-191-030 030-097-010	Robinwood (Pullman Building Co.)	21	slope, limited street frontage	5
028-040-120	Regan estate	49	slope	10
038-200-020	De Guigne estate, 891/893 Crystal Springs Road	47	slope	10
038-110-160 038-121-160 038-271-090	Lands of Callan (Crystal Springs road at Tartan Trail)	20	slope	8
030-243-140	1300 Black Mountain Road	2.1	slope	2
Total				40

Second Units and Institutional Land

Second Units

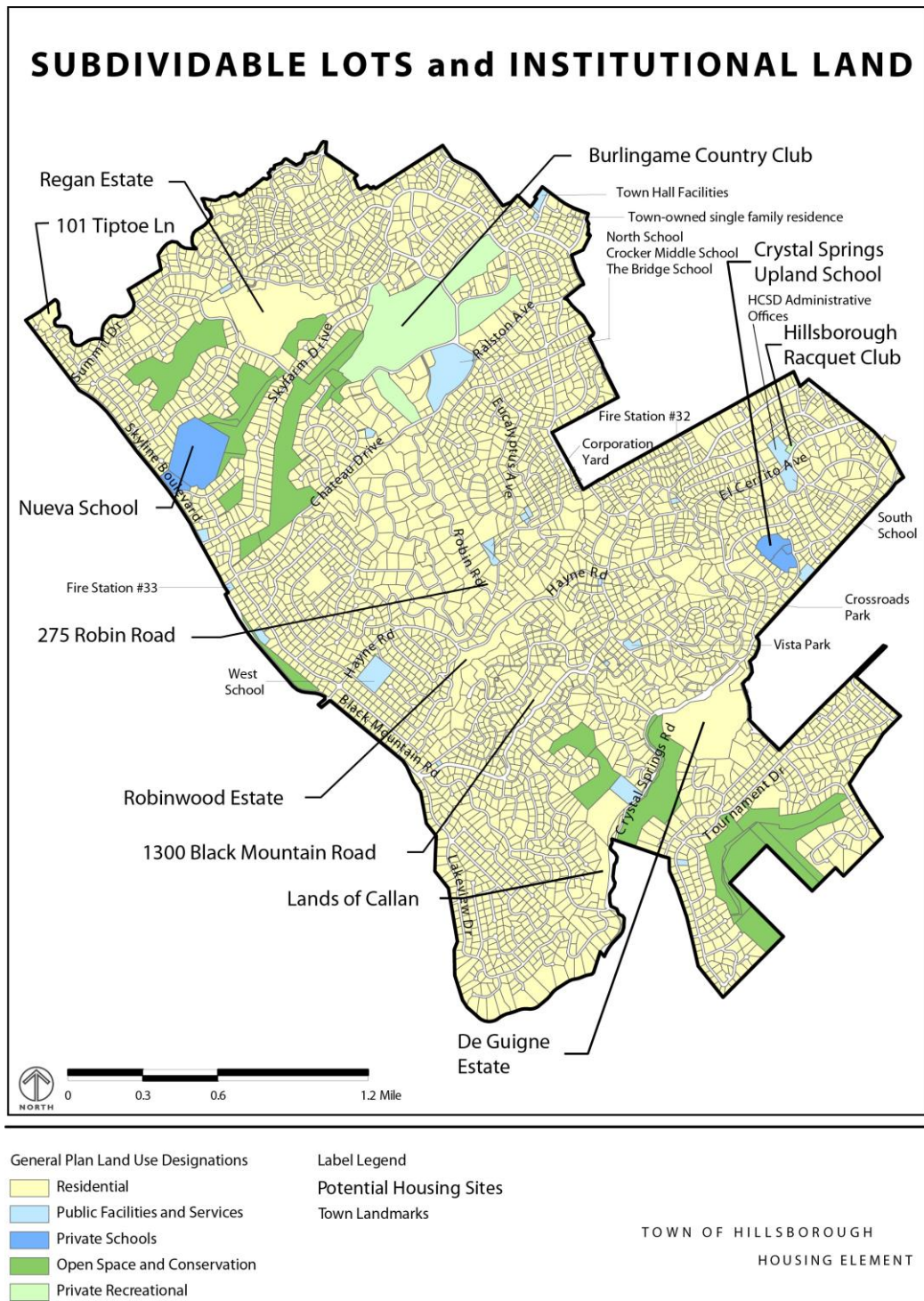
Based on recent trends of 11.5 second units per year, Hillsborough is likely to see approximately 92 second units during the eight year planning period. While Hillsborough's survey of second units showed greater affordability, the Housing Element assumes the units will be equally split between extremely low income, very low income, low income and moderate income.

Institutional Land

In addition, there is potential for 15 multifamily units on three institutional sites (see Figure 6). All 15 of the multifamily will be affordable to lower-income households.

The Burlingame Country Club (located in Hillsborough) and the town's two private schools currently provide a total of three housing units for employees. The zoning ordinance was amended in 2003 to permit "multifamily rental housing on the private school sites for use and occupancy by faculty and other employees of the school" (§17.16.030(E)) and "on the country club site for use and occupancy by employees of the country club" (§17.16.010(A)(2)). Accordingly, these institutions can build multifamily units that are not subject to the half-acre minimum lot size. This program has the potential to provide affordable housing where none existed, and reduce commute traffic. Staff salaries range from approximately \$35,000 to \$100,000. One of the Town's private schools is considering the future construction of employee housing on their property.

Figure A. Map of Subdividable Lots and Institutional Land



Additional Information

Housing Types

Housing types permitted in Hillsborough include single-family dwellings; second units; and residential care facilities serving six or fewer persons, as provided by State law. Any other residential use required to be permitted by State law, such as transitional and supportive housing, may also be permitted. Multifamily housing is permitted on school and institutional properties. In accordance with State law, any residential lot may be used for a single manufactured home under specific circumstances.⁸ In 2010 the Town designated the former fire station within the Town's Civic Center as an emergency shelter.

Availability of Services

Water and sewer services are available for the number of housing units contemplated by the RHNA; however, developers may be required to fund any needed capacity increases.

Land use and development in Hillsborough are restricted by the steep terrain. The terrain separates the town into northern and southern halves, which are served by two different sewer districts. A potential concern, but one which is not a constraint on development, relates to the capacity to handle wet weather flow within the northern half of the town—flow that is treated by the Cities of Burlingame and San Mateo sewage treatment plants. Infrastructure is adequate and is not a problem.

Financial Resources

Without retail sales and transient occupancy taxes, the Town's budget operates mainly from property tax revenues, and has only limited funds for housing assistance. During the 2007-2014 planning period, the Town's total contribution over \$63,000 to Shelter Network, Heart and HIP Housing. The Town does not receive direct federal housing assistance (such as CDBG and Emergency Shelter Grants). However, the Town has an administrative agreement with the County, which receives such funds for smaller jurisdictions like Hillsborough. If opportunities are found to create lower cost housing or shelter, the Town could work with the County to access federal financial construction assistance.

Existing Subsidized Units at-Risk

There are no government-assisted subsidized housing units within the Town limits.

⁸ Government Code §65852.3(a).

Governmental Constraints

Land Use Constraints

Hillsborough's zoning ordinance requires that new lots are one-half acre at a minimum. Typically, lots of this size are considered large enough to act as a constraint to affordable housing. However, the purpose for the minimum lot size is to preserve the environmental stability and town character of Hillsborough. Because nearly all of the Town has been subdivided and built at this density, a higher density cannot be achieved without drastic alterations to the existing street and utility systems, both of which were designed for lower volumes. The narrow streets follow the winding contours of the town's many hills and canyons. Indeed, many homes and entire neighborhoods are served only by cul-de-sac. In these and other parts of the town, the steep terrain makes it highly challenging to widen streets or to construct connections between existing streets, and such changes would substantially alter the residential character of the community. For these reasons, it is not feasible in the time period of this Housing Element to increase density in already developed parts of town.

In those few areas which have some future development potential, similar constraints apply. Many of the undeveloped parcels lie high in the hills or deep in the canyons, where higher density development would challenge the terrain and increase traffic on narrow, existing residential streets.

Development is also limited by the Town's requirement for 150 feet of continuous street frontage for each lot. This regulation prevents the subdivision of lots larger than one acre that could otherwise accommodate two or more half-acre lots. The subdivision ordinance, however, provides for an exception to the 150-foot frontage requirement for lots fronting on the turnaround area of a cul-de-sac. For lots on cul-de-sac turnarounds, a frontage of 75 feet may be permitted if a longer frontage is impractical and if less frontage will produce a satisfactory street pattern.⁹

The Municipal Code provides additional flexibility by allowing petitions for exceptions to lot frontage and size restrictions. If the shape of the lot, its physical condition, or natural obstacles make fulfilling the 150-foot lot frontage, 100-foot minimum width, or one-half acre minimum lot size requirements impractical or difficult, the owner may apply for an exception. The City Council decides, in a public hearing, whether to grant the exception.¹⁰ Typically, the requests are granted.

The potential for new units is also limited by the Town's "Hillside Development Standard." In order to retain the scenic quality of hillsides and reduce the hazards to

⁹ Hillsborough Subdivision Ordinance §16.08.020

¹⁰ Hillsborough Municipal Code §1.24.010

persons and property from erosion and landslide, density is reduced on all slopes greater than 10 percent. For new subdivisions, the permitted density is limited according to the degree of slope, ranging from 2 units per acre on slopes of less than 10 percent to 0.5 units per acre on slopes greater than 40 percent.

Although not a constraint, it should be noted that, prior to submitting a final subdivision map, a subdivider must file a preliminary soils report with the City Engineer.

The Town has reviewed the above Land Use issues and concludes that none is a significant constraint to development, given the topography and historical development of the town's infrastructure. In addition, in order to ease some of the difficulties associated with subdividing land in Hillsborough, the Town developed a preliminary review process for subdivisions on land with a slope greater than 10 percent or resulting in five or more lots. This review aids developers in preparing the necessary environmental documentation and an acceptable tentative map.¹¹

Building Restrictions

Building regulations can increase the cost of housing. Three such constraints have been identified in Hillsborough: *minimum floor area, noise insulation, and parking requirements.*

Minimum Floor Area

The Hillsborough zoning ordinance requires newly constructed houses (except second units) to have a minimum of 2,500 square feet of living space. The requirement is consistent with goals and policies in the General Plan to maintain the character of the community.

Noise Insulation

Policy N-1.1 of the Noise Element of the General Plan (page N-11) encourages new development in noise impacted areas to provide effective noise insulation measures in accord with State standards and requirements.

Parking Requirements

Houses with three or fewer bedrooms must have a two-car garage; houses with four or five bedrooms must have one additional parking space (total of three), and houses with six bedrooms must have two additional parking spaces (total of four). These additional parking spaces are not required to be in a garage. Given the average cost of new homes compared with the relatively minor cost of an additional parking space,

¹¹ Hillsborough Subdivision Ordinance §16.06.020

the effect of these parking requirements on the affordability of single-family homes is negligible.

The parking requirements for second units are modest: One unenclosed parking space for a unit with up to two bedrooms; two unenclosed spaces for a unit of three bedrooms or more.

On- and Off-site Improvements

Hillsborough does not require sidewalks; however, for new construction and substantial remodeling, the Town requires the installation of a parking strip adjacent to the street. All streets within the subdivision and one-half of the width of streets adjacent to the subdivision are the responsibility of the developer. Because most future housing will be constructed on infill lots where streets are already in place, the street improvement requirement will not be a significant constraint to affordable housing.

Developers are also required to provide water and sewer connections and storm drainage facilities. These are not considered constraints to housing development because they are necessary to safe and sanitary housing and are generally required in all other cities in San Mateo County.

Slope stabilization measures are required for new construction on all sites with slope gradients above 10 percent. General Plan Public Safety Policy PS-2.3 states the Town will “Review new building plans for proper foundation and supports in areas with slope gradients greater than 10 percent [and] require property owners to provide minimal slope stabilization in properties high at risk to earthquake-induced slope failure.” Action PS-2.1 commits the Town to “continue to implement its Hillside Lot Size Ordinance that limits the density of development on slopes over 10 percent to reduce the risk of slope failure and to reduce runoff and erosion.” (2005 General Plan, page PS-20.) However, Public Safety Policy PS-2.3 is viewed as a necessary measure to the safety of residents and is not considered a constraint.

Codes and Enforcement

Hillsborough regularly adopts the latest edition of the California Building Code to ensure the health and safety of residents of newly constructed housing, most recently in 2013. The Town enforces the building code through its Building Division. Inspections and approvals are completed promptly and do not add unnecessary delays in the construction of new housing.

Fees

Local governments typically assess more than a dozen different types of residential development fees. These include planning fees, building permit and related fees, and capital facilities fees. Figure 10 (below) compares fees for construction of a new single-

family house in Hillsborough with fees in other San Mateo County cities for which data was available in 2013. Hillsborough's fees fall at the bottom of the range. Residential planning and building fees are broadly required by all jurisdictions in San Mateo County. They are noted here as affecting development, but are not viewed as a governmental constraint.

Table 10. Housing Construction Fees in Surrounding Cities, 2013

City (in San Mateo County)	Entitlement Fees	Construction Fees	Impact Fees	Total
Burlingame	\$1,806	\$32,400	\$9,062	\$43,268
Colma	\$0	\$6,760	\$7,680	\$14,439
Daly City	\$0	\$21,072	\$0	\$21,072
Hillsborough	\$2901	\$10,699	\$4980	\$15,679
Portola Valley	\$3,640	\$19,772	\$7,860	\$31,092
Redwood City	\$620	\$6,384	\$21,531	\$28,535
San Mateo	\$3,500	\$26,107	\$20,844	\$50,451
Woodside	\$4,380	\$16,484	\$4,350	\$25,214

Based on a 2,400 square foot, 2 story, 4 bedroom, 3 bath single family home with a 500 square foot garage. Assumes no significant grading or other complicating factors. Raw data provided by each city; survey by Baird + Driskell Community Planning for 21 Elements NOTE: Fees will vary by the specifics of the project. Fees not included above for Hillsborough are the potential monitoring fees for waste reduction plans. While a 2400 sf home would not likely be built in Hillsborough, fees were calculated using the same assumptions as other jurisdictions, to have comparable results.

In March 1998, the Hillsborough City Council passed a resolution, followed by an ordinance, to meet the goals of the California Integrated Waste Management Act of 1989. The Act requires all California cities and counties to divert away from landfills 50 percent of the waste they generate. Prior to demolition and building permit issuance, applicants must complete a Recycling and Waste Reduction Plan. All recycling, reuse, and disposal must be documented by receipts, weight tags, or other records in compliance with the Waste Reduction Plan. Fees to cover monitoring costs may be required. Before a permit is granted, the applicants must submit a Diversion Summary Sheet and the related documentation. Possible penalties for noncompliance include up to 10 times the permit fee. 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.

Persons with Disabilities

Reasonable Accommodation

Chapter 17.42 of the Hillsborough Municipal Code provides reasonable accommodation to people with disabilities, and complies with the Fair Housing Amendments Act of 1988 and the California Fair Employment and Housing Act in the application of the Town's zoning, land use laws, regulations, rules, standards, policies, procedures, and practices.

A request for reasonable accommodation may include a request for modification or exception to the land use rules for the siting, development, and use of housing or housing-related facilities that would eliminate regulatory barriers and provide a person with a disability equal opportunity to housing of that person's choice. Requests for reasonable accommodation are submitted to the city planner. No fee is required for submitting a letter of request under this chapter or for filing an appeal. The city planner will review the request and make a written determination within 45 days after receipt.

The Town does not define "family" and does not limit the number of unrelated individuals who reside in a residence. The Municipal Code defines "residential purposes" as those including the use of the home for food and shelter and as a social institution for the private, religious, educational, cultural, and recreational advantages of the family.

The Town has only a single family residential district; therefore, allowances for group homes over six specifically for the disabled are not necessary. The Town does not have siting, separation, or separate parking requirements for licensed residential care facilities and special needs housing developments.

Fair Housing

Hillsborough supports fair access to housing for all persons without regard to race, color, religion, sex, marital status, national origin, or ancestry. Project Sentinel, whose services are funded by cities and counties, serves Hillsborough in helping people resolve housing problems. The nonprofit agency assists home seekers and housing providers through counseling, complaint investigation, mediation, conciliation and education.¹²

¹² See www.housing.org/communities_we_serve_text.htm

Building Codes

Hillsborough uses the 2013 California Building Code. Adoption of the Code did not include any amendments that might diminish the ability to accommodate persons with disabilities. While the Town has not adopted universal design elements that address limited lifting or flexibility (e.g., roll-in showers and grab bars), limited mobility (e.g., push/pull lever faucets, wide swing hinges), or limited vision (e.g., additional stairwell and task lighting), the Town has introduced an ordinance requiring a minimum number of green building points. One method of obtaining green building points for projects is to include accommodations for individuals with disabilities.

Permits and Processing

Accessibility retrofits are handled through the standard permit process. However, permits are not required unless thresholds of health, life, and safety are exceeded. While design review is required for exterior changes, Chapter 17.42 of the Municipal Code allows exceptions to development standards. Additionally, the California Building Code provides an option for meeting code requirements, whereby an applicant submits an alternate “methods and means” checklist to the Building Official noting the proposed design, the conventional design, and the rationale for the request.

In addition to the Town's outreach to the Center for the Independence of the Disabled during preparation of this Housing Element, this element adopts a program providing outreach to local service providers of special needs groups, whereby the Town will assist in the identification and analysis of constraints to the provision of housing for persons with disabilities, including lack of capacity and available resources and unmet needs. As noted above, the Town has only a single family residential district, and the Municipal Code allows licensed residential care facilities in that zone as a permitted use outright.

Permit Processing Times

There are three basic means by which housing is developed in Hillsborough—through the construction of individual houses on existing lots, building of second units, and through the subdivision of larger parcels. A Design Review approval and building permit for construction of a single house on an individual lot can be obtained in about four to six months, depending on the design and plan set quality.

The subdivision process takes longer. Obtaining approval of a subdivision map requires two to four months, and an Environmental Impact Report often takes about a year. (Both time frames depend on the completeness and accuracy of the materials submitted.) These time periods are reasonable by Bay Area standards. The Town processes subdivisions and building permits as efficiently as possible and continues to enhance permit streamlining.

Pollutant Discharge

The federal government, under the 1974 Clean Water Act, implemented a permit system regulating water discharge: NPDES (the National Pollutant Discharge Elimination System). Local jurisdictions are responsible for obtaining a permit and for enacting implementation measures to maintain compliance with the permit. The County of San Mateo and all of the individual jurisdictions within the county joined together to have a permit issued to the City/County Association of Governments (C/CAG). Permit regulations can significantly limit the developable area of any given parcel and may also increase the costs of residential development.

Nongovernmental Constraints

Land Availability and Cost

For over a century, San Mateo County in general and Hillsborough in particular have been a highly desirable place to live. People from around the United States and the world, who have the means to choose where they want to live, continue to pick Hillsborough. The result is a high demand for Hillsborough residences, with land and housing prices pushed up beyond what would be generated from local pressures alone. This makes it particularly difficult for local area employees to afford housing in Hillsborough or for the town to provide housing for lower-income households. With international demand for housing in Hillsborough continuing, the cost of land and housing is well beyond the ability of local government to influence.

Environmental Constraints

Land use is further restricted by the steep terrain. Aptly named, Hillsborough is literally a borough of hills. Construction on steep hillsides requires careful siting to insure safety and prevent soil erosion, limiting the number of dwellings that can be built and increasing their cost.

In some parts of Hillsborough, storm drainage problems can be a constraint to housing development. Construction of housing increases the impervious surface and limits absorption of storm waters, increasing runoff. Some areas of Hillsborough drain into areas served by City of San Mateo, Burlingame, and San Mateo County drainage facilities or unregulated private systems. Development in these areas requires the cooperation of the Town, San Mateo County, adjacent jurisdictions and individual homeowners.

Because of the combination of steep slopes and abundant vegetation in Hillsborough, wildfires may threaten residences. Action PS 1.1 of the Hillsborough 2005 General Plan (page PS-18) provides for the Central County Fire Department to review plans for all

new buildings and major additions and make recommendations for modifications to reduce fire hazards. All new homes are required to have Class-A fire resistant roofs and fire sprinklers.

Construction Costs

The cost of building has risen enormously throughout the United States since 1970, and Hillsborough is no exception. The steep terrain adds further to the costs of construction. The engineering of foundations, construction of retaining walls, and the grading necessary for access roads, all push up the cost of building in Hillsborough. The difficulty of building in Hillsborough virtually guarantees that, even in the absence of governmental constraints, housing in Hillsborough will be very expensive. Except for second units, it is extremely unlikely that housing affordable to low and moderate income households can be constructed in Hillsborough under any circumstances without considerable subsidy, public or private.

Financing

Financing is needed at three stages of the housing construction process: (1) *Predevelopment*. The developer must have financing to purchase the land and pay for planning, architecture, engineering, and holding the land (carrying costs) during the approval process. (2) *Construction*. The builder needs financing to pay for the costs of labor and materials. (3) *Purchase*. The homebuyer usually needs mortgage financing to purchase the completed dwelling. Currently, interest rates for homebuyers are very low. In San Mateo County, rates range from 4.0-4.3 percent for a fixed-rate, 30-year mortgage.

The availability of financing and the rate of interest can greatly affect the ability of developers and builders to produce housing and of consumers to purchase it. The cost of construction is aggravated in areas like Hillsborough with difficult building conditions because developers incur substantially higher predevelopment costs.

Opportunities for Energy Conservation

Hillsborough encourages its residents to become energy efficient, starting with their own homes.


The Town recently expanded its efforts to be a more sustainable community by joining the International Council for Local Environmental Initiatives (ICLEI), Cities for Climate Protection, which works collaboratively to reduce greenhouse gas emissions. Through this collaboration, the Town completed a greenhouse gas inventory of Hillsborough's residential, municipal, and solid waste sectors and their GHG emissions. The Council also established a Sustainable Hillsborough Task Force (SHTF, 2007). The SHTF comprises members of the public, building professionals, ADRB and Council Representatives, and staff. Armed with information from the GHG inventory, the SHTF identified and prioritized programs and policies to reduce GHG emissions, and prepared a comprehensive Sustainable Hillsborough Plan as a roadmap to sustainable programs and policies. The Plan has policies and programs that reduce energy consumption and costs, reduce greenhouse gas emissions (GHG), expand renewable energy, and reduce water consumption and other natural resources.¹³

The Town of Hillsborough enforces current State standards for energy efficiency in new construction. All new construction must conform with the State of California's residential building standards for energy efficiency (Title 24 of the California Administrative Code). Title 24 Standards were established in 1978 to insure that all new construction meets a minimum level of energy efficiency standards. Title 24 is updated regularly.

Proposals for new houses and major additions in Hillsborough are required to be accompanied by a landscape plan, including a 2:1 replacement schedule for any trees to be removed (with some exceptions). In addition, a tree removal permit is required when trees greater than 36" in diameter are removed. The Town recognizes that homeowners can save up to 25 percent of a household's energy consumption for heating and cooling with the proper siting of trees to allow sun exposure in the winter and shade in the summer.

The Town has been a leader in sustainability in the Bay Area with its green policies and programs. In 1998, Hillsborough was the first San Mateo County jurisdiction to approve a "C&D policy" and an ordinance requiring the recycling and salvaging of construction and demolition materials. The ordinance, which requires approved Waste Reduction Plans for building and demolition projects prior to permit issuance, reduces the amount of materials going to landfills and conserves energy through the reuse and recycling of

¹³ Information on the Sustainable Hillsborough program can be accessed at http://www.hillsborough.net/about/sustainable_hillsborough.asp



materials. Town staff monitors and enforces the C&D Recycling Program¹⁴ which, since 2002, has annually diverted an estimated 80 percent of C&D materials from construction projects. The program emphasizes “deconstruction” and salvage to find the highest-and-best uses for materials removed from Hillsborough building sites.

Pacific Gas and Electric Company (PG&E), which supplies all of the electric and gas service to the Town, offers an assortment of programs that provide residents with the opportunity for energy conservation. The State Energy Commission also offers rebate programs and other programs for low income residents.

As part of its recent broader sustainability initiatives, the Town of Hillsborough reduced its solar fees from \$500 to zero and partnered with SolarCity to offer residents a Community Solar Program. The program—which operated from January 10 to April 10, 2009—was designed to educate the consumer and facilitate the transformation of Hillsborough to clean energy. To do so, the program coupled an outreach campaign with discounts and other techniques to incentivize solar adoption. In addition to exclusive discounts on purchased systems, homeowners had the option of leasing their solar systems for no upfront cost and a monthly lease fee. The results were an immediate reduction in residential energy utility bills and a shift toward a more sustainable community powered by clean energy.

In 2007, the Council adopted a policy new public buildings to be sustainable where feasible.

¹⁴ http://www.hillsborough.net/depts/building/debris_recycling.asp

Housing Goals, Policies, and Programs

What is a Goal?

Goals are long-range in nature; policies and programs are intermediate or short-range. Goals determine **what** should be done, and **where**. Policies and programs establish **who** will carry out the goals, **how**, and **when**. Text often explains **why**. *Goal, policy, and program* are defined below.

“Goal: A description of the general desired result that the Town seeks to create through the implementation of its General Plan.”

“Policy: A specific statement that guides decision-making in working to achieve a goal. Such policies, once adopted, represent statements of Town regulation and require no further implementation. The General Plan’s policies set out the standards that will be used by Town staff and City Council in their review of land development projects and in decision-making about Town actions.”

“Program: An action, implementation measure, procedure, or technique intended to help to achieve a specified goal.”

TEXT: Language that is needed to further explain a particular goal, policy, or program immediately follows it and is indented in the manner of this paragraph. The clarifying language has the same force or obligation as the policy or program it explains.

In summary, goals determine **what** should be done, and **where**. Policies and programs establish **who** will carry out the goals, **how**, and **when**. Text often explains **why**.

In addition, **Quantified Objectives** are required by §65583(b)(1) of the Government Code to “establish the maximum number of housing units by income category that can be constructed, rehabilitated, and conserved over a five-year time period.” This Housing Element provides, for each Program *where applicable*, a Quantified Objective that estimates the number of units that can be created during the effective time period of this Housing Element, January 1, 2014-January 1, 2022,. NOTE: Section 65583(b)(2) of the Government Code reads: “It is recognized that the total housing needs identified [in the RHNA] may exceed available resources and the community’s ability to satisfy this need within the content of the general plan requirements outlined in Article 5 (commencing with Section 65300). *Under these circumstances, the quantified objectives need not be identical to the total housing needs.* The quantified objectives shall establish the *maximum* number of housing units by income category that can be constructed, rehabilitated, and conserved over (the planning) period.” *[Emphasis added.]*

The majority of the Goals, Policies, and Programs adopted in the 2009 Hillsborough Housing Element have been retained. However, based on the Town's experience and success since then, a few Programs have been dropped; some have been moved; others have been added; and a number of changes have been made throughout the text.

Goal 1 Increased housing opportunities in Hillsborough and surrounding communities.

Policy 1-A Actively participate in meeting the housing needs of the community.

Program 1-A1 Appoint one Councilmember to work on subregional housing efforts.

The City Council has appointed Mayor Jay Benton to represent the Town and provide continuing participation in subregional efforts.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: Not Applicable (NA)

Program 1-A2 Work with nearby communities to explore subregional housing needs and solutions.

1. Work with other communities on cooperative solutions to regional housing problems. (For example, Hillsborough has supported 21 Elements, a group that brings together all jurisdictions in San Mateo County to discuss and to explore legislative needs and changes.)
2. Develop innovative ideas for increasing the availability of housing.

Responsibility: City Council and Staff

Time Frame: Ongoing

Quantified Objective: Not Applicable (NA)

Program 1-A3 Work with local institutions under Chapter 17.16 of the Zoning Ordinance to consider developing employee housing on existing institutional lands in Hillsborough.

The Burlingame Country Club (located in Hillsborough) and the town's two private schools provide a total of three housing units for employees. The zoning ordinance was amended in 2003 to permit "multifamily rental housing on the school site for use and occupancy by faculty and other employees of the school" (§17.16.030(E)) and "on the country club site for use and occupancy by employees of the country club" (See §17.16.010(A)(2)). Accordingly, such institutions can now build multifamily units which are not subject to the half-acre minimum lot size. The Town hopes thus to create new opportunities for employees of these institutions to live onsite, in Hillsborough. This program has the potential to provide affordable housing where none existed and to reduce commute traffic in a modest way. Town staff will discuss with the three local institutions the possibilities for developing employee housing. Salaries of staff range from \$35,000 to \$100,000.

Responsibility: City Council and Staff

Time Frame: Ongoing

Quantified Objective: 15 units, as follows: six very-low income units; six low income units; three moderate income unit.

Program 1-A4 Work with local and nearby districts (including but not limited to the San Mateo County Community College District) to promote and support the development of affordable housing for faculty, staff, and others on existing institutional lands.

This program does not require any change to Hillsborough codes, as the lands are likely to be outside of the Town limits and/or not subject to local zoning. It also has the potential to provide affordable housing where none existed. Town staff will initiate discussions with the community college district to encourage the development of affordable multifamily housing on existing institutional lands.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: NA

Program 1-A5 Evaluate and report annually to the City Council on progress in developing cooperative solutions to regional housing problems.

Hillsborough has been and continues to be actively involved in subregional housing planning efforts. A City Councilmember represents the Town on the San Mateo County City/County Association of Governments (C/CAG), the countywide subregional body which oversees the Housing Element Regional Housing Needs Allocation (RHNA) through a Policy Advisory Committee (PAC). Additionally, a member of the Town planning staff serves on the organization's Technical Advisory Committee (TAC).

Responsibility: Staff

Time Frame: Annual

Quantified Objective: NA

Program 1-A6 Continue Town contributions to San Mateo County homeless and transitional housing programs.¹⁵ Enhance regional and subregional housing efforts by exploring partnerships through existing programs.¹⁶

The Town's Police Department records show little to no homelessness in Hillsborough as of 2013. The Town committed long ago to work jointly with other San Mateo County cities toward alleviating the problem of homelessness in the county. Hillsborough was one of the first cities to contribute to a trust fund established in the 1990s to financially support homeless shelters and transitional housing. In the fiscal years 2007–2014, the Town contributed over \$63,000—an average of over \$7,900 per year—to shelters, transitional housing or low income housing (Finance Department records). The Town's policy is to continue to work to address the problem on a subregional basis with other cities and through nonprofit organizations as the most effective way to meet the special housing needs of those who are homeless and at-risk of becoming homeless.

Note: Emergency shelters and transitional housing for the homeless are covered under Goal 3, "A continuum of housing opportunities for members of the Hillsborough community in all stages of life." Program 3-A2 covers supportive and transitional housing; Program 3-A5 covers emergency shelters.

¹⁵ Transitional housing programs call for the termination of assistance and recirculation of the assisted housing unit to another eligible program recipient at a future time, but no less than six months. In general, transitional housing provides supportive services (including self-sufficiency development services) for recently homeless persons, with the goal of moving them to permanent housing as quickly as possible.

¹⁶ Hillsborough has contributed funds to the following organizations serving persons with special needs in San Mateo County: HIP Housing, Shelter Network, Community Gatepath (formerly Poplar Recare), Samaritan House, HEART, YFES Starting Line, and Jobs for Youth.

Responsibility: City Council and Staff

Time Frame: Ongoing

Quantified Objective: \$7,000 annual funding

Policy 1-B Facilitate the private development of housing in Hillsborough.

Program 1-B1 Process design review applications and building permits promptly.

The prompt processing of subdivision and design review applications and building permits has resulted in average construction rates consistent with projected demand for housing in Hillsborough. The Town will continue to assist in the housing development process.

Responsibility: Building and Planning Department

Time Frame: Ongoing

*Quantified Objective: 21 above-moderate income units**

*See Figure 4, Housing Needs Determinations, page 18. The RHNA for Hillsborough for the planning period 2014-2022 calls for 21 above-moderate income units. The Town has set that number as its objective for this specific program, which deals with facilitating the private housing development process.

Policy 1-C Continue to improve the land use entitlement process.

Program 1-C1 Maintain a list of certified mediators who specialize in land issues.

The land use approval process has the potential to be adversarial based on potential neighborhood compatibility issues or different neighbor preferences

One way the city can facilitate resolution to these types of concerns is to provide a list of certified mediators. Property owners would have the option to call on a mediator if they wanted assistance talking to their neighbors about their land use proposals. The cost of the mediator would be borne by the land owners.

Responsibility: Building and Planning Department

Time Frame: Develop list in 2014-2015, then ongoing

Quantified Objective: N/A

Program 1-C2 Partner with Peninsula Conflict Resolution Center (PCRC)

PCRC currently offers on going and as needed services to multiple jurisdictions in the area. Services range from one time help resolving a conflict to ongoing assistance and mediation.

Responsibility: Building and Planning Department

Time Frame: Trial in 2014-2015, potentially ongoing

Quantified Objective: N/a

Program 1-C3 Identify opportunities to use technology to streamline and inform the public.

New technology has the potential to improve customer service.

Responsibility: Building and Planning Department

Time Frame: 2015/2016

Quantified Objective: N/a

Policy 1-D Use vacant land on the periphery of Hillsborough to increase housing opportunities.

Program 1-D1 Consider annexations of land adjacent to Hillsborough that permit housing opportunities.

The Hillsborough town limit is coterminous with the Local Area Formation Commission (LAFCO)-defined sphere of influence (SOI). Annexing land requires petitioning LAFCO to change the SOI boundary and depends on cooperation from neighboring cities. Nevertheless, some owners of unincorporated land recognize the advantages of annexing their land into Hillsborough, and the Town will consider such annexations in order to increase housing opportunities, including affordable housing. From discussions with developers, staff's best estimate is that a maximum of 12 new single-family units will result from annexations. If, as estimated, eight second units will be built (a total of 20 new units), it is further estimated that one second unit will be affordable to moderate-income households; two will be affordable to low income households, one unit will be affordable to very-low income households, and four will be affordable to extremely-low income households. It is recognized that the Town's RHNA allocation might be increased by a fraction as a result of any such annexation.

Together, programs 1-D1 and 2-A1 show potential for 12 second units if properties are annexed and subdivided. With the primary program for second units (3C) estimated to produce 92 units, the Town has the potential for a total of 104 new second units during the planning period.

Responsibility: Building and Planning Department, City Council

Time Frame: 2014-2022

Quantified Objective: 20 units as follows: 12 Above-Moderate units, 1 moderate income second unit, 2 second units affordable to low income households, 1 affordable to very-low income households, and 4 affordable to extremely low income households.

Goal 2 Housing consistent with the character of the community.

Policy 2-A Allow subdivision of existing vacant lots larger than one acre.

Program 2-A1 Continue to permit subdivision of vacant parcels that are large enough to accommodate two or more half-acre lots, but which cannot meet street frontage or lot width requirements.

There may be parcels with enough total area to provide two or more half-acre residential lots, but which cannot be subdivided under current regulations. These lots are either of unusual shape or are oriented so that the side of the lot fronting the street is not wide enough to provide two lots with the required 150-foot street frontage. Hillsborough modified its subdivision ordinance to permit subdivision of these lots, thereby accommodating additional housing units without altering the large-lot residential character of the community. Proposals to subdivide lots are reviewed by the City Council on a case-by-case basis.

In addition, property owners are informed at the earliest possible stage of opportunities to add second units.

Responsibility: Building and Planning Department, City Council

Time Frame: Ongoing

Quantified Objective: 10 units as follows: 6 above-moderate income units; 1 second unit affordable to low income households, and 3 second units affordable to extremely-low income households.

Policy 2-B Promote more housing options while preserving the character of Hillsborough.

Program 2-B1 Continue to use the density bonus, as provided by Chapter 17.60 of the Hillsborough Municipal Code, to encourage affordable or senior housing or both, as well as affordable housing for families of five or more persons.

The Town's density bonus ordinance provides incentives for affordable and senior housing to be added to small developments. Under § 17.60.20 of the Hillsborough Municipal Code, the town must grant a density bonus that results in identifiable and actual cost reduction for a housing development of at least five housing units, if the developer agrees to construct the units and maintain their affordability for 30 years or longer.

Section 17.60.040(C) includes criteria by which the Council will evaluate such proposals from developers. The legislature changed the density bonus statute extensively in 2005, and the Town's ordinance was updated to conform with State law.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: Unknown

Goal 3 A continuum of housing opportunities for the members of the Hillsborough community in all stages of life with or without disabilities.

Policy 3-A Support seniors and other special needs populations

Program 3-A1 As required by State law, continue to allow board and care facilities for six or fewer residents.

The intent of this program is to provide board and care opportunities for qualifying individuals, some of whom may be longtime Hillsborough residents who can no longer remain in their homes and who wish to continue living in Hillsborough. State law provides that a residential care facility (defined as a facility serving six or fewer persons) is a residential use and must be permitted wherever residential uses are allowed.¹⁷

Hillsborough has had several board and care facilities over the years. As of 2014, the Town is aware of one facility, serving 6 seniors. The proportion of elderly is growing, and housing them adequately will be a continuing concern on the Peninsula. According to the US Census, the number of elderly living in Hillsborough in 1990 was 1,797 (16.8 percent of the population). The US Census indicates that in 2010 there were 2,215 residents over 65 living in Hillsborough (20.5 percent of the population).

Although many elderly and disabled residents continue to live in their own homes, particularly if structural modifications are made to help them cope with the disabilities that accompany aging, there will nevertheless be an increasing demand for specialized care facilities. (Such facilities are usually considered group quarters—not residences—and won't be counted toward meeting Hillsborough's RHNA.)

Responsibility: Building and Planning Department, City Council

Time Frame: Ongoing

Quantified Objective: 1 houses serving 6 seniors, disabled, and other qualifying residents, as follows: 4 above moderate, 1 moderate income, and 1 low income.

¹⁷ Health and Safety Code §1568.0831

Program 3-A2 Continue to ensure that the transitional and supportive housing is allowed as specified in State law.

California Government Code § 65583(i)(1) requires provisions for supportive and transitional housing. Together, supportive and transitional housing are one solution to homelessness. They offer the homeless a means to transition to permanent housing. Even though—as observed by the Town’s Police Department—there continues to be little to no homelessness in Hillsborough, the Town committed in the early 1990s to work jointly with other San Mateo County cities to alleviate homelessness in the county. An amendment to the zoning code adopted in 2010, clarified that transitional and supportive housing that such housing is permitted in the same way as a single family residence would be.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: NA

Program 3-A3 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 interactions, and on the Town’s website.

Responsibility: Building and Planning Department

Time Frame: Ongoing

Quantified Objective: NA

Program 3-A4 Continue to allow an emergency shelter at the Town’s Civic Center within the former fire station as a permitted use, subject to standards, as required by State law.

State law enacted in 2007 requires that the Housing Element include a program to amend the zoning ordinance within one year and to identify a specific zoning district where emergency shelters will be allowed without a conditional use permit or other discretionary permit and without environmental review.¹⁸

There is one zone in the town, the RD Residence District. Within that district, §17.16.010(3) of the Zoning Ordinance permits public buildings. The Town’s former fire station has sufficient capacity to accommodate the need for Hillsborough’s emergency shelter needs (for up to three homeless individuals at a time) in a year-

¹⁸ Government Code §65583(a)(4).

round shelter. The zoning code was updated in 2010 and now ensures that operation of the emergency shelter will be subject to the same development and management standards that apply to other developments in the RD zone.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: NA

Program 3-A5 Develop a plan to better meet the needs of seniors.

The number of seniors in Hillsborough will increase over the next decade and a half, as the large baby boomer 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. Older seniors may have mobility limitations or may not be able to drive. These factors present unique challenges in Hillsborough. The best way to identify the necessary changes to ensure that Hillsborough is senior friendly is to conduct a thoughtful process, receiving input from various stakeholders and then identifying which policies and programs are right for Hillsborough. Potential topics could include assistance with transportation or life/safety renovations, social or engagement opportunities, or other programs.

Responsibility: City Council and Staff

Time Frame: 2017

Quantified Objective: NA

Policy 3-B Continue to permit the renting of rooms in Hillsborough homes to provide additional housing opportunities for single people.

Program 3-B1 Continue to allow the renting of individual rooms in Hillsborough houses.

As the Hillsborough population has aged, many homes now house fewer residents than they were originally designed for. At the same time, Hillsborough provides no housing specifically suited for Hillsborough’s own single people (for example, recent college graduates, teachers, or recently divorced persons). Allowing the renting of individual rooms—which does not require a Town Business License—makes existing surplus space legally available to people who previously were not allowed, under Town ordinances, to be housed in Hillsborough.

The Town will continue its outreach efforts to the general community, schools, and to existing shared housing organizations within the county, so that the community and the support organizations know that the renting of rooms is allowed.

Responsibility: City Council/Staff

Time Frame: Ongoing

Quantified Objective: NA

Program 3-B2 Continue to support and promote the shared housing concept.

Some residents who have available surplus space may wish to share that space or rent it in return for income or care, but may be reluctant to rent to strangers. Hillsborough supports and cooperates with the nonprofit Human Investment Project (HIP), which provides home sharing and property development services to assist seniors and the disadvantaged and disabled living within San Mateo County. Shared housing programs match persons needing housing with homeowners and others who have available space. HIP interviews applicants and providers and negotiates terms to assure a proper match between individuals' lifestyles. Hillsborough, by allowing sharing and/or rentals of this type, subject to Town standards, reduces the concerns of potential housing providers and thus provides affordable housing.

In addition to partnering with HIP for shared housing, the Town works through HIP to promote second units, particularly opportunities for affordable housing for families of five or more persons within second units.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: 5 units housing the very-low income

Policy 3-C Encourage both attached and detached second units where currently permitted.

Program 3-C1 Continue to waive planning and building permit fees for second units.

Following adoption of the 1999-2006 Housing Element in 2002 and a Second Unit ordinance in 2003, the construction of second units jumped from an average of one per year to an average of 15.5. From 2007–2013, the Town waived approximately \$42,000 in fees for second units.

Responsibility: Building and Planning Department

Time Frame: Ongoing

Quantified Objective: NA (See objective for Program 3-C1)

Program 3-C2 Continue to promote and inform the public about the provisions of Chapter 17.52 of the Zoning Ordinance which allow “second units” to be (1) created within existing homes; (2) created by converting existing detached accessory buildings (freestanding cabanas or pool houses); (3) developed as new detached accessory buildings to existing homes; or (4) developed as part of newly constructed single-family residences—either as detached units or incorporated within the main house.

A “second unit” means a smaller but independent unit on the same site as a new or existing single family house. The second unit can be part of the main house or it can be located in a detached building. All second units must have an exterior entry, which can be by stairway. For a complete discussion of second units, see page 26.

The Town will promote and market the benefits of the second unit program through a multi-lingual outreach via brochures, web site, and community newsletter, explaining the streamlined processes and fee waiver opportunities for second units. In order to encourage the construction of some second units to meet the needs of large family households (five or more persons), the Town will continue to promote the construction of second units with multiple bedrooms and will provide additional flexibility in development standards by relaxing parking requirements for second units with three or more bedrooms (for example, by allowing parking exceptions for second units with three or more bedrooms to be processed on an administrative basis based on site constraints and surrounding circumstances). Planning and building permit fees for all second units are, and will continue to be, waived (see Program 1-B2).

Second unit construction has averaged 11.5 units per year for the four years 2007–2013. We assume this pattern will continue.

Responsibility: Building and Planning Department

Time Frame: Ongoing

Quantified Objective: 92 equally spread between extremely low income, very low income, low income and moderate income.

Program 3-C3 Continue to approve second units through an administrative process and ascertain intent for use of the second unit and level of affordability.

From 2003 to Fall 2008, local code required second units over 500 square feet to pass the Architectural Design Review Board. In September 2008, the Town amended Chapter 17.52 of the Zoning Ordinance to allow second units up to the maximum of 1,200 square feet to be approved administratively, irrespective of location on the property or within a building. In 2010, to obtain basic information about the uses of second units in the community in general, staff developed a one-page questionnaire to ascertain the owner's initial intent for use of the unit (e.g., intergenerational family, housing for domestic workers, rental income, guest quarters, etc.) and initial rent level. Hillsborough will continue to use this survey.

Responsibility: Building and Planning Department

Time Frame: Ongoing

Quantified Objective: (See objective for Program 3-C1, above)

Program 3-C4 Continue implementing the provisions in §17.52.040 to convert existing, appropriate residential space to second units when upgraded to code.

Prior to 1983, Hillsborough permitted "Detached Servant's Quarters" with a use permit. In no case were these units permitted to be used for rental purposes. Owners who held valid permits at that time could continue to use the units for housing domestic workers by registering the units and submitting an annual declaration. By enabling owners to legalize (obtain permits for) domestic housing units, and by permitting the units to be rented and to be renovated to include a separate entrance and kitchen, the Town can enhance the safety of occupants while maintaining the availability of existing rental units.

A number of these units do not conform to the State's definition of "second unit" because they do not have either a kitchen or separate entrance or both. If renovated to provide a separate entrance and include a kitchen, sleeping, eating, cooking, and sanitation facilities, the new units could count towards meeting the Town's fair share of the RHNA for lower income units.

The Town will market the conversion program through brochures and its web site and community newsletter.

Responsibility: Building and Planning Department, City Council

Time Frame: Ongoing

Quantified Objective: 4 second units as follows: 1 moderate income units, 1 very-low income units, 1 low income units, and 1 extremely-low income units.

3C-5 Implement additional measures to encourage second units

Hillsborough has been very successful in encouraging second units, but in recent years a number of new ideas have been identified to ensure they meet the needs of current and future residents. These include:

- Increase the permitted size of second units from 1200 square feet to 1400 square feet. Seniors and residents with household employees would benefit from slightly larger second units, because it would allow for a third bedroom or two bedrooms and a den.
- Allow nonconforming detached accessory structures, which according to current code need to be removed, to remain when a primary residence is torn down so long as used as a second unit and meets life/safety standards. This would give residents more freedom to replace their existing house while preserving the second unit.

Responsibility: City Council, then Building and Planning

Time Frame: 2015/2016

Quantified Objective: N/A

3-C-6 Allow rental of second units

Continue to allow existing second units to be used for rental housing whether the unit is attached to the main house or is a separate detached unit.

Goal 4 Equal housing opportunities for all.

Policy 4-A Eliminate discrimination in housing based on age, race, color, religion, sex, marital status, national origin, ancestry, or occupation.

Program 4-A1 Continue to designate the City Attorney as the appropriate City official to receive and forward housing discrimination complaints for investigation and action.

Hillsborough supports fair access to housing for all persons without regard to race, color, religion, sex, marital status, national origin, or ancestry. The Town will assemble and promote the distribution of information to landlords regarding fair housing, focusing on the tie between fair housing and the housing element's emphasis on second units and the renting of rooms. Information will also be made available on the Town's website. Project Sentinel, whose services are funded by cities and counties, serves Hillsborough in helping people resolve housing problems. The

nonprofit agency assists home seekers and housing providers through counseling, complaint investigation, mediation, conciliation and education.¹⁹

Responsibility: City Attorney, City Council

Time Frame: Ongoing

Quantified Objective: NA

Program 4-A2 Continue to implement Chapter 17.42 of the Zoning Ordinance (Reasonable Accommodation) to expedite retrofit efforts to comply with the Americans with Disabilities Act (ADA), require ADA compliance in all new development that is subject to ADA, and provide flexibility in the development of housing for persons with disabilities.

Since this program was implemented in June 2003, a number of applications have been approved to add elevators and wheelchair ramps, and to make other modifications to facilitate disabled access to homes and institutions.

Responsibility: Building and Planning Department, City Council

Time Frame: Ongoing

Quantified Objective: NA

Program 4-A3 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.

The intent is to identify unmet needs and—to the degree possible—overcome any constraints, including lack of capacity and available resources.

Responsibility: Building and Planning Department, City Council

Time Frame: Ongoing

Quantified Objective: NA

¹⁹ See www.housing.org/communities_we_serve_text.htm

Summary of Quantified Objectives and Implementation

The table below summarizes the Town's quantified objectives for the housing programs listed above for the period 2014-2022.

The Housing Needs Analysis identified a need for 91 units to accommodate the additional households projected for Hillsborough by 2022. The Summary of Quantified Objectives (below) shows a possible total of 173 newly constructed units, more than enough to meet the overall projected housing need of 91 units for the planning period.

Table 11. Summary of Quantified Objectives, 2014-2022

Action Statement	Extremely low income	Very-low income	Low income	Moderate income	Above moderate income	Total
1-A3 Consider employee housing on institutional lands within Hillsborough	0	6	6	3	0	15
1-B1 Process applications, permits, promptly	0	0	0	0	21	21
1-D1 Consider annexation of adjacent land (8 of the 20 are second units)	4	1	2	1	12	20
2-A1 Permit subdivision of vacant parcels for 2+ lots (4 of the 10 are second units)	3	0	1		6	10
3-A1 As required by State law, continue to allow board and care facilities for six or fewer residents.	0	0	1	1	4	6
3-B2 Support and promote shared housing	0	5	0	0	0	5
3-C1 Allow and promote second units	23	23	23	23	0	92
3-C4 Continue implementing the provisions in §17.52.040 to convert existing, appropriate residential space to second units when upgraded to code	1	1	1	1	0	4
TOTAL, ABOVE PROGRAMS	31	36	34	29	43	173
C/CAG RHNA for Hillsborough	16	16	17	21	21	91

The table below lists all of the Goals, Policies, and Programs. The topic and thrust of each program is paraphrased in abbreviated form, along with the entity responsible for implementing the program, and the time frame for completing the action.

Table 12. Implementation Summary

Goal 1 Increased Housing Opportunities

Policy 1A Meet the community's housing needs

Program Number	Brief Description (abbreviated and paraphrased)	Responsible Entity	Time Frame
1-A1	Appoint councilmember for regional housing efforts	City Council	Ongoing
1-A2	Work with nearby communities in subregional efforts	City Council	Ongoing
1-A3	Consider employee housing on institutional lands within Hillsborough	City Council and Staff	Ongoing
1-A4	Promote development of affordable multifamily housing on nearby institutional lands	City Council	Ongoing
1-A5	Report annually to City Council on regional solutions	Staff	Annual
1-A6	Contribute to County homeless and transitional programs; partner with existing programs	City Council	Ongoing

Policy 1B Facilitate private development of housing

1-B1	Process applications, permits, promptly	Building & Planning	Ongoing
------	---	---------------------	---------

Policy 1C Continue to improve the land use entitlement process.

1-C1	Maintain a list of certified mediators who specialize in land issues.	Building and Planning	2014/2015 to develop list, then ongoing
1-C2	Partner with Peninsula Conflict Resolution Center (PCRC)	Building and Planning	2014/2015 trial, then potentially ongoing
1-C3	Identify opportunities to use technology to improve customer service.	Building and Planning	2015/2016

Policy 1D Use vacant land on the periphery of Hillsborough to increase housing opportunities.

1-D1	Consider annexations of adjacent land	Building & Planning	2014-2022
------	---------------------------------------	---------------------	-----------

Goal 2 Housing consistent with community character

Policy 2A Allow subdivision of lots larger than one acre

2-A1	Permit subdivision of vacant parcels for 2+ lots	Building & Planning , City Council	Ongoing
------	--	------------------------------------	---------

Policy 2B Promote more housing options while preserving the character of Hillsborough.

2-B1	Density bonus for affordable and/or senior housing	City Council	Ongoing
------	--	--------------	---------

Goal 3 Continuum of housing opportunities for all stages of life

Policy 3A Support seniors and other special needs populations

3-A1	Allow board and care facilities for 6 or fewer	Building & Planning , City Council	Ongoing
3-A2	Treat supportive and transitional housing like single-family residential land uses	City Council	Ongoing
3-A3	Inform local developers of opportunities to provide transitional and supportive housing	Building & Planning	Ongoing
3-A4	Allow an emergency shelter at former fire station	City Council	Ongoing
3-A5	Develop a plan to better meet the needs of seniors.	City Council, Staff	Ongoing

Policy 3B Allow the renting of rooms to single people

3-B1	Allow the renting of individual rooms	City Council	Ongoing
3-B2	Support and promote shared housing	City Council	Ongoing

Policy 3C Encourage both attached and detached second units where currently permitted.

3-C1	Waive planning and building permit fees for second units.	Building & Planning	Ongoing
3-C2	Promote and Inform the public about second units	Building & Planning	Ongoing
3-C3	Approve second units administratively; ascertain planned use for second unit and affordability.	Building & Planning	Ongoing
3-C4	Permit property owners to legalize unauthorized domestic housing	Building & Planning, City Council	Ongoing
3-C5	Implement additional measures to encourage second units	City Council, then Building and Planning	2015/2016
3-C6	Allow rental of second units	Building & Planning	Ongoing

Goal 4 Equal housing opportunities for all


Policy 4A Eliminate discrimination

4-A1	Designate the City Attorney to receive and forward housing discrimination complaints	City Attorney, City Council	Ongoing
4-A2	Implement reasonable accommodation provisions for persons with disabilities	Building & Planning, City Council	Ongoing
4-A3	Ask local service providers to help identify constraints to providing housing for persons with disabilities.	Building & Planning, City Council	Ongoing

Consistency with Other General Plan Elements

State law requires all elements of the General Plan to be consistent, each with the other. The Town adopted an updated General Plan in 2005, and the Goals, Policies, and Programs of this Housing Element correlate with the new General Plan. If any minor inconsistencies are found as a result of the adoption of this Housing Element, the Town will immediately amend the General Plan to be consistent with the Housing Element.

Section 65580(e) of the Government Code reads: "The Legislature recognizes that in carrying out this responsibility ... to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community [65580(e)] ... each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs."



**Town of Hillsborough Housing Element Appendix
October 2014
Final**



Table of Contents

Review of 2007-2014 Housing Element Programs	3
Housing Need	16
<i>General Demographics and Projections</i>	<i>16</i>
<i>Housing Characteristics</i>	<i>22</i>
<i>Housing San Mateo County's Workforce</i>	<i>29</i>
<i>Special Housing Needs</i>	<i>40</i>
Glossary of Housing Terms	57

Review of 2007-2014 Housing Element Programs

Summarized below is a review of the effectiveness of each of the Town's housing programs contained in the Housing Element adopted in 2009 with all 2009 goals, policies, and programs. The accomplishments of each program are examined with an added recommendation for the program's continuance, modification or elimination.

GOAL 1 INCREASE HOUSING OPPORTUNITIES IN HILLSBOROUGH AND SURROUNDING COMMUNITIES.

Policy 1-A

Actively participate in meeting the housing needs of the community.

Program 1-A1

Appoint one Councilmember to work on sub-regional housing efforts.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: Not Applicable (NA)

Accomplishment and Status: The City Council designated Mayor Jay Benton to represent the Town and provide continuing participation in sub-regional housing efforts.

Recommendation: Retain program.

Program 1-A2

Work with nearby communities to explore sub-regional housing needs and solutions. (1)

Work with other communities on cooperative solutions to regional housing problems. (For example, work with nearby communities to explore sub-regional housing needs and solutions; work with similar communities to explore legislative needs and changes). (2) Develop innovative ideas for increasing the availability of housing.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: Not Applicable (NA)

Accomplishment and Status: The Town of Hillsborough participates in the various 21 Elements sub-regional efforts, including participation in a variety of innovative housing support programs. Additionally, the Town provides financial and volunteer support to numerous housing organizations. Vice Mayor Larry May serves on the Housing Endowment and Regional Trust (HEART) governing board, which includes representatives from the community, businesses, nonprofits, member cities and the County. Council members and Town Building and Planning staff also participated in “Affordable Housing Week” and the “Housing Leadership Day” sponsored by the Housing Leadership Council.

Recommendation: Retain program and make it clear that staff helps implement as well.

Program 1-A3

Work with local institutions under Chapter 17.16 of the Zoning Ordinance to consider developing employee housing on existing institutional lands in Hillsborough.

Responsibility: City Council

Time Frame: 2007-2014

Quantified Objective: 15 units, as follows: 8 very-low income units; 6 low income units; one moderate income unit.

Accomplishment and Status: The Burlingame Country Club (located in Hillsborough) and the town’s two private schools provide a total of three housing units for employees. The zoning ordinance was amended in 2003 to permit “multifamily rental housing on the private school sites for use and occupancy by faculty and other employees of the school” (§17.16.030(E)) and “on the country club site for use and occupancy by employees of the country club” (§17.16.010(A)(2)). Accordingly, such institutions can build multifamily units that are not subject to the half-acre minimum lot size. This program has the potential to provide affordable housing where none existed, and reduce commute traffic. Staff salaries range from \$35,000 to \$100,000. One of the Town's private schools is considering the future construction of employee housing on their property.

Recommendation: Retain program.

Program 1-A4

Work with local institutions to draft and adopt guidelines for multifamily employee housing on existing institutional lands in Hillsborough during the planning period.

Responsibility: City Council

Time Frame: 2011

Quantified Objective: Not Applicable (NA). Included in 1-A3 above.

Accomplishment and Status: An applicant wishing to develop multifamily employee housing on private school properties in Hillsborough is required to present the Town with an amendment to the school's "permit to operate." All other characteristics of the development (lot coverage, floor area, parking, landscape requirements, etc.) are currently reviewed on a case-by-case basis in accordance with the design guidelines, and with an emphasis on relating the development to its context both on and off site. Design guidelines specific to multifamily employee housing have been adopted to further facilitate these opportunities.

Recommendation: Continue program.

Program 1-A5

Work with local and nearby districts (including but not limited to the San Mateo County Community College District) to promote and support the development of affordable housing for faculty, staff, and others on existing institutional lands.

Responsibility: City Council

Time Frame: 2009-2014

Quantified Objective: NA

Accomplishment and Status: This program does not require any change to Hillsborough codes, as the lands are likely outside of Town limits and/or not subject to local zoning. It also has the potential to provide affordable housing where none existed. In discussions with the community college district, Town staff encouraged development of affordable multifamily housing on existing institutional lands, which have since been developed.

Recommendation: Retain program.

Program 1-A6

Evaluate and report annually to the City Council on progress in developing cooperative solutions to regional housing problems.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: NA

Accomplishment and Status: Hillsborough has been, and continues to be, actively involved in sub-regional housing planning efforts as an active member of the 21 Elements program. Mayor Jay Benton represents the Town on the San Mateo County City/County Association of Governments (C/CAG), the countywide sub-regional body that oversees the Housing Element Regional Housing Needs Allocation (RHNA) through a Policy Advisory Committee (PAC). Additionally, a member of the Town Building and Planning staff serves on the organization's Technical Advisory Committee (TAC).

These representatives report periodically to the City Council. Housing Element programs are reported formally to the Council in an annual public hearing.

Recommendation: Retain program.

Program 1-A7

Continue Town contributions to San Mateo County homeless and transitional housing programs. Enhance regional and sub-regional housing efforts by exploring partnerships through existing programs.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: \$6,600 annual funding

Accomplishment and Status: The Town's Police Department records and the San Mateo County Homeless Census show no homelessness in Hillsborough. However, the Town committed long ago to work jointly with other San Mateo County cities toward alleviating the problem of homelessness in the County. Hillsborough was one of the first cities to contribute to a trust fund established in the 1990s that financially supports homeless shelters and transitional housing. In fiscal year 2012–2013, the Town provided financial support and leadership to Shelter Network, HIP Housing, Jobs for Youth, Sustainable San Mateo County and HEART.

The Town's policy is to continue working to address the problem with other cities on a sub-regional basis, and through nonprofit organizations as the most effective way to meet the special housing needs of the homeless and those at-risk of becoming homeless. Emergency shelters and transitional housing for the homeless are covered under Goal 3, "A continuum of housing opportunities for members of the Hillsborough community in all stages of life." Program 3-A2 covers supportive and transitional housing; Program 3-A5 covers emergency shelters.

Staff Recommendation: Increase the amount under this program to \$7,000 annually.

Policy 1-B

Facilitate the private development of housing in Hillsborough.

Program 1-B1

Process design review applications and building permits promptly.

Responsibility: Building and Planning Department

Time Frame: 2007-2014

Quantified Objective: 36 above-moderate income units

Accomplishment and Status: The prompt processing of subdivision and design review applications and building permits has resulted in average construction rates for single family residences and above average rates for second units consistent with projected demand for housing in Hillsborough. The Town continues to assist in the housing development process, with an average planning processing time of 37 days from date of submittal or two days from submittal of a complete application and 7 days for permit issuance for the fiscal year 2012/2013. During the calendar year 2013, the Town permitted 13 net new housing units, bringing the total net new housing units to 98 for the 2007-2014 Housing Element cycle. Of these 98, approximately 81 were second units. One area to focus on in the coming housing element cycle is to provide opportunities for neighbors to offer feedback in a less adversarial way. See the policies and program section for more information.

Recommendation: Retain and update program.

Program 1-B2

Continue to waive planning and building permit fees for second units.

Responsibility: Building and Planning Department

Time Frame: Ongoing

Quantified Objective: NA (See objective for Program 3-C1)

Accomplishment and Status: Following adoption of the 1999-2006 Housing Element in 2002 and a Second Unit ordinance in 2003, the construction of second units jumped from an average of one per year to an average of 12. The Town continues to waive the planning and permit costs associated with second units. For other programs relating to second units, see 3-C1, 3-C2, 3-C3, and 3-D1.

Recommendation: Retain program.

Policy 1-C

Use vacant land on the periphery of Hillsborough to increase housing opportunities.

Program 1-C1

Consider annexations of land adjacent to Hillsborough that permit housing opportunities.

Responsibility: Building and Planning Department, City Council

Time Frame: 2007-2014

Quantified Objective: 20 units as follows: 12 Above-Moderate units, 1 moderate income second unit, 2 second units affordable to low income households, 1 affordable to very-low income households, and 4 affordable to extremely-low income households.

Accomplishment and Status: Staff discusses the Town's housing needs with potential developers that are, or may be, interested in annexing and subdividing while also calling the developers' attention to the potential for second units. Using the middle of the range from a 2008 report prepared specifically for San Mateo County, 85% of all second units are affordable to lower income households, as

follows: a conservative estimate is that 55% are free and are therefore affordable to extremely low income households; 10% are affordable to very-low income households; and an additional 20% are affordable to low income households. If annexation or subdivision during the period 2007-2014 were to produce 12 additional units, staff expects that at least eight would have second units with one unit affordable to moderate-income households, and seven affordable to low, very-low, and extremely-low income households.

Together, programs 1-C1 and 2-A1 show potential for 12 second units if properties are annexed and/or subdivided. With the primary program for second units (3-C1) estimated to produce 70 units, the Town's 2009 Housing Element showed a potential for a total of 82 new second units during the current planning period. To date, the Town has approved approximately 81 second units during the current Housing Element cycle.

Recommendation: Retain program.

GOAL 2 HOUSING CONSISTENT WITH THE CHARACTER OF THE COMMUNITY.

Policy 2-A

Allow subdivision of existing vacant lots larger than one acre.

Program 2-A1

Continue to permit subdivision of vacant parcels that are large enough to accommodate two or more half-acre lots, but which cannot meet street frontage or lot width requirements.

Responsibility: Building and Planning Department, City Council

Time Frame: 2007-2014

Quantified Objective: 10 units as follows: 6 above-moderate income units; 1 second unit affordable to low income households, and 3 second units affordable to extremely-low income households.

Accomplishment and Status: Hillsborough modified its subdivision ordinance in 2003 to permit subdivision of these lots, thereby accommodating additional housing units without altering the large-lot residential character

Recommendation: Retain program and update program targets.

Policy 2-B

Use a density bonus to encourage the creation of affordable housing in future subdivisions.

Program 2-B1

Continue to use the density bonus, as provided by Chapter 17.60 of the Hillsborough Municipal Code, to encourage affordable or senior housing or both, as well as affordable housing for families of five or more persons.

Responsibility: City Council

Time Frame: 2007-2014

Quantified Objective: 6 units as follows: 3 low income units; 3 units for moderate income seniors

Accomplishment and Status: The Town's density bonus ordinance provides incentives for affordable and senior housing to be added to small developments. Section 17.60.040(C) includes criteria by which the Council will evaluate such proposals from developers. The legislature changed the density bonus statute extensively in 2005, and the Town's ordinance was revised in 2010 to conform according to updated State law.

Recommendation: Retain program and update program targets.

GOAL 3

A CONTINUUM OF HOUSING OPPORTUNITIES FOR THE MEMBERS OF THE HILLSBOROUGH COMMUNITY IN ALL STAGES OF LIFE.

Policy 3-A

Allow board and care and related facilities, especially for elderly and disabled residents who wish to remain in the community.

Program 3-A1


As required by State law, continue to allow board and care facilities for six or fewer residents.

Responsibility: Building and Planning Department, City Council

Time Frame: Ongoing

Quantified Objective: 4 houses serving 24 seniors, disabled, and other qualifying residents, as follows: 6 above moderate, 12 moderate income, and 6 low income.

Accomplishment and Status: State law requires local jurisdictions to treat registered board and care facilities like single family homes in the zoning code. Hillsborough follows this state law. The intent of Hillsborough's program is to provide board and care opportunities for individuals that may be long-time Hillsborough residents no longer able to remain in their homes, but wish to continue living in Hillsborough. Hillsborough has had several board and care facilities over the years.



Recommendation: Retain program and update program targets.

Program 3-A2

Assure that the Zoning Ordinance continues to treat supportive and transitional housing like single-family homes.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: NA

Accomplishment and Status: Section 17.16.010(d)(3) of the Hillsborough Zoning Ordinance specifically allows any use which may not be prohibited by State or federal law, and which is otherwise not provided for. Supportive and transitional housing are examples of such uses. Additionally, the Town updated their Municipal Code in 2010 to more specifically allow these types of housing.

Recommendation: Retain program. Update as necessary based on feedback from the community and special needs groups and advocates.

Program 3-A3

Amend Section 17.16.010 of the Zoning Ordinance within one year of adoption of this Housing Element to clarify that transitional and supportive housing are allowed as permitted uses as required by State law.

Responsibility: City Council

Time Frame: 2009-2010

Quantified Objective: NA

Accomplishment and Status: The Hillsborough Zoning Ordinance, Section 17.16.010(d)(3), already allows “Any other use not otherwise provided for in this section and which, by state or federal law, may not be prohibited in the residence district.” Transitional and supportive housing uses must be treated similar to other residential uses in the same zone. Additionally, an ordinance amendment adopted in 2010 clarified for members of the community and sponsors of transitional and supportive housing that such housing is permitted in the same way as a single family residence would be.

Recommendation: Remove. Program has been completed.

Program 3-A4

Inform local developers of opportunities to provide transitional and supportive housing.

Responsibility: Building and Planning Department

Time Frame: Ongoing

Quantified Objective: NA

Accomplishment and Status: The Town's website accomplishes this goal.

Recommendation: Retain program.

Program 3-A5

Amend Chapter 17.16 of the zoning ordinance within one year of adoption of this Housing Element to allow an emergency shelter at the Town's Civic Center within the former fire station as a permitted use, subject to standards, as required by State law.

Responsibility: City Council

Time Frame: 2009-2010

Quantified Objective: NA

Accomplishment and Status: The Town's former fire station has sufficient capacity to accommodate Hillsborough's emergency shelter needs in a year-round shelter. The Ordinance Amendment, adopted in 2010, ensures operation of the emergency shelter will be subject to the same development standards that apply to other developments in the Town's residential zoning district, and establishes written, objective standards for emergency shelters at the specified location.

Recommendation: Remove. Program has been completed.

Policy 3-B

Continue to permit the renting of rooms in Hillsborough homes to provide additional housing opportunities for single people.

Program 3-B1

Continue to allow the renting of individual rooms in Hillsborough houses.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: NA

Accomplishment and Status: The Town does not require a business license for room rental, and has expanded outreach efforts to the community, Town Hall Staff, schools and support organizations to generally advise that the renting of rooms is allowed. The Town's website now also advertises home sharing opportunities and programs. Hillsborough also provides financial assistance to HIP to run their home sharing program.

Staff Recommendation: Retain program.

Program 3-B2

Continue to support and promote the shared housing concept.

Responsibility: City Council

Time Frame: Ongoing

Quantified Objective: 5 units housing the very-low income

Accomplishment and Status: In addition to partnering with HIP for shared housing, the Town has been working with HIP to promote second units. The Town has developed a Housing website with a link to HIP and other affordable housing organizations and opportunities. Information indicates many of the Towns' seniors want to pursue room sharing to aid financially and physically, but that they may not know how to proceed.

Staff Recommendation: Retain program.

Policy 3-C

Continue to allow both attached and detached second units within the existing allowable Floor Area Ratio of Hillsborough homes.

Program 3-C1

Continue to promote and inform the public about the provisions of Chapter 17.52 of the Zoning Ordinance which allow “second units” to be (1) created within existing homes; (2) created by converting existing detached accessory buildings (freestanding cabanas or pool houses); (3) developed as new detached accessory buildings to existing homes; or (4) developed as part of newly constructed single-family residences—either as detached units or incorporated within the main house.

Responsibility: Building and Planning Department

Time Frame: 2007-2014

Quantified Objective: 70 units as follows: 5 above-moderate income units, 5 moderate-income units, 14 low income units, 7 very-low income units, and 39 units for extremely-low income households.

Accomplishment and Status: The Town has promoted the benefits of both attached and detached second units via the website, community newsletter, in the field and at the counter, explaining the

streamlined processes, parking flexibility and fee waivers for second units as well as the opportunities for service/rent exchanges, generational family living and mortgage assistance.

To encourage the construction of second units to meet the needs of larger family households, the Town is promoting the construction of second units with multiple bedrooms, and through the 2010 Ordinance Amendment, can now provide additional flexibility in parking requirements for second units with multiple bedrooms. Planning and building permit fees for all second units continue to be waived (see Program 1-B2).

Staff Recommendation: Retain program.

Program 3-C2

Amend the Zoning Ordinance to delete the prohibition against simultaneous renting of both a primary residence and second unit on the same property.

Responsibility: City Council

Time Frame: 2009-2010

Quantified Objective: NA

Accomplishment and Status: During the public outreach portion of the 2009 Housing Element, concerns were raised by members of the community about only being able to rent out either the second unit or the primary unit, but not both units. The Housing Element Implementation Ordinance adopted in 2010 included an elimination of this requirement, thereby allowing the simultaneous renting of both the primary residence and the second unit.

Recommendation: Remove. Program has been completed.

Program 3-C3

Approve second units through an administrative process; ascertain intent for use of the second unit and level of affordability.

Responsibility: Building and Planning Department

Time Frame: 2008-2009

Quantified Objective: (See objective for Program 3-C1, above)

Accomplishment and Status: From 2003 to Fall 2008, local codes required second units over 500 square feet to be approved by the Architectural Design Review Board. In September 2008, the Town amended Chapter 17.52 of the Zoning Ordinance to allow second units up to the maximum of 1,200 square feet to be approved administratively, irrespective of location on the property or within a building.

As a way to obtain basic information about the uses of second units in the community in general, staff now collects surveys for use in connection with second-unit applications. The survey includes a

one-page anonymous questionnaire to ascertain the owner's initial intent for use of the unit (e.g., intergenerational family, housing for domestic workers, rental income, guest quarters, etc.) and initial rent level. The results show that approximately 12% of Hillsborough's second units approved within 2013 are two bedroom units and that approximately 90% of the units rented accommodated lower income households. The rate of return for the survey was approximately 62%.

Staff Recommendation: Retain program.

Policy 3-D

Continue to allow existing second units to be used for rental housing whether the unit is attached to the main house or is a separate detached unit.

Program 3-D1

Renew, for an additional number of years, the provisions in §17.52.040 to convert existing, appropriate residential space to second units when upgraded to code.

Responsibility: Building and Planning Department, City Council

Time Frame: 2009-2011

Quantified Objective: 20 second units as follows: 3 moderate income units, 2 very-low income units, 4 low income units, and 11 extremely-low income units.

Accomplishment and Status: During the 2013 year, the Town has continued marketing the conversion program through its web site, in the field and at the counter.

Staff Recommendation: Retain program.

GOAL 4

EQUAL HOUSING OPPORTUNITIES FOR ALL.

Policy 4-A

Eliminate discrimination in housing based on age, race, color, religion, sex, marital status, national origin, ancestry, or occupation.

Program 4-A1

Continue to designate the City Attorney as the appropriate City official to receive and forward housing discrimination complaints for investigation and action.

Responsibility: City Attorney, City Council

Time Frame: Ongoing

Quantified Objective: NA

Accomplishment and Status: Hillsborough supports fair access to housing for all without regard to race, color, religion, sex, marital status, national origin, or ancestry. Project Sentinel, a nonprofit agency funded by cities and counties, serves Hillsborough in helping people to resolve housing problems, and assists home seekers and housing providers through counseling, complaint investigation, mediation, conciliation and education. The Town has a Housing website section with this pertinent information.

Staff Recommendation: Retain program.

Program 4-A2

Continue to implement Chapter 17.42 of the Zoning Ordinance (Reasonable Accommodation) to expedite retrofit efforts to comply with the Americans with Disabilities Act (ADA), require ADA compliance in all new development that is subject to ADA, and provide flexibility in the development of housing for persons with disabilities.

Responsibility: Building and Planning Department, City Council

Time Frame: Ongoing

Quantified Objective: NA

Accomplishment and Status: Since this program's inception in June 2003, a number of applications have been approved to add elevators and wheelchair ramps, and make other modifications that facilitate disabled access to homes and institutions.

Staff Recommendation: Retain program.

Program 4-A3

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.

Responsibility: Building and Planning Department, City Council

Time Frame: Ongoing

Quantified Objective: NA

Accomplishment and Status: The intent of this program is to identify unmet special needs and, to the degree possible, overcome any constraints, including lack of capacity and available resources. Section 17.42 of the Town's Municipal Code allows for reasonable accommodation exceptions to development standards for people with disabilities. The Town's Building and Planning Department works with the Center for Independence of the Disabled (CID), and through Building Code updates, identifies and resolves constraints to housing provisions for persons with disabilities.

Recommendation: Retain as a monitoring program. Monitor program effects to identify any modifications that may be needed to accommodate persons with disabilities.

Housing Need

General Demographics and Projections

According to California Department of Finance (DOF) estimates, Hillsborough had a January 2013 population of 11,115 residents. The most recent census estimates are from July 2012, and show a population for Hillsborough of 11,144 residents. According to census data, Hillsborough did not grow at all from 2000 to 2010, and in fact has grown very little since 1990. The Association of Bay Area Governments (ABAG) predicts Hillsborough's growth will accelerate over the next two decades, bringing the population total up to 13,000 in 2030. Population projections provide a snapshot of future trends based on assumptions about development capacity, demographic changes and economic conditions. Population counts, estimates and projections are shown in the table below.¹

San Mateo County and Cities Population Change (2000-2030)

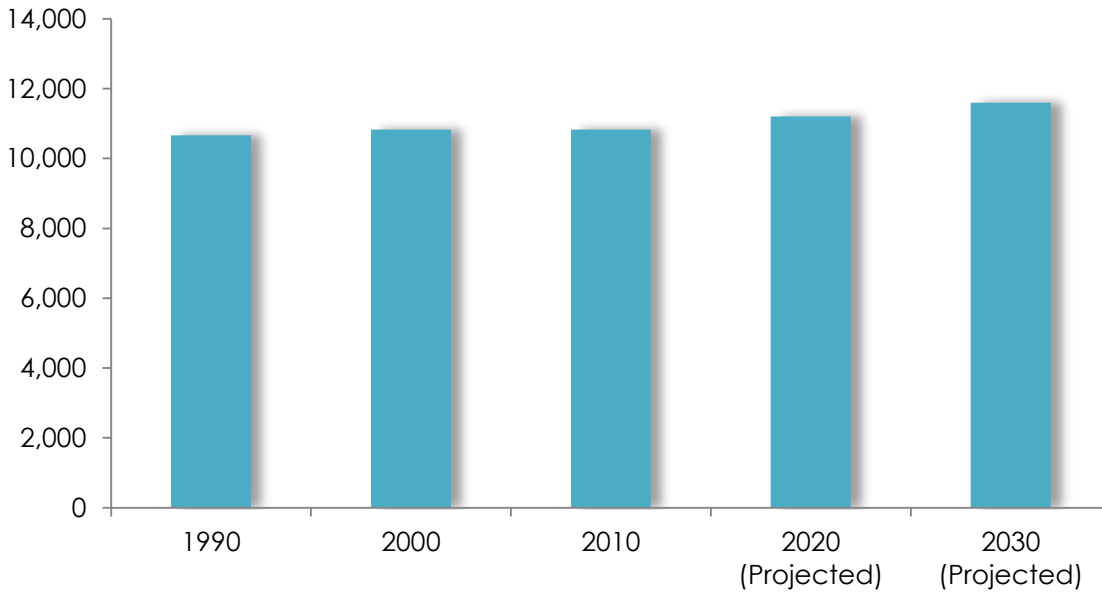
	2000	2010	Estimated Population 2013	Projected Population 2030	Projected Percent Change 2010-2030
Atherton	7,194	6,914	6,893	7,500	8%
Belmont	25,123	25,835	26,316	28,200	9%
Brisbane	3,597	4,282	4,379	4,800	12%
Burlingame	28,158	28,806	29,426	34,800	21%
Colma	1,187	1,454	1,458	2,000	38%
Daly City	103,625	101,072	103,347	113,700	12%
East Palo Alto	29,506	28,155	28,675	33,200	18%
Foster City	28,803	30,567	31,120	32,700	7%
Half Moon Bay	11,842	11,324	11,581	12,200	8%
Hillsborough	10,825	10,825	11,115	11,600	7%
Menlo Park	30,785	32,026	32,679	35,800	12%
Millbrae	20,718	21,532	22,228	27,100	26%
Pacifica	38,390	37,234	37,948	39,200	5%
Portola Valley	4,462	4,353	4,448	4,700	8%
Redwood City	75,402	76,815	79,074	91,900	20%
San Bruno	40,165	41,114	42,828	51,100	24%
San Carlos	27,718	28,406	28,931	31,900	12%
San Mateo	92,482	97,207	99,061	115,400	19%
South San Francisco	60,552	63,632	65,127	78,800	24%
Woodside	5,352	5,287	5,441	5,600	6%
Unincorporated	61,277	61,611	63,603	73,900	20%
San Mateo County Total	707,163	718,451	735,678	836,100	16%

Source: U.S. Census (2000 and 2010); CA Department of Finance (2013); and, Association of Bay Area Governments, Projections 2013

¹ The town of Hillsborough is in contact with Plan Bay Area and ABAG about the projections, which are unrealistic giving Hillsborough's current zoning and character.

The graph below and the table that follows, show population trends in Hillsborough itself and in comparison to the rate of population growth in San Mateo County as a whole and throughout the State of California.

Population Growth in Hillsborough (1990-2030)



Source: U.S. Census (1990, 2000 and 2010); Association of Bay Area Governments, Projections 2013 for the years 2020 and 2030

Comparison of Population Growth Trends and Projections (1990-2030)

	Number			Percent Change		
	Hillsborough	San Mateo County	California	Hillsborough	San Mateo County	California
1990	10,667	649,623	29,760,021			
2000	10,825	707,163	33,871,648	1%	9%	14%
2010	10,825	718,451	37,253,956	0%	2%	10%
2020 (Projected)	11,200	775,100	40,643,643	3%	8%	9%
2030 (Projected)	11,600	836,100	44,279,354	4%	8%	9%

Source: Association of Bay Area Governments, Projections 2013; US Census SF1 1990-2010; California Department of Finance projections for California (January 2013), <http://www.dof.ca.gov/research/demographic/reports/projections/P-1/>

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

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

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

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

http://onebayarea.org/pdf/final_supplemental_reports/FINAL_PBA_Forecast_of_Jobs_Population_and_Housing.pdf

Projections for Population, Households and Total Jobs (2010-2040)

Geographical Area	2010	2015	2020	2025	2030	2035	2035	2010-2040 Change
Bay Area Regional Total								
Population	7,150,739	7,461,400	7,786,800	8,134,000	8,496,800	8,889,000	9,299,100	1,738,261
Households	2,608,023	2,720,410	2,837,680	2,952,910	3,072,920	3,188,330	3,308,090	580,307
Persons Per Household	2.69	2.69	2.69	2.70	2.71	2.73	2.75	0.06
Employed Residents	3,268,680	3,547,310	3,849,790	3,949,620	4,052,020	4,198,400	4,350,070	929,720
Jobs	3,385,300	3,669,990	3,987,150	3,949,620	4,196,580	4,346,820	4,505,230	961,520
Jobs/Employed Residents	1.04	1.03	1.04	3,949,620	1.04	1.04	1.04	0.00
San Mateo County								
Population	718,451	745,400	775,100	805,600	836,100	869,300	904,400	150,849
Households	257,837	267,150	277,200	286,790	296,280	305,390	315,100	47,553
Persons Per Household	2.75	2.76	2.76	2.77	2.79	2.81	2.83	0.06
Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	83,770
Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	87,790
Jobs/Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	0.00
Percent of Bay Area Population	10.0%	10.0%	10.0%	9.9%	9.8%	9.8%	9.7%	-0.3%
Percent of Bay Area Jobs	10.2%	10.2%	10.2%	10.5%	10.0%	10.0%	9.9%	-0.3%
Hillsborough Planning Area (Town Limits)								
Population	10,825	11,000	11,200	11,400	11,600	11,900	12,100	1,075
Households	3,693	3,750	3,800	3,850	3,900	3,960	4,010	267
Persons Per Household	2.93	2.93	2.95	2.96	2.97	3.01	3.02	0.07
Employed Residents	4,020	4,240	4,480	4,470	4,470	4,530	4,590	510
Jobs	1,850	1,950	2,040	2,080	2,130	2,200	2,250	350
Jobs/Employed Residents	0.46	0.46	0.46	0.47	0.48	0.49	0.49	0.00
Percent of County Population	1.5%	1.5%	1.4%	1.4%	1.4%	1.4%	1.3%	-0.1%
Percent of County Jobs	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%

Source: ABAG Projections 2013

Projections for Types of Jobs (2010-2040)

Geographical Area	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
Bay Area Regional Total								
Agriculture and Natural Resources Jobs	24,640	25,180	25,690	24,800	23,940	23,330	22,750	-1,890
Mfg, Wholesale and Transportation Jobs	863,420	711,380	717,180	763,680	819,010	861,170	861,170	-2,250
Retail Jobs	402,670	367,180	347,400	370,880	399,950	453,870	453,870	51,200
Health, Educ. and Recreation Service Jobs	1,056,030	1,053,510	1,120,700	1,216,120	1,322,650	1,403,080	1,403,080	347,050
Financial and Professional Services Jobs	851,610	780,260	766,860	824,190	893,550	990,840	990,840	139,230
Other Jobs	555,260	513,240	499,180	534,850	580,460	645,670	645,670	90,410
Total Jobs	3,753,460	3,449,640	3,693,920	3,979,200	4,280,700	4,595,170	4,595,170	841,710
Total Employed Residents	3,452,117	3,225,100	3,410,300	3,633,700	3,962,800	4,264,600	4,264,600	812,483
San Mateo County County								
Agriculture and Natural Resources Jobs	2,220	2,270	2,330	2,170	2,050	1,920	1,810	-410
Mfg, Wholesale and Transportation Jobs	67,480	72,420	77,750	74,520	71,470	69,260	67,140	-340
Retail Jobs	35,350	36,680	38,060	38,210	38,340	38,760	39,180	3,830
Financial and Professional Services Jobs	86,150	93,920	102,400	106,780	111,300	116,930	122,770	36,620
Health, Educ. and Recreation Service Jobs	86,980	95,860	105,670	110,160	114,870	120,830	127,060	40,080
Other Jobs	67,010	73,790	81,340	82,400	83,470	85,280	87,110	20,100
Total Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	99,880
Total Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	96,710
Ratio of Jobs to Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	0.00
Hillsborough Planning Area (Town Limits)								
Agriculture and Natural Resources Jobs	10	10	10	10	10	10	10	0
Mfg, Wholesale and Transportation Jobs	70	70	70	70	60	60	50	-20
Retail Jobs	30	40	40	40	40	50	50	20
Financial and Professional Service Jobs	760	770	800	810	830	850	860	100
Health, Educ. and Recreation Service Jobs	570	630	680	710	740	780	820	250
Other Jobs	410	430	440	440	450	450	460	50
Total Jobs	1,850	1,950	2,040	2,080	2,130	2,200	2,250	400
Employed Residents	4,020	4,240	4,480	4,470	4,470	4,530	4,590	570
Ratio of Local Jobs to Employed Residents	0.46	0.46	0.46	0.47	0.48	0.49	0.49	0.70

Source: ABAG Projections 2013

Hillsborough is primarily (68 percent) white. Asian people comprise the next largest segment of the population, at about a quarter. Hillsborough also has a small number of black and Hispanic residents. Latino or Hispanic and is not a separate racial category on the American Community Survey (ACS), so all individuals who identify themselves as Latino or Hispanic also belong to another racial category as well (black, white, other, etc.) Race and ethnicity are shown in the table below for Hillsborough, San Mateo County and the State of California.

Race and Ethnicity (2011)

	Town of Hillsborough	San Mateo County	California
White	68%	59%	62%
Black	1%	3%	6%
Asian	26%	25%	13%
Other	1%	8%	14%
More than one race	5%	5%	4%
Hispanic	2%	25%	38%
Not Hispanic	98%	75%	62%
Total population	10,748	720,143	37,330,448

Source: 2007-2011 American Community Survey

According to the census, the median age in Hillsborough is 47, which is significantly older than the countywide median of 39. Despite the older average age of the population, Hillsborough has a significant number of younger people- a quarter of the population is between the ages of 5 and 19, and an additional four percent are

under five. Hillsborough, like other cities in San Mateo County, can expect to see a dramatic increase in the number of seniors as the baby boomer generation ages. Looking out to the year 2030, the California Department of Finance (2013) projects that the number of people over the age of 75 in San Mateo County will increase from 6% of the population to 10% of the population, comprising 79,949 of the projected 803,288 people in San Mateo County in 2030. The table below shows the current distribution of the population in San Mateo County by age cohort.

Age of Residents (2011)				
	Hillsborough in 2000	Hillsborough in 2011	San Mateo County in 2011	California in 2011
Under 5 years	5%	4%	6%	7%
5 to 19 years	22%	26%	18%	21%
20 to 34 years	9%	7%	19%	22%
35 to 44 years	14%	10%	15%	14%
45 to 59 years	26%	28%	22%	20%
60 to 74 years	16%	17%	13%	11%
75 years and over	8%	9%	6%	5%
Median age	46	47	39	35
Total population	10,825	10,748	720,143	37,330,448

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

Housing Characteristics

Physical Characteristics

According to California Department of Finance (DOF) estimates, Hillsborough had a total of 3,945 housing units as of January 2013, which is a 3.8 percent increase since 2000 when there were 3,804 housing units in Hillsborough. Almost all homes in Hillsborough are single-family detached, as per the zoning code. The schools have been specially zoned to provide on-site worker housing, however, and there are some second units. Hillsborough has no apartment buildings.

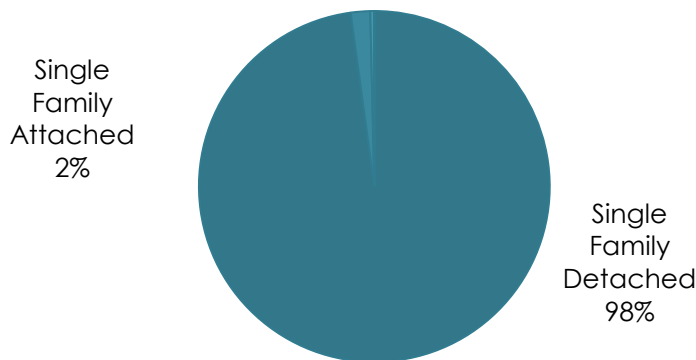
The table below shows housing units in Hillsborough compared to San Mateo County as a whole and the State of California. The pie chart that follows shows the distribution of housing units by residential building type in Hillsborough. Units labeled as attached likely have a second unit.

Total Housing Units (2000, 2010 and 2013)

	Town of Hillsborough		San Mateo County		California	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
2000	3,804	—	260,576	—	12,214,549	—
2010	3,801	-0.1%	271,031	4.0%	13,670,304	11.9%
2013	3,945	3.8%	272,477	0.5%	13,785,797	0.8%

Source: 2000 US Census and California Department of Finance April 2010 and January 2013 Estimates
 — <http://www.dof.ca.gov/research/demographic/reports/estimates/e-5/2011-20/view.php>

Residential Building Types in Hillsborough (2011)



Source: 2007-2011 American Community Survey

The tables below are from the census and compare the distribution of building types and the number of bedrooms per unit between Hillsborough, San Mateo County as a whole and the State of California. Houses in Hillsborough are quite large: almost half the homes have four bedrooms, and another third have five or more bedrooms.

Residential Building Types Comparison (2011)

	Town of Hillsborough	San Mateo County	California
Single family detached	98%	57%	58%
Single family attached	2%	9%	7%
2 units	0%	2%	3%
3 or 4 units	0%	5%	6%
5 to 9 units	0%	6%	6%
10 to 19 units	0%	6%	5%
20 or more units	0%	14%	11%
Mobile home or other	0%	1%	4%
Total Housing Units	3,801	271,140	13,688,351

Source: 2007-2011 American Community Survey

Number of Bedrooms Per Unit Comparison (2011)

	Town of Hillsborough	San Mateo County	California
No bedroom	0%	4%	4%
1 bedroom	0%	16%	14%
2 bedrooms	2%	26%	28%
3 bedrooms	18%	34%	33%
4 bedrooms	48%	16%	16%
5 or more bedrooms	32%	5%	4%
Total	3,801	271,140	13,688,351

Source: 2007-2011 American Community Survey

Occupancy Characteristics

Similar to the rest of San Mateo County and the Bay Area as a whole, the demand for both rental and ownership housing in Hillsborough is strong. Hillsborough's vacancy rate for owner-occupied homes was non-existent according to data from the ACS in 2011, although there are probably some vacant homes waiting to be sold. Hillsborough has a much higher vacancy rate, 29 percent, for its few rental homes. This vacancy rate has increased from four percent in 2000. According to information from the California DOF, the overall vacancy rate in Hillsborough was 5.6% as of January

2013, although this figure includes all housing, including vacant housing unavailable for rent or sale. A housing market with a vacancy rate under five percent is considered to be tight and contributes to concerns about overcrowding, housing availability and choice, and housing affordability. The recent increases in rents and construction of new rental housing in San Mateo County are indicative of the high demand for rental housing relative to the supply of available rental units.

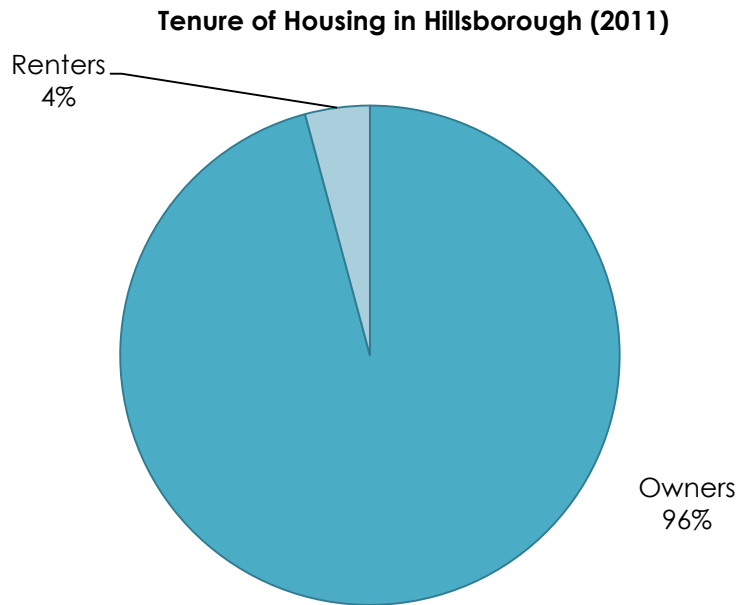
Vacancy Rates (2000 and 2011)

		Town of Hillsborough	San Mateo County	California
2000	Owner	0.4%	0.5%	1.4%
	Renter	4.2%	1.8%	3.7%
2011	Owner	0.0%	1.2%	2.2%
	Renter	28.7%	4.0%	5.5%

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

The pie chart below shows that almost all the homes (96 percent) in Hillsborough are owner-occupied. There are only approximately 150 rental homes in the city.

By comparison, the occupied housing units in San Mateo County as a whole are 59 percent owner-occupied.



Source: 2007-2011 American Community Survey

The table below compares the distribution of owner and renter housing in 2000 and 2011 with San Mateo County as a whole and the State of California.

Tenure of Housing (2000 and 2011)				
		Town of Hillsborough	San Mateo County	California
2000	Percent Owners	96%	61%	57%
	Percent Renters	4%	39%	43%
2011	Percent Owners	96%	59%	56%
	Percent Renters	4%	41%	44%

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

Hillsborough’s average household size was three as of January 2013 (California Department of Finance). Based on the census, ownership households are slightly smaller, while rental households are slightly larger.



Average Household Size of Owners Compared to Renters (2000 and 2011)

		Town of Hillsborough	San Mateo County	California
2000	Average Household Size	2.9	2.7	2.9
2011	Average Household Size	3.1	2.7	2.9
	Owners Average Household Size	3.1	2.8	3.0
	Renters Average Household Size	3.3	2.7	2.9

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

Most of the households in Hillsborough are family households (86 percent) — 42 percent with children and 48 percent without children. Only eight percent of the households are occupied by a single person living alone, a much lower number than in the county as a whole.

According to a United State Census Bureau report, nationwide over the last 60 years the number of single person households has increased dramatically — from 10% of all households in the United States in 1950, to 17 percent in 1970, and by 2012, the proportion of single-person households increased to 27.4 percent of all households. The share of households that were married couples with children has halved since 1970, from 40 percent to 20 percent in 2012, according to the report. Households by type in 2011 are shown in the table below.

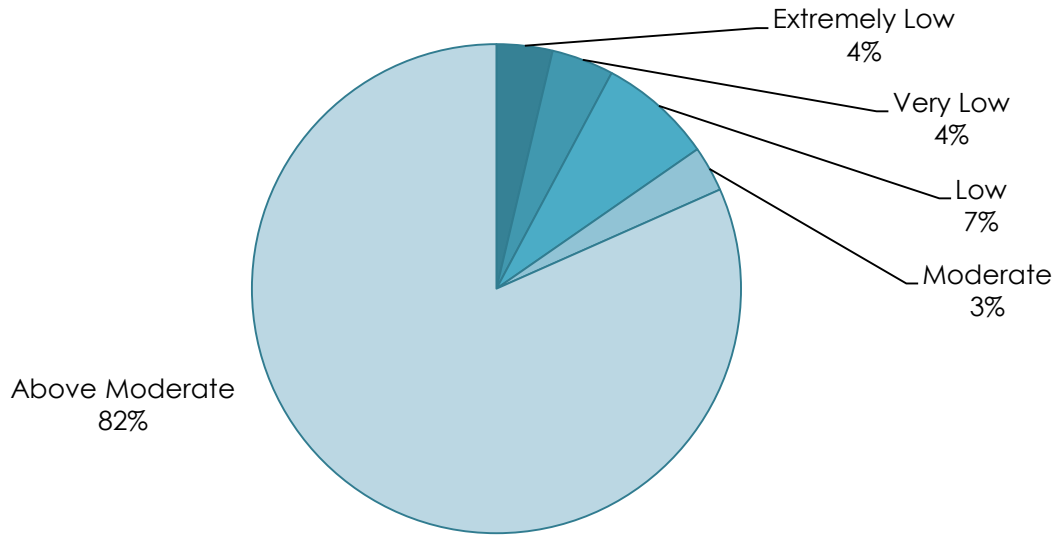
Households by Type (2011)

	Town of Hillsborough	San Mateo County	California
Single person	8%	25%	24%
Family no kids	48%	37%	35%
Family with kids	42%	31%	33%
Multi-person, nonfamily	2%	7%	7%
Total households	3,512	256,305	12,433,049

Source: 2007-2011 American Community Survey

The median household income in Hillsborough in real dollars is approximately \$237,000, more than twice the countywide average of \$92,000. The graph below shows the distribution of households by income in Hillsborough in 2011. Despite the high median income, some of Hillsborough households are lower income. Four percent of the population is considered extremely low income, four percent are very low income, and eight percent are low income.

Distribution of Households in Hillsborough by Income (2010)



Source: CHAS Data 2006-2010

Household Income (2013)

	Town of Hillsborough	San Mateo County	California
Under \$25,000	4%	12%	21%
\$25,000 to \$34,999	2%	6%	9%
\$35,000 to \$49,999	2%	10%	13%
\$50,000 to \$74,999	6%	16%	17%
\$75,000 to \$99,999	4%	12%	12%
\$100,000+	82%	44%	28%
Poverty Rate	2.7%	7.4%	16%
Total	3,512	256,305	12,433,049
Median Income 2000	\$260,762	\$95,606	\$64,116
Median Income 2011	\$237,680	\$91,958	\$63,816

Source: Association of Bay Area Governments, adjusted to 2013 dollars

Generally, renters are as likely as owners to be lower income. However, lower income renters are more likely to be impacted when rents increase due to their income and the limited availability of choices in the rental housing market.

Town of Hillsborough Households by Income Category and Housing Tenure (2010)

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income
Owners	100%	100%	87%	100%	97%
Renters	0%	0%	13%	0%	3%
Total Number	135	150	275	110	2,980
Percent of all households	4%	4%	8%	3%	82%

Source: CHAS Data 2006-2010

Housing San Mateo County's Workforce

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. However, housing development has not kept up the pace with the growth in local jobs. According to the Department of Housing (Housing Needs Study, 2007), by 2025, San Mateo County's supply of housing will only meet one third to one half of the demand. Additionally, 40 percent of new jobs in the county will pay lower income wages.

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

While individual household income conditions vary, an example can be useful to illustrate affordability conditions for a low income family in San Mateo County. A four-person family with one parent working fulltime as a cook and the other parent working in retail, can afford a monthly rent of about \$1,400 and a home sales price of \$222,000. A single parent family with the adult working as a police officer would be considered moderate income, and can afford a monthly rent of about \$2,400 and a

home costing \$374,000. Neither of these example households can afford San Mateo County’s median condominium, costing \$579,418, or single-family home, which costs \$1,246,121 (SAMCAR), although the example single-parent family can afford the median county rent of \$2,234.

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

Home Affordability by Occupation (2013)

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

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

There are a small number of jobs in Hillsborough, 1,180 jobs or approximately ten residents for every one job. Just over half of these jobs pay more than \$3,333 per month, and a quarter pay less than \$1,250 per month. According to census data, 91 percent of people who work in Hillsborough live elsewhere, and only nine percent of Hillsborough employed residents work within the city.

According to ABAG projections, Hillsborough can expect to lose three percent of its jobs, or 70 jobs, between 2000 and 2025. The table below shows the distribution of the workforce in Belmont and San Mateo County by age, salary and education.

Workforce Age, Salary and Education (2011)

	Town of Hillsborough	San Mateo County
Jobs by Worker Age		
Age 29 or Younger	20%	19%
Age 30 to 54	52%	61%
Age 55 or Older	28%	20%
Salaries Paid by Jurisdiction Employers		
\$1,250 per Month or Less	26%	14%
\$1,251 to \$3,333 per Month	22%	27%
More than \$3,333 per Month	52%	59%
Jobs by Worker Educational Attainment		
Less than High School	9%	9%
High school or Equivalent, No College	13%	13%
Some College or Associate Degree	20%	23%
Bachelor's Degree or Advanced Degree	38%	36%
Educational Attainment Not Available	20%	19%
Total Workers	1,180	303,529

Source: 2011 U.S. Census On The Map
(Educational Attainment Not Available is for workers 29 and younger)

Home Prices and Sales Housing Affordability

According to Zillow data from October 2013, the median sale price for a single-family home in Hillsborough was \$3,436,200. According to Zillow, home prices in Hillsborough have increased by more than a fifth in the past year. Hillsborough housing prices are more than four times as expensive as countywide averages.

As a result of these extremely high housing prices, even families earning a moderate income are still millions of dollars short of being able to afford a home in Hillsborough. A household would need to earn close to \$700,000 annually in order to afford the median-priced home. A lack of affordable housing can lead to overcrowding or overpayment for lower income households.

The tables below are from the San Mateo County Association of Realtors (SAMCAR) and show median single family home price trends between 2005 and the third quarter of 2013. The average price of a single family home in San Mateo County increased between 2005 and 2013 by about \$150,000 (from \$1,095,951 in 2005 to \$1,246,121 in 2013).

Median Single Family Home Sales Prices (2005, 2010, 2012 and 3rd Quarter 2013)

	2005	2010	2012	Third-Quarter of 2013	Actual Change (2005-2013)
Atherton	\$3,000,000	\$2,900,000	\$3,200,000	\$3,225,000	+\$225,000
Belmont	\$920,500	\$882,000	\$912,000	\$1,123,500	+\$203,000
Brisbane	\$690,500	\$532,500	\$597,500	\$720,000	+\$29,500
Burlingame	\$1,250,000	\$1,080,000	\$1,300,000	\$1,520,500	+\$270,500
Colma	\$792,500	\$462,500	\$432,500	\$400,000	-\$392,500
Daly City	\$730,000	\$520,000	\$485,000	\$630,767	-\$99,233
East Palo Alto	\$605,000	\$247,250	\$285,000	\$400,000	-\$205,000
Foster City	\$1,050,000	\$962,500	\$1,000,000	\$1,278,000	+\$228,000
Half Moon Bay	\$965,000	\$725,000	\$735,500	\$849,900	-\$115,100
Hillsborough	\$2,500,000	\$2,375,000	\$2,750,000	\$3,250,000	+\$750,000
Menlo Park	\$1,255,000	\$1,200,000	\$1,325,000	\$1,460,000	+\$205,000
Millbrae	\$976,500	\$870,000	\$910,000	\$1,205,000	+\$228,500
Portola Valley	\$1,855,000	\$1,722,000	\$2,200,000	\$1,970,000	+\$115,000
Redwood City	\$835,000	\$1,017,500	\$999,999	\$949,950	+\$114,950
San Bruno	\$749,000	\$549,000	\$536,187	\$710,000	-\$39,000
San Carlos	\$965,000	\$895,000	\$1,000,000	\$1,201,000	+\$236,000
San Mateo	\$860,000	\$750,000	\$778,000	\$925,500	+\$65,500
South San Francisco	\$740,000	\$520,000	\$500,750	\$650,000	-\$90,000
Woodside	\$1,825,000	\$1,755,000	\$1,605,000	\$1,810,000	-\$15,000
San Mateo County Average Sales Price	\$1,095,951	\$934,680	\$976,787	\$1,246,121	+\$150,170

Source: San Mateo County Association of Realtors (SAMCAR), based on statistics compiled by MLS, Inc. — http://www.samcar.org/index.cfm/sales_statistics.htm

The ability of a household to be able to purchase a median priced single family home is shown in the table below. The annual income, or ability to pay, is based on Hillsborough's median household income.

Ability to Pay for For-Sale Housing in Hillsborough (2011)

	Annual In- come	Maximum Affordable Home Price	Median Priced Sin- gle Family Detached Home	Affordability Gap for Single Family Home
Hillsborough Median Household income	\$237,680	\$913,046	\$2,894,098	-\$1,981,052

Source: Baird + Driskell Community Planning; San Mateo County Association of Realtors; www.hsb.com/calc-howmuch.html

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

Rents and Rental Housing Affordability

The very small number of rental homes in Hillsborough makes an analysis of the rents difficult. According to very limited Craigslist data, the average rent in Hillsborough is \$9,528/month, much higher than countywide averages. Similar to home prices, rental prices in Hillsborough are unaffordable for households earning a moderate income or below.

Average Rents in Hillsborough (2013)

	Hillsborough	Survey Size
Studio	—	0
One Bedroom	\$2,595	1
Two Bedroom	—	0
Three Bedroom	\$11,000	2
Four Bedroom	\$6,700	2
Average Square Footage	3,183	7
Average Number of Bedrooms	4.2	10
Average Rent	\$9,528	10
Average Rent per Square Foot	\$2.99	7

Source: Craigslist Rental Survey conducted in June and July of 2013

Adjusting for Inflation

The tables below adjust sales prices and rents for inflation over the 2005 to 2013 time period (inflation rate of 19 percent over the eight year period). In 2013 dollars, average household income in Hillsborough decreased from \$260,762 in 2000 to \$237,680 in 2011, or a nine percent decrease in purchasing power over that time period. In real purchasing power (constant 2013 dollars), home sales prices have gone down significantly in San Mateo County since 2005.

The conclusions of this analysis are that: (1) Sales housing prices are significantly lower than seven years ago, but still only affordable to households earning far above a moderate income; and (2) incomes have declined, and so household purchasing power has decreased as well. This analysis underscores the challenges of availability and affordability of market rate rental and sales housing in San Mateo County.

Median Home Sale Prices in 2013 Dollars — Adjusted for Inflation (2005-2012)

	Single Family		Multi-Family	
	San Mateo County	California	San Mateo County	California
2005	\$939,148	\$576,436	\$586,432	\$498,848
2006	\$961,170	\$636,410	\$625,140	\$534,980
2007	\$935,536	\$594,272	\$600,432	\$493,920
2008	\$865,512	\$485,784	\$554,364	\$412,776
2009	\$749,304	\$365,580	\$465,696	\$337,716
2010	\$762,910	\$359,948	\$449,507	\$333,733
2011	\$691,439	\$330,527	\$390,576	\$300,142
2012	\$660,944	\$305,727	\$360,065	\$271,185
7-Year Change				
7-Year Percent Change	-29.6%	-47.0%	-38.6%	-45.6%

Source: San Mateo County Association of Realtors, based on actual sales of each year; State based on Zillow/MLS (adjusted for inflation to 2013 dollars)

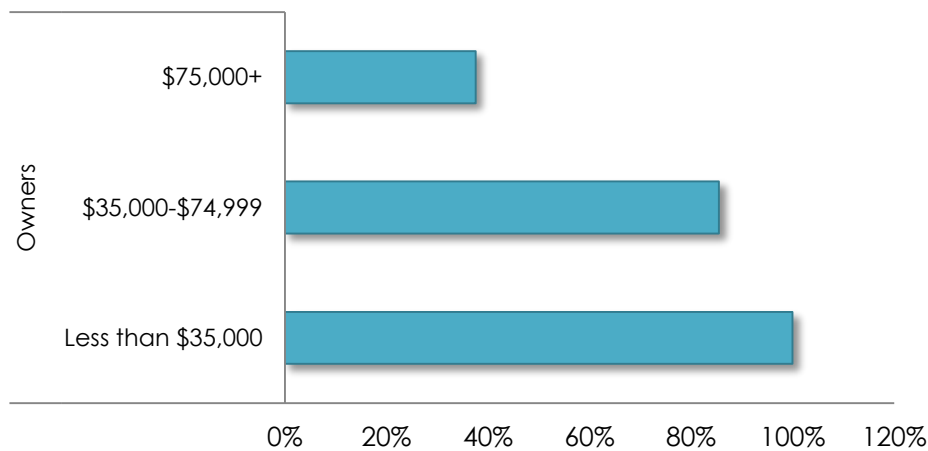
Overpayment for Housing

Using the 30 percent of income threshold, a significant number of households are overpaying for housing in Hillsborough. However, there is a smaller number of lower income households in Hillsborough who are overpaying for owner-occupied homes than elsewhere in the county.

A household is overpaying for housing if they spend more than 30 percent of their income on rent or mortgage payments. All of the households earning less than \$35,000 annually are overpaying for housing in Hillsborough, and almost all (86 percent) the households earning between \$35,000-\$75,000 are overpaying as well. Of the remaining population of Hillsborough, those who earn more than \$75,000 annually, 38 percent are overpaying for housing.

Without choices and the availability of affordable housing in Hillsborough, lower-income people may choose to live elsewhere and commute into the city to work. Or, those households who live in Hillsborough may live in overcrowded homes, and have limited money to dedicate towards other necessities such as food, transportation, and medical care.

Hillsborough Households Overpaying for Housing by Income (2011)



Source: 2007-2011 American Community Survey

Households Overpaying for Housing (2011)

	Income	Town of Hillsborough		San Mateo County	California
		Number	Percent	Percent	Percent
Owner-occupied	Less than \$35,000	189	100%	68%	68%
	\$35,000-\$74,999	230	86%	53%	54%
	\$75,000+	1087	38%	33%	27%
Renter-occupied	Less than \$35,000	—	—	95%	90%
	\$35,000-\$74,999	—	—	61%	49%
	\$75,000+	—	—	11%	9%

Source: 2007-2011 American Community Survey

Note: Excludes Households with no income or cash rent.

Housing Overcrowding

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.

Hillsborough has almost negligible rates of overcrowding, due in part to the very large size of housing. Only seven owner-occupied homes in the entire city (or .2% of the households) are considered overcrowded.

Number of Overcrowded Units (2011)

		Number of Occu- pied Homes in Hills- borough	Town of Hills- borough Percentage	San Mateo County Percentage	California Percentage
Owners	Not overcrowded	3,358	100%	96%	96%
	Overcrowded	7	0.2%	3%	3%
	Extremely overcrowded	0	0.0%	1%	1%
Renters	Not overcrowded	147	100%	86%	86%
	Overcrowded	0	0.0%	8%	8%
	Extremely overcrowded	0	0.0%	5%	6%

Source: 2007-2011 American Community Survey

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

Other Housing Issues

In addition to issues with affordability and overcrowding, housing can have physical problems such as lack of facilities or deterioration due to age. One of the best ways to assess the condition of the housing stock is through a windshield survey. The census also provides useful information as to the conditions of the housing stock.

Almost all of Hillsborough's housing was built before 1980, and almost half was built before 1970. Often older homes can be more expensive to maintain and rehabilitate, though Hillsborough's high housing prices indicate that the age of housing here is a selling point instead of a burden.

The census tracks other housing problems, including a lack of plumbing and kitchen facilities. However, no homes in Hillsborough are lacking facilities such as plumbing or kitchen facilities.

Year Structure Built (2011)

	Town of Hillsborough	San Mateo County	California
Built in 2000 or more recently	5%	5.4%	12%
Built in 1990s	5%	6%	11%
Built in 1980s	9%	9%	15%
Built in 1970s	24%	17%	18%
Built in 1960s	13%	17%	14%
Built 1950s or Earlier	45%	45%	30%
Total	3,801	271,140	13,688,351

Source: 2007-2011 American Community Survey

Number of Potential Housing Problems (2011)

	Town of Hillsborough		San Mateo County	
	Number	Percent	Percent	Percent
Lacking complete plumbing facilities	0	0.0%	0.3%	0.6%
Lacking complete kitchen facilities	155	1.9%	0.9%	1.3%
No telephone service available	44	0.6%	1.2%	1.9%

Source: 2007-2011 American Community Survey

Regional Housing Needs Allocation (RHNA)

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

Hillsborough's RHNA requires the city to ensure there is land available for a total of 91 new units between 2014 and 2022. Approximately 23 percent of those units will be for households making more than moderate income, 23 percent will be for households making moderate income, 19 percent for low-income, and 18 percent for very low income and extremely low income households each.

The total number of housing units and the distribution by income category requires the city to make sure there are adequate housing sites and programs to address a variety of housing choices, types and densities.

Regional Housing Needs Allocation (2014 – 2022)

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

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

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.

In addition to overall housing needs, cities and counties must plan for the special housing needs of certain groups. State law (65583(a)(6)) requires that several populations with special needs be addressed — homeless people, seniors, people who are living with a disability, large families, female-headed households and farmworkers. This section provides a discussion of the housing needs facing each group.

Seniors

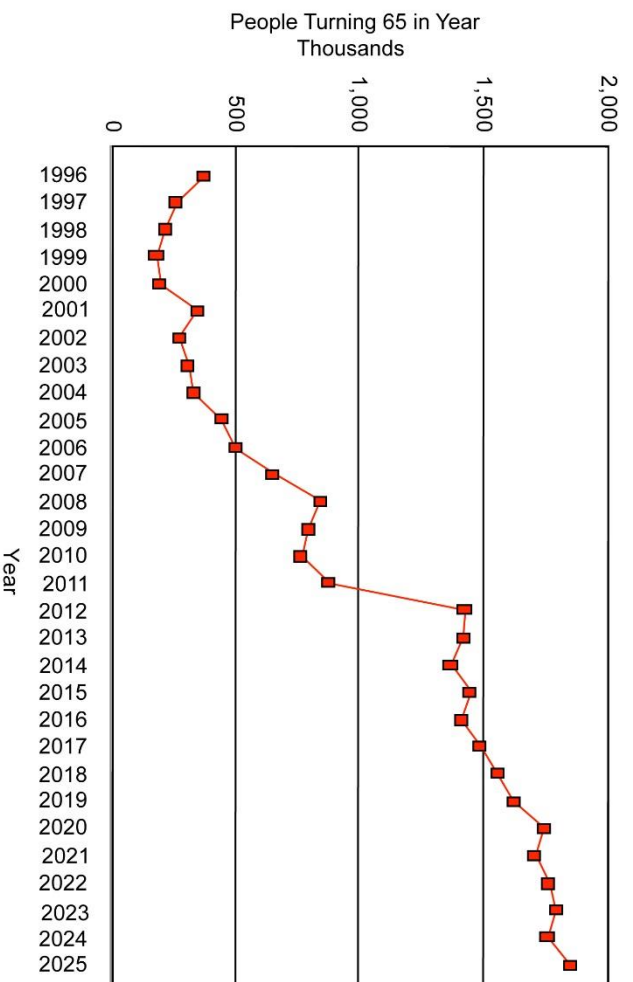
Seniors face many housing challenges as they age, including the likelihood of a fixed budget, higher medical costs and greater likelihood of disabilities. According to the census, there are currently approximately 2,300 seniors living in Hillsborough.

Seniors' income tends to decline as they age. Young seniors often have some retirement savings or employment income that can supplement social security. More than 42 percent of seniors in the 65-74 year age bracket worked in the past year, while only 10 percent of seniors age 75 or more worked. Older seniors are more likely to use up their savings and therefore are more likely to live in poverty.

Younger seniors tend to need less support. Most prefer to stay in their home for as long as they can. They may benefit from programs to help them rehabilitate their homes to make them better for people to age in place. Older seniors often are unable to maintain a single family home and look to move to a smaller home or some type of senior living development. Senior renters are particularly at risk for displacement because their incomes are decreasing while their housing expenses are increasing.

The graph below shows the significant increase in the senior population in the United States, with a significant increase between 2011-2014 as baby boomers reach 65 years of age.

Number of People Projected to Turn 65 Each Year in the United States (1996-2025)



Source: Pew Research Center, 2010

Almost three-quarters of the seniors in Hillsborough make more than \$100,000 annually; while 18 percent make less than \$50,000. The poverty rate among seniors in Hillsborough is half the poverty rate for seniors in the county as a whole.

Seniors in Hillsborough, like seniors in San Mateo County as a whole, are significantly more likely to be homeowners than renters. Thus, housing concerns for seniors in Hillsborough might include profits to allow seniors to age in place (stay in their current home as they get older). Often, homeownership means greater housing security. According to the 2013 report, *Key Housing Trends in San Mateo*, 52 percent of seniors who rent in San Mateo County are economically insecure while only 27 percent of seniors who own their own home without a mortgage are economically insecure.

As the large baby boomer generation ages, Hillsborough, like the rest of San Mateo County, is expected to see a growing senior population. According to *Key Housing Trends in San Mateo County*, 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.

The tables below show a comparison of income and home ownership for seniors living in Hillsborough and San Mateo County compared to the State of California.

Senior Households by Income (2011)

	Town of Hillsborough	San Mateo County	California
Below Poverty Level	3%	6%	10%
Income under \$30,000	8%	28%	38%
\$30,000-\$49,000	6%	19%	20%
\$50,000-\$74,999	8%	16%	16%
\$75,000-\$99,999	7%	11%	9%
\$100,000+	71%	26%	17%
Total Seniors	1,097	55,093	2,474,879

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

Senior Households by Tenure (2011)

		Town of Hillsborough	San Mateo County	California
All Ages	Owners	96%	60%	57%
	Renters	4%	40%	43%
	Total	3,512	256,423	12,433,172
Age 65-74	Owners	98%	79%	75%
	Renters	2%	21%	25%
	Total	527	27,053	1,265,873
Age 75-84	Owners	98%	81%	75%
	Renters	2%	19%	25%
	Total	454	18,014	823,750
Age 85 +	Owners	100%	75%	69%
	Renters	0%	25%	31%
	Total	116	9,136	342,029

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

People Living with Disabilities

The Census Bureau defines disability as, “A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.” Not surprisingly, people over 65 are much more likely to have a disability.

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

People with disabilities may have unique housing needs. Fair housing laws and subsequent federal and state legislation require all cities and counties to further housing opportunities by identifying and removing constraints to the development of housing for individuals with disabilities, including local land use and zoning barriers, and to also provide reasonable accommodation as one method of advancing equal access to housing.

The Fair Housing laws require that cities and counties provide flexibility or even waive certain requirements when it is necessary to eliminate barriers to housing opportunities for people with disabilities. An example of such a request might be to place a ramp in a front yard to provide access from the street to the front door. The State Attorney General, in a letter to the City of Los Angeles in May 2001, stated that local governments have an affirmative duty under fair housing laws to provide reasonable accommodation and “It is becoming increasingly important that a process be made available for handling such requests that operates promptly and efficiently.” He advised jurisdictions not to use existing variance or conditional use permit processes because they do not provide the correct standard for making fair housing determinations and because the public process used in making entitlement determinations fosters opposition to much needed housing for individuals with disabilities.

A fundamental characteristic of a fair housing reasonable accommodation procedure is the establishment of appropriate findings that reflect the intent and specific language of both the federal and state fair housing statutes. In this regard, it is somewhat different than traditional or typical zoning cases because here the focus of review is the need of the individual with disabilities to overcome barriers to housing, not on the topography of the site or the unique character of the lot. The focus here is solely on the special need of the individual to utilize his or her home or dwelling unit, which

is directly related to the individual’s disability. It is this reasoning that underlies the Attorney General’s warning not to utilize variance criteria for such determinations.

People with Developmental Disabilities

SB 812, signed into law in 2010, requires Housing Elements to include an analysis of the special housing needs of people with developmental disabilities. Additionally, SB 812 requires that individuals with disabilities receive public services in the least restrictive, most integrated setting appropriate to their needs

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

People with developmental disabilities in San Mateo County have various diagnoses. The common ones are summarized below. Because people can have multiple diagnoses, the numbers total more than 100 percent. The information below has been provided by the Golden Gate Regional Center (GGRC), which covers the San Francisco Bay Area.

Type of Developmental Disability in San Mateo County (2013)

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

Source: Golden Gate Regional Center, 2013

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.

Age of People with Developmental Disabilities in San Mateo County (2013)

San Mateo County Percent

0-5	19%
6-21	30%
22-51	36%
52+	15%
Total	100%

Source: Golden Gate Regional Center, 2013

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


People with developmental disabilities have various housing needs and housing situations. Almost all (76 percent) of Hillsborough residents with disabilities live with a parent or legal guardian. An additional 13 percent live in small community care facilities,² while eight percent live independently or with some supportive assistance.

Living Arrangements of People with Developmental Disabilities (2013)

Lives with	Number		Percent	
	Town of Hillsborough	San Mateo County	Town of Hillsborough	San Mateo County
Parents/Legal Guardian	105	2,289	76%	66%
Community Care Facility (1-6 Beds)	18	532	13%	15%
Community Care Facility (7+ Beds)	0	73	0%	2%
Independent/Supportive Living	12	349	9%	10%
Intermediate Care Facility	0	191	0%	5%
All Others	3	60	2%	2%
Total	138	3,494	100%	100%

Source: Golden Gate Regional Center, 2013. Counts based on zip code and may include small areas outside of jurisdictional borders.

² The town of Hillsborough has no community care facilities within its boundaries, however, GGRC bases their data on zip codes, and so some areas outside of Hillsborough might be included here.



According to the Golden Gate Regional Center (GGRC), trends that are affecting people with developmental disabilities include California's moves to reduce institutionalization, ageing family caregivers not being able to continue providing in-house care and the growing wave of people with autism.

Deinstitutionalization – In 1977, California passed the Lanterman Developmentally Disabled Services Act, to minimize the institutionalization of developmentally disabled people, help them remain in their communities, and to allow them to live their lives as similar to non-disabled people as possible. To accomplish this end the State has been closing large institutional care facilities, resulting in more people with disabilities being integrated into the community. However, this has increased the demand for community-based independent living options to serve the needs of the developmentally disabled.

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

Increasing Numbers of People with Autism - A large number of people with developmental disabilities 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.

Living Arrangements of People with Developmental Disabilities in San Mateo County (2014)

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

**No diagnosis yet

Source: Golden Gate Regional Center, February 2014

Other Disabilities

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

In San Mateo County, almost a third of the senior population has some kind of disability. Eight percent of the total population in the county has some kind of disability. The most common disabilities in the county are ambulatory disabilities (four percent of the population) and independent living disabilities (three percent). The census does not have numbers specifically for Hillsborough because it is too small, but the percentages are likely similar to the countywide figures.

Age and Type of Disability (2011)

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

Source: 2007-2011 American Community Survey. Some people may have multiple disabilities

Disability Policy Recommendations

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 include:

- Jurisdictions assisting with site identification for low income developments
- Policies to promote accessible homes
- Inclusionary zoning
- Second units
- Mixed use zoning

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. The special needs of female-headed households can 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 make up approximately nine percent of the total households in Hillsborough. The most vulnerable female-headed households can be those where women are living with children without a partner. Hillsborough has 92 such households. An additional 213 households are headed by women who are either living alone or with other family members. Female-headed households in Hillsborough are equally likely as the general Hillsborough population to be below the poverty line.

Female Headed Households (2011)

	Town of Hillsborough		San Mateo County	California
	Number	Percent	Percent	Percent
Female living with own children, no partner	92	3%	4%	7%
Female living with other family members, no partner	59	2%	6%	6%
Female living alone	154	4%	15%	13%
Total Households	3,512	100%	256,305	12,433,049
Female Households Below Poverty Level	109	3%	8%	17%

Source: 2007-2011 American Community Survey

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

Hillsborough has 480 households with five or more members. These households are significantly more likely than smaller households to have housing problems: 43 percent of owner-occupied large households contend with a housing problem such as overpayment or overcrowding.

Households with 5 or More Persons by Tenure and Housing Problems (2011)

		Town of Hillsborough		San Mateo	California
		Number	Percent	County	Percent
Owner-occupied	Housing Problems	195	43%	59%	61%
	No Housing Problems	260	57%	41%	39%
Renter-occupied	Housing Problems	0	0%	84%	81%
	No Housing Problems	25	100%	16%	19%

Source: 2006-2010 CHAS Data

Extremely Low Income Households

Extremely Low Income (ELI) households earn 30 percent of the area median income or less. In San Mateo County this amounts to an annual income of \$33,950 or below for a family of four. Many ELI households live in rental housing and most likely facing overpayment, overcrowding or sub-standard 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 135 ELI households in Hillsborough according to 2010 CHAS data, all of which are owner households. Most of Hillsborough’s ELI households face some kind of housing problem: 93 percent are overpaying for housing.

Housing Needs of Extremely Low Income (ELI) Households in Hillsborough (2010)

Household Category	Renter Households	Owner Households	Total Households
Total households any income	125	3525	3650
Total ELI households	0	135	135
ELI households with housing problems	0	93%	93%
ELI households with cost burden (paying 30% or more of income)	0	93%	93%
ELI households with cost burden (paying 50% or more of income)	0	93%	93%

Homeless Needs

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 the creation and protection of quality affordable and supportive housing.

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

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

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

The vast majority of homeless people are single adults (who may be living with another adult, but no children). However, one-fifth of the sheltered homeless are families. Most homeless people are

white (60%) and male (a range between 60-71 percent depending on sheltered and unsheltered). Notably, 72 percent of the unsheltered homeless population has an alcohol or drug problem, while only eight percent of the sheltered population has a similar problem.

Homelessness in San Mateo County and the Town of Hillsborough

As of the 2013 San Mateo Homeless Census, there are no homeless people living in Hillsborough. The tables below provide additional information on the homeless and are from the San Mateo County January 2013 homeless count.

Homeless Count						
Year	Hillsborough Unsheltered Homeless	Sheltered Homeless	Total	County Unsheltered Homeless	Sheltered Homeless	Total
2009	0	0	0	803	993	1,796
2011	0	0	0	1,162	987	2,149
2013	0	0	0	1,299	982	2,281
2009 - 2013 Change	0	0	0	205	12	217
2009 - 2013 % Change	0%	0%	0%	+19%	+1%	+11%

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

Demographics of the Homeless Population in San Mateo County (2013)

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

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

Location When Homelessness Occurred (2013)

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

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

Location of the Homeless Population in San Mateo County (2007-2013)

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

Source: 2013 San Mateo County Homeless Census and Survey, 2011 San Mateo County Homeless Census and Survey, 2009 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Se

Farmworkers

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

Farm workers in San Mateo County (2012)

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

Source: USDA Census of Agriculture, 2012.

Sources Referenced

“How Much House Can I Afford?” Mortgage calculator. www.hsh.com/calc-howmuch.html

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

2007-2011 American Community Survey 3- year estimates and 2007-2011 American Community Survey 5-year estimates. www.census.gov/acs

Notes: The American Community Survey is conducted by the US Census. While data from the ACS is actually the result of a three-year or five-year running average, it has been referred to as 2011 data for simplicity’s sake throughout this report. Most data in this report are from the American Community Survey.

Association of Bay Area Governments: Projections 2009.

Notes: The Association of Bay Area Governments provides the most accurate population and employment data for cities in the nine county Bay Area. These projections are based on theoretical models and can run high.

Association of Bay Area Governments. 2014-2022 Regional Housing Needs Allocation.

Notes: The Regional Housing Needs Allocation (RHNA) addresses housing demand across income levels and coordinates housing policy throughout California. Each jurisdiction in the Bay Area (101 cities, nine counties) is given a share of the anticipated regional housing need. The Bay Area's regional housing need is generally allocated by the California State Department of Housing and Community Development (HCD), and finalized through negotiations with the Association of Bay Area Governments (ABAG).

California Department of Finance demographic reports available at <http://www.dof.ca.gov/research/demographic/reports/view.php>

California Department of Housing and Community Development. State Income Limits for 2013. <http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k13.pdf>

Notes: The California Department of Housing and Community Development sets income limits annually based on data on the median family income. These limits are used to determine eligibility for government-sponsored low income housing, but are also useful categories for discussing broader affordability concerns.

California State Board of Pharmacy. Care of Children & Adults with Developmental Disabilities. 2001.

Final Report, San Mateo County Housing Needs Study, prepared by Economic Planning Systems, Inc., July 2007 for City/County Council of Governments San Mateo County, San Mateo County

Department of Housing, and Housing Endowment and Regional Trust (HEART)
<http://www.ccag.ca.gov/pdf/documents/archive/Final%20Housing%20Needs%20Study%20July%202007.pdf>

Craigslist, June-July 2013. www.craigslist.com.

Notes: Craigslist is a very popular rental listing website. To gather average rental data for various jurisdictions, listings were compiled from Craigslist during June 2013 and July 2013.

Personal communication from Gabriel Rogin Supervisor, Community Resource Development, Golden Gate Regional Center, May 14th, 2013.

RealFacts Annual Trends report 2005-2013.

Notes: Based on reporting from large apartment complexes (50 or more units).

San Mateo County Association of Realtors. San Mateo County Home Sale Statistics: Single Family Residences and Common Interest Development. Annual Reports 2005-2012. http://www.samcar.org/index.cfm/sales_statistics.htm.

San Mateo Human Services Agency, Center on Homelessness: San Mateo County Homeless Census and Survey. 2007-2013.

US Census, 1990-2012. www.census.gov

US Department of Agriculture. Census of Agriculture, 2012. http://www.agcensus.usda.gov/Publications/2012/#prelim_report

US Department of Health and Human Services. The Developmental Disabilities Assistance and Bill of Rights Act. 2000.

US Department of Housing and Urban Development. Comprehensive Housing Affordability Strategy (CHAS) Data, 2006-2009. <http://www.huduser.org/portal/datasets/cp.html>

Notes: CHAS data is provided to the US Department of Housing and Urban Development by the US census to provide a fuller picture of affordable housing concerns across the country.

Zillow, www.zillow.com.

Notes: Zillow is a real estate website which provides both information on for-sale homes and apartment rentals, but also proprietary information on real estate market trends.

Glossary of Housing Terms

Abbreviations

- ABAG:** Association of Bay Area Governments, the Bay Area's COG
- AMI:** Area Median (Household) Income
- BMR:** Below-market-rate dwelling unit
- C/CAG:** City/County Association of Governments, San Mateo County
- CDBG:** Community Development Block Grant
- CEQA:** California Environmental Quality Act
- CHFA:** California Housing Finance Agency
- CIP:** Capital Improvements Program
- COG:** Council of Governments
- CRA:** Community Redevelopment Agency
- EIR:** Environmental Impact Report
- FAR:** Floor Area Ratio
- FY:** Fiscal Year
- GMI:** Gross Monthly Income
- HCD:** Housing and Community Development Department of the State of California
- HUD:** U.S. Dept. of Housing and Urban Development
- LAFCO:** Local Agency Formation Commission
- NA:** Not Applicable
- PUD:** Planned Unit Development
- PMSA:** Primary Metropolitan Statistical Area
- RHNA:** Regional Housing Needs Allocation
- SOI:** Sphere of Influence

Definitions

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

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

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

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

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

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

Air Rights: The right granted by a property owner to a buyer to use space above an existing right-of-way or other site, usually for development.

Alley: A narrow service way, either public or private, which provides a permanently reserved but secondary means of public access not intended for general traffic circulation. Alleys typically are located along rear property lines.

Annex, v: To incorporate a land area into an existing district or municipality, with a resulting change in the boundaries of the annexing jurisdiction.

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

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

Architectural Control; Architectural Review: Regulations and procedures requiring the exterior design of structures to be suitable, harmonious, and in keeping with the general appearance, historic character, and/or style of surrounding areas. A process used to exercise control over the design of buildings and their settings. (See "Design Review.")

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

Assisted Housing: Generally multifamily rental housing, but sometimes single-family ownership units, whose construction, financing, sales prices, or rents have been subsidized by federal, state, or local housing programs including, but not limited to Federal Section 8 (new construction, substantial rehabilitation, and loan management set-asides), Federal Sections 213, 236, and 202, Federal Section 221(d)(3) (below-market interest rate program), Federal Section 101 (rent supplement assistance), CDBG, FmHA Section 515, multifamily mortgage revenue bond programs, local redevelopment and in lieu fee programs, and units developed pursuant to local inclusionary housing and density bonus programs. All California Housing Elements are required to address the preservation or replacement of assisted housing that is eligible to change to market rate housing within 10 years.

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

Buffer Zone: An area of land separating two distinct land uses that acts to soften or mitigate the effects of one land use on the other.

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

Building Height: The vertical distance from the average contact ground level of a building to the highest point of the coping of a flat roof or to the deck line of a mansard roof or to the mean height level between eaves and ridge for a gable, hip, or gambrel roof. The exact definition varies by community. For example, in some communities building height is measured to the highest point of the roof, not including elevator and cooling towers.

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

California Environmental Quality Act (CEQA): A State law requiring State and local agencies to regulate activities with consideration for environmental protection. If a proposed activity has the potential for a significant adverse environmental impact, an Environmental Impact Report (EIR) must be prepared and certified as to its adequacy before taking action on the proposed project. An Initial Study must be prepared for housing elements, leading to a Negative Declaration in most cases.

California Housing Finance Agency (CHFA): A State agency, established by the Housing and Home Finance Act of 1975, which is authorized to sell revenue bonds and generate funds for the development, rehabilitation, and conservation of low-and moderate-income housing.

Capital Improvements Program (CIP) : A program, administered by a town or county government and reviewed by its planning commission, which schedules permanent improvements, usually for a minimum of five years in the future, to fit the projected fiscal capability of the local jurisdiction. The program generally is reviewed annually, for conformance to and consistency with the general plan.

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

Character: Special physical characteristics of a structure or area that set it apart from its surroundings and contribute to its individuality.

Clustered Development: Development in which a number of dwelling units are placed in closer proximity than usual, or are attached, with the purpose of retaining an open space area.

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

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities, and by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

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

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

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

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

County: County with a capital “C” generally refers to the government or administration of a county. County with a lower case “c” may mean any county or may refer to the geographical area of a county (e.g., the county’s 15 cities).

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

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

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

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

Density, Control of: A limitation on the occupancy of land. Density can be controlled through zoning in the following ways: use restrictions, minimum lot-size requirements, floor area ratios, land use-intensity ratios, setback and yard requirements, minimum house-size requirements, ratios comparing number and types of housing units to land area, limits on units per acre, and other means. Allowable density often serves as the major distinction between residential districts.

Design Review; Design Control: The comprehensive evaluation of a development and its impact on neighboring properties and the community as a whole, from the standpoint of site and landscape design, architecture, materials, colors, lighting, and signs, in accordance with a set of adopted criteria and standards. “Design Control” requires that certain specific things be done and that other things not be done. Design Control language is most often found within a zoning ordinance. “Design Review” usually refers to a system set up outside of the zoning ordinance, whereby projects are reviewed against certain standards and criteria by a specially established design review board or committee. (See “Architectural Control.”)

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

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

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

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

Development Fee: (See “Impact Fee.”)

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

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

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

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

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

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

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

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

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

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

Exaction: A contribution or payment required as an authorized precondition for receiving a development permit; usually refers to mandatory dedication (or fee in lieu of dedication) requirements found in many subdivision regulations.

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

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

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

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

Feasible, Technically: Capable of being implemented because the industrial, mechanical, or application technology exists.

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

Floor Area Ratio (FAR): The gross floor area permitted on a site divided by the total net area of the site, expressed in percent. For example, on a site with 10,000 net sq. ft. of land area, a Floor Area Ratio of 100 percent will allow a maximum of 10,000 gross sq. ft. of building floor area to be built. On the same site, an FAR of 150 percent would allow 15,000 sq. ft. of floor area; an FAR of 200 percent would allow 20,000 sq. ft.; and an FAR of 50 percent would allow only 5,000 sq. ft. Also commonly used in zoning, FARs typically are applied on a parcel-by-parcel basis as opposed to an average FAR for an entire land use or zoning district. In Hillsborough, the maximum permitted FAR is 25%.

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

General Plan: A compendium of town or county policies regarding its long-term development, in the form of maps and accompanying text. The General Plan is a legal document required of each local agency by the State of California Government Code Section 65301 and adopted by the City Council or Board of Supervisors. In California, the General Plan has 7 mandatory elements (Circulation, Conservation, Housing, Land Use, Noise, Open Space, Safety and Seismic Safety) and may include any number of optional elements (such as Air Quality, Economic Development, Hazardous Waste, and Parks and Recreation). The General Plan may also be called a “City Plan,” “Comprehensive Plan,” or “Master Plan.”

Granny Flat: (See “Second Unit.”)

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

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

Handicapped: A person determined to have a physical impairment or mental disorder expected to be of long or indefinite duration. Many such impairments or disorders are of such a nature that a person's ability to live independently can be improved by appropriate housing conditions.

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

Historic Preservation: The preservation of historically significant structures and neighborhoods until such time as, and in order to facilitate, restoration and rehabilitation of the building(s) to a former condition.

Home Occupation: A commercial activity conducted solely by the occupants of a particular dwelling unit in a manner incidental to residential occupancy.

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

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

Householder: The head of a household.

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

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

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

Housing and Urban Development, U.S. Department of (HUD): A cabinet-level department of the federal government that administers housing and community development programs.

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

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

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

Impacted Areas: Census tracts where more than 50 percent of the dwelling units house low- and very-low income households.

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

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

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

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

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

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

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

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

Jobs/Housing Balance; Jobs/Housing Ratio: The availability of affordable housing for employees. The jobs/housing ratio divides the number of jobs in an area by the number of employed residents. A ratio of 1.0 indicates a balance. A ratio greater than 1.0 indicates a net in-commute; less than 1.0 indicates a net out-commute.

Land Banking: The purchase of land by a local government for use or resale at a later date. "Banked lands" have been used for development of low- and moderate-income housing, expansion of parks, and development of industrial and commercial centers. Federal rail-banking law allows railroads to bank unused rail corridors for future rail use while allowing interim use as trails.

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

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

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

Leasehold Interest: (1) The interest that the lessee has in the value of the lease itself in condemnation award determination. (2) The difference between the total remaining rent under the lease and the rent the lessee would currently pay for similar space for the same time period.

Lot: (See “Site.”)

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

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

Low-income Housing Tax Credits (LIHTC): Tax reductions provided by the federal and State governments for investors in housing for low income households.

Maintain, v: To keep in an existing state. (See “Preserve, v.”)

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

Manufactured Housing: Residential structures that are constructed entirely in the factory, and that since June 15, 1976, have been regulated by the federal Manufactured Home Construction and Safety Standards Act of 1974 under the administration of the U.S. Department of Housing and Urban Development (HUD). (See “Mobile Home” and “Modular Unit.”)

May: That which is permissible.

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

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

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

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

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

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

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

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

Must: That which is mandatory.

Necessary: Essential or required.

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

Non-conforming Use: A use that was valid when brought into existence, but by subsequent regulation becomes no longer conforming. “Non-conforming use” is a generic term and includes (1) non-conforming structures (by virtue of size, type of construction, location on land, or proximity to other structures), (2) non-conforming use of a conforming building, (3) non-conforming use of a non-conforming building, and (4) non-conforming use of land. Thus, any use lawfully existing on any piece of property that is inconsistent with a new or amended General Plan, and that in turn is a violation of a zoning ordinance amendment subsequently adopted in conformance with the General Plan, will be a non-conforming use. Typically, non-conforming uses are permitted to continue for a designated period of time, subject to certain restrictions.

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

Ordinance: A law or regulation set forth and adopted by a governmental authority, usually a town or county.

Overlay: A land use designation on the Land Use Map, or a zoning designation on a zoning map, that modifies the basic underlying designation in some specific manner.

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

Planned Community: A large-scale development whose essential features are a definable boundary; a consistent, but not necessarily uniform, character; overall control during the development process by a single development entity; private ownership of recreation amenities; and enforcement of covenants, conditions, and restrictions by a master community association.

Planned Unit Development (PUD): A description of a proposed unified development, consisting at a minimum of a map and adopted ordinance setting forth the regulations governing, and the location and phasing of all proposed uses and improvements to be included in the development.

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

Planning Area: The Planning Area is the land area addressed by the General Plan (and hence, by the Housing Element). For a town, the Planning Area boundary typically coincides with the Sphere of Influence that encompasses land both within the Town Limits and potentially annexable land.

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

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

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

Principle: An assumption, fundamental rule, or doctrine that will guide general plan policies, proposals, standards, and implementation measures. The State Government Code (Section 65302) requires that general plans spell out the objectives, “principles,” standards, and proposals of the general plan. “Adjacent land uses should be compatible with one another” is an example of a principle.

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

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

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

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

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

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

Regulation: A rule or order prescribed for managing government.

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

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

Residential Care Facility: A home serving six or fewer persons or family units who have chronic, life-threatening illness and who are 18 years of age or older or are emancipated minors. A “family unit” means at least one parent or

guardian and one or more of that parent or guardian's children, one of whom has a chronic, life-threatening illness. "Six or fewer persons" does not include the licensee or members of the licensee's family or persons employed as facility staff. (Health and Safety Code, §1568.01) Residential care facilities which serve six or fewer persons are considered a residential use of property. (Health and Safety Code, §1568.0831)

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

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

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

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

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

Reverse Annuity Mortgages: A home financing mechanism that enables a homeowner who a senior citizen to release equity from his or her home. The senior receives periodic payments that can be put to immediate use. Loans are fixed term and are paid when the house is sold or when the term expires.

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

Second Mortgage Program: The lending by a public or private agency of a portion of a required down payment to a developer or first-time homebuyer, usually with restrictions requiring that the units assisted through the program remain affordable to very-low and low income households.

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

Section 8 Rental Assistance Program: A federal (HUD) rent-subsidy program that is one of the main sources of federal housing assistance for low income households. The program operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30 percent of the household's adjusted gross monthly income (GMI). "Section 8" includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

Senior Housing: (See "Elderly Housing.")

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

Shall: That which is obligatory or necessary.

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

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

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

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

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

Single Room Occupancy (SRO): A single room, typically 80-250 square feet, with a sink and closet, but that requires the occupant to share a communal bathroom, shower, and kitchen.

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

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

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

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

Stock Cooperative Housing: Multiple-family ownership housing in which the occupant of a unit holds a share of stock in a corporation that owns the structure in which the unit is located.

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

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

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

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

Subsidize: To assist by payment of a sum of money or by the granting of terms or favors that reduce the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from federal

and/or state income taxes, sale or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

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

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

Supportive Housing: Housing with no limit on length of stay, that is occupied by a target population defined in Health and Safety Code §53260(d), and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. In general, “target population” means low-income adults with one or more disabilities, and may include families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, or homeless people.

Tax Credit: A dollar amount that may be subtracted from the amount of taxes owed.

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

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

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

Undue: Improper, or more than necessary.

Uniform Building Code (UBC): A national, standard building code that sets forth minimum standards for construction.

Uniform Housing Code (UHC): State housing regulations governing the condition of habitable structures with regard to health and safety standards, and which provide for the conservation and rehabilitation of housing in accordance with the Uniform Building Code (UBC).

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

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

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

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

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

Very-low Income Household: A household with an annual income no greater than approximately 50 percent of the area median family income, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 Housing Program or the California Department of Housing and Community Development (HCD). “Very-low income households” includes extremely low income households as defined in Health and Safety Code §50106. A local agency may either use available census data to calculate the percentage of very-low income households that qualify as extremely low income, or may presume that 50 percent so qualify. California Govt. Code §65583(a)(1). (See “Area.”)

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

Zone, Combining: A special purpose zone that is superimposed over the regular zoning map. Combining zones are used for a variety of purposes, such as airport compatibility, flood plain or wetlands protection, historic designation, or special parking regulations. Also called “overlay zone.”

Zone, Interim: A zoning designation that temporarily reduces or freezes allowable development in an area until a permanent classification can be fixed; generally assigned during General Plan preparation to provide a basis for permanent zoning.

Zone, Study: (See “Zone, Interim.”)

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

Zoning Bonus: (See “Zoning, Incentive.”)

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

Zoning, Exclusionary: Development regulations that result in the exclusion of low- and moderate-income and/or minority families from a community.

Zoning, Incentive: The awarding of bonus credits to a development in the form of allowing more intensive use of land if public benefits—such as preservation of greater than the minimum required open space, provision for low- and moderate-income housing, or plans for public plazas and courts at ground level—are included in a project.

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

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